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OF ECONOMICS AND
POLITICAL SCIENCE ■



**HELLENIC
OBSERVATORY**
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NATIONAL BANK
OF GREECE

Can the crisis lead to backtracking on gender progress in Greece?

A need to rethink gender balance policies

by:

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In this search for information, as well as the effort to make sense of it we were lucky to be able to rely on the capable hands and masterful processing abilities of one of Antigone's most gifted students and now valued Post-doctoral Researcher at Panteion University, Thomas Georgiadis. Katerina Glyniadaki also assisted us, at various stages of this ongoing research project. We are grateful to both of them.

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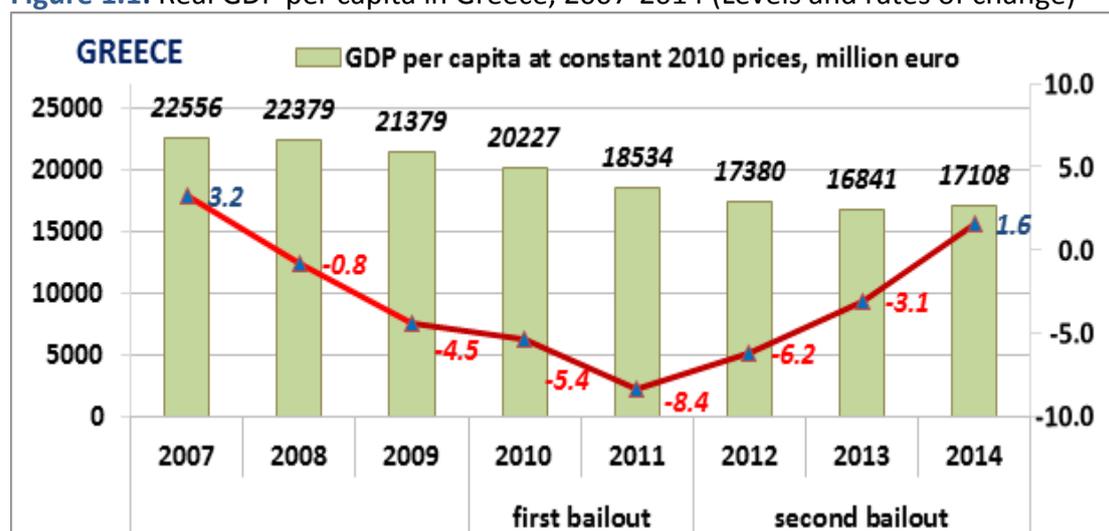
Chapter 1: Crisis and Gender in Greece

Introduction: The Greek crisis

Negative GDP growth started in 2008 and continued uninterrupted until 2013. An anaemic recovery in 2014, was followed by a renewed plunge in 2015, in the midst of extreme liquidity and banking crisis. Negative growth is expected to persist in 2016, the final (and it is hoped) definitive exit coming in 2017 even under optimistic scenario. [Figure 1.1](#) shows annual GDP growth from 2007.

The decrease starts *before* the international credit crunch in 2008 and continues to 2014, which was to have been the end of the adjustment programme. Two observations are in order: first, up to the start of the crisis the Greek economy enjoyed robust growth. Second, the first recessionary period begins in 2008 and clearly predates the conventional start of the crisis; it coincides with a strongly expansionary fiscal stance. This, in itself, precludes any easy identification of the crisis with austerity. The bailout period is punctuated by three developments: supplementary measures were passed in July 2011, while the second bailout in May 2012 was accompanied by a write-down of sovereign debt held by the private sector, leaving officially-held debt unaffected. During the entire period the economy was in a continual recession, albeit at lower rates towards the end. This culminated in a slight rise in 2014.

Figure 1.1: Real GDP per capita in Greece, 2007-2014 (Levels and rates of change)



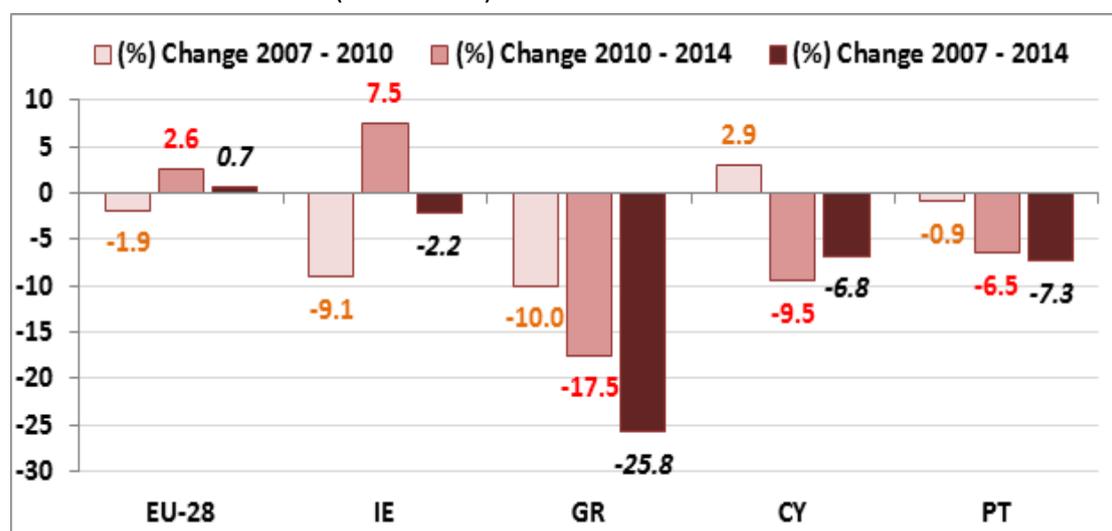
Source: Hellenic Statistical Authority (EL.STAT.)

The crisis, and the policy responses to it, have undergone several mutations in the long period since 2008:

1. **2007-2010: The unacknowledged phase.** The crisis exists but is not acknowledged, as Greece is thought to be 'buttressed'. Hence, continuing fiscal deficits and policy response in the opposite direction. As some borrowing was still possible, austerity was not an issue. Despite commentary at the time a 15.3% government deficit in 2009 is hardly austere.
2. **2010-2012: The first bailout.** A pension reform is accompanied primarily by revenue measures as other structural change is delayed.
3. **2012-2014: The second bailout.** That begins with a private sector debt write-down and involves in addition to revenue measures, some attempt to bring the public sector and civil service under control. The labour flexibility reforms date from this period.
4. **2015-2018: Defiance and the third bailout.** The anti-austerity government attempted to roll back the previous programmes. In negotiating, a major liquidity shortage results in capital controls and a third bailout cannot be avoided.

A sustained downward path snowballs and produces deep cumulative falls of a kind unprecedented in peacetime. Figure 1.2 shows that real GDP per person in 2014 was over a quarter lower than in 2007. We are used in advanced countries to conducting commentary against a background of steady improvement, in which even constancy is out of the ordinary. As a result, most common social indicators measure change around a rising point of reference. They thus, essentially, track how prosperity is being shared out. In the context of the Greek freefall, however, the point of reference itself is continually falling. Any person whose wellbeing fell by less than a quarter will, by the usual measurements, be considered 'lucky', despite being worse off than he previously was. In the same way, a given nominal amount (in Euros), when expressed as a share of the falling GDP, will show a rise. The *same* nominal amount will thus absorb a larger slice of the shrinking pie of productive potential (GDP).

Figure 1.2: Cumulative change in per capita GDP in Greece, other programme countries and the EU-28 (2007-2014)



Source: Hellenic Statistical Authority (EL.STAT.) Annual national accounts.

The various programme stages were associated with a different 'narrative' as regards the major developments underway, which also dictated the kind of adjustment that the private sector and the labour needed to adapt to. Schematically this is as follows:

- The first phase, roughly to 2011, coinciding with the worldwide financial crunch leading to a sharp fall in construction, as well as falls in manufacturing and heavy industry demand.
- The second phase from 2011 to 2015 focussed on the problems of the public sector, where incomes were cut while it was being depleted through early retirements. Structural reform proceeded less emphatically than hoped for. The labour flexibility reform dates from this period.
- The third phase from 2015 seems to be coloured by the problems of the financial sector. An austerity programme implemented by anti-austerity activists could add to uncertainty as to what shape the eventual recovery will take.

This short overview of macroeconomic developments points to a number of features that distinguish Greece from other recessions; these unique characteristics could also colour its impact on gender:

- A. The Greek crisis is very **deep**. Losing a quarter of production is not something that will be effortlessly recouped. The usual way of looking at recessions as vacillations against a steady path is unlikely to hold; the path itself is certainly in doubt and under question.
- B. The Greek crisis is very **long**. Under certain ways of measuring it may exceed in length the 1930s depression in the US. By the end of the third adjustment programme it would have been under external monitoring and external direction for eight years, from 2010 to 2018. This is ample time for economic developments to pass through to values and other more slowly changing societal phenomena.
- C. The Greek crisis is subject to a type of **metastasis**, in the sense of the prevailing logic of adjustment changing. What started as a private sector crisis, moved to the public sector and is now threatening to move into services. Each phase affects gender in different ways.
- D. The Greek crisis is taking place against the backdrop of major long term realignments. Ageing is accelerating as the Greek baby boom entered the age of retirement in 2010. Globalisation is proceeding with major realignments in the world division of labour. Technology is rapidly advancing into what was previously thought to be the relatively sheltered services sector.

Each of these effects could make the Greek experience regarding gender unique. All combined would make it unprecedented. Thus, we must guard against easy generalisations and the importation of convenient parallels and precedents. The story is still unfolding; it is doing so, moreover, in uncharted waters. The exit route is itself unknown, it might lie in any of a multitude of directions and is still open to being affected by policy.

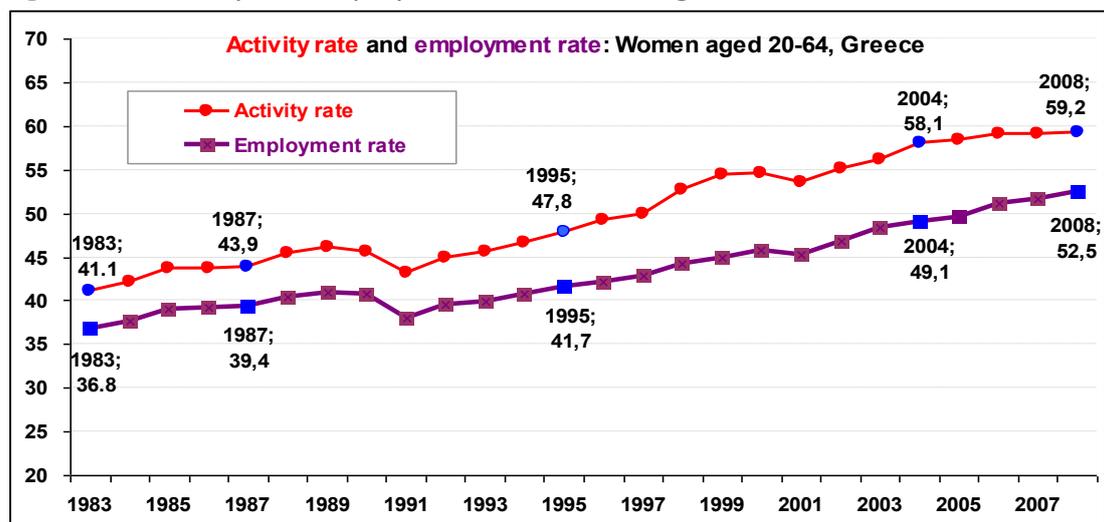
In order to respond to these characteristics and challenged, this report adopts an empiricist perspective, prioritising statistical information to pin down what has happened prior to imposing any presuppositions.

1.1 Introduction: Gender in Greece

A story of Women’s advancement in the labour market: Women’s employment in Greece recorded almost uninterrupted sustained growth between 1980 and 2008. This can be described with two ‘*stylised facts*’: *First*, rising women’s labour force participation rates (chiefly from 1993), in line with rising employment (Figure 1.3). *Second*, the remarkable shift away from unpaid status to independent (paid) employment (Table 1.1), revealing ‘within-employment-status’ gains for women.

If this trend continued, much of the outstanding ‘gender issue’ could have been dealt with. Taking a pre-crisis 12-year growth rate *could* have led Greece in **2020** to an employment for women at 74% of the population, close to the EU2020 employment target. We can draw an important lesson: any setbacks *should be measured against potential rather than actual employment levels, taking on board the trends.*

Figure 1.3: Activity and Employment rate, women aged 20-64, Greece 1983-2008



Source: LFS series.

Table 1.1: Women’s employment and Unpaid Family Members, Greece 1983-2008

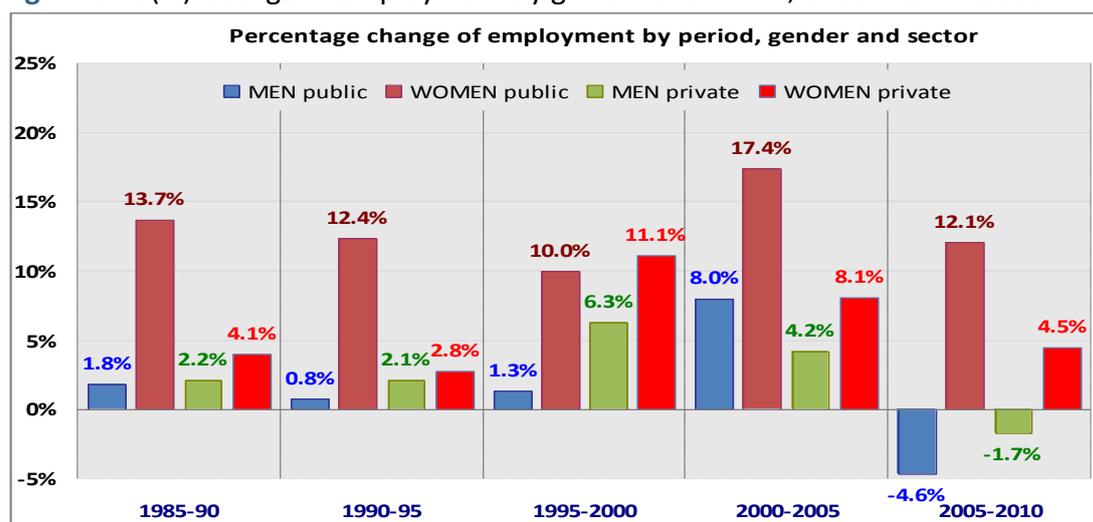
Women 20-64	1983	1988	1993	1998	2003	2008	Change 2008-1983
Women in employment (in 000s)							
Family members	361.6	375.8	299.3	282.6	209.6	165.0	-54.4%
In paid empl/ment	677.7	823.5	936.5	1122.0	1403.6	1622.0	139.3%
Total	1039.3	1199.3	1235.8	1404.6	1613.3	1787.0	71.9%
(Family members/total empl/ment) (%women’s employment)							
Family members	12.8	12.7	9.7	8.9	6.3	4.9	-8.0 pp
In paid empl/ment	24.0	27.7	30.2	35.4	42.1	47.8	23.8 pp

Total	36.8	40.4	39.9	44.3	48.4	52.6	15.8 pp
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Source: Authors' calculations based on LFS series.

Nevertheless, the flip side of the same story consists of a number of Greek idiosyncracies. Much of the increase was due to the Government sector (Figure 1.4 and 1.5). One in four working women was occupied there in conditions of relative gender balance and high social protection. The other side of the same coin was the low level of protection accorded to the private sector – especially the numerous small firms outside labour law protection. Policies, laws and measures promoting gender equality were generous in the public sector, but were essentially ignored in the private sector. This attitude of selective protection has been termed '*Legalistic Formalism*' (Lyberaki, 2010), or protection existing predominantly on paper. This definitely improved the position of women in the public sector and contributed to a two-speed labour market. Gender protection social legislation was appropriated as a weapon to maintain the position of relatively protected groups. Legalistic formalism in combination with unchecked discrimination in the unregulated part of the market, worked to the detriment of the most vulnerable in the insider/outsider divide.

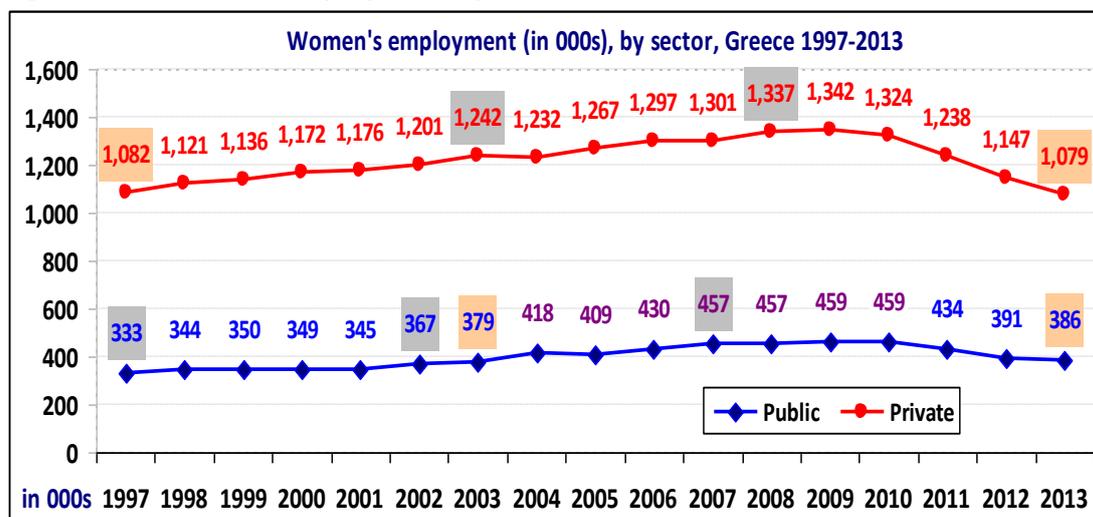
Figure 1.4: (%) Change of Employment by gender and sector, Greece 1985-2010



Source: ILO based on LFS series

Employment protection legislation and social protection of workers was enforced in a way that in practice guaranteed the position of well-placed groups ('insiders') at the expense of residual groups of 'outsiders'. Outsiders, were found in the private sector, or in areas where *internal* protection could not compensate for openness. In turn, employment protection for insiders implied large queues at the entrance of the labour market and a concentration of unemployment among the young labour market entrants, but also among women. This gender dimension implied persistently higher unemployment risk for women, but also a low participation rate, especially for mothers of small children. The most disadvantaged group among 'outsiders' consists of immigrant women.

Figure 1.5: Women’s Employment by sector, Greece 1997-2013



Source: LFS series.

Box 1.1: The perils of legalistic formalism

The case of gender equality is a case of repeated failure despite being mainstreamed as part of political correctness. To add to the general case, gender roles involve the core of personal experience and identities and are therefore protected by scores of unseen defence mechanisms. It is these mechanisms that must ultimately explain the persistent failures –despite the good intentions and the flowery rhetoric. Indeed, it was the rhetoric that led the chase of more and more formalistic initiatives, at the expense of the drudgery of actually coming to grips with a complex and resilient reality based on deep-seated social norms. Legalistic formalism was content to bypass the real issues and to create an imagined sphere where gender equality could be proclaimed; that bastion could then be exploited as yet another dimension of the insider/outsider divide (Lyberaki, 2010).

Until the crisis, the Greek labour market operated on the implicit assumption of the male breadwinner model. Most regulations and institutional operation were implicitly oriented to serve this compromise between the genders: Men were treated as ‘normal’ workers and women as ancillary helpers, in practice as second class workers. This gender dimension evidenced itself both in gender gaps in employment and unemployment; a very low participation rate, especially for mothers of small children; as well as over-representation of women in precarious and low paid jobs.

Women over the past decades improved their employment outcomes; however not as much as elsewhere in Europe (Bettio & Verashchagina, 2009; Jaumotte, 2003; Pissarides, et al. 2005). On the other hand, men’s employment rates in Greece remained close to the European average. The combination of these two trends explains the significantly higher gender employment gap in Greece in 2008 (28

percentage points), vis-à-vis the corresponding EU-27 average (15 percentage points). Similar trends are evident in the gender gap in unemployment, which despite the growth in output never shrank. During the first decade of the 21st century, Greece continued to be a champion in women’s unemployment, with a large and stubborn gender gap in unemployment; as well as over-representation of women in precarious and low paid jobs (Table 1.2).

Table 1.2: Gender Gaps in Labour Market Outcomes

Labour Market Outcomes: <i>The breadwinner model at a glance</i>	Greece: 1983		Greece: 2008		EU-27: 2008	
	Rate (%)	Gender Gap	Rate (%)	Gender Gap	Rate (%)	Gender Gap
Women's Unemployment rate , 20-64	10.5	5.0	11.3	6.3	7.2	1.0
Women's Employment rate , 20-64	36.8	-47.1	52.5	-27.9	62.8	-15.1
Women's Activity rate , 20-64	41.1	-47.7	59.2	-25.4	67.7	-15.4
Women's (20-49) Employment rate, with child aged <6 years			54.1	-43.1	65.2	-26.5
Women (25-54) in single-person household without children			77.6	-12.5	69.7	-13.9
Women (25-54) in single-parent household with children			79.0	-10.6	81.5	0.1

Source: LFS series

1.2 The Background of the Greek Welfare State in a Gender Perspective

The Greek formal social protection system evolved gradually from a pre-existing situation where the functions of the social safety net and social protection were, as in many developing countries today, provided by the family, buttressed and financed by the large and resilient network of small family firms. ‘Formal’ social protection (with the possible exception of hospital health care) was ‘layered on’ to the pre-existing framework and largely took its continuing operation for granted.¹

Early on the formal system was distinguished by two attributes which still characterise it today.² *Firstly*, a pervasive tendency towards fragmentation – in the sense of treating similar needs differently according to the locus of the beneficiaries. This, combined with statistical opaqueness, allowed social protection to be utilised in guaranteeing privileged treatment of ‘insiders’, i.e. to work as a lever for the clientelistic state (Tinios, 2010, 2011; Doxiadis, 2010). The second attribute was legalistic formalism- the narrow legal reading which allowed the divorce of exercise of rights from conditions of their finance. This, also, allowed rhetoric to dwell *in theory* on equity and universal rights, whilst *in practice* the system provided particularistic privileges to ‘insiders’.

So long as the privileged were few, the system could remain fiscally sustainable. However, despite sustained growth since the 1990s, dedicated system finances could

¹ Petmezidou, 1991. Tinios 2010, 2011 examine this argument for the specific case of pensions. For the problems of reform, see Featherstone and Papadimitriou 2008.

² Cf ‘Mediterranean Welfare States’ - Ferrera, 1996, 2005. Sapir 2006 notes that this type of state fares worse both on equity and on efficiency grounds.

not keep up with *'equalisation upwards'* –i.e. the gradual spreading of social protection and the widening of the circle of beneficiaries.

A necessary counterpart of the *formal* welfare state was its informal shadow. If the formal system was frequently side-tracked into providing privileges to lucky or well-connected insiders, there still had to be someone to fill the functions of what may be thought as *'real* social protection'. The IWS had to fill the gaps left by the formal system³. These gaps were to be found:

- **In specific functions**, such as child and elderly care, long term unemployment, social inclusion, financing the transition from education to work.
- In specific **sectors/ social groups/ individuals**, such as the less privileged pension funds, occupationally mobile individuals, groups with uncertain attachment to labour market, women, immigrants, minorities.
- At the **entry and exit points** of the labour market. Protection of insiders gave rise to rigidities, which led to queues of unemployed outsiders.⁴

Interestingly, gaps exist throughout the income distribution. At the lower end, the lack of income guarantees (except for those above 65) is frequently noted ([Matsaganis, 2004](#)). The virtual absence of means testing meant that social services were rationed, in effect excluding those not well connected. However, the underdevelopment of a market for social services, such as care, leaves gaps for those well-to-do, but with inadequate social support networks. In a hybrid system social exclusion can be the result not only of lack of access to income, but also of the absence of a dense social network.

The IWS's continued sustenance and survival was facilitated by a number of idiosyncratic features of Greece:⁵

1. The Cohesive family – intergenerational solidarity. In cases of widespread generational cohabitation, or generally close ties, incomes percolate through all generations. Delay in leaving the parental home ('Hotel Mama') is a key feature of youth unemployment ([Coomans, 2001](#); [Bettio and Villa, 1998](#)).
2. The small family firm/ farm absorbs excess family labour. The presence of widespread tax- and contribution- evasion boosts competitiveness, and could be seen as a *quid pro quo* for the assumption of social protection roles. ([Lyberaki 2011b](#)).⁶ The inequity in benefits can be thought to 'justify' the operation of the 'shadow' economy operating at the side of the tax system.
3. A relatively equitable wealth distribution at the start of the prewar period, a legacy of land reform of the 1920s, is evident in widespread owner

³ [Matsaganis, 2011](#), chap 5, attempts to quantify these gaps in social protection.

⁴ [Boeri \(2011\)](#) notes that these 'transitory' arrangements have become permanent features of European labour markets necessitating distinct analytical and empirical treatment.

⁵ A classic work on the Greek family is [Campbell 1964](#), stressing the importance of the nuclear rather than extended family.

⁶ [Tatsos 2001](#) remains the most careful attempt at quantification of the shadow economy.

occupation and more generally of the ownership of real estate (Freris 1986; Nektarios and Georgiadis 2009), as well as the extent of self-employment.

4. The legacy of rural-urban migration between the 50s and 70s left very active links with village of origin for older individuals (Kasimis and Kassimi 2004).
5. Finally, of critical importance was the role women played in care provision – both paid and unpaid. Female immigrants in the 1990s played a key role in allowing the exit from the home and rise in participation of women in paid employment (Lyberaki 2011a).

Additional to the above is the issue of **disappointing targeting of benefits**: that is benefits are weakly targeted to the lowest parts of the income distribution. This in turn explains the limited impact of Greece’s social protection system on reducing poverty risk: social transfers (other than pensions) reduce poverty risk by only 4 pp in Greece. Social protection in Greece is **in principle provided by an amalgam of formal and informal welfare systems – a hybrid system**. The **informal welfare system** (based on, and financed by, the family and the small firm) had to fill the gaps left by the formal system (Table 1.3).

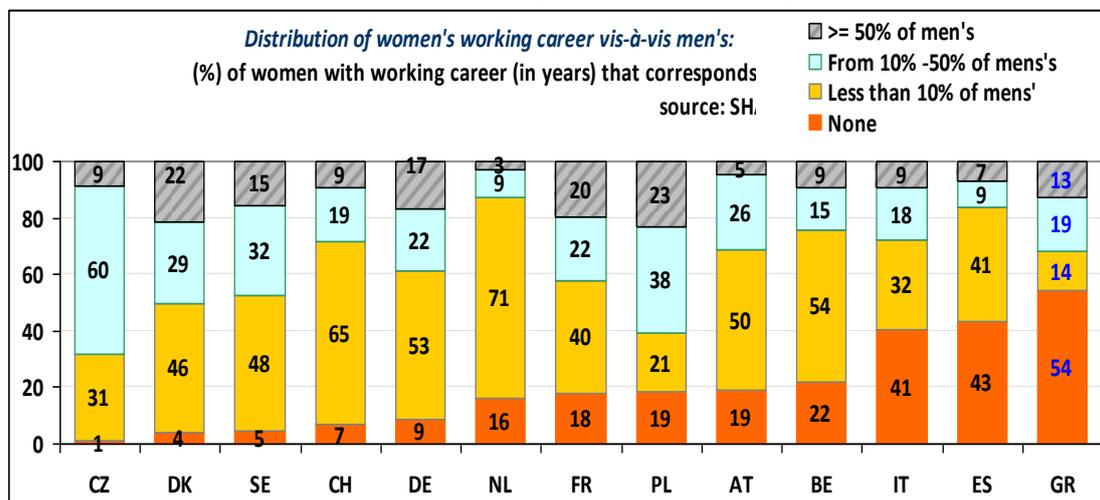
Table 1.3: Source of Income during past periods of out of work in respondents’ lifetimes, SHARELIFE data on people aged 50+ in 2009

Groups of Countries	Sources of income during periods out of work (%)		
	Financial support from spouse	Financial support from family & friends	Benefits from state
Nordics (SE; DK; NL)	59,2	40,3	49,2
Continental (AT;BE; DE; FR; CH)	66,9	37,6	43,0
Southern (IT; ES)	51,4	61,4	12,9
‘Eastern’ (CZ; PL)	75,5	31,0	44,7

Source: Authors’ calculations based on SHARELIFE data.

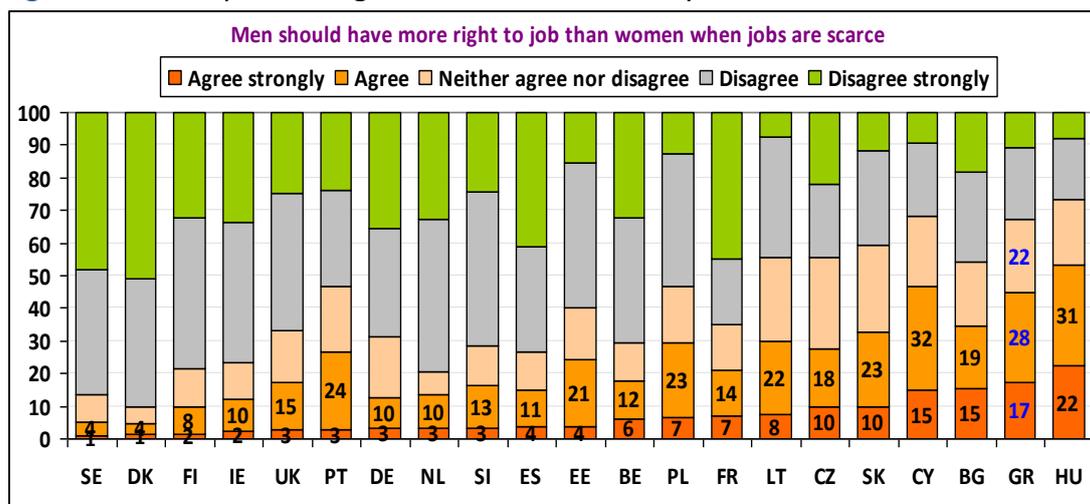
From a gender perspective, however, the reliance on the family did not come without a cost. Quite the contrary: the role played by women in all informal social solidarity mechanisms is certainly of especial significance. That is, the reliance on the informal welfare state is associated with *‘implicit costs’* particularly affecting women: in terms of gender differences in working careers (Figure 1.6); gender differences in ‘options’ and experiences during the life; as well as in the establishment of ‘stereotypical views’ on gender roles in the society (Figure 1.7) and within the family (Figure 1.8). Moreover, as the informal welfare state filled the gaps left by the formal welfare state, the latter have pursued an agenda which may have been independent of social policy. From a gender perspective, this resulted in: i) the perpetuation of gender inequalities associated with the functioning of the formal welfare state; and ii) an even heavier burden borne by women as informal carers.

Figure 1.6: Gender Differences in working career, persons aged 50+ in Europe



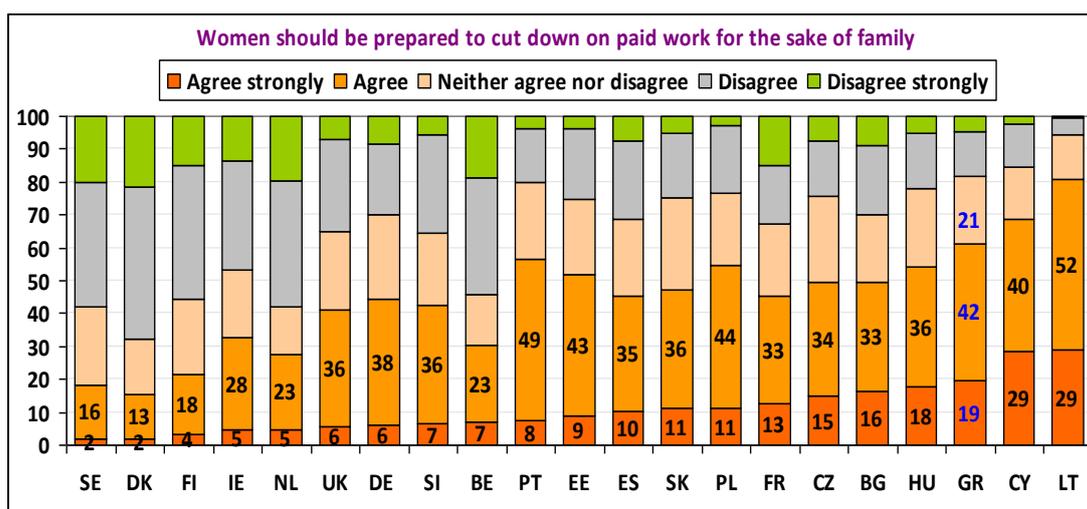
Source: Authors' calculations based on SHARE wave 3 data.

Figure 1.7: Perceptions on gender roles in the society and in the labour market



Source: Authors' calculations based on ESS 2010 data.

Figure 1.8: Perceptions on gender roles in the society and within the family



Source: Authors' calculations based on ESS 2010 data.

As the formal welfare state builds largely on 'male breadwinner assumptions', women's position in this system is mainly reflected in 'derived rights'. Remarkable gender differences in coverage by the pension system; significant gender gap in pension income; as well as noticeable gender differences in poverty risk, all of which will be dealt at length later in this report. (Table 1.4).

Similar findings apply to the gender pay gap: differentials in Greece appear to be persistent and wide, leading to an overall gender pay gap of 22% in 2008. This is higher than the EU-27 average (17%), or to the corresponding figures in Italy (5%) and in Spain (17%). To summarise, despite the progress recorded, the general picture of gender gaps in the labour market in Greece before the recession remained ambivalent, exhibiting large gender differentials in employment outcomes coupled with impressive gender pay gaps (Table 1.5).

Table 1.4: Gender Differences in Pensions and Social Security at a glance

<i>Gender Differences in Social Protection at a glance, 2010</i>	Greece	rank (#) 27MS	EU-27
Gender Gap in Pension (%) , pensioners 65+ years	35.6%	21	38.8%
Pensioners 65-80 years	38.3%	21	40.7%
Pensioners 80+ years	23.0%	11	33.1%
Non-widowed persons 65-80	40.6%	19	52.8%
Non-widowed persons 80+	32.2%	10	49.6%
Non-Coverage by the pension system: (%) of women aged 65+	16.8%	23	1.0%
Gender Gap (W-M) in Non-Coverage by the pension system (in pp): persons aged 65+	13.3pp	23	5.8pp
Intra-household Non-Coverage Gap (W-M in pp): elderly couples (aged 65+)	26.2pp	22	12.7pp
Gender Gap in Pension (%) among the elderly, persons aged 65+	44.5%	22	42.4%
Women's mean pension as (%) of GDP per capita	39%	17	45%
Men's mean pension as (%) of GDP per capita	61%	15	74%
Women's pension as (%) of national poverty line	112%	19	120%
Men's pension as (%) of national poverty line	173%	14	196%

Poverty rate (%) : Women aged 65+	23.3%	22	18.2%
Poverty rate: Gender Gap (W-M in pp), aged 65+	4.5pp	12	5.4pp

Source: Authors' calculations, based on EU-SILC 2010 data.

Table 1.5: Gender Differences in Earnings at a glance

	Greece	rank (#) 27MS	EU-27
Gender pay gap in unadjusted form* (2008)	22.0	23	17.3
Women Low-wage earners** as (%) of all employees	14.6	6	21.0
Gender Gap (W-M in pp) in Low-wage earners as (%) of all employees (2010)	3.4	7	7.7
Gender Gap (%) in monthly earnings (2010): Total	17.8	13	20.3
<i>Persons aged <30</i>	3.2	7	5.5
<i>Persons aged 30-39</i>	9.7	5	15.1
<i>Persons aged 40-49</i>	17.6	8	26.1
<i>Persons aged 50-59</i>	23.5	18	25.4

Source: Structure of Earnings Survey (2010)

Notes: * **The unadjusted Gender Pay Gap (GPG)** represents the difference between average gross hourly earnings of male paid employees and of female paid employees as a percentage of average gross hourly earnings of male paid employees. The population consists of all paid employees in enterprises with 10 employees or more in all sectors excluding agriculture, activities of households as employers; extra territorial organizations and as stated previously public administration. ** **Low-wage earners** are defined as those employees earning two thirds or less of the national median earnings. *** **Gender Gap (%) in monthly earnings** represents the difference between average gross hourly earnings of male paid employees and of female paid employees in industry, construction and services (except public administration, defense, compulsory social security).

Chapter 2: Crisis and Gender: Threat or opportunity?

Introduction

The aim of this chapter is to examine the complex relationship between the economic crisis and the dynamics of gender equality, by combining theoretical and historical tools. This part will survey international experience relating to the gender impact of crises, starting from the US in the 1930s Depression and proceeding to more recent recessions of the 90s, building up to the current crisis.

Financial and economic crises are gendered in their nature and effects. The most obvious effect in any crisis is the high and increasing unemployment rate. However, besides increasing unemployment, other labour force performance indicators also suffer during economic downturns; the participation rate (affected by discouragement) as well as the employment rate (affected primarily by effective demand). Adverse labour market conditions incur substantial human costs that persist well after the crisis is over. Layoffs are associated not just with immediate loss of earnings, but also with *future* loss of earnings; these losses are higher if the layoffs occur during a recession. Studies of individuals for the United States show that even 15–20 years after a job loss in a recession, the earnings loss amounts, on average, to 20 per cent.

The adverse effects on lifetime earnings are most pronounced for unemployment spells experienced in youth, especially upon college graduation. Layoffs are also associated with a higher risk of heart attacks and other stress related illnesses in the short term. In the long term, the mortality rate of laid-off workers is higher than that of comparable workers who kept their jobs, and the effect persists even 20 years after the job loss (ILO/IMF, 2011).

Job losses (for those who had a job) and entry-barriers to employment (for those who don't) are not evenly spread: they tend to be biased against the weaker labour market participants and (recent or aspiring) entrants. *Do women generally fit in the*

vulnerable category of labour market participants? What exactly determines the different effects of the recession on women and on men? Which way do the greatest disadvantages evolve?

Traditional ideologies on gender roles are also affected by severe economic downturns, and the same is true for the evolution of institutions such as the family. Indeed, it appears that there is a cyclical relationship between ideologies and institutional structures when it comes to gender, as the one feeds off the other. On the one hand, long-held gender ideologies shape the ways social structures and institutions operate, and on the other, structures and institutions dictate micro-level processes in the ideological realm. Consequently, the macroeconomic arrangements during times of crisis might be partly affected by pre-existing commonly held gender ideologies, but they might also work as catalysts in re-shaping them.

Discussion within feminist economics and feminist studies remains ambivalent on the effects of the economic crisis on the family and women in particular. One stream of research suggests that the recession inhibits the progress towards gender equality and the trend towards more gender egalitarian dynamics is held back and even reversed. Another group of researchers however, argues that the new economic structures allow for more employment opportunities for women, which in turn may challenge traditional gender stereotypes and shake the existing male breadwinner model. Both perspectives offer valuable points, worth further investigation.

The Greek crisis has lasted longer, has been deeper and is more subject to changes in direction than all crises of the last 80 years, outlasting even the Great Depression. This increases the probability that new ground may be broken and a simple repetition of previous experience is unlikely. It is for this reason that we must understand the *dynamics* of historical precedents and the direction to which developments are led. As the crisis is still unfolding and changing in 2016, the actual and eventual effects on gender dynamics can only be conjectured.

2.1 The Impact of an Economic Crisis on Women's Employment: Some Possible Mechanisms

A number of arguments have been proposed in the literature to understand the effects of a recession on women's position (chiefly, but not exclusively, regarding women's status in the labour market).

- **The “silver lining” effect.** Starting from gender occupational segmentation in the labour market, it predicts that because women's jobs are relatively ‘protected’ (because they are concentrated in ‘insulated’ industries and occupations, such as non-tradeables, services or the public sector) they will face softer adverse unemployment effects. So, while occupational segregation punishes women during “good times” (with lower pay and less ambitious career opportunities), it has the completely opposite effect during the downturn; women are somehow ‘rewarded’ during the recession through a type of ‘implicit protection’ (Milkman, 1976; Bettio, 1988; Bettio & Verashchagina, 2014).

- **Marginality effect.** Women's weaker position as marginal employees and/or new hires (weaker attachment, shorter experience) makes them *more* vulnerable to job loss. They tend to be the first to lose their job and their re-employment chances are hampered both by prevailing social attitudes (stereotypes) as well as seniority rules favouring men. This effect is also called *LIFO: last in, first out*. This view fits well the labour reserve or buffer hypothesis, and suggests that women constitute a convenient labour reserve which is called out when demand is booming, while it is pushed back when demand slows down.
- **Strength in weakness.** Women's position as new hires combined with their lower pay (and poorer conditions of work) status makes them more attractive to employers when the latter consider firing personnel, or replacing men that had been laid off ([Gardiner, 1976](#)). This is often called *FIFO: first in, first out*. This view contradicts the standard labour segmentation hypothesis ([Doeringer & Piore, 1971](#)) whereby women make up the secondary (and more easily dispensable) part of the workforce, and hence tend to be the first to get the sack. Recent gender-sensitive analyses of gender contracts suggest that progress in gender equality has preceded hand-in-hand with the 'Balkanization' of gender contracts ([O'Reilly & Nazio, 2014](#)).
- **Austerity and greater vulnerability of women.** This line of argument does not focus exclusively on adverse labour market developments, but seeks to understand the broader nexus of women's vulnerability to recessions via the second order effects of austerity policies in women's welfare ([Karamessini & Rubery, 2014](#)). The thrust of the argument is that although the brunt of unemployment is borne by male workers, the combined effect of the recession and the austerity policies that usually follow harms women, as women are more vulnerable to austerity (both as services and public sector workers and as users of social services) (*ibid*).
- **The return of patriarchal ideological values and behaviours in family decisions.** Changes in economic behaviour tend to become reflected in concrete values only later on. The intervening time-lag is elusive as it acquires different length in different times. If women's role in the economy and family finances get strengthened during the downturn, it would be plausible to anticipate a faster demise of patriarchal male-breadwinner values. Nevertheless, if one adopts the view that austerity undermines women's progress towards equality in paid work and economic independence, then "it may provoke an ideological backlash favouring a return to traditional gender roles and backward-looking gender contracts" ([Karamessini, 2014: 14](#)).
- **Added versus discouraged workers effect.** In economic theory terms, the adverse economic conditions generated by the recession can have two opposing effects on women's participation in the labour market, as a response to recessions. They can be either *increase* their labour supply (to compensate for unemployed spouse and deteriorating family finances) or they can become discouraged by the belief that no jobs are available. The

former effect is called “**the added worker effect**”, while the latter is the “**discouraged worker effect**”. Both trends can coexist, albeit in different segments of the labour market.

- **Other indirect effects.** Finally, in the context of public finance crises, we must be aware of more complex effects operating through changes in the *relative* personal cost of labour force participation – e.g. by altering the relative financial and non-economic costs of labour participation. Some changes in taxation (e.g. treatment of second earner income), or cuts in complementary public expenditure could have this effect. In other words, tax/benefits systems may exert powerful, if unintended, effects on women’s decision to participate in paid employment.

2.2 Women in earlier recessions: can the past act as an adequate guide for the future?

What can we learn from previous recessions? Will jobs loss patterns be of a LIFO (last in, first out), or a FIFO (first in, first out) nature? Job losses (and gains) for women in comparison to men depend on how well female-dominated occupations and industries fare in downturns compared to male jobs.

For the previous recessions a number of studies had documented that women in France (Bouillaguet-Bernard & Gauvin, 1988), Italy (Bettio, 1988), the UK (Rubery 1988), or the USA (Humphries, 1988; William, 1985; Goodman et al., 1993) have been relatively sheltered from job losses. This was due to the fact that they were mainly concentrated in service occupations or in public sector jobs. Segregation has diminished in the meantime but is still an important mechanism that drives comparative job losses and gains (Bettio & Verashchagina, 2009). Furthermore, evidence from the US suggests that the impact of the six earlier recessions has been progressively greater for women: their employment rate suffered increasingly in each subsequent recession (Mishel et al., 2003, covering 6 episodes, namely May 1969-August 1971, October 1973-May 1975, May 1979-December 1982, June 1990-June 1992, October 2000- June 2002 and March 2007-February 2009). *Will this crisis follow the trend?* If so, the overall effects may be spread more evenly between men and women.

Losing one’s job is only part of the challenge: the length of time needed to return to employment is of equal importance. It is well documented that in previous recessions women who lost their job have had greater difficulties to return to employment as documented by longer out-of-work periods (Sofer, 2005). Clearly, the mirror of history cannot answer today’s questions. There are good reasons to believe that this recession may be different. The crisis is deeper, women’s position and their attachment to the labour market have reached unprecedented levels, retrenchment of public finances is playing a larger role.

2.3 A digression: Gender and the US 1930s Great Depression

The crisis that the Greek crisis is compared with, often with a certain amount of hyperbole, is the Depression of the 1930s. That for the US has been more thoroughly investigated.

A simplistic hypothesis can be put simply: the major gender balance gains associated with the Great War and the 'Roaring Twenties' Boom were rolled back once the Depression set in, a retrenchment which was made good temporarily in WW2, but was not permanently put to rest until the next sustained growth period in the 1960s. Whilst the Male Breadwinner model appeared to be waning in the 1920s, it enjoyed resurgence in the 1930s, largely as an attempt to prioritise male breadwinners in employment and policy decisions.

Once we start examining the evidence for the US, the situation is not as stark. There certainly were negative effects of unemployment, homelessness, all exacerbated by gender invisibility. Also important was family instability often due to heavier care burdens. These factors allowed a backlash as traditional values were reasserted and justified renewed discrimination based on gender, marital status, to complement other discrimination based on age, class and race. Nevertheless, there were also positive effects: women continued to enter the paid labour market in large numbers, largely in an effort to supplement family incomes (what is now known as the 'added worker effect'). So there were many instances of 'entrepreneurial creativity', while women became more politically active. What follows looks at the US experience in greater detail..

A review of the US situation in the 1930s

WWI was associated by progress in gender, with women gaining the right to vote in 1920 and participating in the labor force at higher rates compared to the pre-war era. "*In the 1920s, the working woman symbolized emancipation*" Abelson (2003, p.110) notes. Soon, however, the economic pressures of the Great Depression slowed down momentum of this progress. On the one hand, the crisis posed great economic and social burdens on women, at the same time as opening opportunities for changing the status quo in the long term.

Negative Effects

Both men and women were hit harshly by the Great Depression. However, although the breadwinner family model had started to decline, women experienced *greater* levels of unemployment compared to men⁷. Being additionally hit by poverty and homelessness, women were under public pressure to leave the labor market in order to avoid competing with men for the short supply of jobs (Wandersee Bolin, 1987). Overall, there was observed a "gradual deterioration of women's status relative to men's" during the Great Depression, and a "general worsening of women's position" (Milkman, 1976). As McMahan puts it, "the 'new woman' of the roaring twenties

⁷ According to 1937 census, in the North there was 23.2% unemployment for White women, 42.9% for Black women, 18.1% for White men, 38.9% for Black men. In the South, there was 26% for both White and Black women, and 16% for White men, compared to 18% for Black men (McMahon, 2009).

was now left without a social face during the Great Depression. Without a home—the quintessential element of womanhood—she was, paradoxically, ignored and invisible” (McMahon, 2009).

Traditional gender stereotypes that held men as breadwinners and women as home-makers permeated people’s minds and everyday practices. Because women were traditionally seen as economically dependent on men, it was assumed that their fathers or husbands would be the ones to support them. This made it especially difficult for married women to find jobs, even if their fathers and husbands had lost theirs. Indeed, married women seeking work were often discriminated by the State⁸, and those who worked were often resented, seen as working for luxury as opposed to economic need (Hobbs, 1993). Moreover, public policy during the Hoover era aimed to relieve the unemployed targeted mainly men, as workers were seen as exclusively male, almost by definition (Abelson, 2003).

In addition to discrimination based on gender, minority women faced increased racism⁹. Previously holding jobs with the lowest status and pay, Black women were the first ones to lose jobs, as they were massively replaced by white women (Helmbold, 1987; Boyd, 2000; McMahon, 2009). Finally, the notion that women’s most important virtue is their beauty, made it more difficult for older women to find employment¹⁰ (Hobbs, 1993; McMahon, 2009), while it also pushed women to invest their limited resources in beauty salons, in order to increase their chances of getting hired¹¹.

Apart from widespread unemployment, women also suffered from homelessness¹². It is estimated that women made about 10% of the homeless population at the time (Abelson, 1999, 2003; McMahon, 2009). Although indeed fewer than homeless men, homeless women were hardly depicted in photographs of the time, or discussed in the media (Abelson, 1999). As Abelson (2003: p. 116) notes, when the Salvation Army gave out emergency food at homeless centers, men stood on lines down the street while women waited indoors or were fed at separate locations, away from the public gaze. Homeless women were physically there but were kept ‘invisible’, mainly due to the discomfort that came with seeing women as ‘unattached’ from a family and a home, and the embarrassment associated with this new public phenomenon (Abelson, 2003; McMahon, 2009).

Finally, at the individual level, women experienced very high levels of psychological pressure and stress. Not only did they have to face intense economic difficulties, but they also had to take care of their home and family (as gender-role expectations

⁸ For example, in Montreal, Mayor Houde utilized the public air waves to encourage the replacement of female workers by men (Hobbs, 1993).

⁹ For instance, in Philadelphia Public Employment Office in 1932 and 1933, 68% of job orders for women specified “Whites Only” (Abelson, 2003, p.109; McMahon, 2009).

¹⁰ For example, one job in Philadelphia specified “white stenographers and clerks under 25” (McMahon, 2009).

¹¹ Black self-help organizations in Northern cities stressed the importance of ‘good grooming’ to finding employment, advising women to have neat hair and clean nails, and avoid wearing ‘head rags’ and ‘dust caps’ (McMahon, 2009).

¹² Homelessness was often stigmatised and stereotyped, which made things even more difficult for the homeless. For further on this, see McLuckie, 2013.

required), dedicating great levels of physical and emotional labor that were often neither paid for, nor acknowledged (Helbold, 1987; Wandersee Bolin, 1987). Interestingly, in the cases when women had assumed the breadwinner role in the family, thereby reversing the traditional gender-roles, there was a backlash in gender values, meaning that traditional roles and expectations were actually further strengthened due to negative reinforcement (Milkman, 1976). Overall, tensions within the family and subsequent break-ups increased rapidly during the Great Depression, as separations and desertions multiplied (Helbold, 1987).

Positive Effects

Despite the disadvantaged position of women during the Great Depression, some positive gender equality developments also emerged. Not only did greater proportions of women enter the labor market for the first time than ever before, but also more women became politically active, spreading seeds for long-term ideological and practical changes.

First, some scholars argue, unemployment numbers at the time did not capture the whole truth, because women's high unemployment rates actually meant a lot more women seeking to enter the labor market than before (Milkman, 1976). Moreover, because of the sex-segregation of the labor market, women's jobs were in practice protected (Milkman, 1976, Helmbold, 1987). The heavy-industrial production jobs were disproportionately affected, and since these were more often men's jobs than women's, the overall unemployment and redundancy effect was stronger for men than for women. The theory that held women as the 'reserve-army' of workers that are to be used in periods of need and expunged during shortages of jobs, is not applicable in this case, Milkman (1976) strongly argues.

The ways in which women responded to the crisis, are also noteworthy. In many cases they utilized their creativity and became entrepreneurial, assuming 'breadwinner' roles in their families and becoming economically independent (Helbold, 1987). Black women in particular, Boyd (2000) observes, became "survivalist entrepreneurs", meaning they engaged in marginal business with low entrance barriers (specifically boarding and lodging-house keeping, hairdressing and beauty culture). Even married women's participation in the labor force grew during the Depression¹³, despite the considerable cultural and other opposition to their working (Helbold, 1987).

In addition to the above, women's political activism during the Great Depression was unparalleled. As Orleck (1993) states, "During this period, poor wives and mothers left their homes in order to preserve them. In so doing, they politicized the home, the family and the motherhood in important and unprecedented ways." Housewives for example, organized strikes and protested against high food prices. Such actions were not led by the motive to change traditional sex-roles, but rather to ensure by all means the survival of themselves and their families (Orleck, 1993). With strong labor movement affiliations, housewife movements won a number of important

¹³ 11.7% of all married women were employed in 1930, rate that grew by one third by 1940 (Helbold, 1987, p.642-3).

battles, including the reduction of food prices, the establishment of anti-eviction policies, and ultimately the boosting of their own social status. Perhaps most importantly, the entrance of women in the arena of politics came to challenge not only the status quo, but also the public's consciousness (Orleck, 1993).

This overview leads us to a number of General Observations and Comments:

First, a theme in the literature was the gap between gender ideologies and gender-related practices (see Milkman, 1976; Abelson, 2003). On the one hand, social values and expectations in relation to gender were particularly strong, widespread, and pervasive. Women were supposed to be passive home-makers, dependent on men. On the other hand, statistics, surveys, and personal accounts prove that women worked not only at home, but also in the public sphere, playing an active role in supporting themselves economically, as well as their families. The discussion on homeless women outlines exactly this: women were not 'seen' or talked about, though they were undoubtedly physically there.

Second, the terms 'necessity' and 'economic need' were subjectively defined in the 30's, meaning that what was one's "need" was another one's "luxury". People's social status prior to the crisis usually shaped the standard of living they regarded as ideal and managed to maintain. Therefore, people's reasons or 'need' to work might have varied a great deal (see Wandersee Bolin, 1978). Finally, one may also assume that this crisis was felt more intensively by many, due to the sudden and sharp contrast with the period of affluence that preceded it.

2.3 Is this time different? And why?

A number of reasons point to the thesis that this crisis will have *different* effects on women compared to previous recessions. To highlight but a few:

- ***The starting point (entry in recession) is different from previous downturns:*** women are more integrated in the labour market (Table 2.1), they have stronger attachment to their work and their income is a more central part of family budgets. Women increased their relative share in total employment by almost 10 pp (or even more) between 1971 and 2010 in a group of countries including Belgium, France, Norway, Italy, Portugal, Sweden and the U.K., while in other countries (Ireland, Luxembourg, Netherlands and Spain) the corresponding progress between 1971 and 2007 was even more pronounced, reaching the level of 20 pp. All in all, in a number of countries (Denmark, Finland, France, Hungary, Ireland, Norway, Portugal, Sweden and the UK) the share of women in total employment was close to the level of equality (i.e. close to the level 50%) in 2010; while none of these countries had been in this level in 1971.
- Greater integration into the labour market might mean that the ***impact of this recession might be more evenly spread between women and men.*** In this respect, it is interesting to examine what happened to gender gaps during the recession (in employment, unemployment, activity, pay and also in unpaid domestic work).

- The impact of any recession is filtered through **concrete patterns of sex segregation in jobs**: In previous recessions gender occupational segregation had to some extent ‘protected’ women, as they were primarily concentrated in services -where jobs continued to grow, in spite of the recession ([Rubery et al., 1999](#), [Goodman et al., 1993](#), [Humphries, 1988](#)). In this recession there may be varied patterns of effects, but the overall balance is difficult to anticipate while the recession is still evolving.
- One particular concern in an economic downturn is that weaker members of the labour market suffer disproportionately ([ILO, 2009](#)). Among these weaker groups are women but also **immigrant men and women**. The negative trends in employment across EU labour markets are mirrored and amplified for non-nationals. Apart from facing adverse job opportunities and higher risk of being fired, they also lack the financial preconditions to support themselves during times of hardship ([Lyberaki, 2011c](#), [Villa & Smith, 2010:37](#)). Furthermore, it is crucial to examine the fate of the other groups that commonly play the role of buffers in the labour market (mainly the youth).
- The crisis has also had different impacts across men and women at **different stages of the life-course**. The initial falls in youth employment rates for men have been more pronounced than for women. However, the subsequent trends document that the unemployment rate for young women rose faster than that for men ([CEC, 2009:5](#)). At the other end of the age spectrum, declines in older age employment (mixed picture) and higher risk when it comes to re-employment (clear trend) create strains for realizing the objective of active ageing.
- **Inequalities in paid and unpaid work** are not expected to change dramatically, but what is important to understand is the direction of change. Are gender inequalities diminishing, are they becoming larger or do they stay more or less intact? Are all gender inequalities moving in the same direction at the same time, or is there dissonance of trends? Are gender gaps in paid and unpaid work moving together or are they following divergent patterns? And, if the latter is the case, how are we to interpret and evaluate the patterns of change? As the constraints facing women in employment include time management and difficult decisions between paid work and unpaid/care provision, the issues related to the reconciliation acquire prime importance. It remains the case that although parenthood still tends to boost men’s employment rates, it has the opposite effect for women in nearly all Member States ([Eurostat 2009](#)).

Table 2.1: Women’s Share in Employment during Past & Present Recessions

Women’s Share (%) of Employment during Past and Present Recessions							
Country	1971	1982	1992	2007	2010		
					Total	Nationals	Foreign
Belgium	32	36	40	43	45	46	42
Denmark	41	45	46	47	48	48	53
Finland	45	47	48	48	49	49	45
France	36	40	44	47	48	48	41

Greece	n.a	31	35	39	40	41	38
Hungary	42	48	49	45	47	46	50
Ireland	27 ¹	30	33	42	47	47	44
Italy	28	32 ⁷	35	39	41	41	42
Luxembourg	26 ⁴	32 ²	35	43	44	43	44
Netherlands	28 ³	33 ⁶	39	45	46	46	46
Norway	36 ⁴	41	46	47	48	48	45
Poland	n.a	48	46	45	45	45	43
Romania	n.a	44	47	46	44	44	n.a
Spain	26	28	33	41	44	44	48
Portugal	40	40	43	46	47	47	50
Sweden	40	46	49	47	48	48	44
U.K.	38 ⁵	41	45	47	47	47	44

Note: 1. 1973; 2. 1991; 3. 1977; 4. 1972; 5. 1975; 6. 1983; 7. 1989

Source: Figures reported for 1971-2007 are based on [Smith \(2009: 4; Table 1\)](#). For 2010 own calculations based on Eurostat (2011) LFS.

2.4 Evidence from the Great Recession in Europe, four years on...

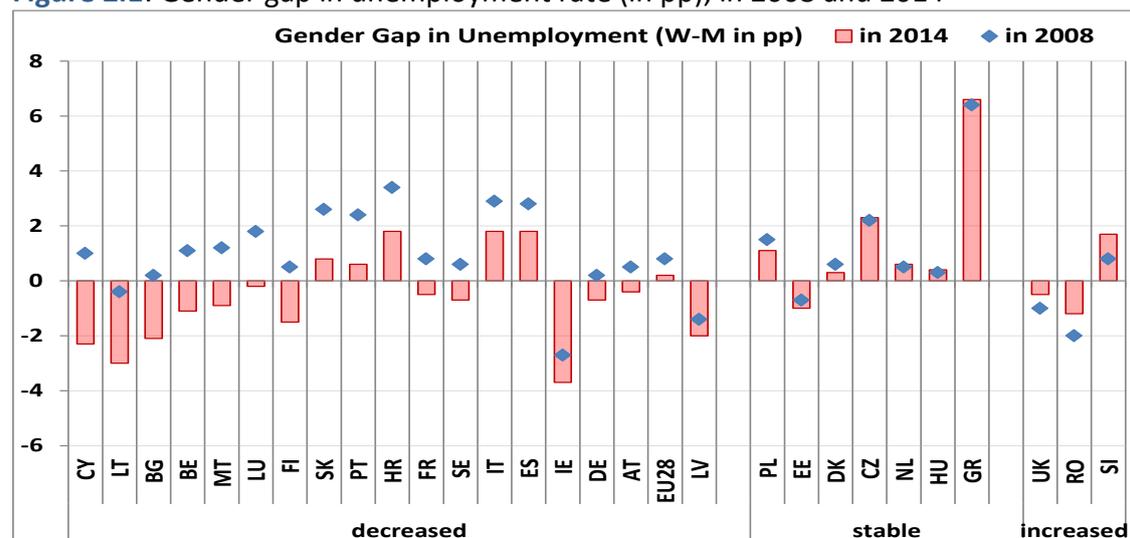
From the vantage point of the end of 2015 the recession-recovery big picture remains fuzzy. Although the recession started more or less at the same time in Europe following the credit crunch and financial melt-down in the US, the end of the tunnel is hardly synchronised. In 2011 it appeared that recovery was just around the corner, but it turned out that this was only the beginning of a second dip of the recession. The recovery, where it arrived was weaker than anticipated, while a few countries, Greece among them, are still staggering in deep recession. The weak recovery in 2015 is threatened by storm clouds from Eastern Asia. So, although the entrance to the tunnel was more or less common, from there onwards different countries moved along distinct pathways. Some of these pathways were leading fast-track to recovery, others followed more crooked itineraries, while others have hardly come nearer to the other side. A key point to note is that this recession coincides with realignments in the world division of labour and technological developments which mean that recovery, when it comes, may be qualitatively different from the *status quo ante*, signifying greater uncertainty, but possibly more opportunities.

In an attempt to take stock of the main stylised findings from the crisis in Europe, [Bettio & Verashchagina \(2014\)](#) summarise a multitude of trends and developments into three headline stories:

- **First**, the crisis brought about the downward levelling of the most important gender gaps in the labour market (possibly with the exception of the gap in unpaid housework and care).
- **Second**, the recession appears to have accelerated change in women's income role within the household, while in many occasions they are becoming the sole earners (female bread-winner families).
- **Third**, the crisis brings about the demise of the myth that women play the role of buffers in contemporary labour markets. The role of the buffers in this crisis has been assigned to young workers on temporary contracts (men and women) and on migrant workers (especially third country nationals).

The downward levelling of the gender gaps makes an intriguing background against which to analyse developments in Greece. The broad picture on **unemployment** shows that between 2008 and 2014, the male unemployment rate rose above the female rate in the EU-28 as a whole, as well as in most of the European countries (Figure 2.1). In 10 out of the 28 Member States (Cyprus, Bulgaria, Belgium, Malta, Luxembourg, Finland, France, Sweden, Denmark and Austria), where women were facing a higher unemployment risk compared to men in 2008, the relative risk has been reversed throughout the crisis; thus, women’s unemployment rate were lower than men’s in 2014. Following a similar trend, in another group of 5 countries (consisting of Slovakia, Portugal, Croatia, Italy and Spain) women’s unemployment levels remained higher compared to men’s (as in 2008); albeit the relative gender gap decreased between 2008 and 2014. The crisis had little effect on the gender gap in unemployment in 7 countries (Poland, Estonia, Denmark, Czech Republic, Netherlands, Hungary and Greece), while in 3 countries (the UK, Romania and Slovenia) the gender gap increased in 2014 compared to 2008. Greece was by a long way the country with the highest gender gap in unemployment in 2008; it remains so in 2014, as the gender gap in unemployment persisted almost unchanged.

Figure 2.1: Gender gap in unemployment rate (in pp), in 2008 and 2014



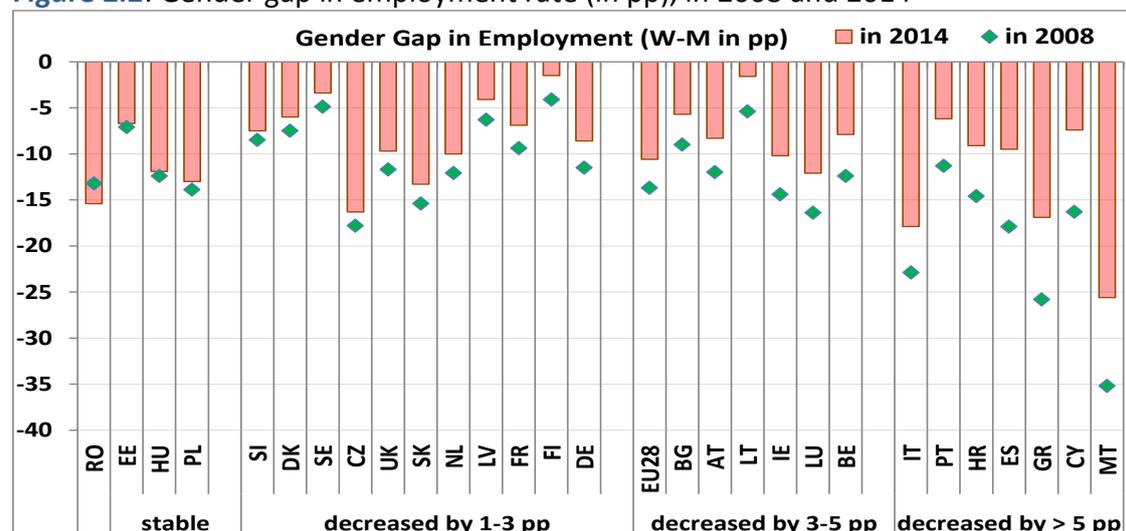
Source: Authors’ calculations based on Eurostat, LFS.

Note: Gender Gap in Unemployment rate is defined as the difference between women’s and men’s aged 15-64 unemployment rate expressed in percentage points (p.p.). ‘Decreased’ denotes that the gender gap in unemployment rate is lower in 2014 compared to 2008; while the reverse is the case for the ‘increased’ group.

In **employment**, too, in Europe as a whole, male employment dropped earlier in the downturn and moved faster. Between 2008 and 2014, men’s employment rate went down from 72.6% to 70.1%. By contrast, women’s employment rate increased moderately from 58.9% in 2008, to 59.5% in 2014 (Figure 2.2). Except for four countries, where the gender gap remained stable, in all other countries the gender gap in employment *declined* between 2008 and 2014. In 11 out of 28 Member States, the gender gap declined by 1 to 3 pp between 2008 and 2014, while in another 6 countries the decline was from 3 to 5 pp. Greece along with Spain, Cyprus

and Malta form the group of countries with the strongest shrinkage in the employment gender gap between 2008 and 2014 (around 9 pp). Nevertheless, Greece, Cyprus and Italy are still the countries with the largest gender gap in employment.

Figure 2.2: Gender gap in employment rate (in pp), in 2008 and 2014

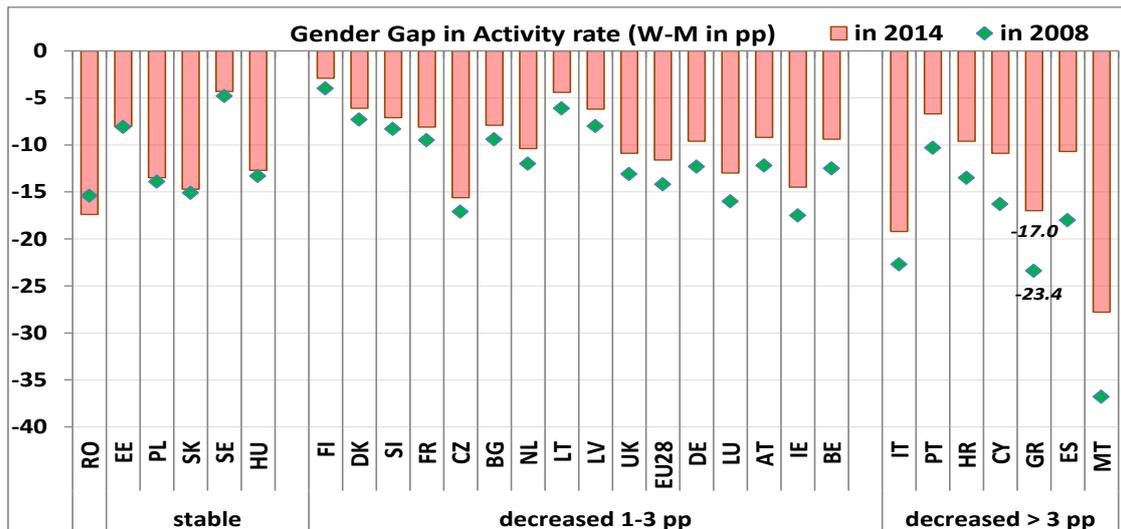


Source: Authors' calculations based on Eurostat, LFS.

Note: The Gender Gap in Employment rate is defined as the difference between women's and men's aged 15-64 employment rate expressed in percentage points (p.p.). 'Decreased' denotes that the gender gap in employment rate is lower in 2014 compared to 2008.

As far as **inactivity** is concerned, it is well established that many more women than men were inactive before the crisis. This continued during the crisis, but with a smaller gender inactivity gap (Figure 2.3). As a result of rising unemployment and declining employment, the activity rate in the EU-28 remained rather stable among men (from 77.8% in 2008 to 78.1 in 2014) and rose among women from 63.6% in 2008 to 66.5% in 2014). In most of the countries (15 out of 28 Member States) gender gaps in activity shrunk by 1 to 3 pp between 2008 and 2014. As in the case of the gender employment gap, the largest decline in activity gap occurred in Malta, Italy, Greece and Spain (the original "champions in gender activity gaps before the crisis).

Figure 2.3: Gender gap in activity rate (in pp), in 2008 and 2014

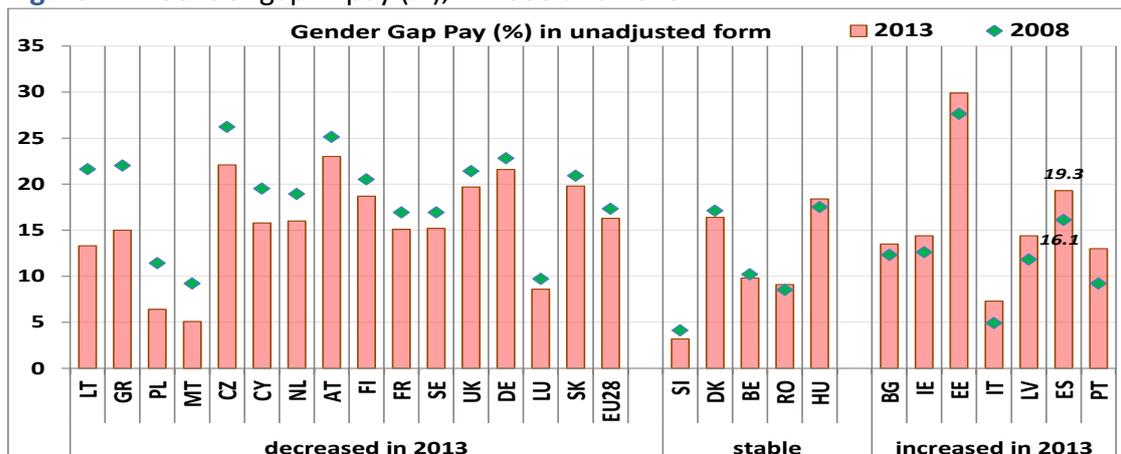


Source: Authors' calculations based on Eurostat, LFS.

Note: Gender Gap in Activity rate is defined as the difference between women's and men's aged 15-64 activity rate expressed in percentage points (p.p.). 'Decreased' denotes that the gender gap in activity rate is lower in 2014 compared to 2008.

Turning to **earnings** for men and women, it is clear that take-home pay decreased as a result of job losses, reduction in hours, slashed bonuses etc. Nevertheless, within this broad picture, women's earnings decreased *less* in relative terms. So, in 2013 in the EU as a whole, the gender pay gap (GPG) in unadjusted form was, down from 17.3 per cent in 2008 to 16.3% in 2013 (Figure 2.4). In contrast to the trends in the other gender gaps, the emerging picture in 2013 is rather more mixed across countries. In 15 out of 28 Member States the gender pay gap declined (with Latvia and Greece displaying the strongest decline). In a group of 5 countries, the gender pay gap remained in 2013 at the level of 2008, while higher gender inequality in pay occurred in 7 countries (namely Bulgaria, Ireland, Estonia, Italy, Latvia, Spain and Portugal).

Figure 2.4: Gender gap in pay (%), in 2008 and 2013



Source: Authors' calculations based on Eurostat, Structure of Earnings Survey.

Note: The unadjusted Gender Pay Gap (GPG expressed in %) represents the difference between average gross hourly earnings of male paid employees and of female paid employees as a percentage of average gross hourly earnings of male paid employees. The population consists of all paid employees in enterprises with 10 employees or more in NACE Rev. 2 aggregate B to S (excluding O). For IE data refer to 2008 and 2012; while in Greece data refer to 2008 and 2010.

All in all, a very surprising (and largely unexpected) headline story characterising the last big recession is **the downward levelling of gender gaps in paid employment**. The evidence is more or less conclusive regarding the world of paid work. Unfortunately, inadequate data availability regarding unpaid domestic work and care activities prevent us from reaching definitive conclusions on gender gaps in unpaid work and care. We shall return to this issue in [Chapter 8](#) when wrapping up the discussion on the effects of the recession on gender equality. Here, suffice it to note that if we use some proxy for substitutes to domestic work, economic hardship has been placing *extra* burden on women at home, probably deteriorating further the clearly unequal sharing-out of domestic and care responsibilities.

Table 2.2: Couples of persons aged 25-55 years, by partner's income role in European countries, 2008 and 2013

	2007			2013			Change 2007-2013 in pp		
	Male bread-winner couples	Dual earner couples	Female bread-winner couples	Male bread-winner couples	Dual earner couples	Female bread-winner couples	Male bread-winner couples	Dual earner couples	Female bread-winner couples
AT	30.6	64.7	4.8	27.4	67.1	5.6	-3.2	2.4	0.8
BE	21.0	74.9	4.1	15.5	78.6	5.9	-5.5	3.8	1.7
BG	23.3	67.3	9.5	19.9	67.3	12.8	-3.4	0.0	3.4
CY	25.0	71.8	3.2	25.3	62.8	12.0	0.3	-9.0	8.8
CZ	27.9	68.2	3.9	26.0	70.3	3.7	-1.9	2.1	-0.3
DE	24.9	69.3	5.7	21.0	74.8	4.2	-3.9	5.5	-1.6
DK	14.7	81.3	4.0	16.2	77.8	6.1	1.5	-3.5	2.0
EE	21.0	72.9	6.1	25.4	64.8	9.8	4.4	-8.0	3.7
ES	34.0	61.9	4.1	33.0	54.8	12.2	-1.1	-7.1	8.1
FI	19.6	74.2	6.3	22.4	69.8	7.9	2.8	-4.4	1.6
FR	22.2	72.8	5.0	19.1	75.3	5.6	-3.1	2.5	0.6
GR	38.7	58.6	2.7	39.7	50.5	9.8	1.0	-8.1	7.1
HU	28.0	63.2	8.9	29.0	64.1	6.9	1.0	1.0	-2.0
IE	30.0	64.6	5.4	24.8	63.8	11.4	-5.2	-0.7	5.9
IS	17.3	79.5	3.1	22.2	72.4	5.5	4.8	-7.2	2.3
IT	42.0	54.7	3.3	39.1	55.8	5.1	-2.8	1.1	1.7
LT	14.5	78.6	6.9	15.9	76.2	7.9	1.5	-2.4	1.0
LU	35.1	61.5	3.5	23.3	71.8	5.0	-11.8	10.3	1.5
LV	21.8	69.8	8.4	22.1	64.5	13.5	0.3	-5.4	5.1
NL	22.5	74.8	2.7	19.7	75.4	4.9	-2.8	0.5	2.3
NO	15.9	79.5	4.6	11.9	83.4	4.7	-4.0	3.9	0.0
PL	27.2	62.1	10.7	23.9	63.3	12.7	-3.3	1.3	2.0

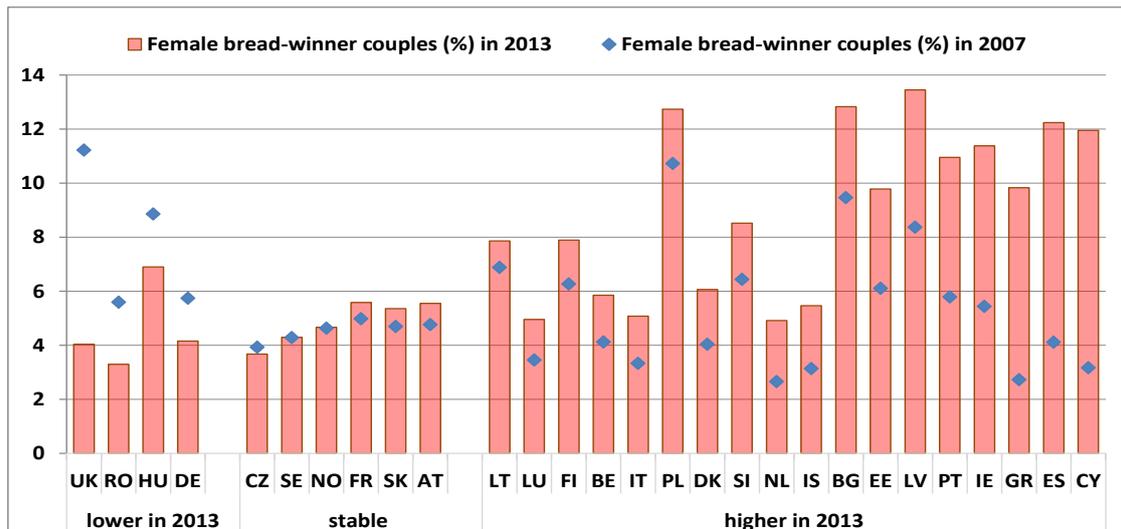
PT	20.2	74.0	5.8	21.3	67.8	11.0	1.1	-6.3	5.2
RO	26.5	67.9	5.6	26.4	70.4	3.3	-0.2	2.4	-2.3
SE	12.9	82.8	4.3	11.7	84.0	4.3	-1.2	1.2	0.0
SI	14.4	79.2	6.4	14.9	76.6	8.5	0.5	-2.6	2.1
SK	14.3	81.0	4.7	25.6	69.0	5.4	11.3	-12.0	0.7
UK	20.4	68.4	11.2	19.0	77.0	4.0	-1.4	8.6	-7.2
Total	26.6	67.3	6.0	24.6	68.8	6.6	-2.0	1.5	0.6

Source: Authors' calculations based on EU-SILC 2007 and 2013 data.

Note: The sample is restricted to couples of persons aged 25-55 years, with at least one of the partners working.

Women's **enhanced income role** in this recession is even more conspicuously absent from current policy discussions. Following [Bettio & Verashchagina's \(2014\)](#) analysis, the critical numbers in the story are as follows: in 2007, just before the beginning of the crisis, dual-earner couples accounted for 67.3% of all couples of persons aged 25-55 years with at least one partner working, in the 28 EU countries included in EU-SILC 2007 dataset. Interestingly, the pure male breadwinner arrangement characterised approximately one fourth of the couples (26.6%), while the female breadwinner couples represented 6% ([Table 2.2](#)). By 2013, male breadwinner couples had lost ground by 2 pp (24.6% in 2013); dual earner couples increased by less than 1.5 pp (68.8% in 2013), while female breadwinner stood at 6.6%. While in 2007 more than one-third of couples of persons aged 25-55 years were male breadwinner couples in 6 countries (Ireland, Austria, Spain, Luxembourg, Greece and Italy), in 2013 at the group remained only three of them –namely the three South-European countries (Spain 33%, Italy 39.1% and Greece 39,7%). Greece and Italy are still the two countries with the highest incidence of male bread-winner couples in 2013, as they were also in 2007. At same time, there remains little doubt that even in these “traditional” countries, the economic contribution of women increased, as manifested by the larger share of female bread-winner couples in 2013, compared to 2007 ([Figure 2.5](#)).

Figure 2.5: Female bread-winner couples as a (%) of couples of persons aged 25-55 years of age, with at least one partner working, in 2008 and 2013



Source: Authors' calculations based on EU-SILC 2007 and 2013 data.

Note: The sample is restricted to couples of persons aged 25-55 years, with at least one of the partners working.

Conclusions

The current recession differs from previous crisis episodes: women now are more entrenched in the labour market and hence have more to lose (Bettio & Verashchagina, 2011). Women's greater involvement in paid work means that the disposable income of families is more dependent on their wages. Indeed, in 2007 dual earner couples formed the absolute majority of all working age couples (almost three quarters). However, in the majority of dual earner couples, women's contribution has tended to be lower than men's (less than 45% of the combined income of the couple).

So far, however, it appears that men's employment has been more responsive than that of women. As a consequence, men's employment was hit more (or women's less) during the current recession in Europe. This pattern characterised employment and inactivity trends, as well as pay trends. The end result is that there has been a downward levelling of gender gaps.

Overall, it seems that the current recession has the most adverse effects on young people (both men and women) and migrants (mostly men). The deterioration of working conditions (delay in wage payments, occupational downgrading, violations of health and safety regulations or/and working schedules, trade union rights etc) are shared between women and men, while there is evidence that the gender gap in unpaid work may have increased (Bettio & Verashchagina, 2011).¹⁴

What can we make of this broad picture of stylized facts? Some gender analysts voice strong warnings against glossing-over the closing of the gender gaps and express bleak views concerning the future of gender equality in Europe. To quote a prominent feminist, Jill Rubery, "overall, although the outcome may not be uniformly negative, the likelihood is that the next years will not only bring some

¹⁴ The heavier burden on unpaid work for women tends to get even worse during the recession in countries where the disparities in unpaid work were already very pronounced (such as in Italy, for instance, *ibid*).

severe hardships to women, but also potentially call into question some of the cornerstones of women's progress over the recent decades, including even their rights to education and the option of public services as a substitute for domestic labour" (2014: 33).

Others adopt a more agnostic view. O'Reilly & Nazio, for instance, put forward the proposition that progress in gender equality has gone hand in hand with endless fragmentation and heterogeneity in gender contracts, within and between countries. Hence, "the consequences of austerity may work in a number of directions for different types of households" (2014: 47), creating winner and losers in the process.

There is little doubt that the present crisis has brought real and prolonged hardship for both men and women. It makes little sense to celebrate relatively softer negative consequences for women. Having said that, it should be borne in mind that relative performance counts both in good and in bad times; otherwise it does not make any sense whatsoever. As Bettio & Verashchagina aptly argued, a lesson to be drawn is that against the initial expectations and fears, this crisis did not have a disproportionate impact on women. In the end, however, what really matters "is not so much how women are faring vis-à-vis men, but how much progress in women's labour market integration has been rolled back *with respect to some desirable target*" (2014: 76, emphasis added).

Chapter 3: Gender and the Labour Market in the Greek Crisis

Introduction

Greece has been experiencing the deepest recession in the EU, with its GDP falling for six consecutive years from 2008 to 2013. The year 2014 showed a slight increase, which was insufficient to reverse the dramatic rise for male and female unemployment and deterioration in all well-being indicators. Before the crisis, it was ranked amongst the EU countries with the largest gender inequalities in the labour market, and this remains the case today. In 2014, Greece had the largest gender unemployment gap for the age group 15-74 (6.5 percentage points) (**pp** hereafter) and for the age group 15-24 (-10.7 pp) in EU. Both gaps are to women's disadvantage.

Data for late 2014 show a (timid) rise in employment since the onset of the crisis, which are reflected in annual 2014 outturns. In 2014 the male employment rate for

the age group 20-64 remained rather stable to 62.6%, which is the lowest rate in the EU, while the female employment rate increased by 1 pp (from 43.3% to 44.3% in 2014), which remains the lowest rate in the EU. The recession also kept at high level the female unemployment rate for the age group 15-74 from 31.4% in 2013 to 30.2% in 2014, which is the highest rate in the EU, and the respective male rate from 24.5% to 23.7% -being also the highest rate in the EU.

Social problems were greatly exacerbated by a general fall in GDP per head of 25.8% since 2007 – the largest peacetime post-war fall. Partly as a result, poverty and social exclusion have dramatically increased during the crisis, and their incidence and hazard rates changed. The at-risk-of-poverty rate and social exclusion (AROPE) rate reached 35.3% for men and 36.7% for women in 2014. These were the third highest rates in the EU for both sexes – being over 11 pp higher compared to the corresponding levels of the EU-28 average (23.6% and 25.3%, respectively).

Key country features, both before and after the crisis, are the scarcity of job opportunities not only for youth but also for people of prime working age, and the extremely high long-term unemployment rate. Since 2008, women as well as men in Greece have been experiencing intense financial hardship, increasing unemployment, while increasing numbers live in jobless households (especially for younger cohorts). This is combined with falling wages, retrenchment in welfare state benefits, and considerably higher tax burden. These material changes have, reportedly, non-material consequences: lower quality of life, higher stress, and poorer physical and mental health. At the social level, along with heightening poverty, racist ideologies have come to the forefront, and crime and violence levels have increased, both in the political and interpersonal realms (FRA, 2014; UNICRI, 2014). Although there has been some improvement in gender gaps in employment and unemployment these took place against a backdrop of persistent deterioration in virtually every other indicator.

After passing of two bills of preconditions (Law no. 4334/2015 and Law no. 4335/2015), the new (third in sequence) Memorandum of Understanding (MoU) was passed by the Greek parliament on 14 August 2015 with cross-party support (Law no. 4336/2015), along with an accompanying loan package (Hellenic Republic and the European Commission, 2015). It came into force after the completion of the formal approval process and the disbursement of part of the first tranche by the European Stability Mechanism (ESM) on 20 August 2015. Early elections were held in September 2015, following the conclusion of the bailout negotiations, and only eight months after the previous elections.

3.1 Unemployment

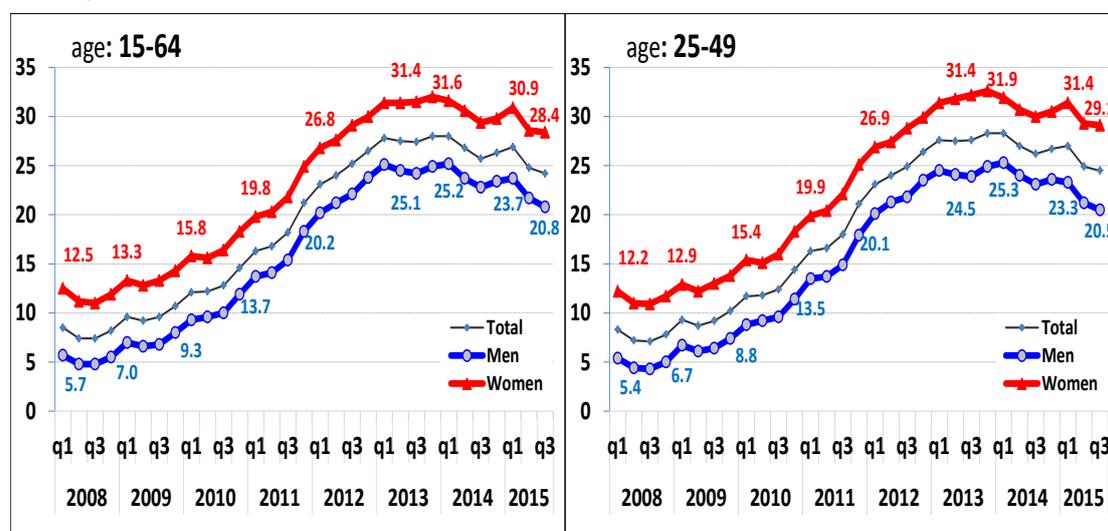
The early signs of rising unemployment in Greece in 2008 which were associated with the credit crunch were compounded by the recessionary ‘twist’ caused by public finance retrenchment, which accelerated in 2011 and 2012. (Figure 1) This resulted in an overall 16pp increase in the unemployment rate of persons aged 15-64 between 2008q1 and 2015q3. More than the half of this increase occurred from 2011q1 to 2014q1 when the unemployment rate increased by over 11pp. As a result

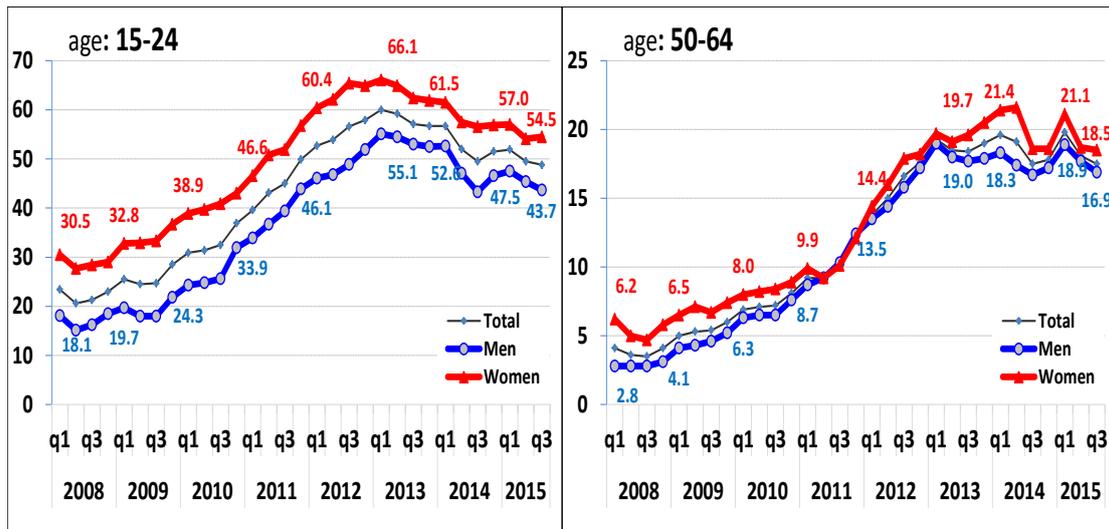
of this steady increase, unemployment reached a quarter of the labour force at the end of 2012 and remained at this level thereafter (Figure 3.1) up to 2015q3 (24.2%).

Focusing on the gender differences it seems that unemployment rates accelerated, by an almost equal rate, after the first quarter of 2009 both for men and for women. However, *men started off at a substantially lower unemployment rates compared to women at all age groups*. Unemployment for women remained higher than men in Greece, both in absolute (number of unemployed) and in relative terms (as rate of unemployment). Unemployment trends of people aged 25-49 follow the pattern of the total 15-64 age group as described above, rising for both and women over 10pp over the four-year period from the first quarter of 2011 up to the first quarter of 2015. In 2015q3, unemployment concerns one out of five men aged 25-49 (20.5%), while the corresponding figure for women is 29.1% (i.e. almost one out of three women of the same age group).

The increasing trend in unemployment became more marked for both young men and women (especially from the last quarter of 2009 onwards). This resulted in a sharp increase in unemployment over the three-year period from 2010q1 to 2013q1, which exceeded 30pp for young men and 27pp for young women. According to the most recent data (2015q3) the unemployment rate of young women is estimated to be over 54% and for men almost 44% -conclusively proving the greater vulnerability of the youngest group. Finally, for people aged 50-64 there is the striking finding of the complete disappearance of an unemployment gap during 2014 - a possible by-product of the pensions system changes of 2010 (see Tinios 2012; OECD 2011) as well as of a rush to enter retirement. An interesting observation, explored in Chapter 8 is whether there is a change of regime in 2015, as unemployment falls for men are more marked than for women especially for those aged 25-49 years.

Figure 3.1: Trends in unemployment rate (%) by age group and gender, GR 2008q1-2015q3





Source: Eurostat, LFS

Disaggregating data by nationality/country of origin (Figure 3.2) foreign-born men and women were hit most (23 and 20 percentage points respectively increase in unemployment rate from 2008q3 to 2015q3). Whereas in the early years of the crisis construction (with a high concentration of foreign-born men), explained a large part of the unemployment, the increase since has been more broad-based. Construction collapsed by 40% compared to 2007, suffering a significant drop in employment. On the other hand, in more gender balanced sectors (such financial intermediation, real estate or public administration) changes in output and in employment were less pronounced up to 2012.

For the indigenous population aged between 25-49 unemployment rates increased almost symmetrically for men and for women, resulting in a gender gap in unemployment at a level of over 8 percentage points, which remained rather constant throughout the crisis. Focusing more closely on the change in unemployment across age groups (Table 3.1), the youngest are most affected by the crisis both in the case of men (unemployment risk increased by 28pp between 2008q3 and 2015q3) and women (27pp increase over the same period). Moreover, looking at the way that gender interacts with age, the absolute increase in unemployment rate between 2008q3 and 2015q3 is almost two times as high for men aged 15-24 (28 pp) as for men aged 25-49 (16 pp). The findings could indicate the 'buffer role' that most young persons play in the current recession (Bettio & Verashchagina, 2014: 72-74).

Table 3.1: Change in unemployment rate and trends in gender gap in unemployment throughout the crisis in Greece

Unemployment rate	Men (%)		Diff. in pp	Women (%)		Diff. in pp	Gender Gap (pp)	
	2008Q3	2015Q3		2008Q3	2015Q3		2008Q3	2015Q3
15-24	16.1	43.7	27.6	27.7	54.5	26.8	11.6	10.8
25-49	4.3	20.5	16.2	10.9	29.1	18.2	6.6	8.6
50-64	2.8	16.9	14.1	4.7	18.5	13.8	1.9	1.6
National	4.9	20.3	15.4	11.1	28.2	17.1	6.2	7.9

Foreign-born	3.7	27.3	23.6	9.6	30.1	20.5	5.9	2.8
Total 15-64	4.8	20.8	16.0	11.0	28.4	17.4	6.2	7.6

Source: Eurostat, LFS.

Data for late 2014, reflected in annual outturns, showed a (timid) decline in unemployment. The female unemployment rate for the age group 15-74 decreased from 31.4% in 2013 to 30.2% in 2014 (the EU-28 average for 2014 being 10.3%). The male rate moved from 24.5% to 23.7% across the same period (the EU-28 average for 2014 being 10.1%) (Table 3.2). The gender unemployment gap (age group 15-74), thus decreased slightly between 2013 and 2014, from 6.9 pp to 6.5 pp. Concerning youth unemployment (aged less than 25), the female rate decreased from 63.8% in 2013 to 58.1% in 2014, the EU-28 average being 21.4%, while the respective male rate decreased from 53.8% to 47.4% (the EU-28 average being 22.8%). Unemployment for the age group 15-74 remained stable between 2013 and 2014 among men (22.1% in 2014) and decreased slightly among women from 29% in 2013 to 28.2% in 2014 (the respective 2013 EU-28 levels being 8.8% and 9.2%).

Table 3.2: Unemployment rate in Greece vis-à-vis the EU-28

Age	Greece			EU-28		
	Unemployment	2013	2014	Ranking 2014	2013	2014
15-74	Men (%)	24.5	23.7	1	10.8	10.1
	Women (%)	31.4	30.2	1	10.9	10.3
	<i>Gender Gap (in pp)</i>	6.9	6.5	28	-0.1	-0.2
15-24	Men (%)	53.8	47.4	2	24.4	22.8
	Women (%)	63.8	58.1	1	23.0	21.4
	<i>Gender Gap (in pp)</i>	10.0	10.7	28	-1.4	-1.4

Source: Eurostat LFS.

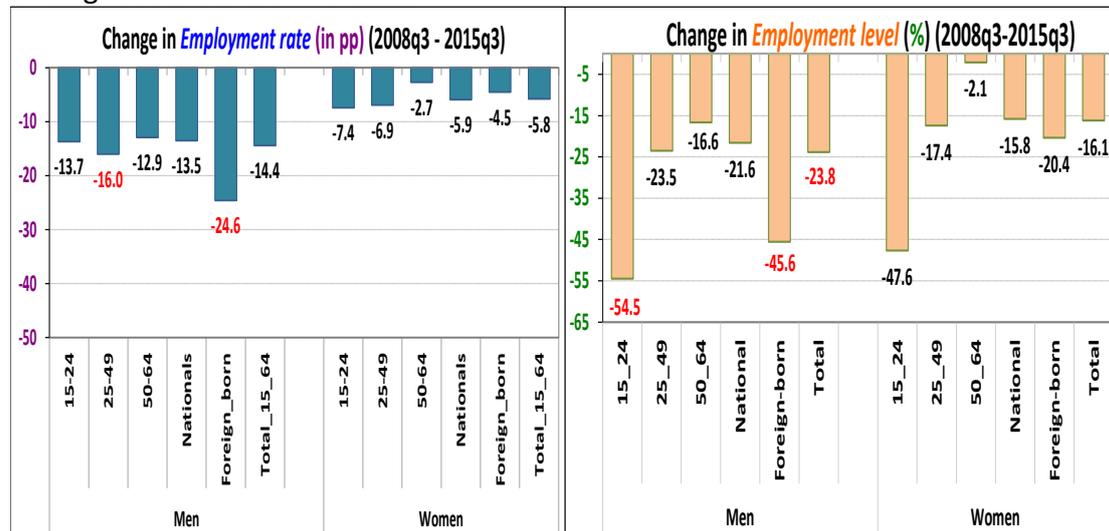
3.2 Employment

Turning to employment, we focus on the employment *rate*, that is, the number employed as a percentage of the *population* of any one age group, as opposed to those already in the labour market, which is the practice in the unemployment rate. There, the overall picture hides considerable variation. The highest *decrease* in the employment rate is for foreign-born men (25pp between 2008q3 and 2015q3), who are affected almost twice as much as the national average for men aged 15-64 (13pp decrease over the same period). Overall, the emerging picture suggests that the impact of the economic downturn rates has been more pronounced for men's employment (for all population groups) compared to women (Figure 3.2).

This finding, however, still represents a dramatic reversal compared to pre-crisis trends: We must remember that female employment was on a strong rising trend before the recession. Thus, outturns, in employment *de facto* underestimate the fall in *potential* employment for women relative to potential (Bettio & Verashchagina, 2014). A given loss of employment is more costly for the group that is still on the way to catch up (women).

Still, when looking at changes in employment *levels* (the percentage change in the number of persons in employment) what we see is a more *symmetrical* effect of the economic downturn across gender; suggesting also that for *both men and women* the losses were more severe for the youngest persons as for those in prime-age.

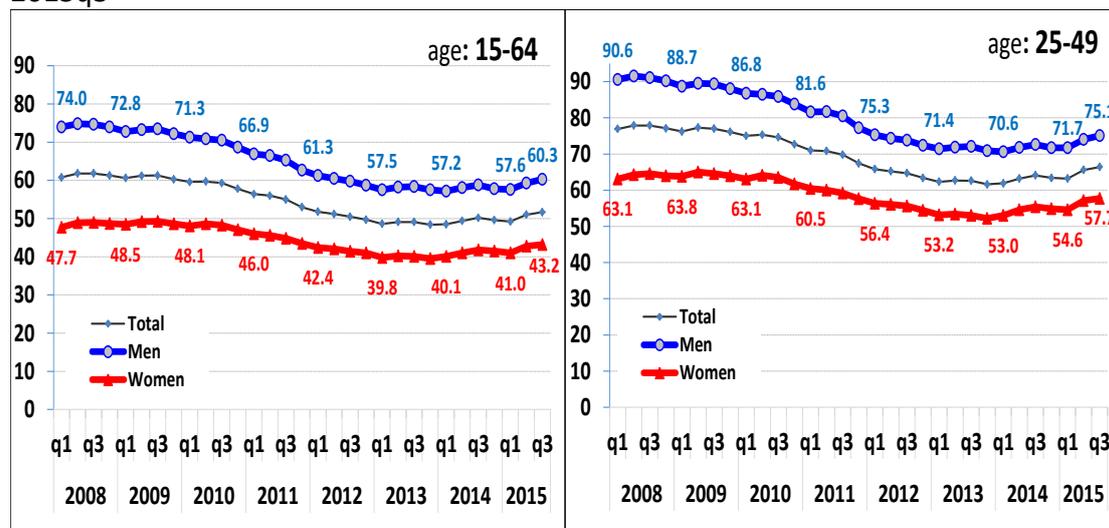
Figure 3.2: Change in employment rate (in pp) and in employment level (in %) throughout the crisis in Greece

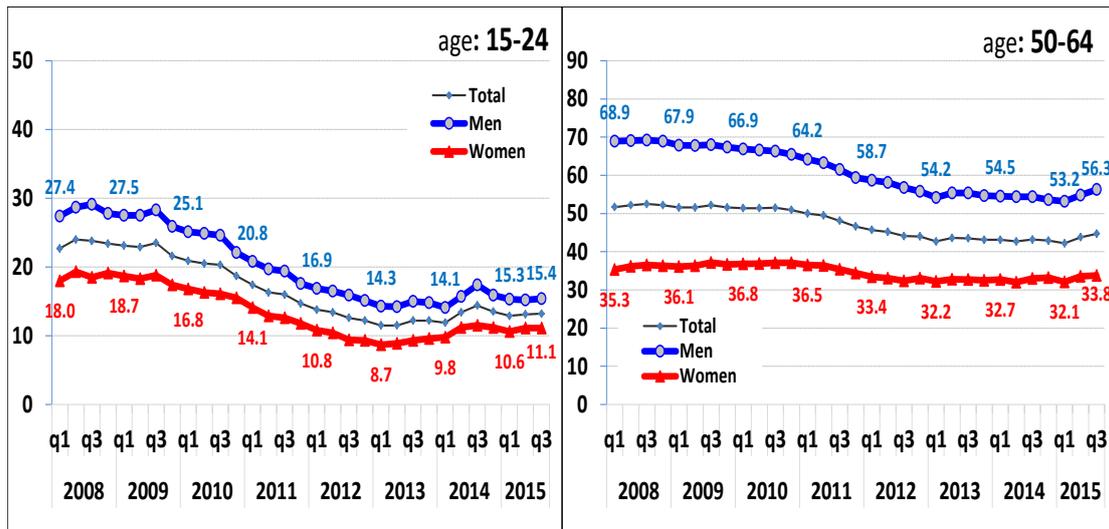


Source: Eurostat LFS.

Turning to the quarter-by-quarter picture, the employment response to the fall in output in Greece was somewhat delayed. The employment rate first recorded a decrease at the end of 2009 for men and almost a year later for women, again with variations by age (Figure 3.3).

Figure 3.3: Trends in employment rate (%) by age group & gender, Greece 2008q1-2015q3



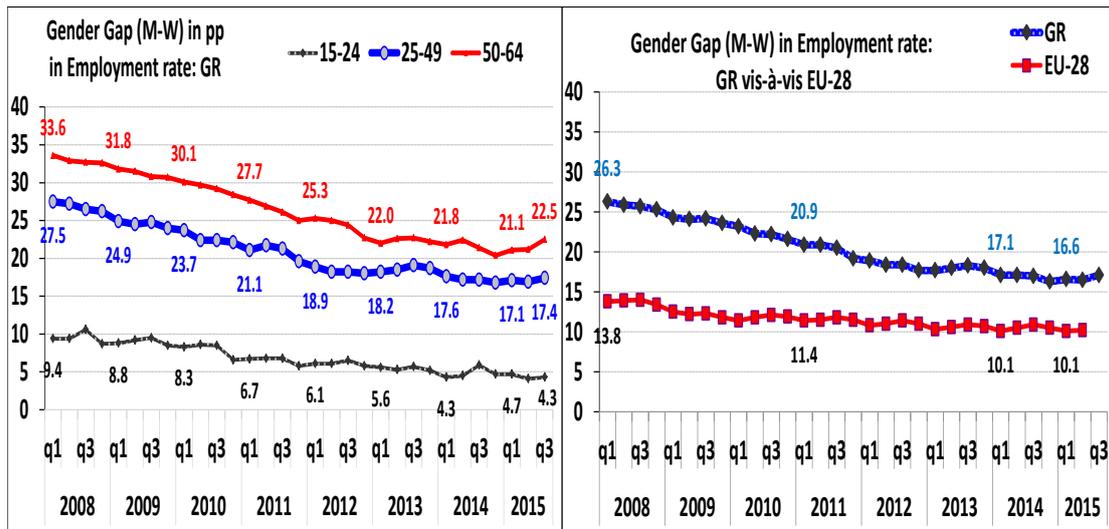


Source: Eurostat LFS.

In the case of prime-aged women, the employment rate at the start of 2011 was less than 3pp lower compared to corresponding level of the beginning of 2008; while men’s employment rate over this period was down by 9pp. Throughout 2011 and 2012, men’s and women’s employment rate declined in parallel. From 2013 to the end of 2014 men’s and women’s aged 25-49 employment rate fluctuated around 71% and 54% respectively; increased slightly thereafter reaching the level of 75% in the case of men and 57% in the case of women in the third quarter of 2015. Young persons started at a low level; almost one out of four young men (27%) and less than out of five young women (18%) were employed before the crisis; there was sharp a decline especially from end- 2010 to the end of 2012. In 2015q3, only 15% of men aged 15-24 years, and only one out of ten women (11%) had a job.

How are employment trends across gender reflected in the gender gap in employment outcomes? Figure 3.4 shows a downward movement of gender gaps for all groups. This is more pronounced for the older group, persons aged 50-64: their employment gender gap fell by 12pp (from 33pp in 2008 to 21pp in the beginning of 2015). Prime-aged individuals’, gap declined by 10pp from 2008 (27pp) to 2015q3 (17pp), almost all the change occurring before 2011, when men’s employment fell. From 2012, the employment gender gap fluctuates around 18pp. As it is shown in the right panel of Figure 3.4, Greece still lags significantly behind the corresponding level of gender employment gap of EU28. There is some tentative evidence that, during 2015, the gap once again widens.

Figure 3.4: Trends in gender gap in employment throughout the crisis in Greece

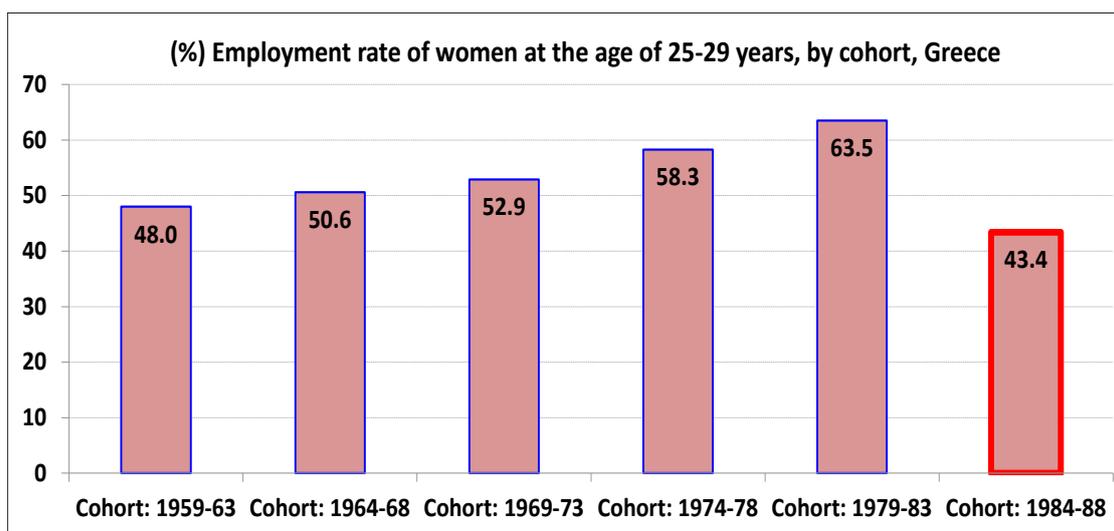


Source: Eurostat LFS.

Up to 2008, each cohort of women entering the labour market (women aged 25-29) did better than their predecessors, in the sense of exhibiting higher employment rates. Figure 3.5 shows the employment rate of successive cohorts when they were aged 25-29: 48% of those born in the late '50s worked in 1995; 64% of those born in the early -80s did so at their equivalent life state. This upward trend is interrupted for the first time in 2013. Women aged 25-29 today, are able to work to a lesser extent, 43% down by a third from those born five years earlier and lower even than their mothers (women currently 50-54 years, 48% of whom worked in the late 1980s).

Commenting on the most recent annual data, 2014, when some signs of recovery were visible, the male employment rate for the age group 20-64 (62.6% in 2014) remained at the level of 2013, 62.7%, way below the EU-28 average (75.0% in 2014) (Table 3.3). The female rate increased a little from 43.4% to 44.3%, though the distance from the EU-28 average (63.5% in 2014) remained stable at 19 pp. As a result, the gender employment gap for the age group 20-64 narrowed slightly from 19.4 pp in 2013 to 18.3 pp in 2014, the third largest in the EU in 2014.

Figure 3.5: Historical employment rates of women entering the labour market, 1988-2013, Greece



Source: Authors' calculations based on Eurostat LFS data.

Note: Women who have been born between 1959 and 1963 had been at the age of 25-29 in 1988, those who have been born between 1964 and 1968 were at the same age in 1993 and so on for the rest of the reported cohorts. Women in the cohort of 1984-1988 had been at the age of 25-29 in 2013.

Table 3.3: Employment rates in Greece vis-à-vis the EU-28

Employment Rate	GREECE				EU-28	
	Indicator	2013	2014	Ranking 2014	2013	2014
20-64	Men (%)	62.7	62.6	28	74.3	75.0
	Women (%)	43.3	44.3	28	62.6	63.5
	<i>Gender Gap (in pp)</i> ¹	-19.4	-18.3	3	-11.7	-11.5
15-64	Men (%)	57.9	58.0	28	69.4	70.1
	Women (%)	39.9	41.1	28	58.8	59.6
	<i>Gender Gap (in pp)</i> ¹	-18.0	-16.9	3	-10.6	-10.5
15-24	Men (%)	14.6	15.8	28	34.0	34.4
	Women (%)	9.1	10.9	28	30.3	30.6
	<i>Gender Gap (in pp)</i> ¹	-5.5	-4.9	12	-3.7	-3.8
25-54	Men (%)	71.4	71.8	28	82.6	83.2
	Women (%)	51.4	53.1	28	71.2	71.8
	<i>Gender Gap (in pp)</i> ¹	-20.0	-18.7	3	-11.4	-11.4
55-64	Men (%)	46.0	44.0	27	57.4	58.9
	Women (%)	26.0	25.0	27	43.3	45.2
	<i>Gender Gap (in pp)</i> ¹	-20.0	-19.0	7	-14.1	-13.7
Foreign-born 15-64	Men (%)	55.5	59.4	23	67.1	68.3
	Women (%)	37.3	41.6	23	51.2	52.2
	<i>Gender Gap (in pp)</i> ¹	-18.2	-17.8	11	-15.9	-16.1

Source: Eurostat LFS.

¹ Gender Employment/Unemployment Gap (percentage points) = Women % - Men %.

Turning to changes in the employment situation of particular groups, similar trends appear between 2013 and 2014. Youth employment increased also slightly more for

women. Early retirement is probably the culprit for the older group, 55-64, where employment falls for both sexes, though fastest for men. All rates were well below the respective EU-28 averages (58.9% for men and 45.2% for women), the female rate much more than the male rate. Last but not least, change was fastest for the foreign-born: women rose from 37.3% to 41.6% in 2014, still 10.6 pp below the EU-28 average for the same year (52.2%).

There are several indicators of work quality. **Part-time work** rose from a very low base. Men from 5.6% in 2013 to 6.8% in 2014, while the female rate increased from 12.7% to 13.2%. In contrast in 2014, the male rate in EU-28 stood at 9.9%, while the female rate stood at 32.9%, almost three times higher. Even so, in the same year, the male **full-time equivalent** (FTE) employment rate (60.8% for the age group 20-64) was 19.3 pp higher than the female rate (41.6%), far lower than the respective EU-28 rates, 72.7% and 54.5%. **Fixed-term contracts** represent the easiest way of adjusting employment upwards and downwards (Table 3.4). After having dropped steeply in the previous year, the male rate increased slightly from 9.2% to 11.1%, as did the female rate (11.3% to 12.4%). Greece has the highest **entrepreneurship/self-employment rate** in the EU-28. In 2014, the male and female rates in Greece were 36.5% and 23.0%, respectively, against 18.4% and 10% in the EU-28 on average. At the same time, the gender gap in self-employment was 13.4 pp in Greece against 8.4 pp in the EU-28 on average. Interestingly, the direction of change –slight fall in 2013– was opposite to the other employment indicators which showed a small increase.

Table 3.4: Job quality indicators in Greece vis-à-vis the EU-28

Indicator	Greece			EU-28		
	Indicator	2013	2014	Ranking 2014	2013	2014
FTE employment rate (population 20-64)	Men (%)	61.3	60.8	28	72.0	72.7
	Women (%)	40.7	41.6	28	53.7	54.5
	<i>Gender Gap (in pp)</i> ¹	20.7	19.3	8	18.3	18.2
Part-time employment (% total employment)	Men (%)	5.6	6.8	19	9.8	9.9
	Women (%)	12.7	13.2	18	33.0	32.9
	<i>Gender Gap (in pp)</i> ¹	-7.1	-6.4	12	-23.2	-23.0
Fixed-term contracts (% total employees)	Men (%)	9.2	11.1	14	13.3	13.6
	Women (%)	11.3	12.4	13	14.2	14.4
	<i>Gender Gap (in pp)</i> ¹	-2.1	-1.3	19	-0.9	-0.8
Self-employed (% total employment 20-64)	Men (%)	37.3	36.5	1	18.6	18.4
	Women (%)	23.9	23.0	1	10.0	10.1
	<i>Gender Gap (in pp)</i> ¹	13.4	13.6	2	8.6	8.4
Unemployment rate (% active pop. 15-74)	Men (%)	24.5	23.7	1	10.8	10.1
	Women (%)	31.4	30.2	1	10.9	10.3
	<i>Gender Gap (in pp)</i> ¹	-6.9	-6.5	28	-0.1	-0.2

Source: Eurostat LFS.

¹ Gender Employment/Unemployment Gap (percentage points) = Women % - Men %.

The impact of parenthood is measured by the pp difference in employment rates for the age group 20-49 *without the presence of children* compared to the same group

with a child aged 0-6. This operates in different direction across genders. Fatherhood *increases* employment, steadily rising recently. Motherhood's *negative* employment impact first decreased and eventually became positive (Table 3.5). The crisis appeared to hit childless individuals more than parents with children. By 2013, the positive employment impact of fatherhood (-18.4 pp) was the highest in the EU-28 (-11.1 pp on average) while the positive impact of motherhood (-0.5 pp) was nevertheless the fifth highest in the EU-28, where the employment impact of motherhood was generally negative (9.5 pp on average). This pattern could be due to parenthood acting to 'protect' employees from redundancy, as well as self-selection effects resulting from postponing the formation of household and child birth; these two effects have opposing directions of causality. When demand deficiency pressures predominate, labour outcomes could appear insensitive to pressures from the supply side: in 2014, inactivity and part-time work due to personal and family responsibilities (percentage of women aged 15-64) was very limited in Greece (1.2%) compared to the EU-28 average (6.8%). This is only partly due to these effects being less important; the pressure to overcome them through informal means (grandmothers etc) must correspondingly be greater.

Table 3.5: The impact of parenthood in Greece vis-à-vis the EU-28

		2011	2012	2013	Ranking 2013	EU-28 2013
Impact of parenthood ¹	Men	-16.2	-17.1	-18.4	28	-11.1
	Women	3.3	1.0	-0.5	24	9.5

Source: Eurostat, LFS.

¹ Difference in percentage points between employment rates (age group 20-49) without the presence of any children and with the presence of a child aged 0-6.

3.3 Participation in the labour market

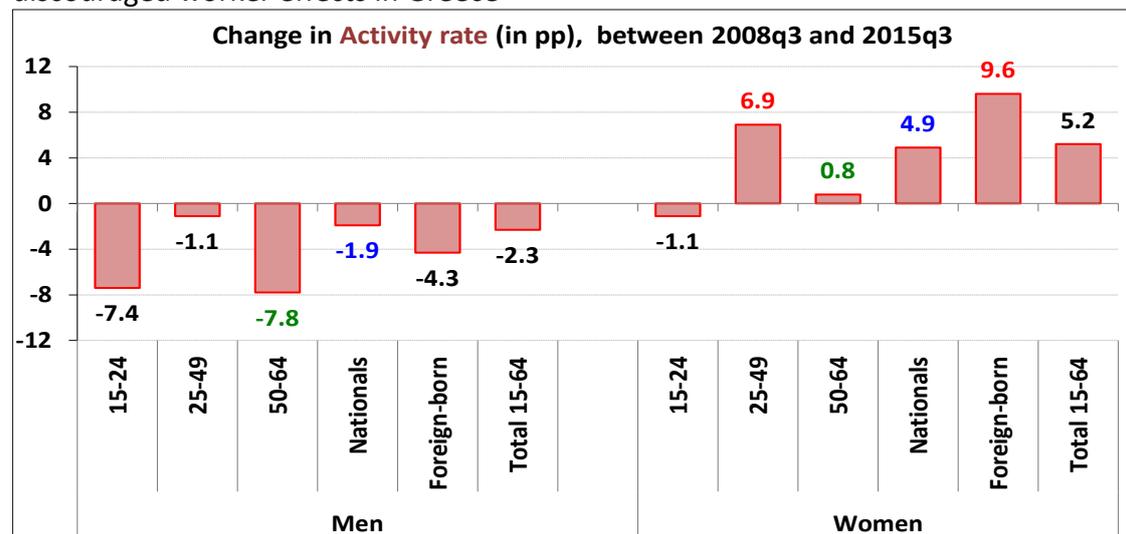
Labour participation is the union of employment and unemployment, viz those either in work or looking for work, roughly the supply of available labour. It is usually analysed as a percentage of the available people for work, using the population as the denominator. The key question to be examined is what impact the crisis has on the supply of labour: Does the persistence of high unemployment raise or lower the supply of people working?

Economic theory tells us that a crisis can have two opposing effects on labour participation. Individuals, and in particular women, can *either* increase their labour supply (to compensate for the income loss due to unemployed spouse and deteriorating family finances); they can alternatively withdraw, having become discouraged by the belief that no jobs are available. The former effect is called "*the added worker effect*", while the latter is the "*discouraged worker effect*". This section presents changes in women's and men's activity rates -before and during- the economic downturn in Greece. Following the pattern of the previous analysis, activity rates are further examined by age groups and by nationality.

Is there any evidence that supports the 'added worker' hypothesis? That is, did women's participation move counter-cyclically as an effort to compensate for the fall in households' income in Greece? Figure 3.6 addresses this by presenting changes in

activity rates by gender and age between 2008 and 2015. Looking at the labour participation reaction of women and men through the crisis, two ‘stylised facts’ stand out: First, women are clearly ‘added workers’: Labour market participation rose by 5.2pp among women aged 15-64 years between 2008q3 and 2015q3. The opposite holds for men, who appear to be discouraged and leave the labour market. Second, there is countercyclical effect: as the downturn deepens, women’s participation moved counter-cyclically. These effects are most notable for women aged 25-49, for whom participation increased cumulatively between 2008q3 and 2015q3 by almost 7pp. This effect is found to a lesser extent for women in all age groups; the largest change was for working age women and for migrants (almost ten points increase), where the pressure to compensate for lost income would be greatest. Younger women would be looked after by their parents, the older could opt for early retirement. Men in those groups show a relatively large response, but in the opposite direction (Lyberaki, 2014).

Figure 3.6: Trends in inactivity and women’s income role: the added versus the discouraged worker effects in Greece



Source: Eurostat LFS.

3.4 An econometric approach on the determinants of being in employment

The treatment so far tracks the observed behaviour of series over time; where multiple factors impinge it does not attempt to disentangle what lies behind the observations. This is partly corrected by attempting to relate employment to more factors simultaneously - in an econometric exercise.

This section uses EU-SILC to provide an empirical analysis of the possibility that an individual at working age (20-64) is in employment in order to see whether the crisis has changed how gender impacts on employment and how it does so. Given the binary nature of the dependent variable, a probit model is used in estimation in order to explore the factors that determine to which of these two categories (in employment or out of employment) an individual falls.

This exploratory analysis does not result from a fully specified structural model (such as the Heckman or other models), which could be hypothesised to have changed. It

can be thought as a kind of reduced form to see and describe whether the observed total impact of variables changes through the recession.

The co-factors employed include age, gender, marital status, educational level, household structure, country of birth, health status and regions. In particular, age (in years) and its quadratic term are included in order non-linear age effects, while three education-categories stand for different levels of education. The household demographic variables (number of children aged less than 4 years in the household; number of children aged 4 to 9 years in the household; number of children aged 10-14 years in the household; and presence of elderly in the household) are designed to capture the effect of the household's structure. A set of regional dummies for Attiki, Nisia Aigaiou, Kriti, Voreia Ellada and Kentriki Ellada regions allow for segmentation by location. Finally, a country of birth variable is introduced in the analysis, in order to explore any differences in the probability to be in employment between Greek-born individuals and foreign-born individuals.

The probit marginal and impact effects for the models pooled for both sexes for pre-crisis 2008 and for the height of the crisis in 2013 are reported in [Table 3.6](#), both showing a fairly good fit to the data. The focus of interest is on the gender term; a change in that will indicate a gender effect uniform for all other population traits.

The gender effects are among the strongest in the equations both before and after the crisis. In line with the findings of other similar studies ([Christopoulos & Georgiadis, 2015](#)) women are emphatically less likely to participate than men, even after controlling for the effect of all other characteristics. This is evident for both years. However, in 2013 the estimated effect is *lower* compared to 2008: women are, in 2013, 20 percentage points less likely to be in employment on average and *ceteris paribus*, than males; the corresponding gender estimated disadvantage in 2008 was 27 percentage points.

Concerning the effect of education, the estimates are statistically significant, in both models suggesting that the employment probability rises with education. In 2013 the association between educational level and the probability of being in employment is much stronger than in 2008; indicating education acting as a kind of 'crisis shield'. In 2013 an individual with university education has an advantage of 22pp over an individual with primary education; in 2008 that was only 15pp.

The country of birth variable was poorly determined in 2008 suggesting no independent effect of the country of origin. Through the crisis this effect changed as foreign-born individuals are by 9 pp less likely to be in employment in 2013 compared to Greek-born individuals. Thus, while in buoyant pre-crisis conditions there was no visible impact of foreign origin, this was altered by the crisis, showing tentative evidence of discrimination where there was none before.

In the previous analysis, we saw that demographic variables such as number of children and even age operated differently for men and women. Given that a pooled model constrains all impacts of non-gender variables to be equal for men and women, this reflects in small or uncertain estimated impact of those variables. This is corrected by looking at a model which is separated by gender for each of the two years.

Table 3.6: Estimated probit marginal and impact effects of the probability of being in employment

Persons aged 20-64 Greece	2008			2013		
	Coef.		S.E.	Coef.		S.E.
Age (in years)	0.098 ***		0.004	0.110 ***		0.004
Age square (in years)	-0.001 ***		0.000	-0.001 ***		0.000
Gender: Women	-0.277 ***		0.011	-0.208 ***		0.013
Nationality: Greek	-0.011		0.019	0.090 ***		0.024
Marital Status						
Married	<i>f</i>			<i>f</i>		
Single	-0.005		0.021	-0.070 ***		0.022
Other	0.014		0.024	-0.032		0.026
Household status						
Household size	-0.003		0.006	-0.015 ***		0.006
# children aged < 4	0.005		0.016	0.016		0.016
# children aged 4 to 9	-0.001		0.014	-0.013		0.015
# children aged 10 to 15	-0.006		0.014	-0.022		0.014
Presence of elderly	-0.043 ***		0.018	-0.083 ***		0.018
Educational level						
Primary or less	<i>f</i>			<i>f</i>		
Secondary	0.019		0.014	0.031 **		0.015
Tertiary	0.154 ***		0.014	0.224 ***		0.017
Health status						
Suffer from chronic diseases	-0.271 ***		0.020	-0.185 ***		0.019
Region						
Attiki	<i>f</i>			<i>f</i>		
Voreia Ellada	0.025 **		0.014	0.007		0.016
Kentriki Ellada	0.003		0.017	-0.002		0.016
Nisia Aigaiou, Kriti	0.054 ***		0.019	0.086 ***		0.022
<i># observations</i>	9835			10143		
<i>Pseudo R²</i>	0.195			0.165		
Wald test*	$\chi^2=325.7$ $p=0.000$			$\chi^2=166.1$ $p=0.000$		

Source: Authors' estimations based on EU-SILC data.

Notes: (a) All models reported were estimated using the robust variance-covariance matrix.

(b) *** and ** denote statistical significance at the 0.01 and 0.05 level respectively.

(c) *f* denotes reference category.

Such a fully interactive model would consist of a set of 16 gender interactions terms. This allows a test whether the explanatory variables work in different ways for each gender. Given the use of the robust variance–covariance matrix, the test for the separation requires the implementation of a Wald test. The resultant test value is given as $\chi^2=325.7$ and $\chi^2=166.1$ in the 2008 and the 2013 estimated models indicating that the null hypothesis of common parameters across gender is rejected. Since the data are separable by gender, [Table 3.7](#) reproduces the probit analysis of [Table 3.6](#) for men and women separately for 2008 and 2013.

Some variables, as expected, affect men and women in different ways. Marital status is one such. Being married increases the probability of men (and rises in 2013); for women it reduces it (more so in 2013). Married men are 13 and 19 pp respectively more likely to be in employment compared to single males; the contrary holds for women.

The presence of children is uniformly negative for women; the younger the child the larger the impact. This impact rises for large families and falls for young children in 2013. Other variables linked with care also rise for women in 2013: family size, elderly care (the presence of an elderly persons, raises the probability of participation by 8pp). The same variables for men show a mixed response. An overall positive response (across all child ages) in 2008 becomes more nuanced, with overall household size exerting a negative influence counterbalanced by (more) positive effect for younger children.

In the 2008 male model the country of birth variable has, for men, a negative and statistically significant effect. Greek-born males were 5 percentage points less likely to be in employment than foreign-born men. In 2013, this is reversed, as the probability to be in employment is by 13pp *higher* for Greek-born. Women immigrants are by 7pp *less* likely to be in employment compared to Greek-born women in 2013; the corresponding effect in 2008 was in the same direction but less severe. Women immigrants had some discrimination problems already in 2008; this was generalised for both genders in 2013.

The increasing importance of demand deficiency can be seen in the lower importance of variables which lie clearly on the supply of labour: the presence of chronic diseases remains important, but less so. This is arguably so for education: It acts as an employment shield chiefly for women; its impact is very large for them and (in 2008) insignificant for men. In 2013, in contrast, its protective impact *rises* for men and falls for women. This intricate pattern could be due to conditions of access to early retirement (for older groups) and ease of entry for younger groups. Both became more significant during the crisis.

In conclusion, there is ample evidence that the labour market is treating men and women differently as far as employment is concerned. This is not a blanket case of discriminating men and women in general, but is linked to how gender interacts with other characteristics and choices such as family responsibilities, education and age.

Table 3.7: Estimated probit marginal and impact effects of the probability of being in employment, men and women aged 20-64, Greece

Men & Women 20-64	Men 2008	Men 2013	Women 2008	Women 2013
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Greece	Coef.	p-value	Coef.	p-value	Coef.	p-value	Coef.	p-value
Age (in years)	0.086	0.000	0.115	0.006	0.089	0.000	0.106	0.000
Age square	-0.001	0.000	-0.001	0.000	-0.001	0.000	-0.001	0.000
Nationality: Greek	-0.049	0.024	0.132	0.035	0.034	0.220	0.069	0.026
Marital Status								
Married	<i>f</i>		<i>f</i>		<i>f</i>		<i>f</i>	
Single	-0.135	0.000	-0.188	0.030	0.094	0.002	0.063	0.044
Other	-0.087	0.039	-0.159	0.042	0.055	0.079	0.022	0.458
Household status								
Household size	0.009	0.148	-0.014	0.008	-0.007	0.369	-0.019	0.025
# children aged < 4	0.023	0.350	0.034	0.025	-0.050	0.038	-0.006	0.796
# children aged 4-9	0.047	0.056	0.028	0.024	-0.037	0.079	-0.044	0.033
# children aged 10-15	-0.016	0.428	-0.022	0.020	-0.013	0.509	-0.025	0.167
Presence of elderly	-0.039	0.044	-0.082	0.026	-0.018	0.468	-0.058	0.013
Educational level								
Primary or less	<i>f</i>		<i>f</i>		<i>f</i>		<i>f</i>	
Secondary	-0.030	0.061	0.044	0.021	0.067	0.002	0.006	0.765
Tertiary	0.001	0.966	0.171	0.022	0.280	0.000	0.242	0.000
Health status								
Suffer from chronic diseases	-0.341	0.000	-0.242	0.027	-0.178	0.000	-0.125	0.000
Region								
Attiki	<i>f</i>		<i>f</i>		<i>f</i>		<i>f</i>	
Voreia Ellada	0.028	0.064	0.033	0.021	0.011	0.575	-0.028	0.178
Kentriki Ellada	0.007	0.704	0.057	0.022	-0.004	0.870	-0.058	0.009
Nisia Aigaiou, Kriti	0.032	0.108	0.120	0.027	0.075	0.013	0.047	0.123
<i># observations</i>	4831		5004		5004		5139	
<i>Pseudo R²</i>	0.280		0.189		0.123		0.135	

Source: Authors' estimations based on EU-SILC data.

Notes: (a) All models reported were estimated using the robust variance-covariance matrix.

(b) *** and ** denote statistical significance at the 0.01 and 0.05 level respectively.

(c) *f* denotes reference category.

Chapter 4: Pay gaps, Incomes and Poverty

Introduction

Access to employment is not the only dimension of gender disadvantage. Equally important is the extent to which men and women differ according to remuneration. This section turns to describe whether the remuneration of men and women was affected in different ways by the crisis.

Figures 4.1 to 4.4 present the trends on gender gaps in hourly pay and in monthly wage for different age groups. The gender gap is calculated in such a way as to include an average estimate of overtime and other impacts; i.e. it is based on monthly earnings divided by hours worked.¹⁵ The analysis covers the years 2004, 2008, 2010, 2011 and 2013 for waged employees by age groups in Greece. We define the Gender Gap in hourly pay and in monthly wage as:

$$1 - \frac{y^{\text{women}}}{y^{\text{men}}} * 100, \text{ where } y \text{ is the average hourly pay (or monthly wage).}$$

The figures report both monthly and hourly gaps; the former are always larger as men are paid more, as they work more hours. The gaps are wide; women tend to be paid per hour 10% less than men and double that if we include the influence of hours worked. For the bulk of prime time individuals (25-49) the gaps appear far more resilient than other labour market indicators, or differences in the fortunes of specific industries – probably due to wage rigidities. There is instability for young entrants, for whom gaps had first grown (to 2010) and then fell. The older pre-retirement group must be affected by the exit of better-paid women to retirement, which could explain the rising post-2010 tendency.

¹⁵ Monthly wage is based on the py200g variable in EU-SILC dataset (Gross monthly earnings for employees). Hourly pay is derived by dividing the monthly wage (py200g) by the number of hours worked per week multiplied by 4.35.

Figure 4.1: Gender Gap in Hourly Pay and Monthly wage, employees aged 18-64, Greece

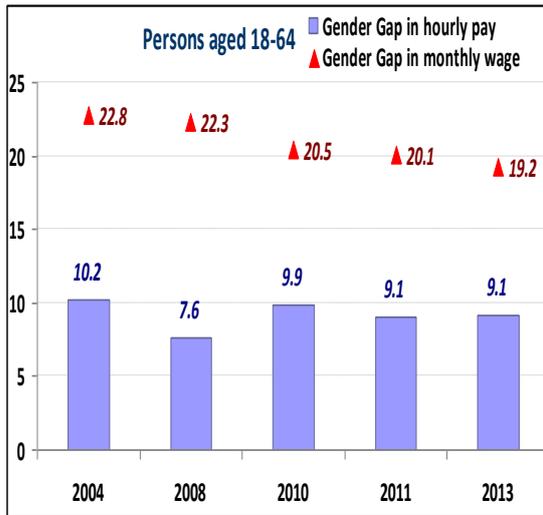


Figure 4.2: Gender Gap in Hourly Pay and Monthly wage, employees aged 25-49 Greece

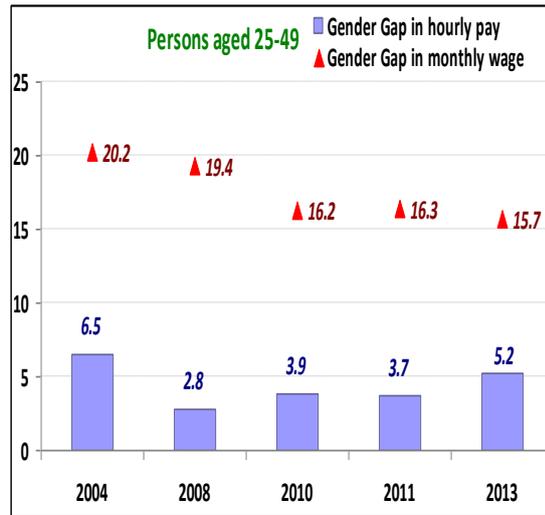


Figure 4.3: Gender Gap in Hourly Pay and Monthly wage, employees aged 18-24, Greece

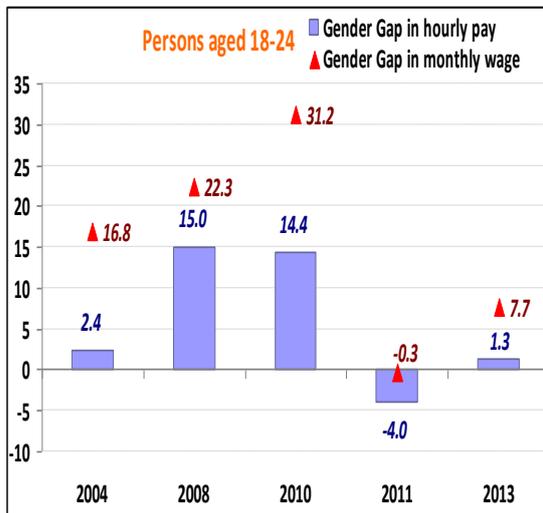
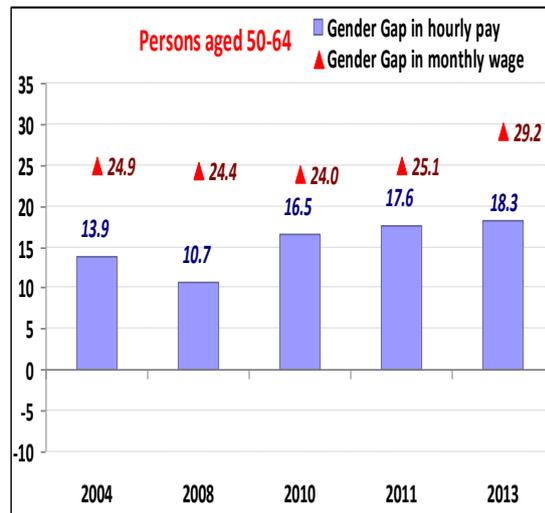


Figure 4.4: Gender Gap in Hourly Pay and Monthly wage, employees aged 50-64 Greece



Source: Authors' estimations based on EU-SILC data.

Around the average pay gap there is considerable variability. The first two columns of [Table 4.1](#) capture how the crisis impacted on relative effects. They report the mean hourly pay of men and women in 2008 indexed vis-à-vis the average hourly pay of the whole sample of employees of each sex in the same year. A value greater than 100 indicates higher hourly pay for this group relative to the gender average, while the reverse is the case for values less than 100. The next two columns replicate the same analysis for 2013.

What we see is a compression of differentials through the crisis; differences within sex are less marked than they were. This compression operates to a greater extent for women. For example, a woman in the public sector was paid, in 2008, 26% above the average for women. In 2013 this had come down slightly to 18%. Relatively large differential reductions are observed for job position and tertiary education. Very little change occurs by firm size, contract type or age confirming the impression of earnings rigidity.

These changes were distributed around an almost equal change for the average man (-10.2%) and woman (-11.7%) – the second half of table 7. These translate to a rise in the gender pay gap from 7.6% in 2008 to 9.1% in 2013. Notable aspects are the almost non-existent pay gap in the public sector, which even fell from 4.7% to 2.2%, the widening of the temporary contract pay gap (5.8% to 16.0%) and the reduction in the pay gap concerning foreign workers. Also noteworthy are the effects by age: In young ages they disappear, while in the pre-retirement groups they rise from 10 to 18%.

Table 4.1: Trends in hourly pay of men and women employees

Greece, Employees Characteristics	Indexed Hourly Pay (country average =100) 2008		Indexed Hourly Pay (country average by gender =100) 2013		(% Change in hourly pay 2008-2013)		Gender Gap in Hourly Pay (%)	
	Men	Women	Men	Women	Men	Women	2008	2013
Age								
18-24	67	57	62	61	-17.5	-4.1	15.0	1.3
25-49	97	94	99	94	-9.4	-11.7	2.8	5.2
50-64	132	117	130	106	-12.4	-19.8	10.7	18.3
Nationality								
Foreign-born	80	67	77	73	-14.3	-2.0	17.1	5.2
Greek	107	99	108	98	-10.4	-12.1	7.6	9.4
Education								
Primary or less	83	71	81	70	-13.4	-12.1	14.6	13.3
Secondary	93	77	92	77	-11.6	-10.1	17.5	16.1
Tertiary	141	128	131	115	-17.3	-20.0	9.2	12.2
Job Position								
Non-supervisory	94	90	96	91	-8.6	-10.0	4.1	5.6
Supervisory	141	135	132	119	-16.2	-21.4	4.2	10.2
Contract Type								
Temporary	79	74	93	78	4.6	-6.6	5.8	16.0
Permanent	110	103	111	103	-10.7	-10.8	6.7	6.9
Sector								
Non-public	94	77	97	81	-7.9	-6.6	18.1	16.9
Public sector	132	126	121	118	-18.9	-16.8	4.7	2.2
Firm size								
< 10 employees	86	82	88	80	-8.8	-12.9	4.7	9.1
10 or more	115	105	113	105	-12.6	-11.1	8.8	7.1
Total	100	100	100	100	-10.2	-11.7	7.6	9.1

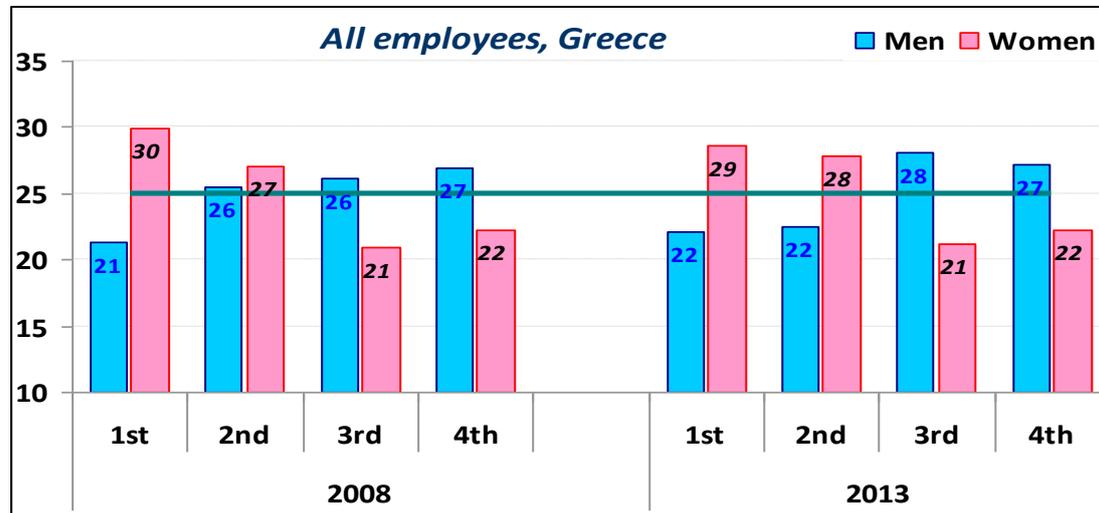
Source: Authors' estimations based on EU-SILC data.

Note: Public sector includes employment in Public Administration, Education and Health and Social work, as defined by NACE categories of economic activity.

The analysis now turns to ask how men and women are represented in the overall wage and earnings distribution. [Figure 4.5](#) presents the distribution of wage employees across quartiles (defined for *both* sexes) of hourly pay, by gender for the

years 2008 and 2013. If a group exceeds the 25% line, it is overrepresented; if below, the opposite. Women are over-represented at lower quartiles, while they lag behind men in the upper two hourly pay quartiles. The distribution shifts to favour men by 2013; they supply a greater percentage of individuals at the higher quartiles. Women remain more or less constant.

Figure 4.5: Distribution of employees by hourly pay quartiles, Greece



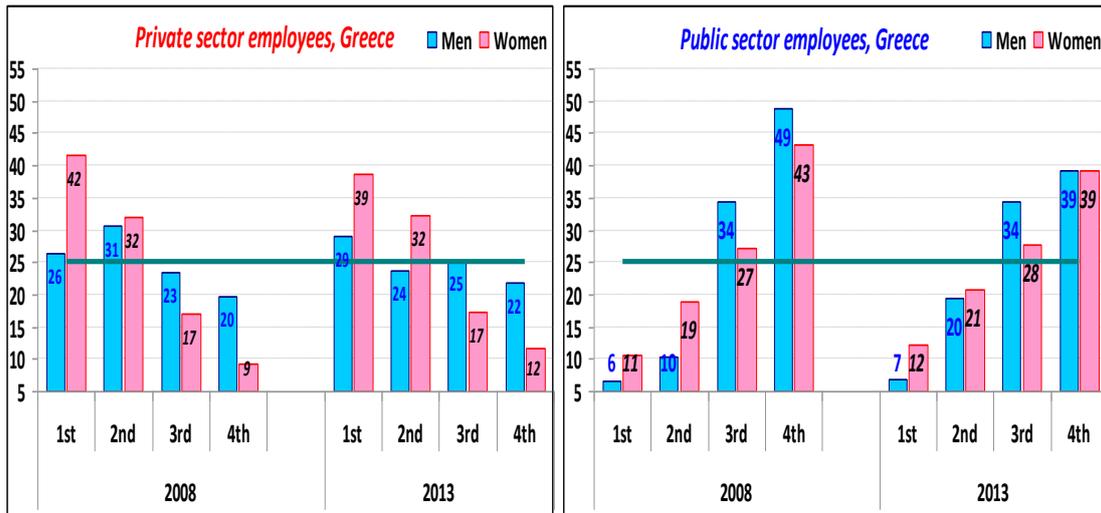
Source: Authors' estimations based on EU-SILC data.

The distribution, and its gender component, present a completely different picture if the sample is divided into private and public sectors. Figure 4.6 and Figure 4.7 provide the evidence in the case that the sample is restricted to private sector and public sector employees respectively using a common definition of quartiles for both sexes. Both genders are better paid in the public sector, where gaps become smaller with time. The opposite holds for the private sector.

Taking a more detailed view, Figures 4.8 and 4.9 portray the gender gap in hourly pay by hourly pay percentiles in 2008 and 2013 respectively. That is, it compares the value of the 5% of men hourly pay distribution to the corresponding value at the 5% of women's hourly pay distribution. It then expresses this gender differential as a gap. Green horizontal lines stand for the average gender gap in hourly pay. In other words, it computes twenty gaps as if each 5 percentile groups could stand on its own. We thus get an impression of how differently income inequality affects men and women. In 2008 the middle of the income distribution was the source of inequality; luckier women were actually paid more than men. This is overturned in 2013 where disadvantage strikes women in a more uniform manner.

Figure 4.6: Distribution of employees by hourly pay quartiles, private sector employees, Greece, 2008 & 2013

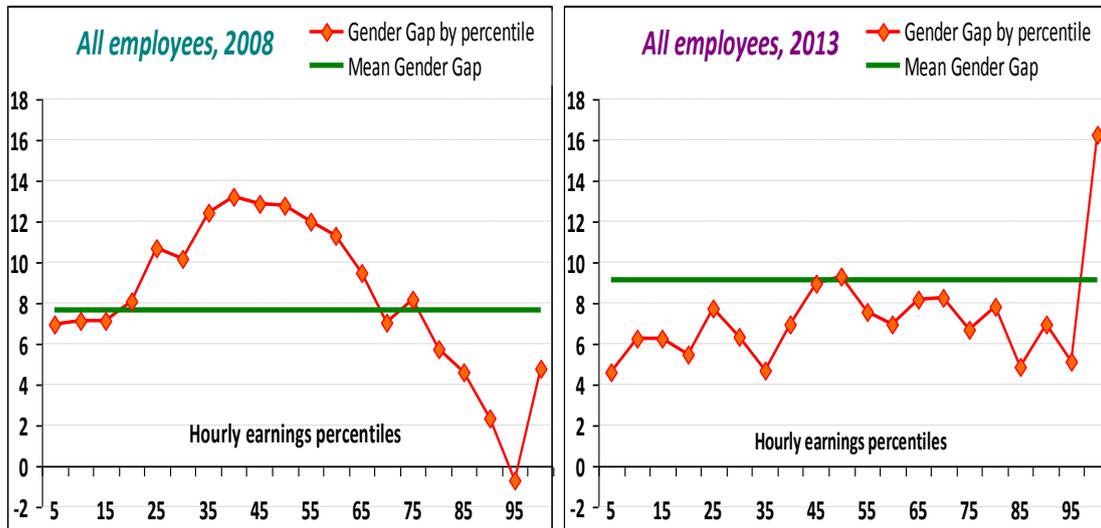
Figure 4.7: Distribution of employees by hourly pay quartiles, public sector employees, Greece, 2008 & 2013



Source: Authors' estimations based on EU-SILC data.

Figure 4.8: Gender gap in hourly pay by percentiles, Greece, 2008

Figure 4.9: Gender gap in hourly pay by percentiles, Greece, 2013



Source: Authors' estimations based on EU-SILC data.

The distributional analysis concludes by looking at cumulative distributions of pay for men and women. Figures 4.10 and 4.11 report the cumulative distribution function of hourly pay by gender for 2008 and 2013. They show the cumulative proportion of the population who receive hourly pay at any level as indicated in the horizontal axis. Women's cumulative distribution function lies well above men's, indicating gender differentials (against women) in hourly pay in both 2008 and 2013. In 2008 gender differentials are higher at the middle parts of hourly pay distributions –and lower thereafter; in 2013 gender differentials at the middle part of the hourly pay distribution are lower. Figures 4.12 and 4.13 report the corresponding evidence based on the cumulative distribution function of monthly earnings; including the influence of hours worked introduces a further source of inequality.

Figure 4.10: Cumulative Distribution Function of hourly pay, by gender, Greece 2008

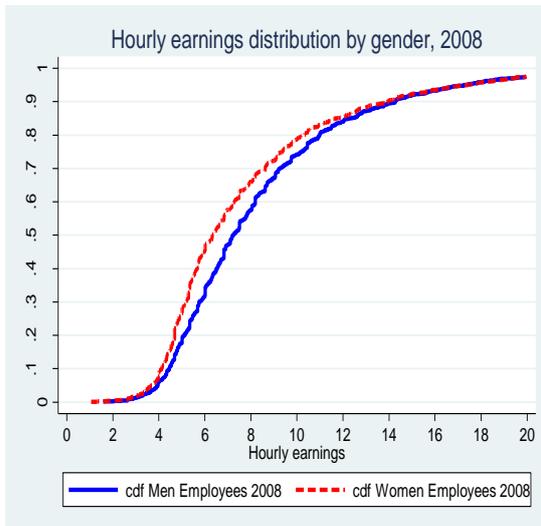


Figure 4.11: Cumulative Distribution Function of hourly pay, by gender, Greece 2013

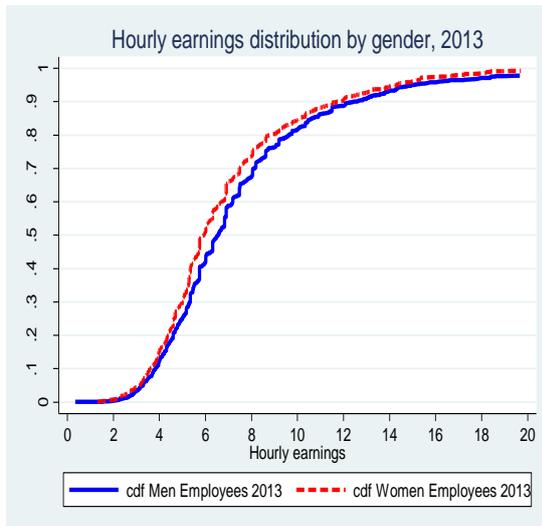


Figure 4.12: Cumulative Distribution Function of monthly wage, by gender, Greece 2008

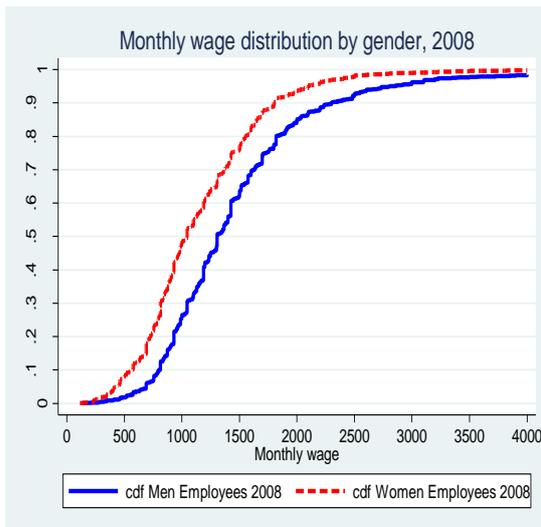
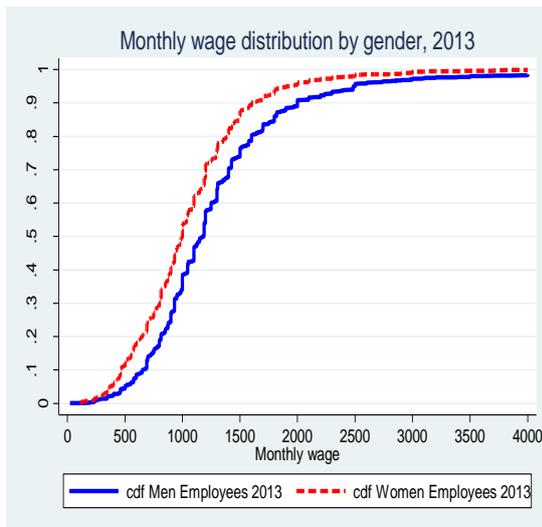


Figure 4.13: Cumulative Distribution Function of monthly wage, by gender, Greece 2008



Source: Authors' estimations based on EU-SILC data.

4.1 An econometric approach: Estimation of a Mincerian wage equation by gender

Pay is unlikely to be a function of time and gender alone. In the same way that participation was first described as a time process and then related with co-factors,

we turn to a similar exercise for pay. In this way, we turn to an estimation of a wage equation for individuals, before and after the crisis, for the two years 2008 and 2013. This allows for assessing the impact of factors such as demographic and socio-economic characteristics on the labour earnings of wage-employed individuals.

A type of reduced-form wage equation for those who are in waged employment is specified as follows:

$$\text{Log of Hourly Pay} = f(\text{Age, Age Square, Gender, Nationality, Education, Marital Status, Household structure, Type of Job, Region of Residence})$$

Hence, the dependent variable in this application is the logarithm of hourly pay that an employee receives. Both the age (in years) and its quadratic counterpart (age in years squared) are introduced in the analysis, in order to capture any non-linearities. A few variables that capture the type of an employee's job are also employed in this research. To be specific, the "*Permanent Contract*" variable is a dummy that equals either to one if the individual is employed on the basis of a permanent contract or to zero if the individual is employed on a basis of a temporary contract. The "*Supervisory Job*" variable assumes the value of one for individuals who have supervisory duties in their employment, zero if they don't have such duties. This variable is included as a proxy for the type of job and one would expect that individuals doing supervisory jobs will earn higher salaries than individuals in less skilled occupations. Moreover, in order to provide some evidence on the wage differentials between public sector¹⁶ and non-public sector employees, a dummy variable is also included to the wage equation. A variable that captures an individual's country of origin, distinguishing between Greek-born and foreign-born individuals, is also introduced to this research in order to provide some insight into unequal treatment (or discrimination) between Greek-born and foreign-born individuals with respect to the wages that they receive. In particular, the fact that we control for other characteristics in the regression model (e.g., age, gender, education, job tenure, type of employment etc.) allows us to say something about the independent effect of an individual's country of origin on wages.

The regression results for the pooled model for 2008 and 2013 are reported in [Table 4.2](#). The model in 2013 explains much smaller variation than in 2008, indicating that there are many factors unrelated to the variables included. Nevertheless, the gender coefficient is well determined and statistically significant. The estimated coefficient is the marginal effect of being female on hourly pay, correcting for other characteristics, such as education that also affect pay. The equation shows a large effect, which is considerably weaker in 2013. Being married increases pay, as does the number of children.

Employment in the public sector has almost twice as large effect as gender in 2008. This is halved in 2013, though remains large. Other variables linked to the type of job done increase pay (supervisory position, permanent contract) but their impact falls in 2013. In contrast factors which gain importance are large size of company, having more than primary education and being Greek.

¹⁶ Public sector includes employment in Public Administration, Education and Health and Social work, as defined by NACE categories of economic activity.

Table 4.2: OLS estimates on the determinants of hourly pay, Greece 2008- 2013

Pooled model	2008			2013		
All Employees Y=Log(Hourly Pay)	Coef.	S.E.	Coef.	S.E.		
Age (in years)	0.029 ***	0.004	0.032 ***	0.007		
Age square (in years)	0.000 ***	0.000	0.000 ***	0.000		
Gender: Women	-0.110 ***	0.012	-0.088 ***	0.017		
Nationality: Greek	0.102 ***	0.017	0.129 ***	0.031		
Marital Status						
Married						
Single	-0.064 ***	0.018	-0.045 **	0.024		
Other	-0.089 ***	0.026	-0.061 ***	0.028		
Household status						
# children aged less than 15	0.035 ***	0.009	0.023 ***	0.010		
Educational level						
Primary or less						
Secondary	0.087 ***	0.015	0.104 ***	0.021		
Tertiary	0.355 ***	0.018	0.342 ***	0.024		
Firm size						
< 10 employees						
10-19 employees	0.054 ***	0.014	0.072 ***	0.020		
20-49 employees	0.119 ***	0.019	0.099 ***	0.024		
50+ employees	0.096 ***	0.016	0.126 ***	0.021		
Job Position						
Supervisory position	0.169 ***	0.018	0.110 ***	0.023		
Contract Type						
Permanent contract	0.142 ***	0.014	0.094 **	0.025		
Sector						
Public sector	0.180 ***	0.014	0.094 ***	0.017		
Constant term	0.757 ***	0.095	0.545 ***	0.142		
# observations	4183			2888		
R ²	0.490			0.339		

Source: Authors' estimations based on EU-SILC data.

Notes: (a) All models reported were estimated using the robust variance-covariance matrix.

(b) *** and ** denote statistical significance at the 0.01 and 0.05 level respectively.

(c) f denotes reference category.

(d) Public sector employment includes employees in public administration, education and health and social work

As in the participation probit, we proceed to see whether other factors such as age or family responsibilities affect pay in different ways for the two genders. Table 4.3 provides the estimated coefficients for the male and for the female model separately for 2008 and 2013.

The impact of being in the public sector is twice as important for women as for men. Though it falls in 2008, the female impact becomes three times that of men. The impact of firm size is also more important for men than for women; it rises more for women in 2013. Being married, the number of children or being educated has similar impact for the two sexes. The impact of age is complex and is more influential for men than for women.

Being Greek-born exerts a positive influence of hourly pay for both men and women in both years (2008 and 2013). The wage premium of Greek-born men employees is

higher in 2013 compared to 2008, while the opposite seems to be the case for women.

Table 4.3: OLS estimates on the determinants of hourly pay, by gender, Greece 2008- 2013

Men & Women	Men 2008		Men 2013		Women 2008		Women 2013	
<i>Employees by gender</i> Y=Log(Hourly Pay)	Coef.	p-value	Coef.	p-value	Coef.	p-value	Coef.	p-value
Age (in years)	0.022	0.000	0.028	0.001	0.037	0.000	0.040	0.001
Age square (in years)	0.000	0.028	0.000	0.064	0.000	0.001	0.000	0.018
Nationality: Greek	0.089	0.000	0.185	0.000	0.119	0.000	0.040	0.353
Marital Status								
Married								
Single	-0.125	0.000	-0.049	0.113	0.009	0.723	-0.023	0.547
Other	-0.051	0.264	0.023	0.591	-0.105	0.001	-0.098	0.003
Household status								
# children aged <15	0.035	0.002	0.023	0.091	0.033	0.010	0.025	0.063
Educational level								
Primary or less								
Secondary	0.083	0.000	0.093	0.000	0.107	0.000	0.099	0.010
Tertiary	0.314	0.000	0.317	0.000	0.402	0.000	0.342	0.000
Firm size								
< 10 employees								
10-19 employees	0.062	0.001	0.075	0.011	0.048	0.023	0.069	0.014
20-49 employees	0.138	0.000	0.047	0.156	0.106	0.000	0.173	0.000
50+ employees	0.131	0.000	0.129	0.000	0.061	0.009	0.120	0.000
Job Position								
Supervisory position	0.168	0.000	0.140	0.000	0.182	0.000	0.075	0.067
Contract Type								
Permanent contract	0.107	0.000	0.050	0.155	0.182	0.000	0.149	0.000
Sector								
Public sector	0.133	0.000	0.054	0.023	0.227	0.000	0.155	0.000
Constant term	0.980	0.000	0.609	0.000	0.347	0.018	0.328	0.199
# observations	2348		1577		1835		1311	
R ²	0.463		0.326		0.533		0.373	

Source: Authors' estimations based on EU-SILC data.

Notes: (a) All models reported were estimated using the robust variance-covariance matrix.
 (b) *** and ** denote statistical significance at the 0.01 and 0.05 level respectively.
 (c) f denotes reference category.
 (d) Public sector employment includes employees in public administration, education and health and social work.

In conclusion, much the same factors which explained the participation gap, work to produce a pay gap. Together, being less likely to work and being paid less when working, particular factors will work to produce systematic differences in society. How different these are will be an important determinant in how the crisis will be perceived to change the relative positions of individuals. They will thus, in a way, produce the raw material, the economic forces which are likely to shape future roles.

4.2 Trends in poverty outcomes and in income by gender throughout the crisis

4.2.1 Poverty outcomes by gender

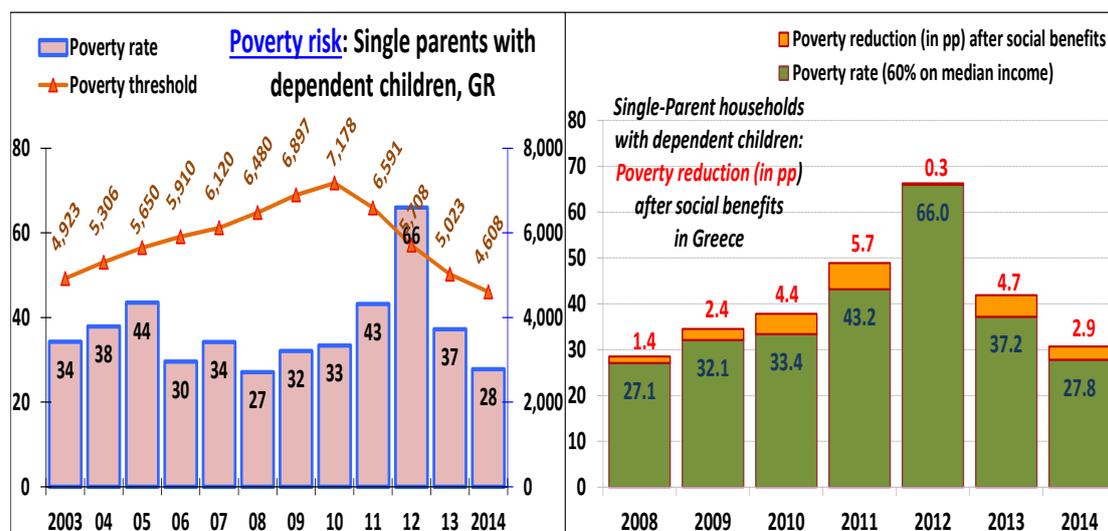
Poverty is important as the key objective of social policy; also, as the social phenomenon that generates most policy discussion. Poverty outcomes by gender are thus, certainly, important in themselves; more importantly, they are important in practice by shaping public perceptions of the urgency of social problems.

In the field of public perceptions, gender and the position of women start with a very large handicap. Almost available and widely used poverty indicators, through the way they are constructed and not by choice, are gender blind. Worse still, they give a false impression of covering gender, by producing different poverty measurements for men and women, when the indicators used all but rule out the existence of inequality between men and women.

Poverty indicators use household surveys, where typically men and women live as couples. In constructing income measures, those surveys presume the distribution of income *within* the household as equal: husbands and wives have the same income by construction. Thus gender statistics on poverty using these data, i.e. almost all indicators in use, are heavily balanced towards showing equality. Any gender differences on poverty rely to a large extent on the situation where women and men are *not* living together as couples; strictly speaking in any situation where the number of household members is not divisible by the number two, i.e. odd-member households. This in practice means that gender differences in poverty rely overwhelmingly on widows and to a lesser extent on divorced women. Everyone other woman is presumed to have the same income as menfolk in their family. As neither of the two groups is typical, the picture emerging is likely to be seriously misleading.

For this reason, poverty statistics need to be supplemented by indicators such derived from single-person or single-parent households. Indeed, this group appear to have been hit particularly hard by the crisis. The left panel of [Figure 4.14](#) shows that the group of single-parent households (the vast majority of them are headed by women) is particularly vulnerable as far as the risk of poverty: their rate reached 66% in 2012 being by over 23 percentage points higher compared to the previous year. This peak is reduced in subsequent years, retaining however very high poverty risk. The lack of generosity of the Greek Welfare state towards this group is remarkable: poverty risk of single-parent households is reduced only by 0.3 percentage point after social benefits. Stated otherwise, the operation of social protection system makes no difference in alleviating the poverty risk of this group (see the right panel of [Figure 4.14](#)).

Figure 4.14: Poverty rate of single-parent households with dependent children in Greece



Source: Eurostat, EU-SILC data.

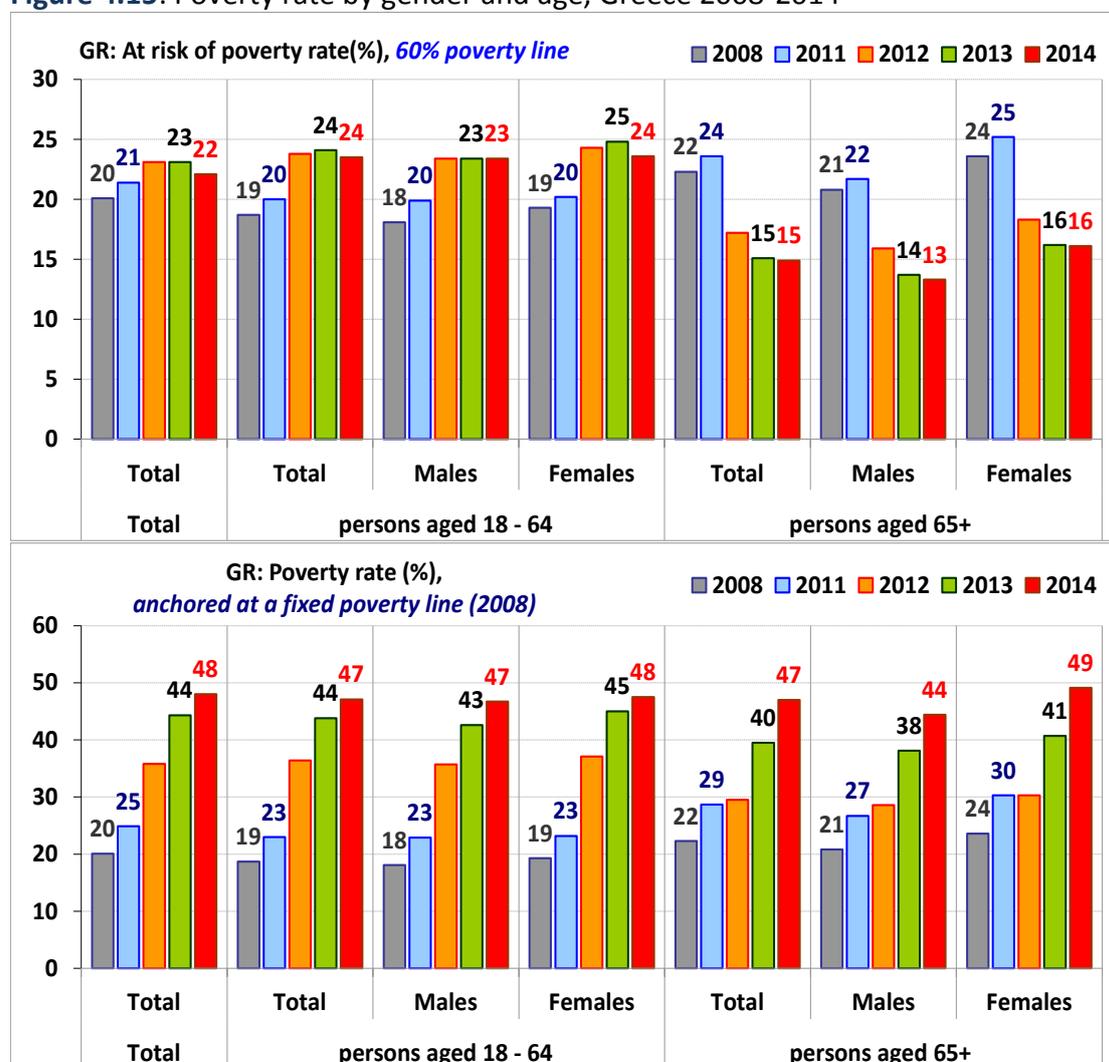
Turning to **living standards and the at-risk-of-poverty rate**, the key feature of the social situation in Greece was the very large drop in GDP per head, 25.8% cumulatively between 2008 and 2014, which affected almost everyone in the economy. Social problems were thus caused both by relative income changes but also by the fall in income *levels*. The latter – the need to adapt living standards to sudden falls in disposable incomes – is a major source of hardship that is not measured by existing statistical indicators, which focus on *relative* changes. As a result, median incomes (60% of median income poverty threshold) declined from EUR 6 591 in 2011 to EUR 4 608 in 2014. *Relative* poverty, as measured by the indicator labelled ‘*the at risk of poverty rate*’, rose comparatively modestly from 21.4% in 2011 to 22.1% in 2014. There were considerable changes in the poverty incidence for specific groups: for those over 65 the at-risk-of-poverty rate actually *fell* in absolute terms from 23.6% in 2011 to 14.9% in 2014, a remarkable reversal which has yet to percolate political perceptions which still argue that old age is the most important poverty determinant (see Lyberaki et al. 2010). As regards the trends by gender, the poverty rate for men increased from 20.9% in 2011 to 23.4% in 2014, while the female rate increased from 21.9% to 23.6% between 2011 and 2014.

Relative poverty rates might indicate a small rise in relative poverty over the recession, reflecting the lowering level of the poverty threshold (defined as 60% of median income). To correct this impression, a common practice is to look at what are essentially absolute concepts of poverty, i.e. where the poverty line is fixed irrespective of the current distribution of income. Such measures incorporate the falls in average incomes together with relative changes. In doing so, however, they may seriously mislead: They treat the crisis as, in practice, a reversible effect. In focussing on a single group, they essentially prioritise it over other groups, which may have been hit more. For example, relative poverty figures show that the old were relatively fortunate, in the sense that their incomes were hit less than the median, on which the poverty line is based. This is reflected in a fall in their relative poverty. Other measures which mix absolute falls may give the opposite impression:

it is very easy to show dramatic rises in poverty defined thus; if we neglect (as is the common practice) to measure rises of one group against the rise of other groups, we run the risk of misjudging priorities. This has, arguably, happened in the case of pensioners as compared to, say, families with children. This misdirection of priorities is reflected in the almost exclusive policy concern to protect low pension as compared to foot dragging on social safety nets.

Bearing in mind these important qualifications, we turn to absolute measures of poverty. One such is to look at what poverty *would have been, had* the real value of the poverty line in each country been anchored at what it was at the beginning of the crisis (ie in 2008). As we may expect, the lower panel of Figure 4.15 shows a dramatic deterioration for all groups in 2014, where for some groups (persons aged 18-64), previously relatively immune from poverty, the rate more than doubled in a single year. Both relative and absolute poverty seem to have reached a plateau in 2013, with subsequent slight falls.

Figure 4.15: Poverty rate by gender and age, Greece 2008-2014



Source: Eurostat, EU-SILC data.

The at-risk-of-poverty and social inclusion rates combine the *relative* at-risk-of-poverty rate with elements reflecting the fall in living standards is dominated during the crisis by absolute falls. So, both the male and female rates increased substantially between 2011 and 2013: the male from 29.6% to 34.6%, and the female from 32.3% to 36.8% (the EU-28 averages being in 2013 23.6% and 25.4%, respectively). The equivalent rate for the over-65s peak at 2011: that for men fell from 26.5% to 21.6%, while the female one from 31.5% to 24.3% between (Table 4.4). Even so, in 2013 they were both well above the EU-28 respective averages (15.3% and 20.6%). The relatively low number of older women living alone implies that the at-risk-of-poverty gender gap for people aged 65+ was relatively low 2.7pp, which is below the EU-28 average (5.3 pp).

Table 4.4: At-risk-of-poverty and social exclusion, Greece vis-à-vis the EU-28

YEARS		2011	2012	2013	Ranking 2013	EU-28 2013
At-risk-of-poverty and social exclusion rate	Men	29.6	33.9	34.6	3	23.6
	Women	32.3	35.2	36.8	3	25.4
At-risk-of-poverty and social exclusion rate (population aged 65 and over)	Men	26.5	21.2	21.6	6	15.3
	Women	31.5	25.4	24.3	10	20.6

Source: Eurostat, EU-SILC data.

Life expectancy at birth can be seen as a kind of absolute well-being indicator for the long-term. That appears unaffected by the crisis, and has remained stable at 78 years for men, and increased from 83.3 to 83.4 years for women between 2010 and 2012. In 2012, the life expectancy of men in the EU-28 was lower than in Greece (77.5 years on average) as well as the life expectancy of women (83.1 years on average). As for life expectancy at 65 years of age, it was 18.1 years for men and 21 years for women in 2012 (almost the same as in 2010), against 17.7 years and 21.1 years, respectively, in the EU-28 (Table 4.5). These observations must be seen against a historical situation only a decade before where Greece was ranked second in life expectancy in the OECD.

Table 4.5: Life expectancy at birth, in Greece vis-à-vis the EU average

Years		2011	2011	2012	Ranking 2012	EU-28 2012
Life expectancy at birth	Men	78.0	78.0	78.0	14	77.5
	Women	83.3	83.6	83.4	9	83.1
Life expectancy at 65 years old	Men	18.2	18.2	18.1	8	17.7
	Women	20.9	21.2	21	13	21.1

Source: Eurostat, EU-SILC data.

4.2.2 Gender inequality and the path of “personal income”

We have seen that the analysis of poverty was hampered by the assumption of equal distribution within households. This can be rationalised as a presumption that households operate almost as benevolent dictatorships, where an ideal distribution of resources is guaranteed, so that how resources are distributed within the household is not an object of inquiry. This assumption, needless to say, can be challenged and alternative models of intra-household distributions can be thought of. In such models the identity of the person with legal title to particular sources of income matters, as that confers a better bargaining position. In such models the notion of independence, retaining the ability to decide begins to diverge from household welfare. In addition to the total resources entering the household, it matters who they accrue to.

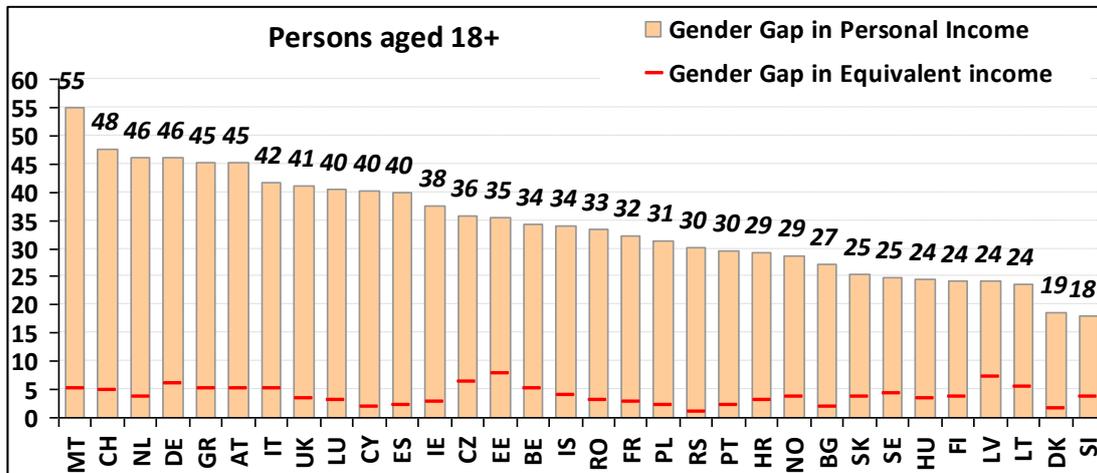
Without entering into the intricacies of intra-household distribution and bargaining models (Bettio et al. 2015; Tinios et al. 2015) it is possible to approach the issue of how market income is distributed in such a way as to enable the empirical analysis to move forward. We define “*Personal income*” as the sum of income from personal sources such as work, pensions and/or other benefits, which share the characteristic of being indubitably ‘tagged’ to a particular individual in the household, and cannot be alienated from him/her:

Personal Income= *Personal Income from dependent employment + Personal Income from Self-employment + Personal Income from Old-age, Survivors’, Sickness, Disability or Unemployment benefits + Personal Income from education-related allowances*

Personal income defined in this way excludes income sources that accrue to the household but the decision to dispose of them either belongs to the household as a whole, where one person decides on behalf of all, or where the decision to whom that income accrues is endogenous and is affected (say) by tax reasons. This includes income from housing, saving, as well as certain kinds of social welfare benefits. The non-personal part of total household income may be hypothesised to accrue either equally or in proportion to personal income, to take two polar cases.

Defining personal income in such a way allows us to proceed much as in the case of the gender gap in pay. Personal income, in a sense combines the earnings gap for the active population with the pension gap for the population over 65. So, the simple (or crude) gender gap is defined as 1 minus the female to male personal income ratio. Figure 4.16 charts the gender gap using personal income together with the gender gap if the more common definition of equivalent income, which is most commonly used for poverty analysis for all countries in the EU-28.

Figure 4.16: Gender Gap in personal and in equivalent income, 2013



Source: Authors' estimations based on EU-SILC 2013 data.

Personal income is, as expected, far more unequally distributed by gender, reflecting the unequal access of men and women to paid (market) income. In countries where the pension system is based on social insurance, the inequality in the labour market is reproduced in pensions, leading to higher overall gaps. Greece is amongst the most unequal countries, being only fractionally below the Netherlands and Germany

Figures 4.17 to 4.20 show how much the emerging picture of the estimated gender gap in income changes when the analysis bypasses the mainstream assumptions of equal distribution of sources within the household. The Gender Gap in Personal Income is well above the gender differentials based on equivalent income. This applies for all age groups and for all years from 2004 to 2013. Whereas the gender gap in equivalent income never exceeds 5 %, personal income is always above 40%.

Commenting on time trends, the gender gap in personal income displays a definite declining trend, towards less gender inequality, in all age groups from 2004 to 2013, as more women acquire title to independent income sources. For the population aged 25-64 the reduction in the gender gap in personal income is more pronounced *before* the crisis (i.e. throughout the years 2004-2010), and less noticeable from 2010 (45%) to 2013 (43.7%). On the contrary, in the case of the elderly, the gender gap in personal income had been almost stable during the period 2004-2010 (at the level of 47%), but exhibits a remarkable reduction from 2010 (47.4%) to 2013 (37.4%) –mainly due to the reductions in the pensions at the upper middle and top part of the pension distribution. As concerns the youngest (persons aged 18-24 years) the gender gap in pension income is much lower compared to all other age groups. Moreover, it has been reduced considerably from 33.9% in 2008 to 19.3% in 2009 and further to 5.4% in 2013.

Figure 4.17: Gender Gap in Personal and Equivalent Income, persons aged 18+, Greece, 2004 to 2013

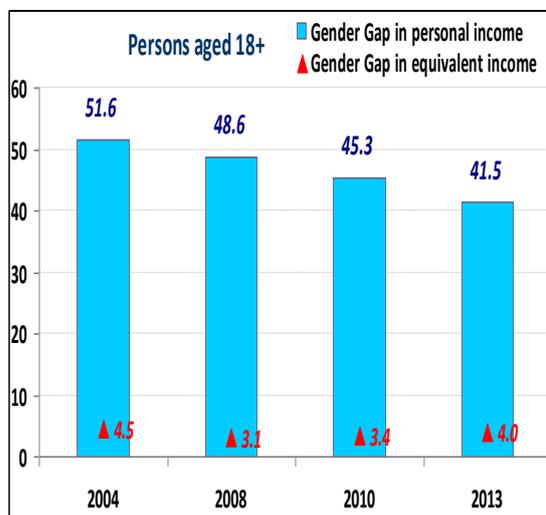
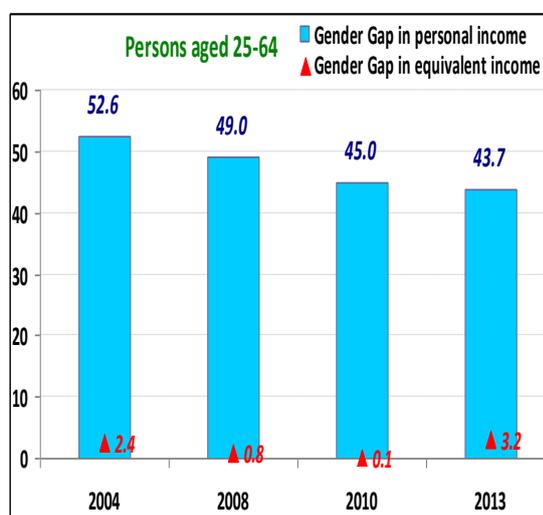


Figure 4.18: Gender Gap in Personal and Equivalent Income, persons aged 25-64, Greece, 2004 to 2013



Source: Authors' estimations based on EU-SILC data.

Figure 4.19: Gender Gap in Personal and Equivalent Income, persons aged 18-24, Greece, 2004 to 2013

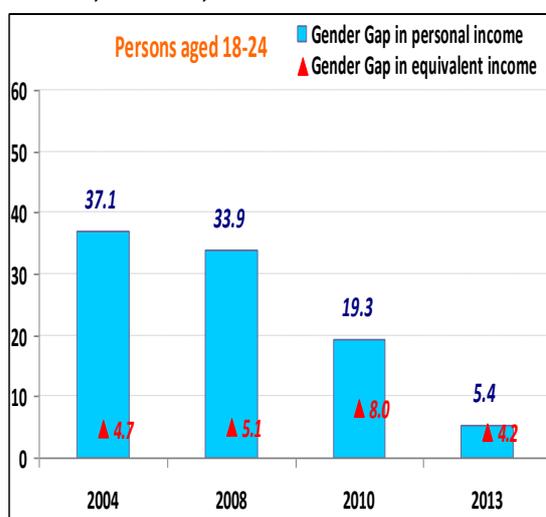
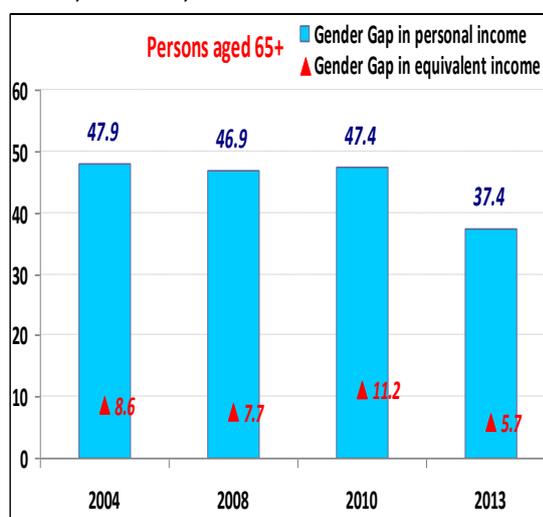


Figure 4.20: Gender Gap in Personal and Equivalent Income, persons aged 65+, Greece, 2004 to 2013



Source: Authors' estimations based on EU-SILC data.

Table 4.6 looks whether differentials in personal income were affected by the crisis. It shows that men's personal income was well above the corresponding of women's in 2008, even among persons with the same demographic or socio-economic characteristics. Moreover the interplay of gender with other socio-demographic characteristics had as a result that men's personal income relative position was above the national average for almost all socio-demographic groups, while the reverse had been the case for women. Pensioners, both men and women dramatically improve their relative position in 2013. Those in employment are

comparatively lucky, as are those nearing retirement. The distance between Greek and foreign-born widens, more so for men.

The relative changes are dwarfed by absolute changes. Men's personal income has been reduced twice more (-22%) compared to women's (-11%) between 2008 and 2013, leading to the reduction of the overall gender gap in personal income from the 48.6% in 2008 to the 41.5% in 2013. Notable are the *increases* in personal income for women in 2013 for groups affected by pension policy – the retired and women 55-64; early retirement is a game primarily engaged in by women. Reductions in men's income that are well above women's are evident in almost all the socio-demographic groups. Gender gaps close for all but very large families.

Table 4.6: Trends gender differences in personal income 2008 -2013

Greece Characteristics	Indexed Personal Income (country average by sex =100) 2008		Indexed Personal Income (country average by sex =100) 2013		(% Change in Personal Income 2008-2013		Gender Gap in Personal Income (%)	
	Men	Women	Men	Women	Men	Women	2008	2013
Age								
18-24	26	17	13	12	-58.0	-39.9	33.9	5.4
25-49	157	80	143	80	-25.5	-18.0	49.0	44.0
50-64	122	65	142	89	-5.4	11.6	46.9	37.4
Nationality								
Foreign-born	105	51	88	51	-31.0	-17.3	51.7	42.2
Greek	138	71	133	78	-21.6	-10.9	48.3	41.3
Education								
Primary or less	106	47	98	56	-24.4	-3.2	55.3	42.7
Secondary	128	64	117	62	-25.6	-20.2	50.2	46.7
Tertiary	216	141	202	137	-23.6	-20.9	34.5	32.2
Employment								
In employment	166	118	180	133	-11.1	-7.6	28.9	26.1
Unemployment	34	20	26	20	-37.5	-21.4	40.2	24.8
Retired	134	85	150	114	-8.5	9.9	36.7	24.0
Other inactive	13	18	14	17	-13.1	-21.5	-34.9	-21.8
Household Type								
Single-person	140	92	143	105	-16.4	-6.3	34.4	26.4
Couple	137	69	143	79	-14.7	-5.6	49.8	44.4
Fam., 2 children	189	75	160	75	-30.6	-18.8	60.3	53.6
Fam., 3+ children	170	75	135	60	-35.2	-35.0	55.5	55.4
Total	100	100	100	100	-22.1	-11.3	48.6	41.5

Source: Authors' estimations based on EU-SILC data.

Table 4.7 present the findings of the same analysis based on the usual definition of household income, viz *equivalent* income, rather than personal income. As expected, all results are biased towards showing parity between the sexes, even in the presence of very large declines in levels of income received. In some cases these gaps are negative – i.e. women have higher income than men- e.g. unemployed, or foreign born women.

Table 4.7: Trends in gender differences in equivalent income 2008 -2013

Greece Characteristics	Indexed Equiv. Income (country average =100) 2008		Indexed Equiv. Income (country average =100) 2013		(% Change in Equivalent Income 2008-2013		Gender Gap in Equivalent Income (%)	
	Men	Women	Men	Women	Men	Women	2008	2013
Age								
18-24	94	89	81	78	-35.2	-34.6	5.1	4.2
25-49	108	107	107	103	-26.3	-28.0	0.8	3.2
50-64	95	87	106	100	-16.3	-14.5	7.7	5.7
Nationality								
Foreign-born	78	83	64	69	-37.9	-37.2	-6.4	-7.6
Greek	106	102	108	103	-24.3	-24.8	3.6	4.3
Education								
Primary or less	80	80	82	82	-23.7	-22.5	0.4	-1.1
Secondary	103	106	98	95	-29.1	-33.1	-2.7	3.1
Tertiary	159	148	152	144	-28.3	-27.4	6.8	5.6
Employment								
In employment	110	119	120	125	-18.2	-21.7	-8.1	-3.5
Unemployment	79	78	65	72	-38.6	-30.9	1.3	-11.0
Retired	99	94	109	110	-18.1	-12.5	5.3	-1.2
Other inactive	91	88	88	82	-27.7	-30.2	3.1	6.5
Household Type								
Single-person	113	83	117	91	-22.8	-18.3	26.3	22.0
Couple	106	104	113	112	-20.4	-19.3	1.8	0.4
Fam., 2 children	100	102	95	92	-29.2	-32.6	-1.9	3.0
Fam., 3+ children	81	88	69	68	-36.0	-42.3	-8.2	2.4
Total	100	100	100	100	-25.0	-25.7	3.1	4.0

Source: Authors' estimations based on EU-SILC data.

Women's representation of personal income quartiles was inversely proportional compared to that of men's in 2008 (Figure 4.21), meaning that women are overrepresented at the bottom part of the distribution and v.v.. For instance in 2013, 39% of women are 'squeezed' into the lowest quartile of overall income and men are correspondingly underrepresented. There is some evidence that the crisis impacts women more than men, especially at the bottom end of the distribution. In contrast, equivalent income shows almost no change (Figure 4.22).

Figure 4.21: Distribution of men and women aged 18+, by personal income quartiles Greece 2008 & 2013

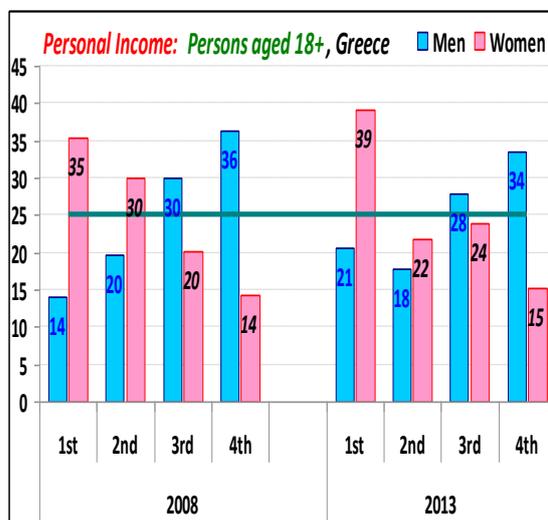
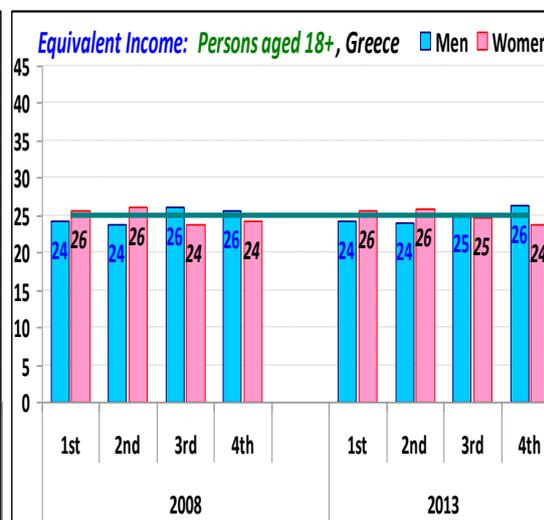


Figure 4.22: Distribution of men and women aged 18+, by equivalent income quartiles Greece 2008 & 2013



Source: Authors' estimations based on EU-SILC data.

Figures 4.23 to 4.28 present evidence of the way different age group are distributed amongst the quartiles. The young, both men and women, overwhelmingly fall in the lowest. Prime age groups show considerable gender variation, while the older age group mostly find themselves in the second quartile in 2008 and are more spread out in 2008. In almost all cases, the gender story in equivalent income is almost non-existent.

Figure 4.23: Distribution of men and women aged 18-24, by personal income quartiles, Greece 2008 & 2013

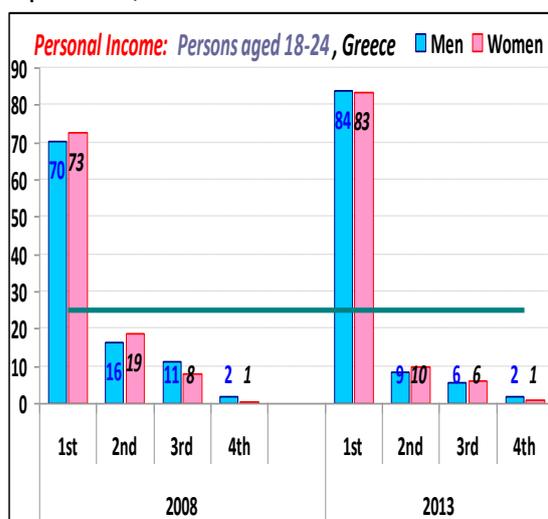
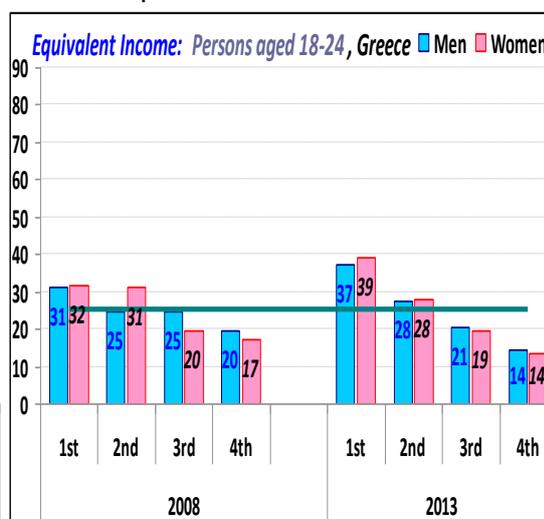


Figure 4.24: Distribution of men and women aged 18-24, by equivalent income quartiles Greece 2008 & 2013



Source: Authors' estimations based on EU-SILC data.

Figure 4.25: Distribution of men and women aged 25-64, by personal income quartiles, Greece 2008 & 2013

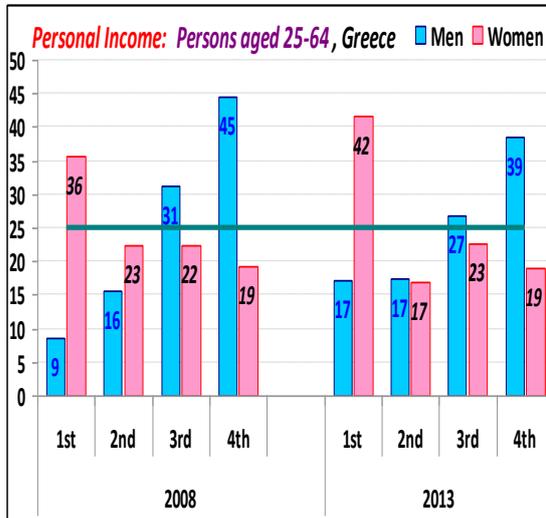
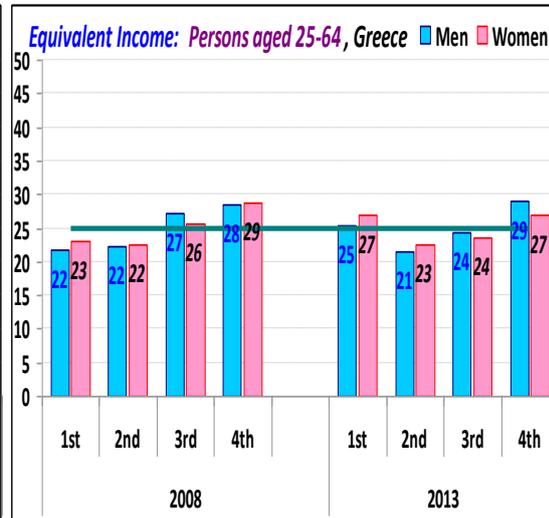


Figure 4.26: Distribution of men and women aged 18-64, by equivalent income quartiles Greece 2008 & 2013



Source: Authors' estimations based on EU-SILC data.

Figure 4.27: Distribution of men and women aged 65+, by personal income quartiles, Greece 2008 & 2013

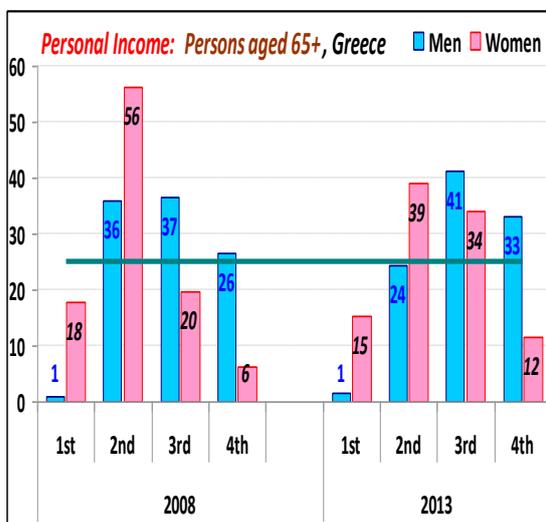
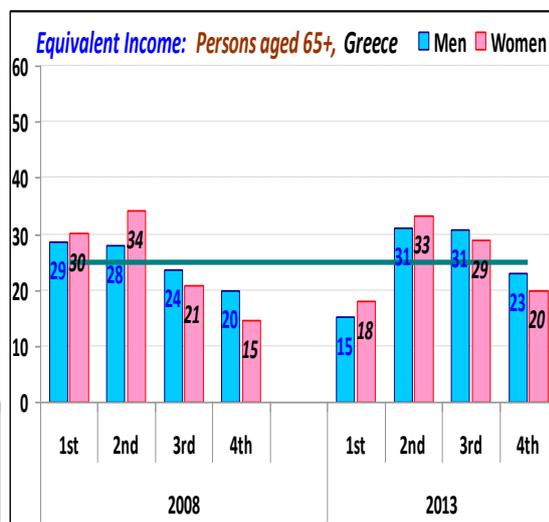


Figure 4.28: Distribution of men and women aged 65+, by equivalent income quartiles Greece 2008 & 2013



Source: Authors' estimations based on EU-SILC data.

Figure 4.29 and 4.30 show the gender gap in personal income in 2008 and 2013 by percentiles of personal income, in a similar analysis to Figure 4.8 and Figure 4.9. The mean gender gap in personal income is lower in 2013 compared to 2008, mainly due to the fact that more men have no personal income in 2013 compared to 2008, as well as falls in income for those with income. Moreover, in the middle parts of personal income distribution gender differentials in personal income fluctuate around the average gender gap in personal income in 2013, while in 2008 the gender

gap in personal income displayed a declining trend as moving towards higher income percentiles. Thus, considerably different influences seem to be at work in different parts of the distribution.

Figure 4.29: Gender gap in Personal Income by percentiles, Greece, 2008

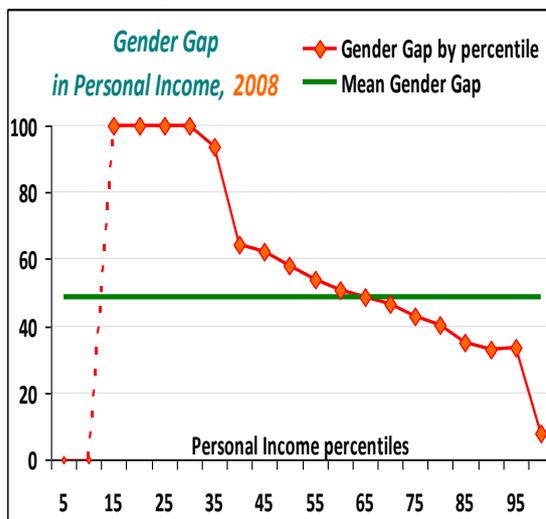
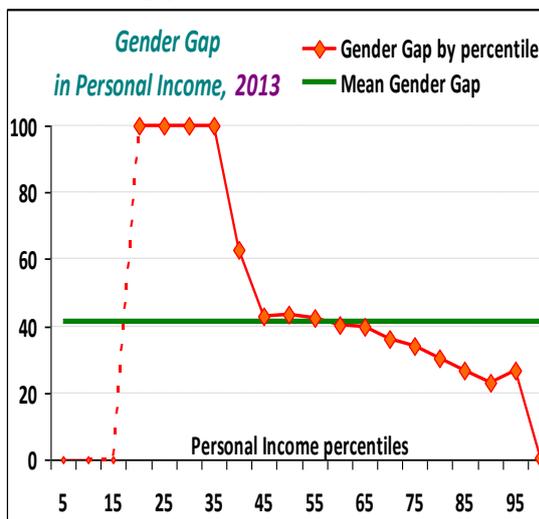


Figure 4.30: Gender gap in Equivalent Income by percentiles, Greece, 2013



Source: Authors' estimations based on EU-SILC data.

Cumulative income distributions encompass all redistributive movements taking place in different parts of the population. They would also show what percentage would be in poverty were the poverty line to change. In **equivalent** income, the crisis increased poverty risk for the working-age population, for all parts of the distribution (Figure 4.31 and 4.32). For instance, while equivalent income up to EUR 6000 enclosed almost 15% of men and women aged 18-64 in 2008, in 2013 the corresponding proportion of men and women who have equivalent income up to EUR 6000 is more than twice higher. For the working-age population, the economic downturn increased poverty risk for both men and women –keeping the gender differentials unchanged at a negligible level. On the contrary, for the elderly, the effect of the crisis is more noticeable on reducing gender differentials at the upper parts of the equivalent income distribution –in addition to making the poverty incidence curves steeper (Figure 4.33 and 4.34); this is a result of pension incomes policy, as well as the greater prevalence of widows among the old. In 2013 all curves are closer to each other.

Figure 4.31: Poverty Incidence based on Equivalent income, persons aged 18-64, Greece, 2008

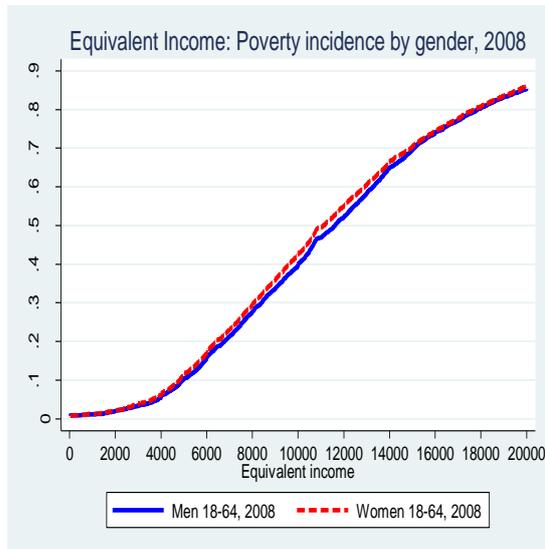
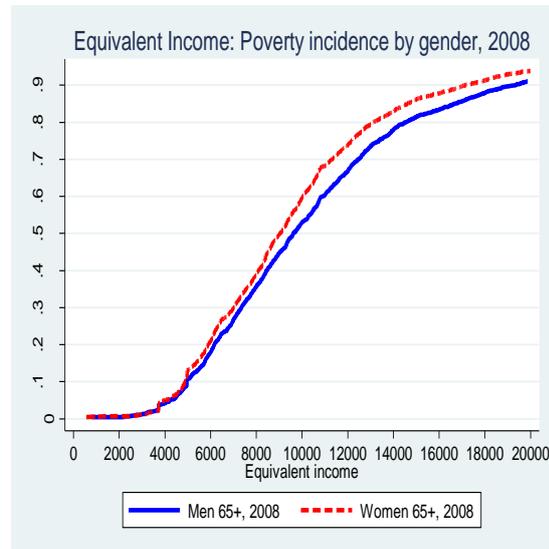


Figure 4.32: Poverty Incidence based on Equivalent income, persons aged 65+, Greece, 2008



Source: Authors' estimations based on EU-SILC data.

Figure 4.33: Poverty Incidence based on Equivalent income, persons aged 18-64, Greece, 2013

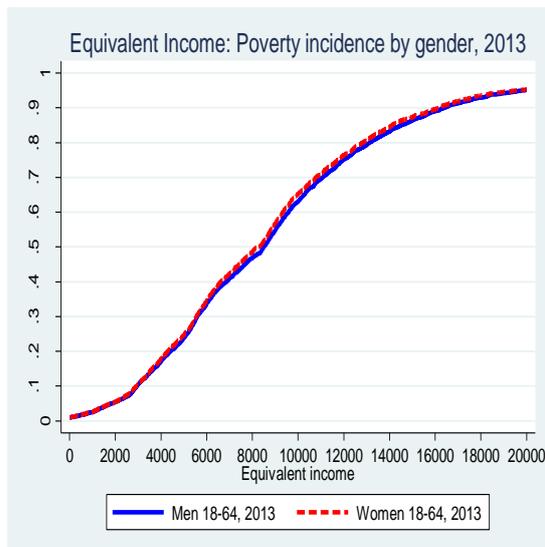
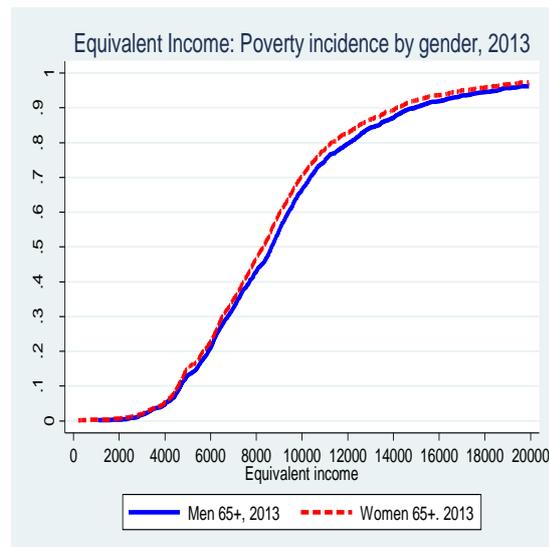


Figure 4.34: Poverty Incidence based on Equivalent income, persons aged 65+, Greece, 2013



Source: Authors' estimations based on EU-SILC data.

The gender picture is very different for **personal income**. Figure 4.35 to 4.38 present the corresponding evidence using the personal income distribution. As regards the working age population, as the result of the crisis, men's cumulative distribution curve has been shifted (up) more than women's, making it steeper in 2013 as compared to 2008. In the case of the elderly the effect of the crisis is more pronounced in the poverty incidence curve of men rather than women, as the former seems to move closer to the latter in 2013 compared to the corresponding distance in 2008.

Figure 4.35: Cumulative distribution of Personal income, persons aged 18-64, Greece, 2008

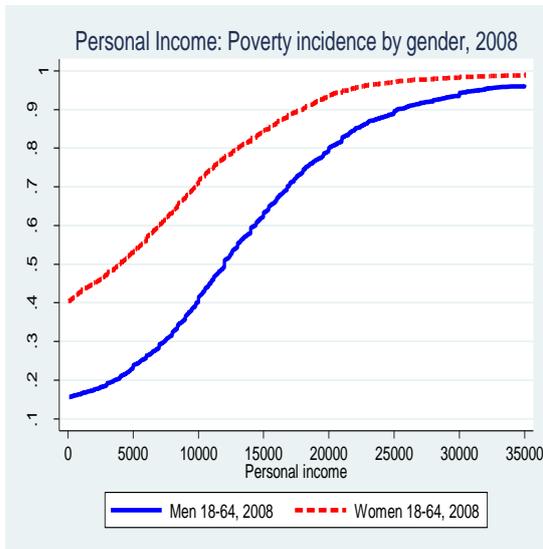
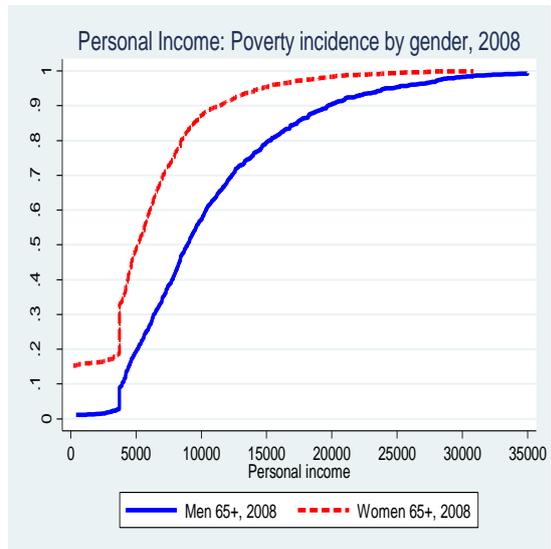


Figure 4.36: Cumulative distribution of Personal income, persons aged 65+, Greece, 2008



Source: Authors' estimations based on EU-SILC data.

Figure 4.37: Cumulative distribution of Personal income, persons aged 18-64, Greece, 2013

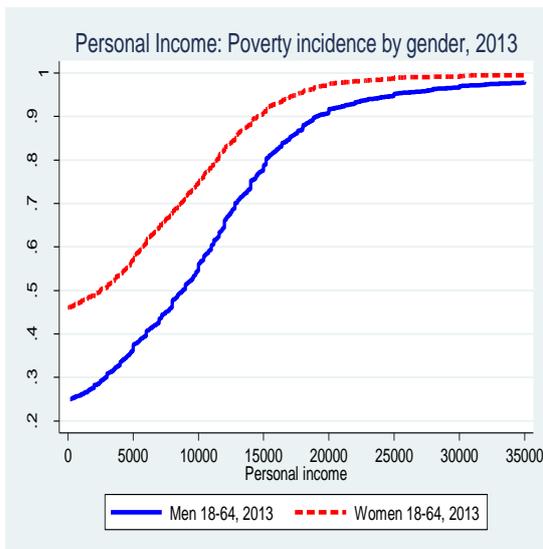
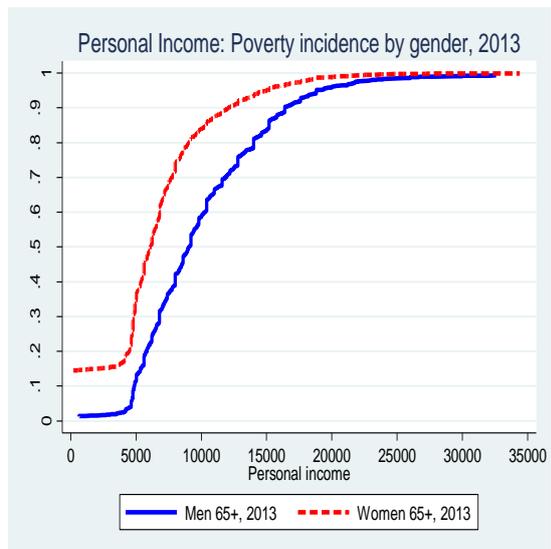


Figure 4.38: Cumulative distribution of Personal income, persons aged 65+, Greece, 2013



Source: Authors' estimations based on EU-SILC data.

Chapter 5: Gender and Retirement

Introduction

Chapter 4 has looked at employment and changes over the crisis. Pensions reflect what happens in the labour market, especially ones based on the principle of social insurance, as is the case in Greece. Thus long term developments of greater female involvement in the labour market should translate, after the passage of time into changes in pensions.

Once individuals leave employment, labour *earnings* are replaced by *pensions*; they are for an older population the main source of income that comes with a 'gender tag' attached. Pensions, as well as determining total resources, are also a key input in individual independence.

.However, pensions may not be a neutral filter. If the world of pensions has changed less than the world of work, as is the case in Greece with repeated delays in passing pension reforms, then it is fully possible that some women may get an unpleasant surprise when they retire: they may enjoy less freedom than men and possibly less than they think they deserve. As a growing number of women are on the threshold of finding out, the relative silence and lack of debate in this policy area could be taken to mean that this fear is deemed by most to be far-fetched.

Is it, though? [Betti et al. \(2015\)](#) argue that pensions are anything but a neutral filter reflecting what happened while a person was in employment. For a start, pension gaps were found to be very wide (the EU average was 39%) - far wider than earnings gaps and twice the size of pay gaps. Moreover, whilst being very dispersed, the link to pay gaps was weak: the country with the lowest pension gender gap (Estonia) was also the one with the second widest pay gap. So, while a wide pay gap is associated with greater gender inequality in pensions, the link is not automatic. The heterogeneity depended both on gaps in coverage and in gaps in pension amounts. Despite the naïve expectation that gaps should close with time, no simple relationship between cohort and gender gaps were evident. Equally, there were few generalisations to be made about the link of pension reforms and pension gender gaps: some reforms were associated with diminution of gaps, others with their widening.

The pensions drawn by today's older citizens are the cumulative result of three types of factors.

- **First**, pensions are affected by long-term societal trends. Today's pension rights result from yesterday's work, and we know that emancipation in the labour market and the decline of the male breadwinner paradigm in the labour market. Operating in the opposite direction, labour market innovations such as part-time or contract working have also spread at different speeds. In the case of Greece, the key long term factor would have

to be the increased employment of the public sector, in which gender balance was more rigidly enforced

- **Second** comes the role of policy-driven change. Today's pensions reflect the impact of past reforms. The original gender situation was designed to facilitate the employment of women in the public sector. Regulations conferring pension privileges were rife in the civil service and other large public enterprises. These were gradually eroded in the period since 1990, major bills having been passed in 1992, 2002, 2008 and culminating in the 2010 bailout laws. Each subsequent law created new transitional arrangements with the result that different cohorts of women faced different sets of regulation. In contrast, structural change in the pension system was far more tardy in Greece than in the rest of Europe. The pension system in 2010 was essentially a State dominated, PAYG, Defined Benefit system little different from that found across Europe in the 1960s.
- **The third** set of influences on pensions are short-term conjunctural changes, often linked to the macroeconomic and fiscal impact of the current financial crisis. Public pensions are one of the largest categories of public expenditure and can be a target of fiscal retrenchment, while private pre-funded pensions have been hit by the fall in asset values. Though many crisis measures were not explicitly linked to gender, women's pensions were frequently subject to a kind of 'collateral damage', they were the unintended victims of policies whose design impact was elsewhere. This vulnerability was only exacerbated by three gaps in awareness: in statistics, pensions are often a kind of 'gender blind spot'; in politics, older women frequently lack a voice; and in policy-making, very technical discussions can lead to gaps in understanding.

These awareness gaps obscure three types of pension issues, each with different implications for pension policies.

- **First**, issues related to the extended periods of transition: homemakers may, for instance, rely on derived pension rights from their spouses and women are frequently among those called on to make the largest adjustment.
- **Second**, the design features of new pension systems: there are aspects of reform which may be desirable in principle, but end up exacerbating disadvantages that endemically affect women. Linking benefits more closely to contributions promotes efficiency, but exacerbates the problems caused by, for example, broken careers or the 'motherhood penalty'.
- **Third**, flaws in the new systems: in some cases, the new arrangements may not work as foreseen. An example of this could be the extent to which aspects of pension protection complement each other: voluntary social insurance was designed to help cover coverage gaps; its coverage though was always disappointing. Frequent changes of systems could also make 'Navigating' the new systems impenetrable to some and open to abuse by others.

The next section of this chapter looks at the institutional framework for gender in the Greek pension system, charting some of the main landmarks. It adopts a historical viewpoint, placing gender with the system as it stood in 2009, prior to

delving into the post-2010 situation in greater detail. It then undertakes two statistical exercises, one examining pension gender gaps and the other trying to pin down some facts about early retirement in the crisis.

5.1 Gender and the Greek pension system 1951-2016

Fragmentation as the original sin. The Greek pension system is built around a single pension provider, IKA responsible for insuring most private sector employees. The law governing IKA was voted in 1934, and was implemented in 1937. It is thus a direct contemporary of US social security and shares many of its design features, both being state-of-the-art 1930s style social insurance systems, financed through PAYG. The difference lay in how they related to the rest of the system: Whereas the US system was from the start a sole provider covering the entire population, IKA tolerated the existence of other providers, the result of a painful compromise involving the downfall of two governments in the 1930s. IKA, instead, was designed to act as the pole of attraction; it was hoped that it would gradually absorb all pre-existing providers. In practice, however, leaving the door for differentiation open allowed fragmentation to become the pervasive characteristic of the system.

Fragmentation allowed the pension system to be integrated into the clientelistic operation of Greek political economy. General social insurance principles could be brushed aside if they stood in a way of side-deals negotiated with occupational and other groups; most side deals involved special insurance parameters (retirement ages, replacement rates, contribution rates) amounting to cross-subsidisation of favoured groups.

Women in a fragmented system. Women in such a system found themselves in a peculiar situation. Departure from general social insurance principles removed a key obstacle in the way of equal treatment. This, on the one hand, allowed rules to be bent to accommodate prevailing views about the status of women and their role in the labour market. These exceptions were more marked the further away a particular group was from IKA. Thus, gender differentiation was more pervasive in the Civil Service, and in pre-existing pension providers covering banks or large utilities. On the other hand, women, being underrepresented in client groups, missed out in clientelistic special arrangements.

One has to remember that as late as 1948 married women were barred from working as teachers – on the grounds that their loyalties would be divided between the headmaster and their head of households. Similarly, it was treated as axiomatic that women only had an auxiliary role in the labour market, their primary responsibility lay with their family; the State saw its role as a kind of a guardian of traditional roles. This was translated into pension regulations.

The gender arrangements at the heart of Greek social insurance could be summarised as follows:

- **The Civil service** incorporated at the outset regulations safeguarding women's subservient role in the family. A number of regulations encapsulated equivalent views of the position of women: the 15-year rule, whereby married women could receive old age pensions after 15 years' service (being as young as 31 years old), albeit at low pensions; unmarried

daughters were entitled to survivor's pensions for life, on the ground that the state had to step in as a role protectors.

- **IKA** incorporated the usual male breadwinner presuppositions common in all social insurance systems of the period; compared to the Civil Service these were thought progressive. They included: a lower general retirement age (60 as opposed to 65 years). All those with less than the minimum vesting period (now 15 years) are prevented from accessing pensions; as these essentially barred women from accessing pensions, married person's allowances compensated, increasing male pensions. A further block on women's pensions was placed by the 'insurance link' clause; those who did not rely on earnings in the 5-year period preceding retirement were not eligible for pensions, even if they had the years needed for vesting.

The period of expansion 1950-1990

The social insurance was essentially put on hold in the 1940s and was restarted and vigorously expanded from the early 1950s. IKA gradually spread through the country, covering increasingly larger proportions of the population. At the same time internal migration transformed rural dwellers into urban contributors to IKA. Women began to work in larger numbers both in the growing industries and towards the later part, in services. A major step was the extension of social insurance to the rural sector by the founding of OGA in 1962. OGA operated a demogrant system, granting low citizen's pensions to all rural residents who reached 65. Subsequently this right was extended as an independent right to women.

In the politically troubled 1960s the clientelistic system made major inroads. Key amongst those was the expansion of the '**Heavy and Unhygienic Industries**' system. This adapted regulations originally in force for occupations with proven lower life expectancy (such as workers in underground mines) to other occupations loosely characterised as 'difficult'. The heyday of inclusion was in the mid-60s, when the emblematic case of hair dressers was passed. The regulation spread to cover approximately 40 per cent of all IKA insured; the majority of those affected and gaining from special status were men.

The 1970s saw the end of the possibility of social insurance growth at the 'extensive margin', i.e. by bringing in new categories to pay contributions. This was replaced by growth at the 'extensive margin', i.e. by adding new layers of social protection. Thus auxiliary pensions were greatly expanded and made compulsory for employees in 1983. The rights to separation payments similarly spread whereas some groups acquired the right for multiple auxiliary pensions. Though women were not adequately represented in negotiators, they benefited in the sense that privileges were concentrated to the public sector, where women had a firmer stand. This was greatly aided by the coming into force in 1983 of the constitutional provision for gender equality in pay.

The period of retrenchment 1990 – 2010. Deficits became endemic already by the 1980s, despite the period being one of demographic lull. They were greatly increased by the large rise in minimum IKA pensions in 1981/2 which resulted in 70 per cent of all IKA pensioners (a higher proportion among women) receiving the minimum regardless of the contributions paid. This levelling resulted in intensifying incentives

for contribution evasion and avoidance, affecting women disproportionately: Employees could collude with the employers to limit either the time or the amount insured to the minimum; in that way they could access the minimum pension with the least cost to themselves.

The deficits forces a number of attempts to alter the structure of the system to prepare for the coming ageing challenge. Pensions were exempted from the 1985 stabilisation in expectation of a structural reform which did not come until the next government, in 1990. There were subsequent reform laws at regular intervals: 1992, 1998, 2001, 2008 until the bailout in 1990.

Women's special status was early on targeted for change, mainly in the public sector and civil service where the greatest differential were encountered. The year 1983, when the gender equality clause in the Constitution came into force, was chosen as retrospective time limit for gender-linked changes. The 15-year rule was changed as a special regime for mothers, rather than including all married women and a minimum age gradually introduced. The civil service introduced the concept of securing a post-dated right for age linked retirement¹⁷. Pensions of unmarried daughters were very gradually tightened. Minimum ages were gradually introduced for all cases where access to retirement could take place without specifying an age criterion.

Gender-linked change in the private sector was less marked than in the public sector, largely due to the fact that 'privileges' there were less widespread and glaring than in the public sector. Nevertheless, disability pensions which had been used as a way to sidestep vesting conditions for those with few years of contributions were tightened from 1990. Pronouncements about dealing with heavy occupations repeatedly came to naught, the last such attempt failing in 2008.

In consequence, at the outset of the crisis, the Greek pension system was characterized by fragmentation, much of it linked to gender. Clientelism had resulted in a situation where, in IKA, only 15% of men followed the rule as far as pension conditions were concerned, and 85% were using an exception. It is of interest that women were less well covered by exceptions, fully double the percentage of men, 30%, contenting themselves with the rule ([Table 5.1](#)).

¹⁷ That is a mother could leave the civil service after 15 years and wait until she completed her 42nd year before actually drawing her pension. In the meantime and subsequently, she could work in the private sector.

Table 5.1: New own-right pension applications by legal basis 2006 and 1997 (% of total) “The exception is the rule”

	Men	Women	Total
Old age pensions (1997)	82,8 (82,5)	84,9 (84,3)	83,6 (83,1)
«The rule – the normal case» ¹ (1997)	15,8 (15,4)	29,6 (31,3)	20,7 (20,6)
Long service pensions (1997)	9,1 (6,0)	0,4 (0,5)	6,0 (4,2)
Actuarially reduced ² (1997)	4,6 (8,5)	17,0 (18,0)	9,0 (11,6)
Parent of underage ³ (1997)	.. (0,1)	10,1 (10,0)	3,6 (3,4)
Heavy and unhygienic (1997)	40,3 (41,9)	14,0 (15,5)	30,9 (33,3)
Other exceptions (1997)	13,0 (10,5)	13,8 (9,1)	13,2 (10,1)
Disability (1997)	17,2 (17,5)	15,1 (15,7)	16,4 (16,9)
Total pensions	100,0	100,0	100,0

Source: Tinios 2010, p304 using IKA data. Own right= old age plus disability, i.e. resulting from own work.

1. Men at 65, women at 60
2. Men at 60, women at 55 reduced 1/200 for every month before the normal case
3. Mothers of ‘underage children’ retire at 50 – prior to the redefinition of who is underage.
4. Total new applications 2006 52723, 1997 45223.

The situation in 2009. So, Greece’s pension system entered the bailout period with all main issues outstanding: it was fulfilling its social role badly, it added to public deficits and undermined productive efficiency. The 2002 EU Joint Report on Pension Strategy (Tinios, 2010) in assessing the relative performance of pensions had highlighted its high cost, absorbing in the last pre-crisis year, 2007 12% of GDP, combined with very low social effectiveness in preventing old age poverty (Lyberaki et al. 2010; Tinios, 2010). Demographic prospects were the second most explosive in the EU¹⁸. Pension reform could have promoted at a stroke economic efficiency, generational justice and social effectiveness; yet it was apparently, blocked.

It was thus left to the Programme of Adjustment and its accompanying Memorandum of Understanding to fill the reform gap. The July 2010 Pension reform (law 3863/10) was the first piece of legislation following the loan agreement. The involvement of the troika allowed the authorities to ‘wash their hands’ of reform proposals, by citing external compulsion (Tinios, 2014). Blame avoidance overcame the sticking point that had thwarted previous reform; for instance, it apparently

¹⁸ According to Government projections (EPC 2009), Greece expected the highest additional pension expenditure of any EU country in 2060, almost doubling compared to 2010. In contrast, Italy which had implemented the ‘Dini’ reforms in 1996 was actually able to expect a fall in expenditure (EPC 2009, 2012).

removed reservations regarding pension cuts in subsequent years. Thus, when the pension books could not balance, the recourse taken was to cut back pensions-in-payment; these were reduced on ten separate occasions between 2010 and 2014, despite repeated pronouncements that the pension system was viable.

These cuts and the passage of at least three further structural reform laws did not prevent pensions being once more the centre of attention in the third memorandum and a new pension reform being discussed in 2016. Understanding the process through which pensions are apparently never laid to rest is an important issue in the political economy of the Greek bailout.

The 2010 law extensively changed state pensions in the direction of securing sustainability, and furthering system consolidation: These features provided the starting point for a dynamic adjustment process which is still underway five years on and whose final resting point is still uncertain. The 2010 law and the subsequent developments (for details, see [OECD, 2011](#); [Matsaganis, 2011](#); [Tinios, 2013](#); [Tinios, 2015a,b](#)) created what was in effect, a dual system.

For relatively young workers, a **'new' state pension system** was introduced for the very long term: all work supplied by employees from 2011 on, builds entitlements to a new system based on equal accrual rates, replacing sectoral differentiation. The new system has the following characteristics: **a)** pension calculation: a two-part system of pension calculation was to start in 2015. Each pensioner will be entitled to flat-rate 'basic pension', together with a proportional part linked to the number of years of contributions; **b)** gradual introduction: the new system would have been introduced on a *pro-rata* basis from 2015. So, a retiree in 2015 with 30 years of contributions, out of which two in the new system, will receive two thirtieths of his pension calculated according to the new system, and twenty-eight thirtieths calculated on the basis of the old system; **c)** retirement ages (for those distant from retirement) system increased very rapidly in a step-by-step fashion and at different speeds for different individuals, occupations, or cohorts, affecting especially women less than 30. A subsequent law in 2012 further increased retirement ages to 67, without a period of transition.

The appearance of change was reinforced by **Fund consolidation** for primary pensions into a single provider, IKA ETAM. Consolidations largely preserved individual differences in contribution rates, retirement ages, and pension entitlements.

Future generations – roughly those retiring after 2030 or so, faced a radically altered pension structure. In contrast to the previous regime, it was to be relatively rigid with a high retirement age with few if any exceptions.

Attempts were made to shelter **the current generation** from changes. They were protected by **Extensive 'grandfathering' measures for those close to retirement**: rights to lower retirement ages and higher replacement rates were largely preserved for people close to 50 years of age.

This allowed the government to legislate for later retirement in the steady state, at the same time as vigorously pursuing **early retirement** during the crisis, especially among women ([Lyberaki & Tinios, 2012](#)). For example, those close to retirement age in 2010 were allowed to 'buy in' up to 7 years of extra contributions to facilitate exit. Many mothers in the private sector acquired a *new* right to retire at 50. Whereas

previously mothers of underage children had the right to early retirement, after 2010 whether a child is underage is judged when the mother completes 20 years of contributions. So, the right to retire at 50 of a woman who started to work at 20 will be judged when she is 40 rather than ten years later. At that time, the 'underage child' for whose benefit the early pension is granted may well be considerably older than underage. This provision has led to large scale exits of women from better paid jobs in banks and public enterprises.

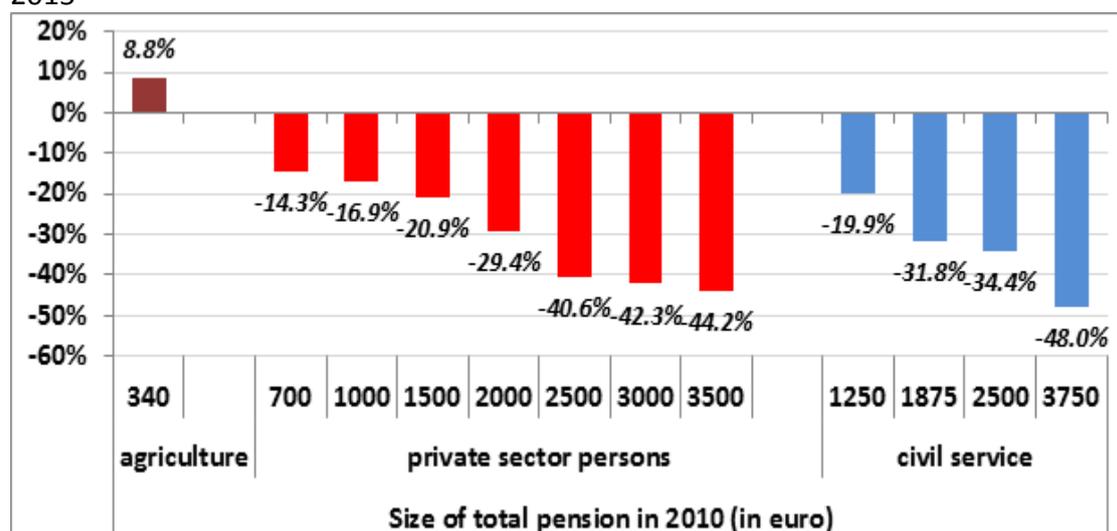
Preannouncement of future retrenchment: many changes were preannounced at 2010 to be implemented later. The heavy and unhygienic' occupations system was altered in a characteristically ambiguous fashion, certainly less draconian than planned. For example, *new* hairdressers, are now subject to the general rules as their occupation was amongst the 30% declassified; however, most hairdressers today - those who have worked for ten years or more - still enjoy early retirements, as before. This case is characteristic of the implementation inadequacies which plagued adjustment overall

Exempting the baby boom from structural change had the effect of projecting retirement as a safe haven from the worsening pressures of the labour market. This had the effect of further increasing exits from employment. Pension deficits from 2010 consistently overshot targets, due to greater demand for pensions but also due to a faster than expected reduction in contribution revenue. This led to a vicious circle. As the impact of grandfathering was underestimated, while revenue was falling, fiscal underperformance became endemic. This had to be counterbalanced by extraordinary measures to make up for losses, to keep to the agreed budget.

Pensions-in-payment (i.e. pensions paid out of existing commitments, some to individuals well into their 80s) were a tempting target for this process. After the Government had solemnly declared that 'pensions were safe for a generation', it went ahead with the unprecedented step to cut pensions-in-payment. These were cut on ten separate occasions between 2010 and mid-2013 ; further smaller cuts were imposed in 2014 and 2015.

These repeated raids on pensions-in-payment led to cuts in the gross amount of some pensions of around half ([Figure 5.1](#)). The size of pension was the only effective criterion used; neither age, the contribution record or the extent of previous cuts played a part. Low pensions were chiefly hurt by the abolition of the 13th and 14th pension (holiday bonuses). Given that GDP per head has fallen 26% since 2009, the restrained cuts to lower pensions meant that retirement's relative attractiveness *increased* for two thirds of retirees. This can explain two observations: (a) a rush for early retirement and (b) the dramatic fall in the relative at-risk-of-poverty rate for the 65+ population from 21% in 2007 to 13% in 2014, noted in [Chapter 4](#)).

Figure 5.1: Cumulative falls of different kinds of pensions, May 2010- September 2015



Source: Tinios, 2013, updated for 2014 cuts in auxiliary pensions and 2015 increase of pensioners health contributions. Impact may differ according to the type of auxiliary pensions and their share of the total. Sums are annualised to take into account the abolition of holiday bonuses.

It is significant that no justification was ever offered either for the extent of the cuts, or for their distribution across the pensioner population. Other than blaming the cuts on outside pressure, no underlying principle justifying the locus or extents of the cuts ever offered, nor any algorithm bringing in something other than pension size¹⁹. This was a severe blow to the (already weakened due to endemic deficits) social insurance logic of the system.

In each subsequent cutting episode the governments were concerned to point out that care had been taken to protect lower pensions..

The 2015 new pension changes When anti-austerity Government in early 2015 set the whole system in doubt, the Greek pension system was a combination of **(a)** a two-part system announced for the very long term, though never actually implemented; nevertheless all contributions were supposedly building entitlements to the new hypothetical system **(b)** an extremely fragmented system used by those entering retirement and apparently to hold well into the 2020s. The legal basis for the latter was provided by the pre-crisis legislation, with the addition of a number of *ad hoc* cuts of uncertain permanence. These cuts had been implemented in the midst of protestations of sustainability; hence they could be supposed to continue in the future.

After the face-down of the summer 2015 and the agreement of third MoU, the crisis once again entered uncharted waters.

The first pension changes concerned the prior actions, which preceded negotiations: first, completion and implementation of unfinished reforms; secondly, an increase in pensioners' health care contributions. Third, a radical discouragement and plugging up of **early retirement**. Minimum retirement ages were rapidly increased so that all

¹⁹ This was picked up by the Supreme Court who ruled that cuts imposed from 2013 on were unconstitutional, for being insufficiently justified

separate ages would converge by 2022, to 67 years of age for a full pension and 62 years of age for an actuarially reduced or full service pension. For many people this involved steep increases in eligibility ages. This measure would block exit routes for early retirement mainly among the better off. To eliminate incentives to retire early for those further down the income scale, access to minimum pensions was limited to new retirees aged over 67. Given that 70 % of all private sector pensioners draw the minimum pension, this would eliminate a major incentive for the majority – i.e. for those whose entitlements based on contribution history are below the floor formed by the minimum. Removing this early retirement subsidy should encourage people to remain in the labour market for longer and, over time, should help combat old age poverty by producing higher pensions.

The Memorandum of Understanding commits the government to further change, stressing '*the need for social justice and fairness, both across and within generations*'. These changes complete the 2010 law by taking action in areas that had been left aside. These include organizational change - all social security funds to be integrated, rather than remaining loose confederations of previously independent bodies. The social safety net benefit (EKAS) which covered only pensioners will have to be folded in to a general safety net by 2018 to cover the entire population and not just pensioners. Finally, the authorities must also identify measures to compensate for the Court ruling on the 2012/3 pension cuts.

The MoU allows the authorities to propose alternative parametric measures of equivalent effect, 'provided they are submitted during the design phase and are quantifiable'. Pension reform is once again being talked about in early 2016.

5.2 Pensions and pensions data during the crisis

A key driver of the political economy of pensions was the extreme unwillingness to engage in active discussion of issues. This, in the country of 'Greek statistics' had always translated in statistical data which were difficult to access and equally difficult to interpret. Data on the pension system had consisted of two publications: firstly, was the **Social Budget**, published since 1962 annually and containing information on budget data – planned pension revenue and expenditure amounts and outturns, number of pensioners, both the stock and the flow of new pensioners over the previous year, by pension provider covering the totality of the fragmented pension system. Sadly, none of the information was disaggregated by gender. The consolidation of pension providers in 2006 destroyed the possibility of building consistent time series. Secondly, IKA published (with some delay) an Annual Statistical Bulletin. This contained some gender data (age distributions, amounts of new pensions). It was also marred by fund consolidations.

The crisis led to the cessation of distribution of both administrative sources. The last Social Budget is that of 2009, released with a delay in 2011 and never replenished. IKA Statistical Bulletins likewise stops in 2008.

During the most critical time of the crisis, therefore 2010-2012 there is no statistical source covering the pension system, and *a fortiori* gender. Data were produced and given for monitoring to the Troika, but remained a closely guarded secret between the authorities and the International monitors.

This was partly corrected by the publication of a monthly digest of pension payments (no revenues), in early 2013, the '*System Helios*'. This is composed of administrative data drawn from the new centralised process of paying pensions, containing some rather basic gender information. However, the statistical reliability of the new source is open to doubt: No effort has been given to building statistical time series of what are unrelated monthly snap shots. One damning feature is that, despite a universally acknowledged wave of early retirements, the stock of pensioners in 2015 appears smaller than that in 2013. No attempt is made to explain or even to show awareness of this glaring inconsistency. Revenue administrative data is partly collected and published in an independent statistical source, the '*System Ergani*', in which no attempt is made to relate revenue to expenditure.

In consequence, in order to chart what happened to the pension system over the crisis one is limited to use *either* structural indicators released with great delays by EU bodies *or* micro-data from sample surveys.

Two sample surveys that cover pensions over the crisis have been trawled to extract and fill the gap of gender sensitive information. **EU-SILC** is a survey of incomes, used in [section 5.3](#) to explore gender gaps. The labour force survey **LFS** is used to explore, to the extent possible the extent of early retirement. A source that should have provided in depth information would have been the **Survey of Health Ageing and Retirement in Europe**. This is a panel survey of people over 50, providing information of their economic, financial, employment, health and family circumstances. 3500 people had participated in Greece for the first three waves, in 2004, 2007 and 2009. This would have provided an ideal base to use w4 in 2011 and w5 in 2013 to how the crisis affected different kinds of people and to how. However, Greece was the only original country not to participate in those waves. Nevertheless, when w6 (2015) information comes on stream this will gap should be partly made up.

5.3 Pension gender gaps in Greece

The crisis could thus be expected to be a time of major realignments concerning gender, caused both by institutional change and by individuals' reaction to macroeconomic developments. This section turns to an attempt to characterise these changes employing pension gender gaps as indicators.

A pension gender gap is in principle something like the 'pension sequel' of the better known gender pay and earnings gaps, ([Bettio, Betti & Tinios, 2013](#)). In those a key distinction is between a gender gap in earnings for those working and a participation gap of the extent of involvement in the labour market. Similarly, in the case of pensions we distinguish between two issues: pension system coverage and relative pension generosity. The latter is defined as a pension gap between men and women among those who are entitled to a pension.

So, the Gender Gap in Pensions is computed in the simplest possible way, by comparing average pensions of men and women: *It is one minus women's average pension income divided by men's average pension income*. To express this as a percentage the ratio is multiplied by 100. In other words, it is the percentage by which women's average pension is lower than men's ([Box 5.1](#)).

Two linked indicators, separate ‘*who gets a pension*’ and ‘*what is the difference between men and women*’:

1. **The coverage gap** –that is, the extent to which more women than men do not have access to the pension system (in the sense of having zero pension income).
2. **The pensioners’ pension gap**—or else “*the*” pension gap, that is, the difference in pensions *excluding* non-pensioners. This measures how the pension system treats “its own beneficiaries”, that is, excludes those with no active links with pensions.

BOX 5.1. The (mean) Gender Gap In Pensions

Based on [Bettio, Betti & Tinios \(2013\)](#) we define the mean Gender Gap in Pensions as:

$$\left(1 - \frac{\text{women's average pension income}}{\text{men's average pension income}} \right) \times 100$$

The definition of *women’s* and *men’s average pension income* rests on the following choices and assumptions:

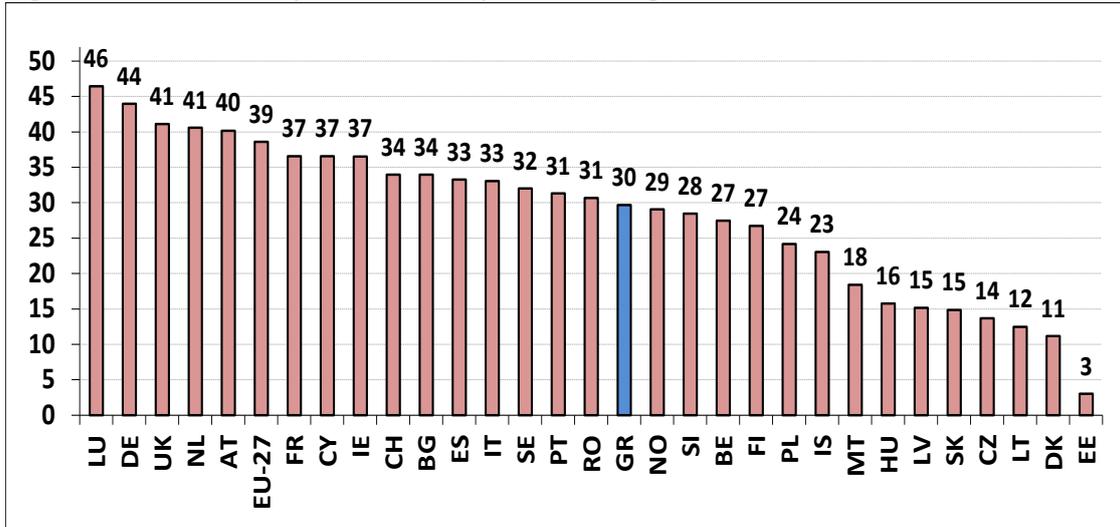
1. We consider the subsamples of individuals in the EU-SILC (UDB p-file) who are 65-79 or 65+ years old at the beginning of the income reference period (t-1) of the EU-SILC wave concerned (t).
2. From the subsample of individuals in (1) we select those who have “at least” one positive income value of old-age benefits (PY100G), regular private pensions (PY080G) or survivors’ benefits (PY110G).
3. By denoting “F” the women in subsample (2), and “M” the men in subsample (2), the Gender Gap in Pension can be rewritten as:

$$\left(1 - \frac{\frac{\sum_{i:1}^F (PY080G_i + PY100G_i + PY110G_i) w_i}{\sum_{i:1}^F w_i}}{\frac{\sum_{j:1}^M (PY080G_j + PY100G_j + PY110G_j) w_j}{\sum_{j:1}^M w_j}} \right) \times 100$$

where w_i is the personal cross-sectional weight of female i (SILC variable PB040), and w_j is the corresponding weight for male j .

In what follows we employ [Bettio et al. \(2013\)](#) terminology to track the gender gap during the crisis, starting from 2008, containing 2007 incomes, i.e. clearly before the crisis and proceeding on to 2012. [Figure 5.2](#), presents the results for the gender gap in pension for thirty European countries: Greece (30%) appears to does better compared to the European average (39%), but still show sizeable differences in gender gap in pensions. On the other hand, the lowest values are found for Malta (18%), Eastern European countries: Hungary (16%), Latvia (15%), Slovakia (15%), Czech Republic (14%), Lithuania (12%), plus Denmark (11%); finally, Estonia is ‘top of the class’ – as women’s pensions are lower by only 3%.

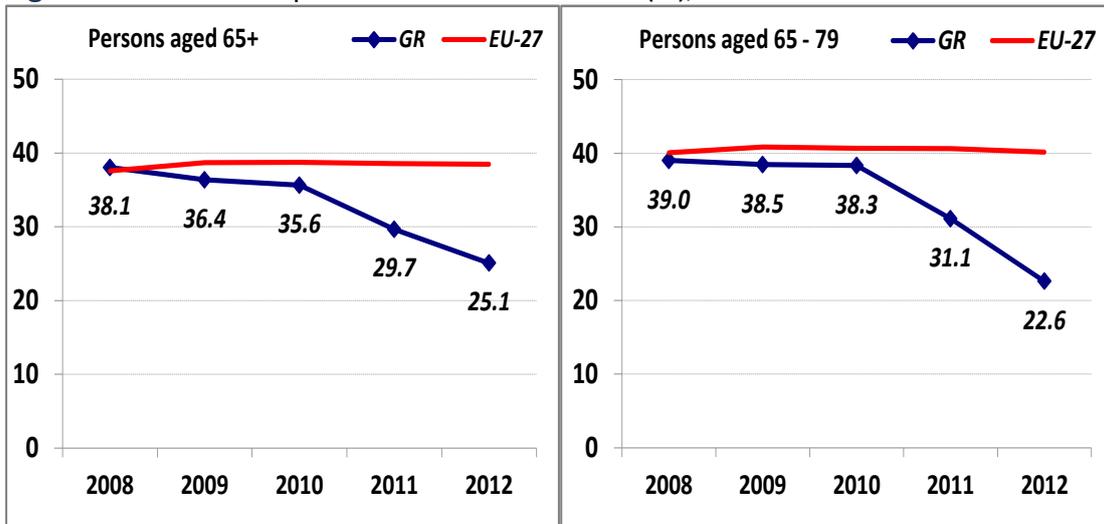
Figure 5.2: Gender Gap in Pensions, pensioners aged 65+



Source: [Betti, Bettio, Georgiadis and Tinios, 2015](#), based on EU-SILC 2011

Figure 5.3 shows that the gender gap in pension income for people aged 65+ stood at 35.6% in Greece in 2010 (against 38.7% in the EU-27), while in 2012 it fell to 25.1%, (against 38.5% in the EU-27) ([Betti et al. 2015](#)). This remarkable decline over the 2010-2012 period can be partly explained by the successive cuts in higher pensions over EUR 1200, which are overwhelmingly collected by men. This trend begins in the first year of the crisis (2011 which covers 2010 incomes and builds up in 2012). The overall reduction is over 10 points, a reduction of almost a third. A similar, and even more dramatic decline applies to the younger pensioners' group, aged 65-79, what [Tinios et al. \(2015\)](#) term the 'central' pension gender gap. The fall by level 17pp brings it to 22.6% in 2012, significantly lower compared to the EU average.

Figure 5.3: Gender Gap in mean Pension Income (%), 2008-2012



Source: EU-SILC data, 2008-2012.

A key characteristic of a pension system is its **coverage**: whether some people are entitled to a pension, or not. We might expect large coverage gaps in social insurance systems, as in Greece, where the right to an old age pension is dependent on a minimum number of years of contributions. In Greece, in a distinct echo of the *male breadwinner model*, rather than a married woman who has insufficient years of contributions being entitled to her own pension, the husband’s pension is augmented by a married allowance. A large coverage gap is thus associated with a larger pension gap.

Indeed, the **gender gap in coverage rate** was over 15 per cent, 10.2 pp lower compared to the corresponding proportion of men in Greece – almost three times higher than the EU average (5.8 pp) (Table 5.2). The gap is slightly higher for the central group (65-79) as that contains fewer widows, whose inclusion reduces gender gaps in all cases. Interestingly, the coverage gap narrows suddenly in 2012. This change is rather harder to explain than a shrinking pension gap; unlike other countries the safety net features of the Greek social protection do not justify such a reaction. Equally, no legal change in those years could explain such an abrupt change; the most likely explanation is that some statistical issue lies behind a ‘blip’ in 2012 before returning to the levels of 2008-2011.

Table 5.2: Gender Gap in non-coverage rate, 2008-2012

Greece	<i>Gender Gap in non-coverage rate (W-M in pp)</i>				
Persons 65-79	2008	2009	2010	2011	2012
GR	17.2	16.4	16.3	17.6	12.3
EU-27	6.6	6.3	6.5	7.2	6.8
<i>difference</i>	<i>10.5</i>	<i>10.1</i>	<i>9.7</i>	<i>10.4</i>	<i>5.5</i>
Persons 65+					
GR	14.5	13.6	13.3	15.6	10.2
EU-27	5.6	5.4	5.6	6.2	5.8
<i>difference</i>	<i>9.0</i>	<i>8.2</i>	<i>7.7</i>	<i>9.4</i>	<i>4.4</i>

Source: EU-SILC data, 2008-2012.

Pension gaps, like pay gaps, essentially compare the average woman pensioner with the average man pensioner by looking at the *centre* of each distribution. **How are pensions distributed around that pension average?** One way of doing that, is to ask whether we find more or fewer women among individuals who have a lower pension. Bettio et al 2013 take the distribution of *men’s* pensions for each country and we classify pensioners into three groups: those of low pensions (bottom 33%), middle pensions (between 33% and 66%) and high pensions (top 33%). The distribution of income defined *according to men’s pensions* is then matched to the women’s distribution. We therefore ask what share of women receives a pension less than the *men’s* cut-off point -that is, the amount that the richest man of the bottom 33% receives. This effect –of overrepresentation of women at the bottom and under-representation at the top – can be expressed by means of odds ratios. Dividing the proportion of men at the bottom (33%) by the proportion of women who are ‘squeezed’ in the same income range can be expressed quite simply as ‘*how many poor women are there for every poor man?*’; equivalently ‘*how many rich*

women for every rich man’ and ‘how many middle income women for every middle income man?’ Thus figures higher than one imply overrepresentation; less than one, the opposite.

The result appears as [Table 5.3](#). In Greece on average, 50% of women are ‘squeezed’ into a pension range that holds the poorest 33% of men (which could be expressed as saying that for 2 pension-poor men there are 3 pension-poor women). Among high income pensioners, women are correspondingly underrepresented (for every 1 pension-rich men there is 0.7 pension-rich woman). The picture of 2012 comes *closer* to parity as compared to 2011; pension cuts apparently make both distributions flatter. Greece is more heavily weighted towards the centre of the distribution, presumably a result of high concentration of pensioners around the IKA minimum pension. This levelling has apparently hit men more than women.

Table 5.3: Distribution of pension income: three linked odds ratios, 2011 and 2012

	Country	Number of poor women for every poor man	Number of women in the middle part (33%-66%) for every man in the middle part	Number of rich women for every rich man
2011	EU-27	2.0	0.7	0.3
	GR	1.7	0.9	0.4
2012	EU-27	2.0	0.7	0.3
	GR	1.5	0.8	0.7

Source: EU-SILC data, 2008-2012.

5.4 Pathways to retirement throughout the crisis

The transition to retirement is never a simple process, nor is it uniquely determined by mandatory legal retirement ages. It results as individuals react to conditions and decisions parameters. These might arise from the supply side, a very though not exclusively important being from incentives regarding access and parameters of the pension system. Additionally, health considerations or family commitments impinge on the willingness to work and hence to postpone retirement. These are balanced by considerations arising from the demand of labour side, on the part of employers or the labour market. These might relate to productivity in conjunction to how age or tenure are linked to wage and salary scales. The pension system, thus, despite what many commentators hold is neither the exclusive, nor the most important consideration entering when someone retires.

[Table 5.4](#), from [Tinios \(2010\)](#) uses SHARE wave 1 data to chart European heterogeneity and in this to benchmark Greece. The table seeks to characterise what is a complex and for many countries bimodal frequency distribution of retirement ages. The first part of the table tabulates, separately for men and for women the gradual movement out of employment starting at age 50, where all those who have worked are still in employment to age 70 when virtually all have retired. The second panel looks at the obverse, i.e. the percent with own right pensions (i.e. excluding survivors), where we see the opposite movement.

The table shows that Greece has a more complex picture than the rest of Europe, even of the South. The distribution is more spread out, a larger proportion of Greek men for instance remaining at work at age 65. As we are looking at single-year cohorts, we must be prepared for heightened variability; however the results are still indicative. The core of the early retirement problem is evidenced in larger proportions accessing pensions at lower ages: Already at 50 17% of the year-group's women (and 6.5% of men) have received a pension, far larger than the number in any other group of countries. The bulk of early retirement problem occurs before age 55; after 60 the Greek rates for men and for women are not dissimilar to those of Europe.

Table 5.4: Pathways to retirement across Europe, by gender, SHARE w1 data (2004)

	Men				Women			
	North	Central	South	Greece	North	Central	South	Greece
<i>(% of the population still in employment) ¹</i>								
At age 50	95,8	93,1	98,8	93,5	87,6	85,4	90,3	82,8
age 55	85,0	86,5	71,4	85,7	84,1	83,5	66,5	54,4
Age 60	61,3	49,5	31,2	66,2	68,5	48,2	28,3	34,9
Age 65	10,3	12,8	20,3	19,0	11,2	2,8	8,0	3,7
Age 70	0,7	0,0	0,1	1,1	0,1	2,1	0,0	0,0
<i>(% of the population with own-right pensions) ²</i>								
at 50	0,5	0,4	0,5	6,5	4,8	3,0	3,1	17,2
55	9,1	6,8	26,7	14,3	8,2	6,3	18,9	40,7
60	34,3	32,8	57,1	33,9	29,4	39,9	63,2	57,3
65	89,7	81,2	76,3	77,9	88,8	96,5	91,1	89,0
70	99,3	100,0	99,8	98,9	99,9	97,9	100,0	100,0
<i>Age (in years) at which x% of people of this cohort have already left employment</i>								
25%	55	54	53	54	53	53	52	51
50% median	60	60	61	59	58	59	59	56
75%	66	65	66	65	64	65	64	64

Source, Tinios 2010.

Notes: (1) The ratio of those ever-employed divided by the number retired or unemployed. (2) The ratio of those retired divided by the number ever-employed or unemployed.

The last panel looks at the same issue from the different direction: It solves the equation the other way and asks what is the age at which 25% of the eligible population has *already* left the labour market, at what 50% (the median age) and at what 75% have done so. The Greek distribution is heavier at very low ages, and much more so for women than for men. A quarter of women have already retired at 50 and half at 56. In contrast, the 'late stayers' – those at the top end exhibit very little international variability – despite the very different systems and incentives to retire early, even if we look at Scandinavia and the Netherlands.

The same analysis of SHARE w1 pre-crisis data for Greece concluded that in Greece the identity of the pension provider dominated all other considerations in explaining the tendency to early retirement. This must only to be expected if in the Civil Service access to pensions starts below 50, whereas farmers of both gender can only use

disability pensions to get a pension under 65. SHARE data is unavailable for the crisis period. We therefore have to make do with using Labour Force Data which, though having a large sample size, is not calibrated to deal with an older population.

Figures 5.4 to 5.7 perform in diagrammatic form a similar exercise as Table 5.4, focusing at the crucial pre-retirement group 50-64. That is they look at each individual year-cohort and look at the percentage of the population in retirement or employment status. In contrast to SHARE we cannot single out the ever-employed from the population to arrive at the maximum potential population with a right to a pension. In consequence women's absolute percentages are much lower, and are affected by a cohort effect: 65 year old women belong to a different generation from 50-year olds. A pair of graphs cover 2007 and another 2014 to show how the crisis has cumulatively affected the pensioner population.

Figure 5.4: Transition from employment to retirement, **men** aged 50-64 years, Greece 2007

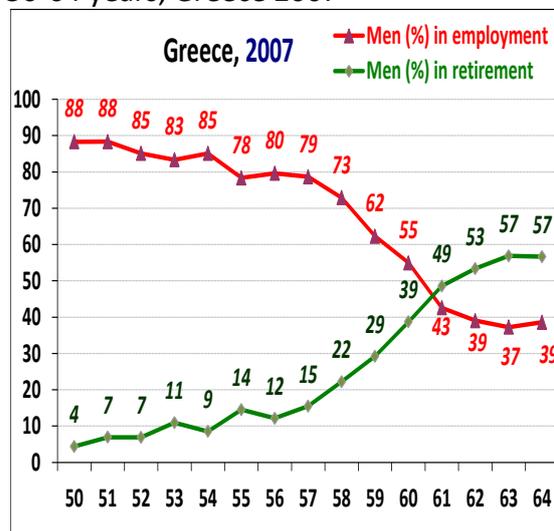


Figure 5.5: Transition from employment to retirement, **women** aged 50-64 years, Greece 2007

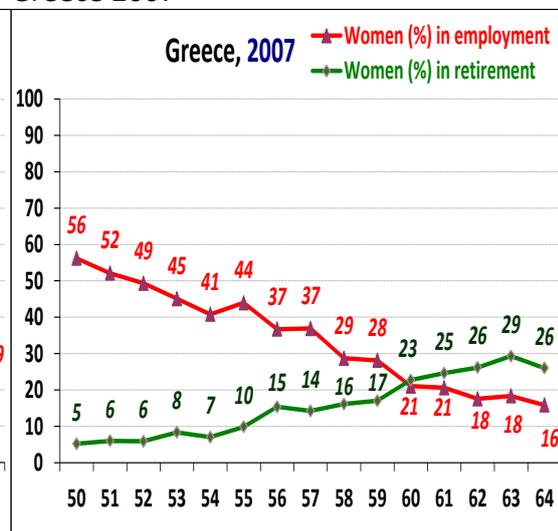


Figure 5.6: Transition from employment to retirement, **men** aged 50-64 years, Greece 2014

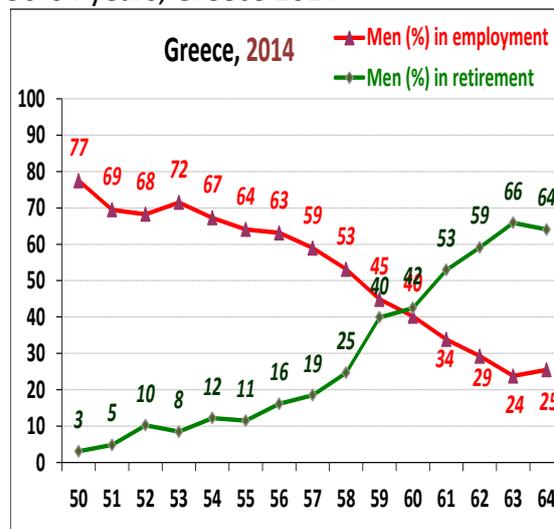
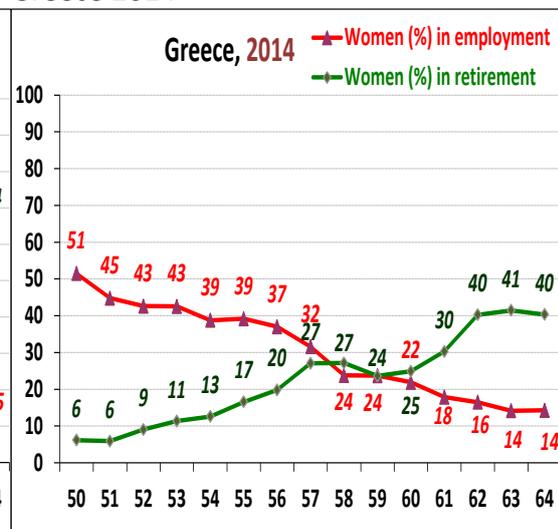


Figure 5.7: Transition from employment to retirement, **women** aged 50-64 years, Greece 2014



Source: Authors' estimations based on LFS data.

The figure for men becomes much steeper at age 60. The employed curve for both genders is less steep as that is affected, additionally by unemployment. In contrast the women's retirement curve for pensioners is in all points higher in 2014 than in 2007; e.g. at 55 15% are retired (up from around 10%). A further large rise follows at older ages, past 60

The same picture is depicted in Figures 5.8 - 5.11, which additionally show how fast the retired/pensioner ratio falls with advancing age. While there is some tentative evidence that retired men before 55 (chiefly one would expect disability pensioners) are fewer in 2014, the same does not hold for women, where in 2014 there is gathering pace of retirees after about 50 years of age, and considerably so between 55 and 60. These would be women who left employment around the time of the 2010 reforms, either to forestall the changes, or as a consequence of the changes due to the definition of what underage children mean.

Figure 5.8: Employed to Retired ratio, men 50-64, Greece 2007

Figure 5.9: Employed to Retired ratio, men 50-64, Greece 2014

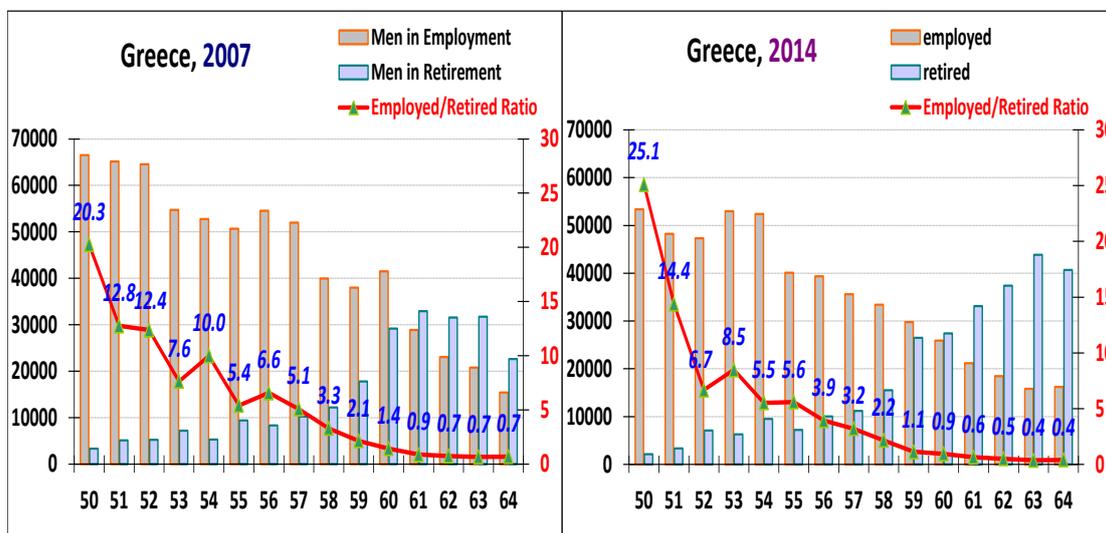
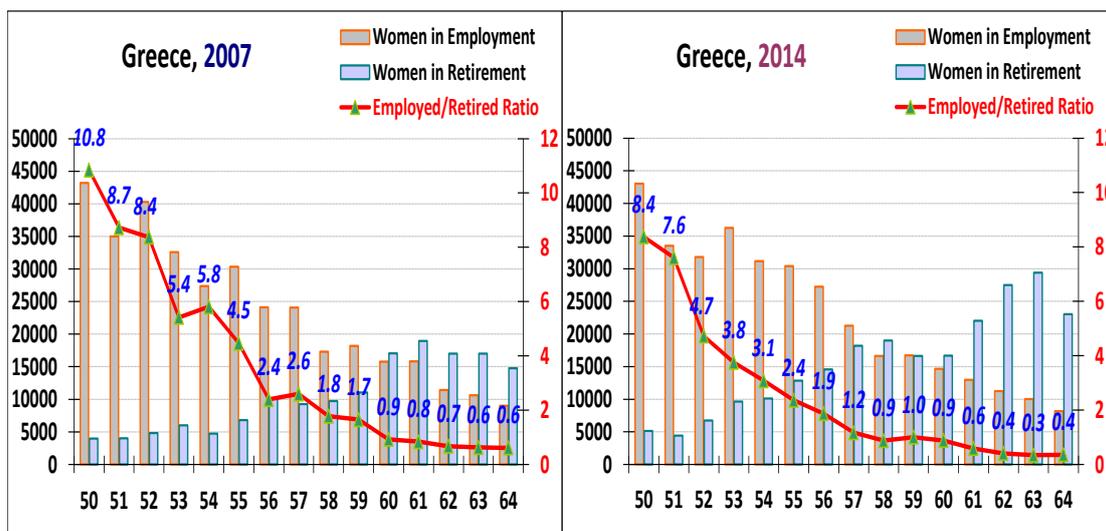


Figure 5.10: Employed to Retired ratio, women 50-64, Greece 2007

Figure 5.11: Employed to Retired ratio, women 50-64, Greece 2014



Source: Authors' estimations based on LFS data.

The partial demographic pyramids of Figures 5.12 and 5.13 for 2007 and 2014 remind us that, in the background of the changes in the labour market and retirement rules, there is a very strong demographic undercurrent. The crisis period coincides with the entry into retirement ages of the Greek baby boom. The baby boom in Greece, due to historical factors in the 1940s as well as immigration trends in the 1950s, was delayed and more spread out than what happened in Western Europe and the US. (Tinios 2010). In consequence, it was expected to make its presence felt after 2005 and to pick up pace around the middle of the current decade, an expectation that the Spraos Report (1997) stressed. Indeed, the two pyramids focussing on the crucial population in the ‘retirement corridor’ of ages 50-64 underline this point. The 2014 pyramid is larger *in total*, in addition to showing the relative weight of the retired growing with time. The combination of the two factors: greater propensity to retire and larger absolute numbers form the core of the social insurance conundrum faced by Greek public finances in the long term. The two pyramids show that the bulk of the Greek baby boom was allowed to access pensions using the old, more generous, requirements. This will translate into a permanent burden on public finances as that group has severed its links with the labour market in a more final manner than being unemployed would have signaled²⁰. Early retirement which was allowed to happen during the crisis will cast a long shadow over public finances for the next three decades.

Figure 5.12: Activity status of men and women aged 50-64, 2007

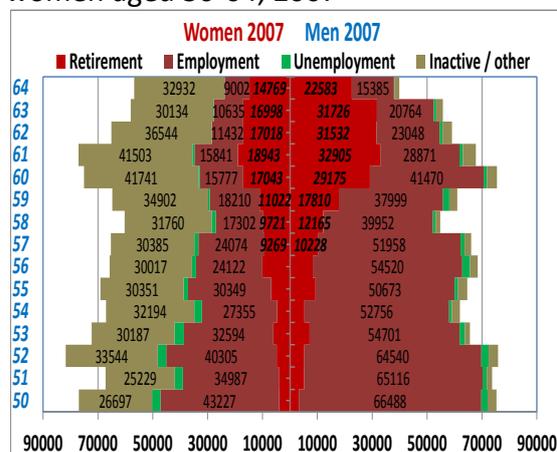
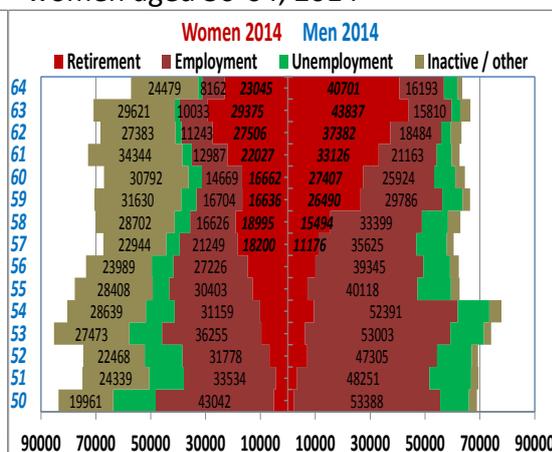


Figure 5.13: Activity status of men and women aged 50-64, 2014



Source: Authors' estimations based on LFS data.

Table 5.5 recapitulates by calculating cumulative numbers of retirees younger than particular ages, comparing 2007 with 2014. We see that the total number of women retirees in 2014 is larger than 2007 by 80 thousand people, representing a 52% increase over the same figure in 2007. This increase represents 6.4pp of the 50-64 female population. The largest percentage change occurs in the pre-57 age group, where the increase is 64%. The figure for men is a little more restrained – 50

²⁰ Panageas & Tinios 2016 suggest the possibility of labour market recall of that group as a measure to be considered. They also raise the spectre of labour shortages when the recovery gets under way.

thousand increase, 21% over 2007, representing 4.3 pp of the relevant population group. For men the exodus occurs after 60. Moreover, we should not forget that these numbers are additional to increased unemployment, and hence represent a major, and most probably permanent, diminution of the employment potential of Greek society.

Table 5.5: Total number of retirees between 50 and particular ages, by gender in Greece, 2007&2014

	2007		2014		Change 2007-2014		
	# retirees	(%) of popul.	# retirees	(%) of popul.	# retirees	(%) change	in pp
Men							
50-52	13,610	6.1	12,582	6.1	-1,028	-7.6	0.0
50-55	35,436	8.5	35,521	8.4	85	0.2	-0.1
50-57	53,968	9.8	56,743	10.4	2,775	5.1	0.6
50-60	113,118	15.2	126,134	17.1	13,016	11.5	1.8
50-65	231,864	24.0	281,180	28.3	49,316	21.3	4.3
Women							
50-52	12,814	5.7	16,283	7.0	3,469	27.1	1.3
50-55	30,344	7.0	48,924	10.3	18,580	61.2	3.3
50-57	49,694	8.8	81,687	13.2	31,993	64.4	4.4
50-60	87,480	11.4	133,980	16.2	46,500	53.2	4.8
50-65	155,208	15.2	235,933	21.6	80,725	52.0	6.4

Source: Authors' estimations based on LFS data.

The crucial magnitude for the pension system is the size and characteristics of the flows out the pension system. This is a key statistic which is deficient in the administrative data for the pension system. The LFS contains a question of activity in the previous year, from which those who applied and were granted a pension in that year can be separately identified. This requires a run of LFS data for all years to build a time series; having access only to certain years, this was not possible. Nevertheless, [Figures 5.14 to 5.17](#) compare those two years by activity status, distinguishing the stock of retirees and the flow of those granted pension in the previous year. For women we can see the cohort effect in operation: Already in 2007 the number of inactive women is lower – both due to the added worker effect but also due to younger cohorts being more involved in the labour market. Also in evidence is the far larger threat of unemployment. However there is no suggestion of unemployment operating as a 'retirement corridor' in a manner common in, say, Germany. The transition into retirement happens directly from employment, without an intervening period of unemployment.

Figure 5.14: Activity status of men 50-64, Greece 2007

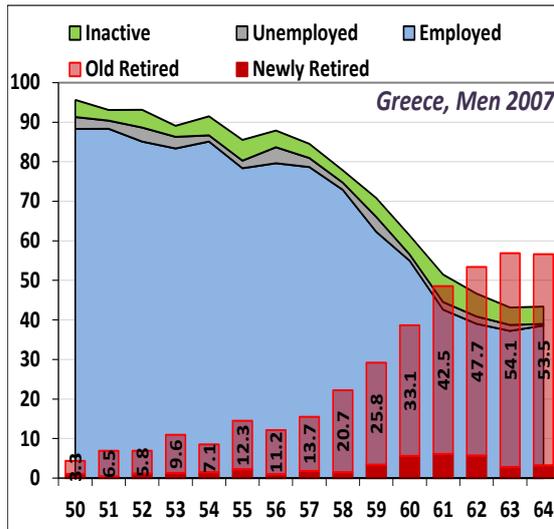


Figure 5.15: Activity status of men 50-64, Greece 2014

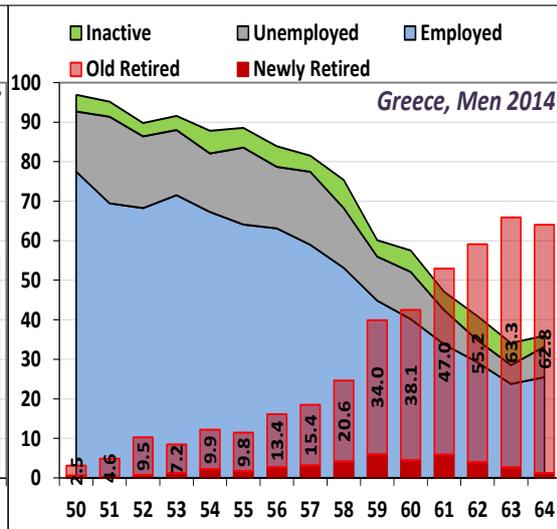


Figure 5.16: Activity status of women 50-64, Greece 2007

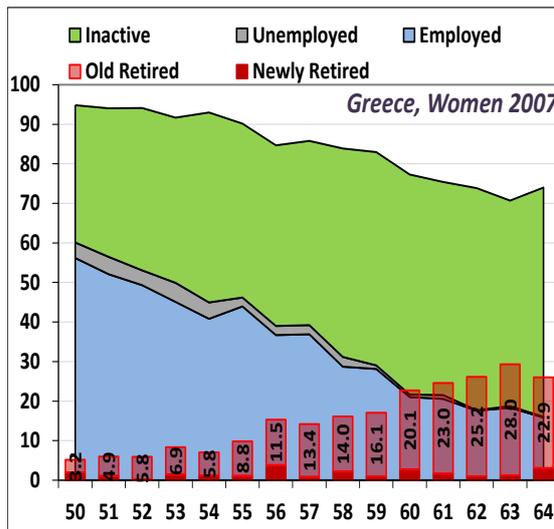
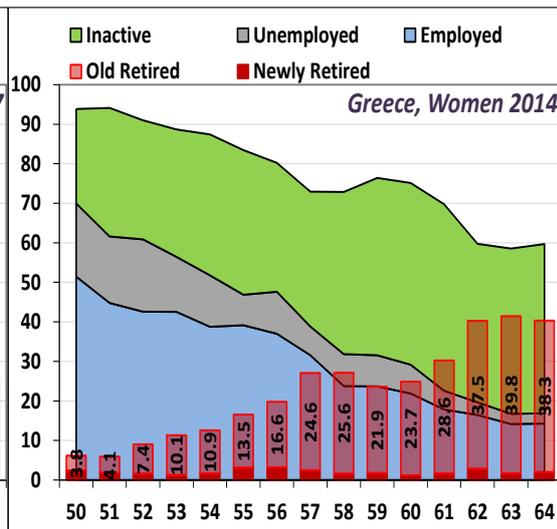


Figure 5.17: Activity status of women 50-64, Greece 2014



Source: Authors' estimations based on LFS data.

Note: 'Newly retired' stands for those who have been retired since last year. 'Old retirees' are those who have been in retirement for more than one year.

The final exercise to probe early retirement attempts to look at different behaviour by birth cohort (Table 5.6). It builds 'synthetic cohorts' using published employment indicator from LFS of different years which capture the same birth cohort at different stages of their life. Thus people born in 1949 and 1950 were in the 2007 LFS aged 57-58 and, by the 2014 LFS they were aged 63-64. Men of this group were in retirement at a rate of 18.5, which had virtually doubled by 2009 and reached more than 50 per cent in the second year of the crisis. Their exodus was still underway in 2014. Women of the same group. Women's exodus appears less dramatic only because there are fewer women who can access pensions, plus at age 57 a large part of early retirement has already taken place.

The impact of early retirement can also be seen if we read *down* the columns of [Tables 5.6](#) and [5.7](#). Each subsequent birth group, at the same age, is more likely to have the status of pensioner. We see the difference between those cohorts who were ‘grandfathered’ and those who were ‘caught out’ by the legislative changes. It must be noted that, as legislation never specifies rights as applying to birth cohorts but (most usually) by years of contribution, its impact is diffuse across cohorts. Those born in 1955-6 show a smaller retired population for both and for women.

Table 5.6: Retired Men (%) by age group and cohort, Greece

MEN	57-58	59-60	61-62	63-64
Cohort 1949-50 (aged 63-64 in 2013)	18.5 2007	33.1 2009	54.6 2011	65.5 2013
Cohort 1951-52 (aged 61-62 in 2013)	21.8 2009	38.7 2011	52.8 2013	
Cohort 1953-1954 (aged 59-60 in 2013)	24.1 2011	40.7 2013		
Cohort 1955-1956 (aged 57-58 in 2013)	24.7 2013			

Source: Authors’ estimations based on LFS data.

Table 5.7: Retired Women (%) by age group and cohort, Greece

WOMEN	57-58	59-60	61-62	63-64
Cohort 1949-50 (aged 63-64 in 2013)	15.1 2007	22.0 2009	29.9 2011	37.9 2013
Cohort 1951-52 (aged 61-62 in 2013)	16.6 2009	26.7 2011	35.1 2013	
Cohort 1953-1954 (aged 59-60 in 2013)	24.1 2011	23.8 2013		
Cohort 1955-1956 (aged 57-58 in 2013)	20.0 2013			

Source: Authors’ estimations based on LFS data.

[Figures 5.18](#) and [5.19](#) focus on the 57-58 age group, the central retirement group, across LFSs conducted in different years. We see both the increase in retirees, but also the increase in unemployment (especially for men).

Recapitulating this analysis of behaviour of the 50-64 age group there is considerable corroborating evidence that early retirement was a key feature of the crisis – especially in the case for women. Using an imperfect second-best statistical source,, the LFS, we were able to pinpoint the issue, measure its general dimensions, but could not delve into the characteristics of those who chose (or, in some cases, were forced into) early retirement.

These characteristics are crucial for being able to forecast the social and economic status of the retired female population. Should those people have few years of contributions and/or low employment incomes their prospects may be bleak. Similarly, we do not know how they fared in the pension cuts or how they will be affected by future pension changes which transpire with increasing frequency.

These matters remain on the drawing board as future projects either as better data come on stream, or should there be a more open attitude to using and divulging administrative data.

Figure 5.18: Activity status, by cohort, at the aged of 57-58 years, men, Greece

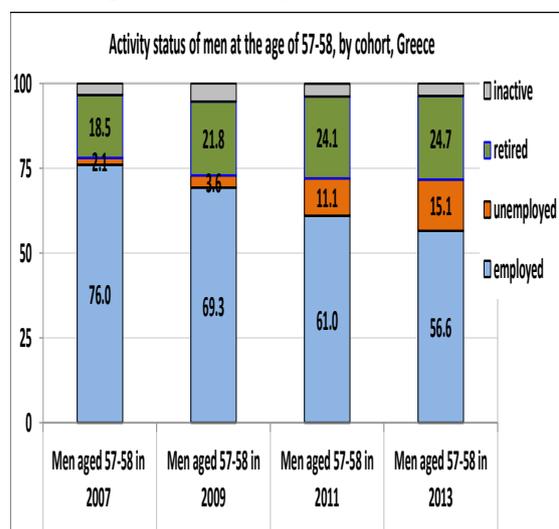
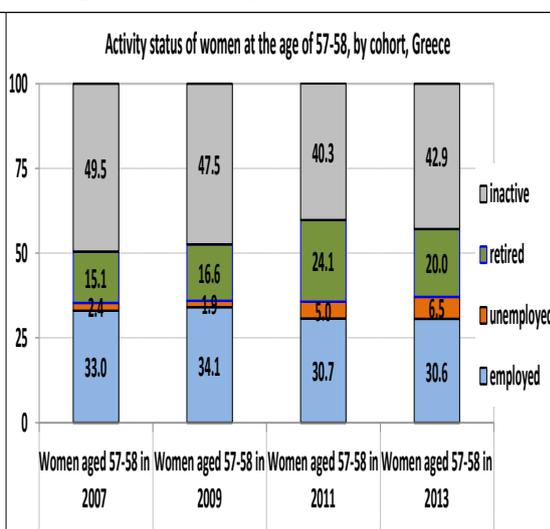


Figure 5.19: Activity status, by cohort, at the aged of 57-58 years, women, Greece



Source: Authors' estimations based on LFS data.

5.5 The policy challenge of the aftermath of early retirement

We have seen that early retirement of women was the most significant impact of the crisis. Whether as a misguided attempt to limit unemployment, or as an attempt to limit the size of the public sector when direct redundancies were politically unpalatable, all the evidence points that the legacy of the crisis to the post-crisis world will be a substantially and permanently increased body of retirees. This has a number of implications in a number of policy areas, each of which will be sketched.

Before we enter into this, we may ask whether the change is reversible or whether the larger stock of retirees has to be borne no matter what. Panageas and Tinios 2016 borrow a term from the Geneva Association of Insurance Economists and talk of increased employment of older individuals as a putative 'fourth pillar' to cope with ageing. Such, includes pensioners' employment either voluntary or part-time, which is increasingly familiar in Europe and not unknown in Greece (though in the latter it is met mainly in the grey economy). They mention that in Greece the ordered and voluntary recall of young retirees to the labour market could be policy tool to be considered; it could take advantage of the large stock of under-60 retirees who could be enticed in the labour market through positive or negative incentives. The principal negative inducement would obviously be, the ability to exempt oneself from the frequent pension cuts which could become permanent fixtures of Greek pensions.

The obvious problem of retirement as opposed to other labour market adjustment is that it creates a public finance problem which will last at least until the time that the

young new retirees would have retired. In the extreme though not unusual case of mothers of 'underage children' this might be fully for 17 years (between 50 and their new age of 67). During that time the State will be paying pensions and not collecting contributions. These will be counterbalanced after that period by having to pay smaller pensions than otherwise.

However, public finance is not the only area where early retirement will affect. We look at each area in turn:

First, **the early retired themselves** will have to live with lower pensions. They will thus not be able to participate into any post-crisis output gains; low entitlements will be permanently locked to crisis levels. This will translate into lower independence as those women will have to rely more on their menfolk and family. It will also mean a far increased poverty risk in the future. Marginalisation and psychological effects may well be side-effects, both due to not being able to participate in 'normal' societal functions and due to the withdrawal of interests.

Second, **the implications for the labour market and for enterprises.** Public enterprises and the higher reaches of the civil services are being emptied of female staff. Continued hiring constraints will mean that the equalising impact of the public sector, plus its role as a kind of leading sector in gender equality will wane. In the private sector, the fact that early retirement was limited to women means that there will be a smaller supply of senior female cadres to compete for the hierarchy of business and of public administration. The obverse of that is that activities still open to pensioners may be of greater interest to women – voluntary activity, politics²¹, even working in the grey economy. However, the net result will be a lower representation of women in the economic sphere, and whatever this means for gender stereotypes.

Third, **the implications for those trapped in the labour market.** The other side of the coin of a system which bets on women's early retirement is the large number of women 'caught out' by the abrupt change of the summer of 2015. Those women *would have* retired early, but are prevented from doing so by recent legislation. They have to enter a labour market which is still attuned to men and especially women leaving much later. While the supply of labour is thus forcibly and abruptly increased, the demand by employers will be essentially unchanged. For example, tenure linked pay scales make employment of older individuals more costly for employers. Similarly a labour market for the over-50s is essentially non-existent. Training programs ignore the needs of the over50s when not barring them outright. Loans for starting a business frequently discriminate by age. Those issues will become increasingly relevant as the stock of those trapped grows with time, which will start happening with increasing frequency from 2016 on.

Greece will have to adapt from being a country where older women's place was in retirement (even if it was not in the home) to one where they will be trying to find work. If nothing is done, they will not be able to *find* any.

²¹ Many of the new women MPs elected for SYRIZA in the two elections of 2015 were pensioners.

Chapter 6: Gender in Greece and Time-Use in Greece: A first analysis

Introduction

The standard approach to gender inequalities concentrates on the labour market, most commonly measuring women's participation in employment and unemployment, in different types of work and work contracts, as well as gender gaps in wages and pensions. Economists traditionally focused their attention on market work and its remuneration. However, as feminists have always argued, much work is performed outside the market, most often within the household (Beneria, 1999; Himmelweit, 1995). This is unpaid work (in contradistinction with paid work for the market or leisure) and, although invisible in national accounting systems (Waring & Steinem, 1988), contributes to the well-being of individuals and their families. Similarly, women face a threefold choice between paid work, unpaid work and non-work (leisure) rather than the dichotomous work/leisure choice common in introductory textbooks.

Casual observation suggests that unpaid work is not evenly distributed between women and men. It also suggests that the time women and men spend on paid (market) work and unpaid (housework) is changing over time in the direction of greater parity. This process is gaining speed with women's rising labour force participation. Such observations have been time and again confirmed by numerous studies addressing different populations and using numerous definitions of housework and childcare/elderly care (Antonopoulos, 2008; Attias-Donfut et al. 2005; Bettio & Plantenga, 2004; Haberkern, Schmid & Szydlik, 2015; Lewis, Campbell & Huerta, 2008; Lyberaki, 2011a). Around the turn of the century, a number of countries launched Time-Use Surveys (TUS); Eurostat has been producing the Harmonised TUS for a number of different European countries.²² The introduction of TUS is a major step of progress in understanding how the socio-economic system works in actuality and how men and women make important decisions concerning the use of their time. The availability of Time Use Surveys has encouraged social scientists from different disciplines to engage in a flurry of new internationally comparative research (Bianchi et al. 2005; Sayer, 2005) leading to many important new insights.

As a consequence, there is a growing body of evidence documenting that, although women have increased their participation in paid work and decreased the time devoted to unpaid work, the process has been uneven and non-linear across countries and over time. And while gender gaps in employment have been shrinking over the 20th century, there is broad agreement that, pay gaps are complemented by care gaps – the difference in time devoted to caring others by men and women. Both pay- and care-gaps have shown unexpected resilience. Economists and social scientists have sought to explain this paradox by taking a broader look at how people

²²In the USA, the first American Time-Use Survey (ATUS) was launched in 2003 (Horrihan and Herz, 2004; Samaniego et al., 2000).

make their choices how to allocate their time. Men and women make their independent choices about how much to work, to perform housework, to care and to rest, but these choices are constrained by various restrictions. Women are caught “between two worlds”, the world of work and the world of the family, each governed by different rules; the economy of caring, “the other economy”, acts as the chief constraint ([Donath, 2000](#)).

The discussion on constraints and the partly imposed nature of individual choices regarding time-use is based on cross-country and longitudinal harmonized time-use studies. These studies have acted as a catalyst to produce new strands of research and new insights on gender. This has been made possible by the existence of the *Guidelines on Harmonised European Time Use Surveys* published in September 2000. Countries, following these guidelines have been able to produce comparable statistics ([Eurostat, 2006](#)). The analysis presented in this paper uses data obtained from Eurostat based on national Time Use Surveys (TUS) conducted between 1998 and 2004 in 13 EU Member States (Belgium, Bulgaria, Germany, Estonia, Spain, France, Italy, Latvia, Lithuania, Poland, Slovenia, Finland and the United Kingdom), as well as in Norway. Comparable evidence for Sweden is also reported based on [Gálvez-Muñoz et al. \(2011\)](#).

Greece was until recently excluded from these developments, being one of the countries that did not participate in time-use surveys. International comparisons on how men and women allocated their time between paid and unpaid activities could not include Greece. However, this situation came to end when the first TUS became available late in 2015. A Time Use Survey based on the Harmonized European TUS methodology was conducted between March 2013 and February 2014, at a time when the country was implementing the reforms of the second Memorandum.

The survey covered all private households throughout the country, irrespective of their size or socioeconomic characteristics. The final sample size was 3,371 households equally distributed within the year, so as to have 4 independent samples, corresponding to the 4 quarters of a year, in order to capture seasonal activities such as school holidays. The number of household members that responded in the survey was 7,137 of which 379 are 10-14 years old while the remaining 6,802 are over 15+ years old. *Individuals in age category 20-74* were 5,361 ([Hellenic Statistical Authority, 2014](#))

This chapter is the first ever systematic attempt to use TUS data for Greece, to benchmark and analyse gender in Greece. Though the micro-data which will allow fuller analysis has been requested and should be available by March 2016, the analysis had to content itself with using published averages.

It goes without saying that, it would have been preferable to base analysis on longitudinal data, to capture time-trends. Nevertheless, we can still see the opportunity of accessing the contemporary snapshot data as a starting point, to digest key findings which can be related to recorded trends elsewhere. We should also not lose sight of the fact that that the first time-use survey in Greece came at the height of a 6-year recession, while most of the other surveys were conducted

before the recent turmoil in financial and labour market.²³ Clearly, time-use can be expected to be affected by unemployment, public expenditure cuts and tight macro-economic conditions (austerity). We shall return to this in the [next chapter](#), where we shall try to put together different types of evidence on the effects of the crisis on gender imbalances. Here, we shall focus on the broad picture alone. Before doing so, however, [Box 6.1](#) raises a few methodological points.

Box 6.1: Some methodological issues

A **Time Use Survey (TUS)** is conducted in many European Union countries to collect information on how household members in each country use their time during both the 24 hours of a working day, as well as the 24 hours of a national holiday or Saturday/Sunday. Household members aged 10 years and older participated in the survey, by recording their activities –primary and secondary– in two diaries, one for a normal weekday, Monday to Friday, and one for a day during the weekend (Saturday or Sunday), for 24 hours, in ten minutes, increments, starting at 4 am and ending at 4 pm the next day. The information collected concerns how household members use and allocate their time - per main activity and parallel important activity – such as paid work, housekeeping, taking care of children or elderly people, transportation, recreation, etc. ([Hellenic Statistical Authority, 2014](#)).

The results of the survey are usually presented *in hours and minutes per average day*, that is as the average time spent on an activity over the year. The average time is an *average for the whole group of respondents*, whether they participate in the activity or not, as well as the average across the whole year ([Eurostat, 2004](#)); thus working time, say, is spread out over weekends and holidays, leading to apparently low values. For example, the average daily time spent on employment is calculated based on the working hours recorded by each respondent, including all the days of the year (working days and not) and the entire population (employed persons and not).

As *secondary or parallel* activity is defined any activity practiced simultaneously with the primary activity, e.g. eating lunch and watching TV. When two activities are simultaneous or sequential, *both* should be recorded. In the cases where one of the activities is the consequence of the other (e.g. *had lunch and talked with the family, went to work by car and listen to the radio*), then it is evident which activity is the main and which is the secondary. If the activities are sequential, and one of them is clearly longer than the other, then the longer one is coded as the main activity ([Hellenic Statistical Authority, 2014](#)).

Sources:

[Eurostat.\(2004\)](#). 'Guidelines on Harmonised European Time Use Surveys'. Luxembourg: Office for Official Publications of the European Communities.

[Hellenic Statistical Authority \(ELSTAT\) \(2014\)](#). 'Press Release: Time Use Survey in households'. Population and Labour Market Statistics Division Household Surveys' Section.

²³The most notable exception is the study by [Aguiar, Hurst & Karabarbounis \(2013\)](#) for the US.

6.1 Evidence from Long-Term Time-Use Trends in Housework and Care

Women's participation in paid work (employment) accelerated from the 1970s virtually everywhere. Time-use studies recorded that wives began spending less time in housework, while husbands began increasing their housework time, though at a slower pace (Kan, Sullivan & Gershuny, 2011; Sullivan, 2000). Forty years later, this process has not led to gender parity in time use, what Hochschild, 1989 anticipated as the 'stalled revolution' – where women work in the market and do not stop working out of it. It has been argued that this process occurred in the early 2000s, when progress, including in the labour market, more or less stalled.²⁴ (Goldin, 2006). In other words, it appears that progress towards equality proceeds with interruptions and setbacks. The question is whether the setbacks are transitional or more permanent.

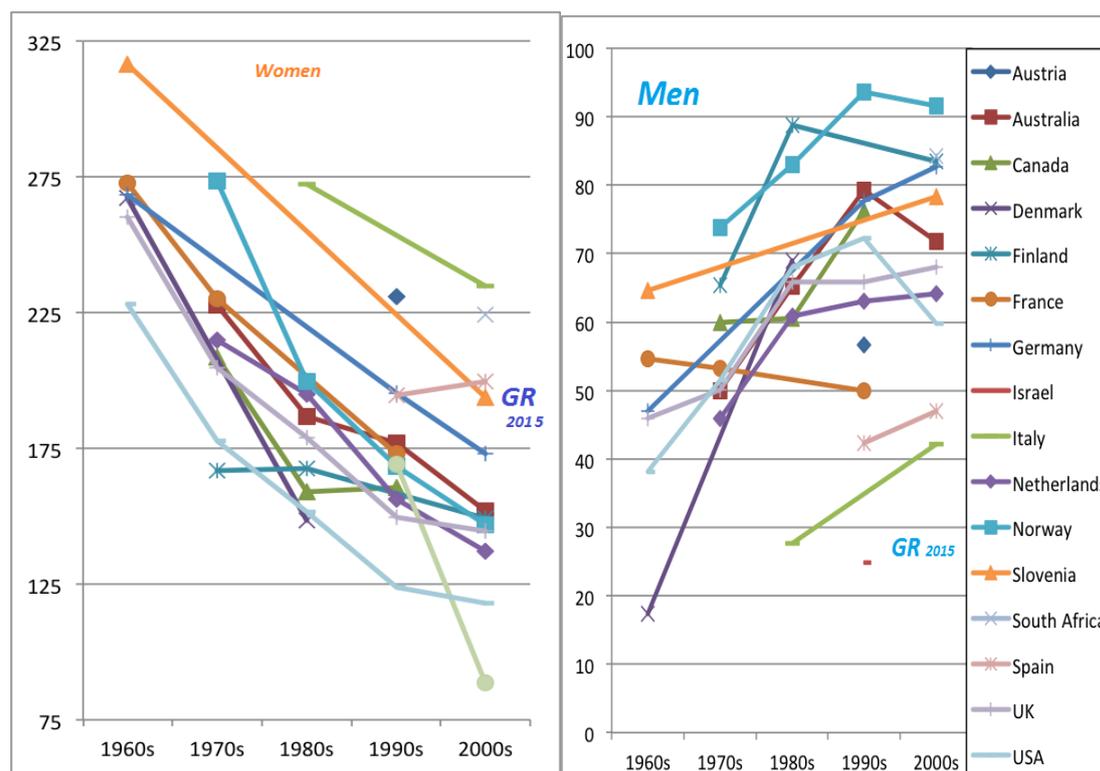
Unpaid family activities: Core housework and other kinds of housework and care

In surveying time-use trends in 14 developed countries over a 50-year period, (Sullivan, Gershuny & Robinson, 2015) take the optimistic view, i.e. that stalling is transitional: "When we take a broader and longer view of key trends in the gender division of labour, it is clear that despite periodic setbacks or slow-down, there has been continuing convergence in the roles and attitudes of women and men". They examined **core housework** trends (time spent in cleaning, cooking and laundry) as a means of measuring gender power in households and found it shrinking for women and increasing (with less impressive rates) for men. This is true for all countries of their sample up to the turn of the century. In the first decade of the 21st century progress seems to have reached a plateau (Austria, Germany and Slovenia), with the exception of Southern European countries (Italy and Spain) and some Central European countries as well. These trends are captured in Figure 6.1 below.

Using the published new TUS data for 2014, we have flagged Greece (2015) in both panels of Figure 6.1, in order to benchmark it in the time allocated by women and by men in core housework. As becomes evident, fully 10 years later than the end of the time-span covered in the figure for other countries, women in Greece still spend very long hours in housework, while men spend fewer hours than men did 50 years ago in most countries. In interpreting the figure we should bear in mind the differences in scales: the scale for women ranges over 250 minutes per day, whereas that for men less than half that, 100 minutes per day. So the same distance for women counts for 2 ½ times that of men.

²⁴ A. R. Hochschild (1989) used the term "stalled revolution" to describe the situation in which a higher women's employment rate is not followed by men's greater involvement in housework and care activities. The term alludes to C. Goldin's famous term "quiet revolution" to describe women entering paid employment in the course of the 20th century (Goldin, 2006).

Figure 6.1: Benchmarking Women’s and Men’s core housework time (minutes/day): Greece added to international comparative TUS data.



Source: Sullivan, O. & Gershuny, J. (2015). “The Continuing “Gender Revolution” in Housework and Care: Evidence from Long-term Time-use Trends. Available at: <https://contemporaryfamilies.org/continuing-gender-revolution-brief-report/>

Progress notwithstanding, there is still a substantial difference in the time women and men spend on core housework in all countries. Furthermore, from the 1990s onwards, there has even been a decline in men’s contribution in some countries.

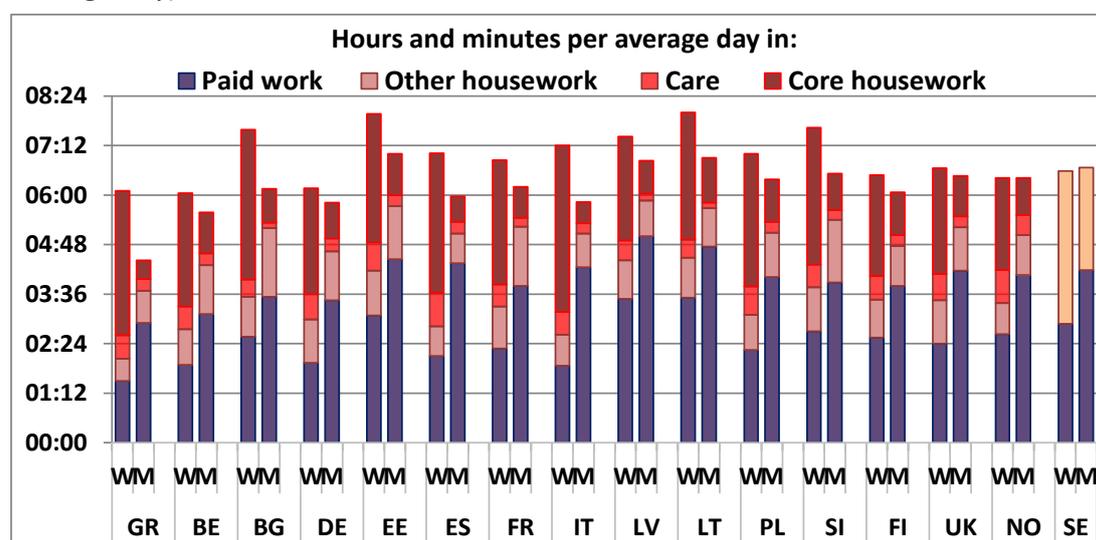
Turning to the **other kinds of housework** (e.g. gardening and pet care; constructions and repairs; shopping and services) and **care work**, it appears that women, again, have clearly decreased their time input, while men modestly increased their involvement in housework (with some Southern European exceptions in recent years). There are two important exceptions though: *both men and women increased their involvement in the time they spend with their children and with shopping*. So, “when we combine all three activities (shopping, housework and childcare) ... we see a clear-cut increase over the past half-century –in every single country included in the survey- in men’s daily time spent in unpaid family work and care”. And although “women continue to shoulder a disproportionate load of unpaid work, ... there has been an obvious, cross-national increase in men’s contributions” (ibid).

6.2 Time Use of Men and Women across European Countries: gender patterns

One way to evaluate gender (im)balance in time allocation patterns is to add up time devoted to *work, both paid and unpaid*. Taking forward the analysis of [Galvez-Munioz et al. \(2011\)](#) so as to incorporate the recently released Greek data on time use, we reconstruct the grand picture (including 16 European countries); [Figures 6.2](#) and [6.3](#) reflect the main stylized facts, while [Table A1](#) in the [Appendix](#) offers more detail.

[Figure 6.2](#) combines the length of time allocated in paid and non-paid work in a stacked bar chart for all the women and men in the sample and shows the gender differences in the prevailing pattern. Here again Greece exhibits the largest inequality between women and men in core housework (with Italy), but otherwise the gender differentials in time spent in employment and other types of housework is unremarkable.

Figure 6.2: Working Time of Women and Men aged 20-74 (hours and minutes per average day)



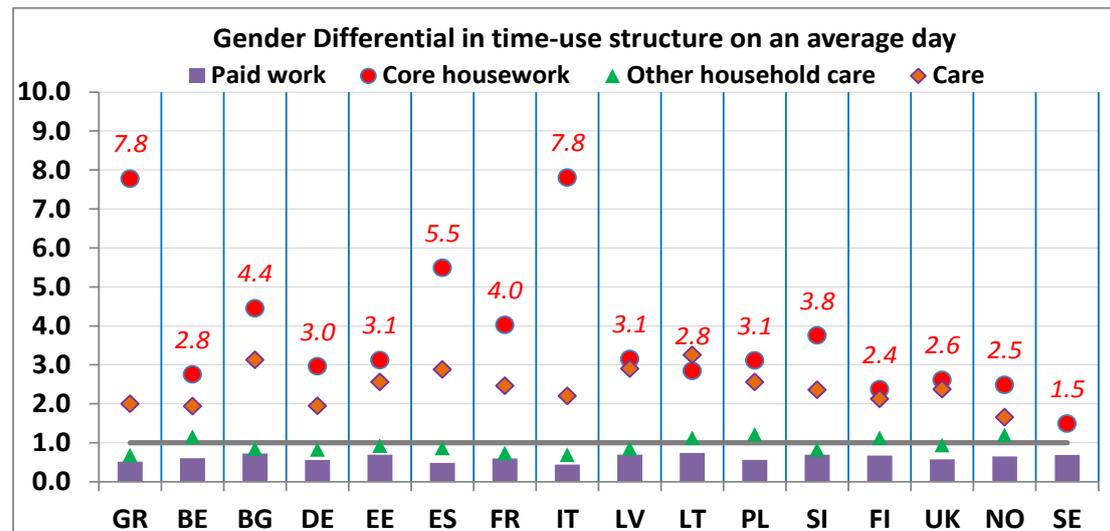
Source: * for Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*.

** For Sweden: [Gálvez-Muñoz et al. \(2011\)](#). For all other European countries: Eurostat Time use survey - collection round 2000.

Note: In Sweden the distinction is between paid work and total unpaid work (defined as the sum of other housework, care work and core housework).

[Figure 6.3](#) focusses on *differences* in time allocations between men and women. The unit of measure is the *number of times* that women' allocated time exceeds that of men. So, paid work is below unity (as women everywhere spend less time in paid work) and all other categories are well above- in some cases eight times higher. Greece is, once again, an outlier for core housework, though not for other household care and care.

Figure 6.3: Gender differences in time-use for women and men aged 20-74 on an average day (Number of times female input exceeds male).



Source: for Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011). For all other European countries: Eurostat Time use survey - collection round 2000.

Note: Gender Differential is estimated as women’s time divided by men’s time. Horizontal grey line denotes gender equality in time-use (i.e. when the estimated ratio equals to one).

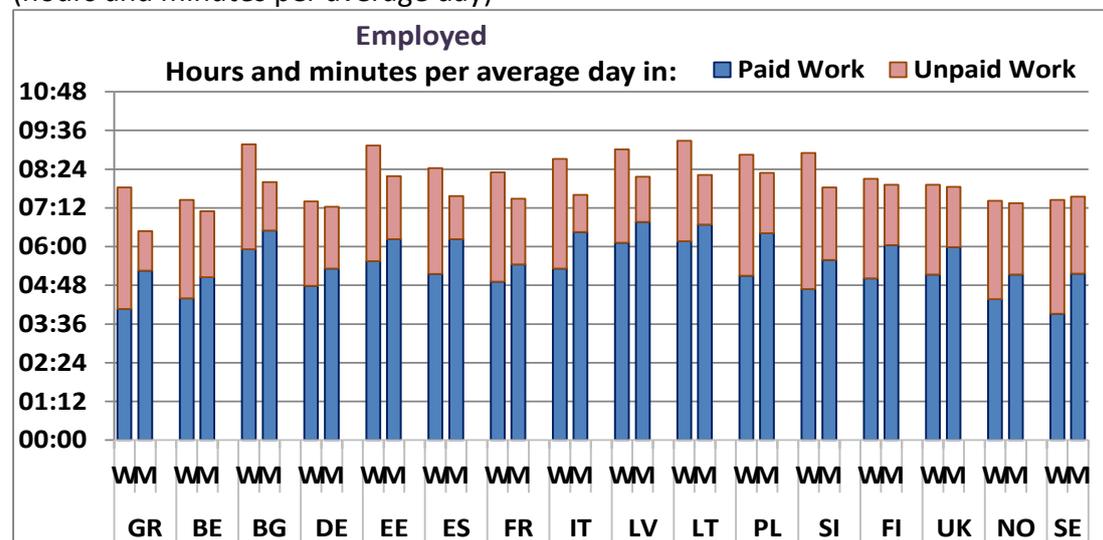
The distribution of the gender differences across activities (paid and unpaid work) and across countries points to some general trends:

- *First*, on average, women work longer hours in total each day (adding time for paid and unpaid work). With the exception of Sweden, where there is gender parity time, and Norway and the UK where the difference is small, women shoulder a heavier total work burden. Interestingly, the countries with the largest discrepancy (of at least 1 hour of work per day) between women’s and men’s total working time are the Mediterranean countries and Eastern European countries.
- *Second*, women have less free time in *all* countries: In Slovenia, Lithuania, Italy, Bulgaria and Greece men’s average leisure time is more than one hour longer than women’s. Only in three countries (the UK, Germany and Norway) is the estimated gender difference in leisure time less than half an hour per day.
- *Third*, it appears that while men specialize in paid work, women continue to specialize in the non-market economy (unpaid work). In the Southern countries (Greece, Spain and Italy) women’s average daily time in paid work is less than 50% of the men’s daily time in paid work; in another five countries (Belgium, Germany, France, Poland and the UK) women’s time in work is on average less than 60% compared to men’s.

The Harmonised European Time Use Surveys show that “the greatest gender inequality currently lies *not* in paid working time, as women have been substantially incorporated into the labour market, but in the *differences between the time women and men spend on unpaid care work*” (Galvez Munioz et al., 2011: 132, emphasis added).

The above patterns concerned the entire sample, being an average of people with and without jobs. It is interesting to examine to what extent time allocation between different activities becomes more gender-equitable among employed individuals, i.e. between people who put in equivalent paid work hours. In principle, one could expect that employed men and women make different choices (compared to situations where women have no paid job) concerning their time allocation. In other words, one could anticipate greater gender parity among those working for the market. The implicit hypothesis here is *that women's (independent) economic role increases their bargaining power within the household*. Is this expectation confirmed by the evidence? [Figure 6.4](#) summarises the comparative picture of employed women's and men's time allocation patterns, adding the new Greek data to the European harmonized data compiled in various sources²⁵.

Figure 6.4: Structure of working time: paid and unpaid work, *employed persons* (hours and minutes per average day)



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

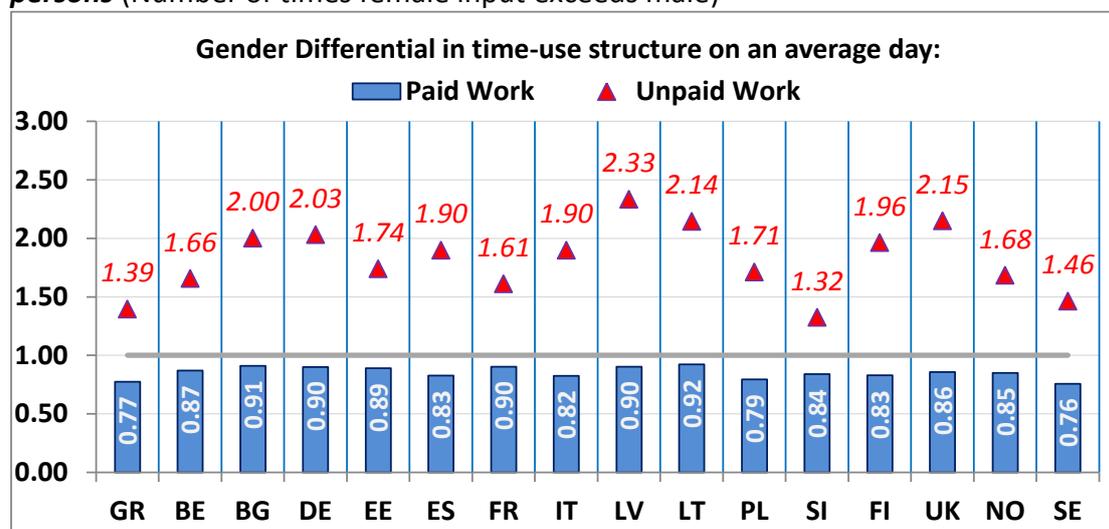
In the sample of employed women and men in 16 European countries, *employed* women's total workload is still higher than men's. Some countries, mainly Greece, Bulgaria, Italy (and to a lesser extent Estonia, Spain, France, Latvia and Lithuania) show starker differences than others (Sweden, Norway and the UK). Overall, it is

²⁵ The data are taken from national Time Use Surveys (TUS) conducted between 1998 and 2006 in 14 EU Member States: **Belgium:** January 2005 - January 2006; **Bulgaria:** October 2001 - October 2002; **Germany:** April 2001 - May 2002; **Estonia:** April 1999 - March 2000; **Spain:** October 2002 - September 2003; **France:** February 1998 to February 1999; **Italy:** April 2002 - March 2003; **Latvia:** August 2003 and November 2003; **Lithuania:** January - December 2003; **Poland:** June 2003 - May 2004; **Slovenia:** April 2000 - March 2001; **Finland:** March 1999 - March 2000; **United Kingdom:** June 2000 to July 2001; **Norway:** February 2000 - February 2001. For Sweden information is obtained from [Galvez-Munioz et al. \(2011\)](#) and refers to 2000-2001.

evident that while women have increased their role in the labour market, they have not reduced their unpaid work at home in equal measure.

Why this should continue to be the case, remains open to speculation and debate. Some analysts adhere to the explanation that social norms are not only persistent and resilient, but prove to be stronger than any Beckerian household economics rational specialization in line with comparative advantage (Chiappori, 1992; Galvez-Munioz et al, 2011). Others emphasise the rigid and inflexible rules of the labour market, which offer disincentives for employers to introduce flexi-work on a larger scale. The argument here is that changes in the labour market, especially the way jobs are structured and remunerated to enhance temporal flexibility, might contribute to more gender equality in the labour market. In Goldin’s view, “the solution [for more gender equality] does not (necessarily) have to involve government intervention and it need not make men more responsible in the home (although that wouldn’t hurt)... The gender gap in pay would be considerably reduced and might vanish altogether if firms did not have an incentive to disproportionately reward individuals who laboured long hours and worked particular hours” (Goldin, 2014: 1091). Figure 6.5 proves the point amply: In Europe, while employed women work between 80-90 percent as much as men, they put in between 40 and 140 per cent more time than men in unpaid activities.

Figure 6.5: Gender differences in time spent for paid and unpaid work, *employed persons* (Number of times female input exceeds male)



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

6.3 Gendered patterns of time-use and welfare states typology

In the previous sections we have shown some broad long-term trends in time-use patterns leading to greater gender parity, though in a non-linear fashion. We have also presented a snapshot of the variety of time-use patterns by gender in 16

European countries. The discussion, so far, has focused on similarities and common characteristics. Clearly, a lot of variety is there too. This dispersion may partly attributed to the different timing (as well as the different maturity stage) of the national surveys conducted. For instance, Greece has completed the first TUS ever only in 2014, ten years later than most other countries, while this coincides with a prolonged recession and very high unemployment. Other countries were in a totally different stage in their business cycle. Hence, comparing outcomes may be precarious at this stage. We shall return to this concern regarding the effects of the recession on time use patterns in the next chapter.

Leaving aside methodological issues, and trying to glean some more systematic patterns from the variety of different national outcomes, it is difficult not to seek associations with the institutional set-up of different European countries. It is not surprising, thus, that the enriched Welfare State typology (Bonoli, 1997; Castles & Mitchell, 1990; Esping-Andersen, 1990, 1996; Ferrera, 1996, 2005; Jensen, 2008; Leibfried, 1993) looms large in gender analyses of time-use patterns (Bambra, 2004 & 2007; Lewis, 1992; O'Connor, 1996; Orloff, 1993; Sainsbury, 1999, Trifiletti, 1999). A comprehensive attempt to utilize cluster analysis based on the ratios of time that men and women devoted in the same category of household activities was carried out by Galvez-Munoz, et al.(2011). Their objective was to divide the original set of observations in 15 European countries into relatively homogeneous groups with notable differences from the rest of the groups. They came up with four clusters:

- *Cluster 1* includes Estonia, Spain and Italy, with the highest gender inequality in the distribution of household activities. This is typical Mediterranean with the addition of Estonia.. They also have the largest gender employment gaps and very low incidence of part-time. For the Mediterranean countries²⁶ family plays the role of the “informal welfare state”, i.e. the main care supplier (Lyberaki et al., 2013; Lyberaki & Tinios, 2014, 2015). Another similarity between the Mediterranean countries (also prevalent in Greece) is the role of female immigrant labour in providing affordable care work supplements, partly allowing the externalization of care burden (Gálvez-Muñoz & Marcenaro., 2008; Lyberaki, 2011a, 2016).
- *Cluster 2* consists of Belgium, France, Germany, Hungary, Poland and the UK with relatively low gender disparities in the labour market and few gender inequalities in leisure time. Although women spend more time than men in unpaid work activities, the gender difference is low.
- *Cluster 3* is Nordic (Finland, Norway and Sweden). These are the most advanced countries in terms of gender equality, with extensive social infrastructure and higher than average per capita GDP. This is where the differences between men and women in time allocation are the smallest.
- *Cluster 4* includes Latvia, Lithuania and Slovenia. Its main characteristics are the relatively low per capita GDP, low public expenditures and stable labour markets close to the EU average performance. Although there are no significant gender differences in the labour market, the *total* work burden is

²⁶ The inclusion of Estonia may come as a surprise to those familiar with the Welfare State typology. However, the authors present a host of possible reasons (ibid: 146).

the highest in Europe (due to low public social expenditure not allowing families to externalise the domestic burden).

6.4 Greece: a traditional division of paid and unpaid work in comparative perspective

Given this picture of the four clusters, there is little uncertainty as to where to situate Greece: low labour force participation, persistent and wide gender gaps in employment and unemployment (in reverse order, though), low part-time and low labour market flexibility, inadequate social, patriarchal principles in social spending, crucial role of the family in care. As presented in [chapter 1](#) social protection in Greece is provided by an amalgam of formal and informal welfare systems, where the informal welfare state had to fill the gaps left by the formal system found *inter alia* in **specific functions**, such as child and elderly care. Greece is by no means unique in possessing an informal welfare state – family support exists throughout Europe. Even compared with Southern Europe, Greece stands out as a case where the State is least active and the family correspondingly more important. Given the central role of personal care in the informal system, women form the lynchpin of the shadow welfare system. They are the main providers, as well as those entrusted with balancing the family budget. In this way, women are called to make up many of the deficiencies of formal social protection; this in practice translates to responsibilities – both of income security and of care provision – which elsewhere fall within the ambit of social services, in Greece are provided informally by women, most often in middle age.

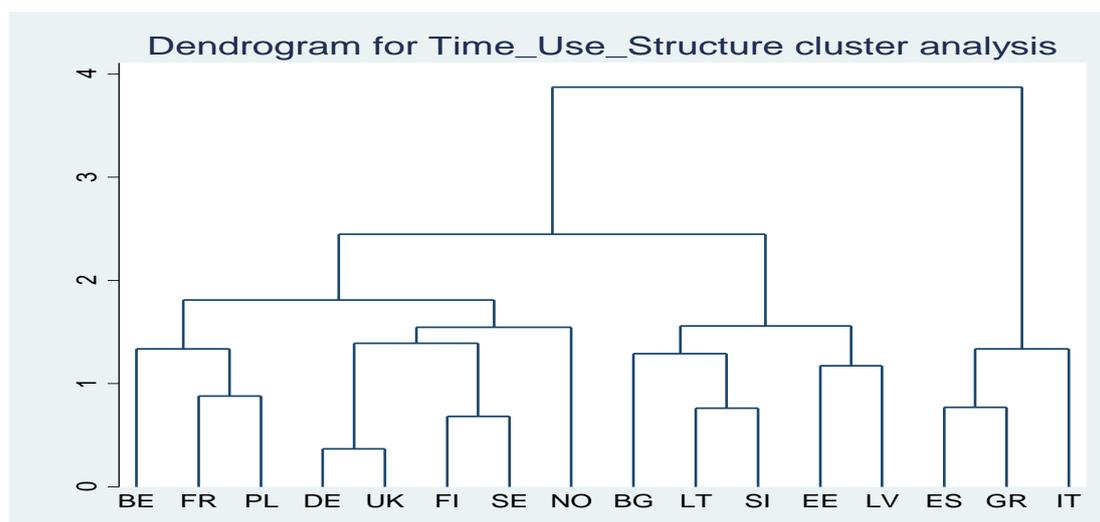
In order to examine where to situate Greece in the European landscape regarding gendered patterns of time allocation, a cluster analysis was performed. In line with [Galvez-Munoz, et al. \(2011\)](#), clustering of countries is based on *hierarchical* clustering. This locates the closest pair of countries and combines them to form a pair, and this continues until all cases are in one cluster. The advantage of this method is that clusters emerge directly from the data, thus facilitating the crystallization of welfare state taxonomies. Its problem (or, in some cases, advantage) is that it is a-theoretical. As regards the variables used, again in order to be in line with [Galvez-Munoz, et al. \(2011\)](#) assumptions, we define all variables as the *ratio* between the time men and women devoted to the following categories: time devoted to **paid work, unpaid care work, sleep, and leisure**.²⁷

[Figure 6.6](#) shows a clustering exercise applied to the four selected indicators. The diagrammatic representation is by means of a 'dendrogram', which groups observations by means of similarity. Greece is classified together with the South (Italy and Spain), with whom they consistently fall into a separate cluster. [Table 6.1](#) presents the classification of countries into five, four and three clusters: When countries are classified into five groups, the *1st cluster* is composed of Poland, France and Belgium; the *2nd cluster* includes the Nordics (Finland, Norway and Sweden) along with the United Kingdom and Germany; the *3rd cluster* contains Bulgaria,

²⁷In addition to these four variables [Galvez-Munoz, et al. \(2011\)](#) used also the gender differential in time devoted to studies, travel and eating meals.

Slovenia and Lithuania; the 4th two more Eastern European countries (Latvia and Estonia); while the 5th one contains the three Southern countries (Greece, Italy and Spain). Regardless of the number of clusters, the three Mediterranean countries never part company, being consistently classified together.²⁸

Figure 6.6: Hierarchical cluster analysis on gender differential in time devoted to paid work, unpaid work, leisure and personal care



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

Table 6.1: Clusters of the countries

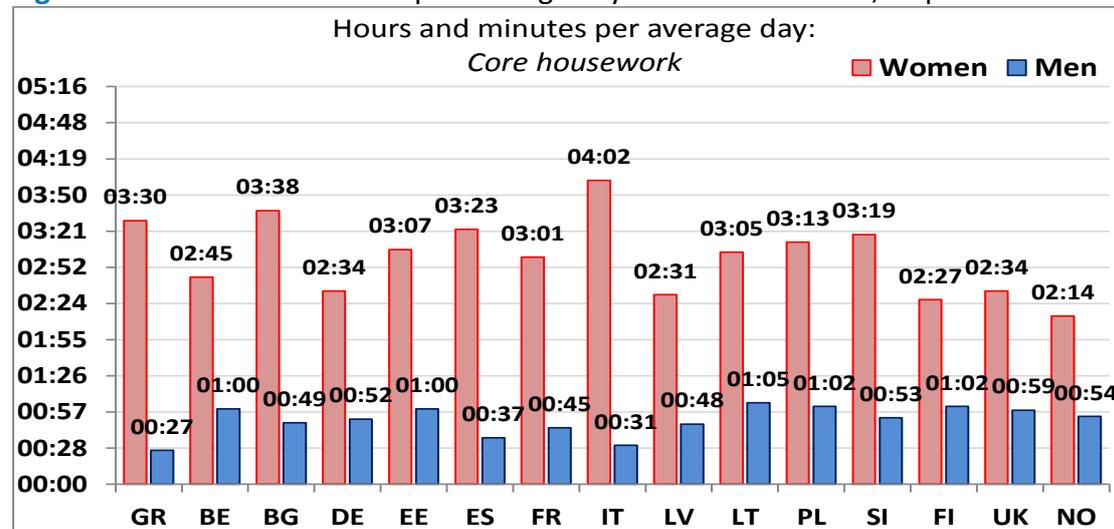
Five clusters		Four clusters		Three clusters	
1st cluster	PL; FR; BE	1st cluster	PL; FR; BE	1st cluster	PL; FR; BE; UK; FI; NO; SE; DE
2nd cluster	UK; FI; NO; SE; DE	2nd cluster	UK; FI; NO; SE; DE	2nd cluster	BG; SI; LT; LV; EE
3rd cluster	BG; SI; LT	3rd cluster	BG; SI; LT; LV; EE	3rd cluster	GR; IT; ES
4th cluster	LV; EE	4th cluster	GR; IT; ES		
5th cluster	GR; IT; ES				

Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

²⁸ **Estonia** is classified together with the other Eastern European countries, while in Galvez-Munoz, et al. (2011) findings is grouped with Italy and Spain. Moreover, **Germany** and **the UK** are classified to the same cluster with the Nordics (Finland, Norway and Sweden) in our findings, while in the findings presented by Galvez-Munoz, et al. (2011) they are classified together with the Continental countries (Belgium and France) and Poland). Except for these three countries (Estonia, the UK and Germany), all other countries are classified to the same clusters as they do in Galvez-Munoz, et al. (2011) analysis.

The following figures summarise the low performance in terms of gender equality in the distribution of time in Greece, as they examine core housework (Figure 6.7), other housework (Figure 6.8), care activities (Figure 6.9) and paid work (Figure 6.10). **Core housework** (includes *Unspecified household care; Food management; Household upkeep; Making and care for textiles*) is very unevenly distributed between men and women (aged 20-74) of the whole sample (both for those in and out of the labour market) in Greece. Although this pattern is true for all the European countries in the sample) Greek women have the second highest number of hours in core housework (after Italy), while Greek men spend the lowest share of their time in core housework in the sample (Figure 6.7).

Figure 6.7: Hours and minutes per average day in *Core housework*, all persons 20-74

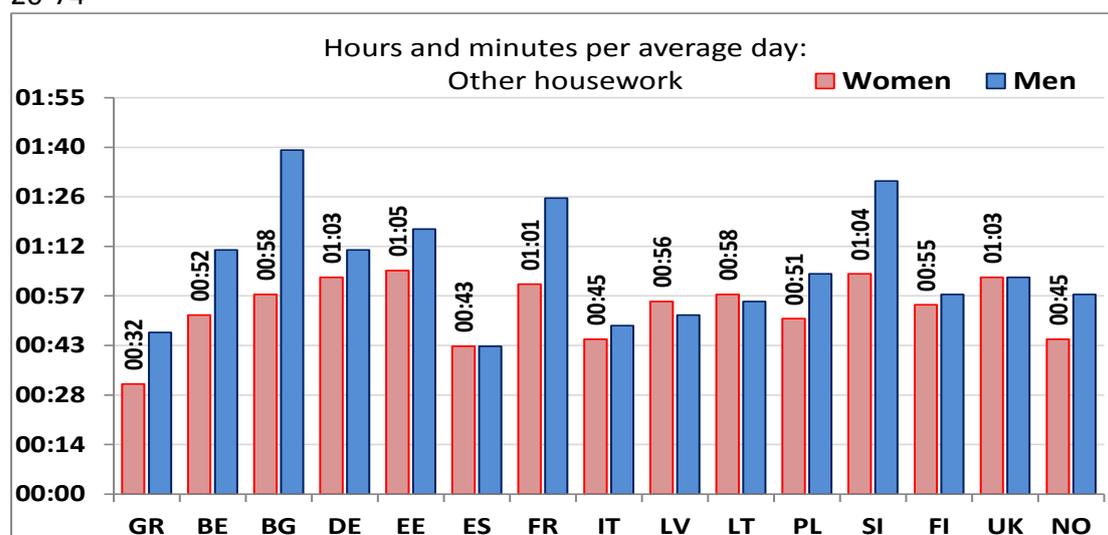


Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

Turning to “**other housework**” (Gardening and pet care; Constructions and repairs; Shopping and services) (Figure 6.8), we get a much more balanced pattern of time allocation. However, it is worth noting that the nature of these activities (repairs, gardening and the like) is not perceived as “feminine”. Greece does not stand out as an exception or as an outlier in this respect. On the other hand, **care work** (Childcare and Help to an adult household member) brings us back to the familiar terrain of substantial differences between women and men (Figure 6.9).

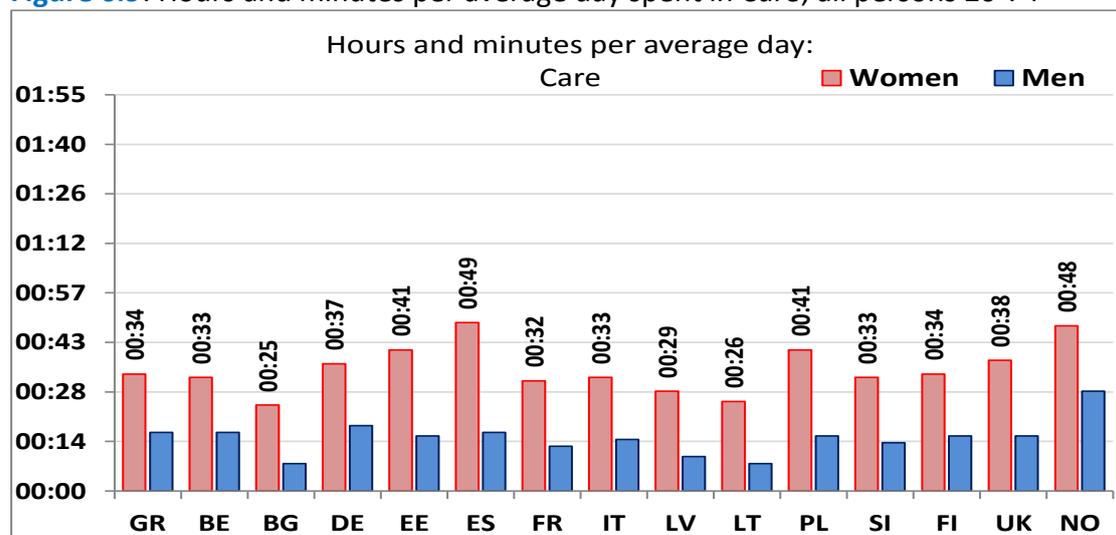
When including paid work in the comparative picture (Figure 10), clearly both men and women in Greece allocate the smallest amount of time on the job by any standards. However, this has to be understood as the result of very high unemployment; it is unclear how large self-employment impinges on time use data. Even so, the gender imbalance in time allocation is striking. It is noteworthy that women on average spend half the time men do in paid work.

Figure 6.8: Hours and minutes per average day spent in *Other housework*, all persons 20-74



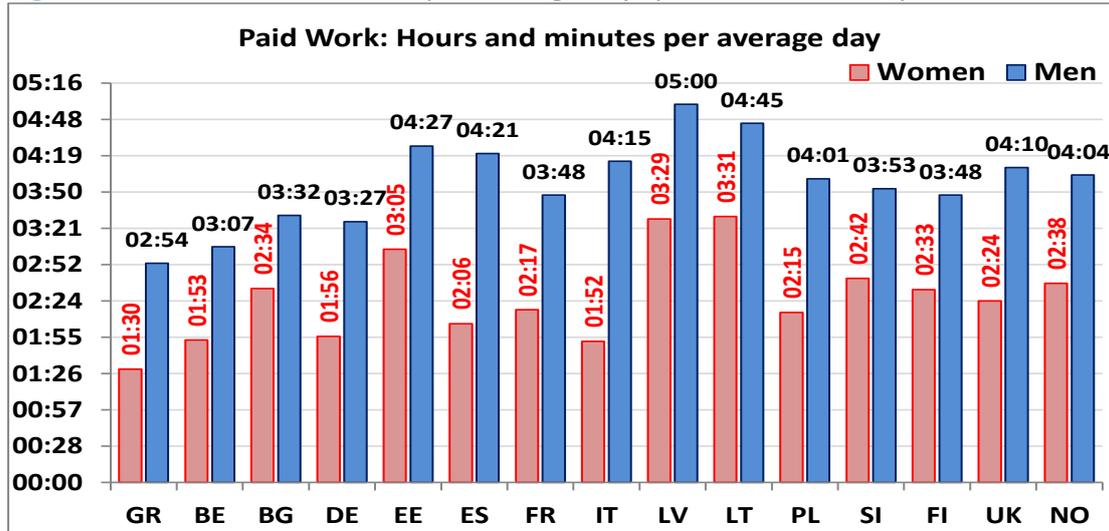
Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

Figure 6.9: Hours and minutes per average day spent in *Care*, all persons 20-74



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

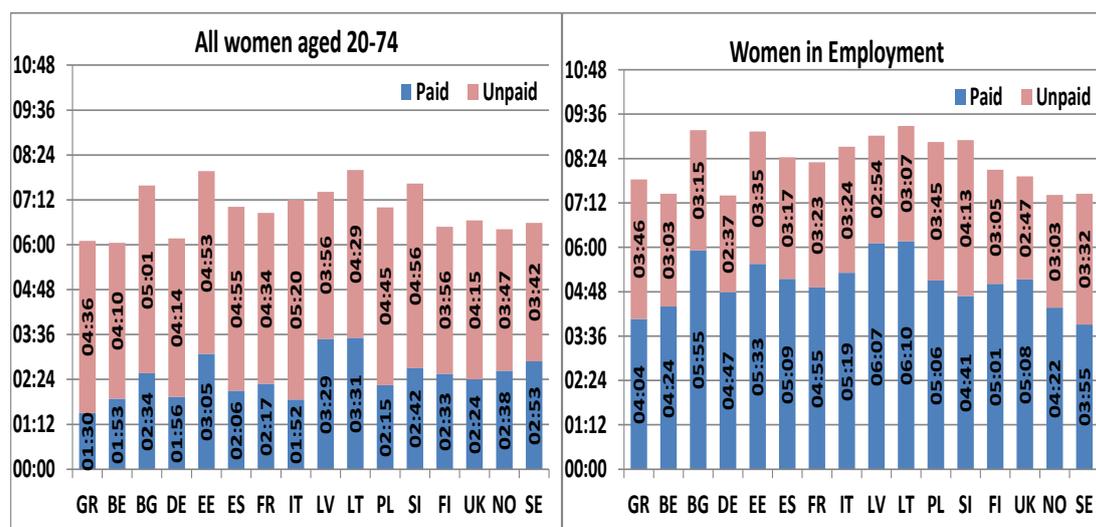
Figure 6.10: Hours and minutes per average day spent in Paid work, persons 20-74



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

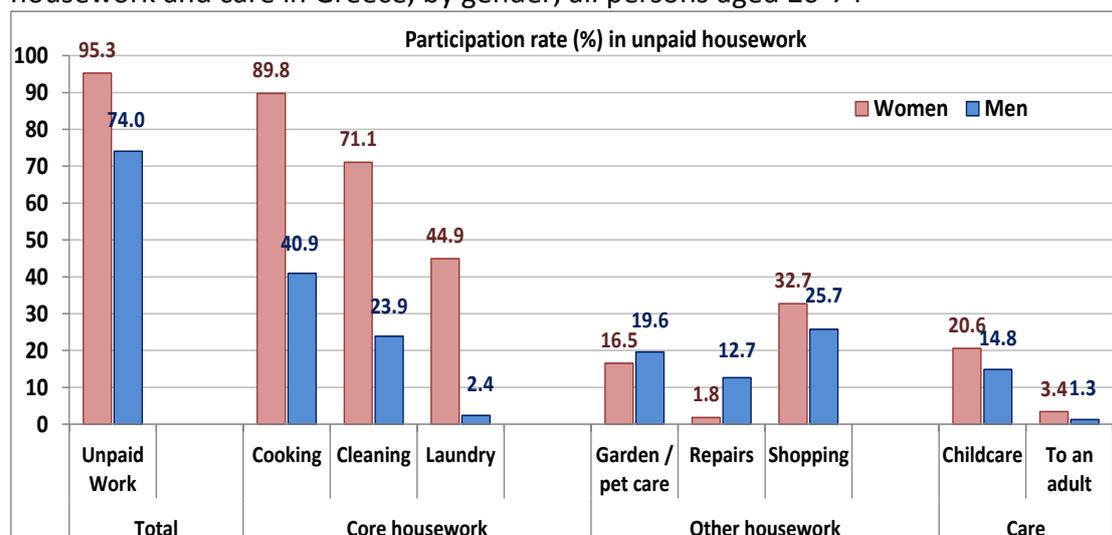
Figure 6.11 presents the comparable picture of time allocation for those women in employment *vis-à-vis* the entire population of women aged 20-74 years. As expected, employed women spend more time in paid work: in most of the countries the average time spent in paid work by employed women is more than twice higher compared to the total population of women. On the other hand -albeit not surprisingly again- employed women dedicate less time on unpaid work compared. What is notable is that employed women, while dedicating much more time on paid work compared to the women's average, do not reduce their unpaid work at home in equal proportion. This finding holds for all countries, as employed women spent in unpaid work no less than 60% the time that all women dedicate on this activity, while their time in paid work is more than two times higher compared to all women's average time. It is behind the key 'stylised fact' that working women put in more hours work, in total, than other women (and most commonly) also than men.

Figure 6.11: Hours and minutes per average day spent in Paid work and Unpaid Work, all women vis-a-vis women in employment



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

Figure 6.12: Participation rate (%) in unpaid housework: total, core housework, other housework and care in Greece, by gender, all persons aged 20-74

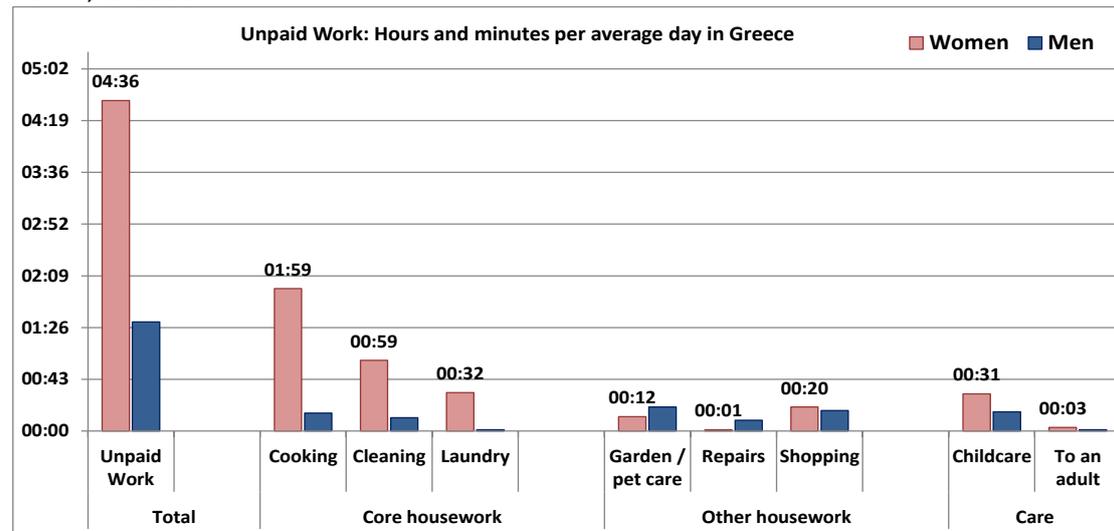


Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

To round up the evidence on the gender pattern of time allocation using published averages from the first Greek Time Use Survey, a last comment on participation in unpaid work is in order. When looking at the Greek data in Figure 6.12 of participating, in the sense of not neglecting, it looks as though –with the exception of core housework- men and women in Greece engage in unpaid work in a reasonably equitable manner. This impression *disappears* when we take in the *intensity* of participation, measured in minutes actually spent in any one activity. Indeed, Figure 6.13, men’s participation takes the form of very little actual time

spent in all unpaid activities –with the exception of some types of “other household” chores such as gardening, pet care and repairs. So, the essence of the time allocation picture of women and men is not about participation in unpaid work in general, but about the degree of effort encapsulated in concrete time investment of men and women in each activity. Alternatively, Greek men *think* they take part (or perhaps that they *ought* to take part) in unpaid work, whereas in practice they leave most of the chores to their womenfolk.

Figure 6.13: Hours and minutes per average day spent in unpaid housework, persons 20-74, Greece



Source: For Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*. For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

6.5 Gender disparities in unpaid work and time allocation along the life-course

Gender disparities in paid work vary remarkably along the life-course. This is equally true for unpaid work. Gender gaps in time allocation may be linked to institutional contexts and the prevailing value systems concerning gender roles and “ideal families” (Gershuny, 2000; Compton et al., 2005). On the institutional side, factors impinging on time allocation are, *inter alia*, parental leave systems, availability and cost of childcare, the provision of elderly care, the design of tax and benefits policy, the broader employment regimes leading to rigidities or flexibility in working-time and working conditions (Lewis, 1992; Sainsbury, 1999). All these factors, whether institutional and value systems, operate in different ways over the life course of men and women. Several studies within the time-use framework have sought to address the issue of time allocation patterns of men and women in a life-course perspective (Apps & Rees, 2005; Anxo et al., 2011).

The time women devote to housework varies over the life cycle.²⁹ Women’s time in unpaid work increases as soon as they start living in couples and peak when they have pre-school children. Time devoted to unpaid work declines for women only

²⁹ This paragraph draws evidence from Anxo et al. (2011).

when they live alone in the final phase of their life. *Men* on the other hand, follow a different pattern of time allocation. The number of hours they spend for housework and care is smaller than women’s in the same category, and the profile of their participation in various activities is rather flat over the life cycle and similar across countries. The number of hours they spend on unpaid work increases only after retiring and for those living alone at older ages. It appears that widowhood/singlehood has opposite effects on the time devoted to household activities for women and for men: much higher for men and lower for women (compared with men and women living in couples). So, “the gender gap in time devoted to domestic chores and care activities exists in all countries in this study³⁰ at all stages of the life course” (Anxo et al. 2011: 179, emphasis added).

How does time use allocation by gender in different age categories look like in Greece? The recent TUS shows that the gender differential in time devoted to paid work increases with age: while among the youth (20-24 years) women dedicate to paid work 14% less time compared to men of the same age; in prime age (25-44) they spent on average 45% less time compared to men; women aged 45-64 dedicate on paid work on average 50% less time that men of the same aged do (Table 6.2).

Table 6.2: Average daily time use, in hours & minutes by gender and age in Greece

		Paid work	Household Care				Study	Leisure	Travel
			Total H/hold Care	Core house-work	Other house-work	Care			
Greece	W	01:09	04:36	03:30	00:32	00:34	00:35	05:26	00:55
	M	02:17	01:31	00:27	00:47	00:17	00:36	06:36	01:09
20-24	W	00:56	01:56	01:19	00:18	00:19	01:44	06:27	01:12
	M	01:05	00:40	00:15	00:22	00:03	01:30	07:23	01:23
25-44	W	02:07	04:41	03:07	00:28	01:07	00:08	04:40	01:06
	M	03:53	01:24	00:26	00:30	00:28	00:05	05:54	01:17
45-64	W	01:28	04:52	04:03	00:38	00:11	00:01	05:09	00:53
	M	03:01	01:40	00:29	01:00	00:11	00:00	06:17	01:09
65+	W	00:07	04:19	03:38	00:34	00:06	00:00	06:58	00:46
	M	00:11	01:48	00:38	01:07	00:04	00:00	07:57	00:57

Source: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*.

Time dedicated to unpaid work increases with age for men and for women also (however up to the age of 65 years in the case of women). Nevertheless, in all age groups women spend more time in unpaid work. The estimated gender differential in time devoted to unpaid work follows an inverted U pattern: among the youngest (20-24) women spend 2.9 times more time on core household than men; for the prime-aged the corresponding ratio increases to 3.4; for those aged 45-64 it falls to 2.9 and among the over-65s it decreases further to 2.4.

³⁰France, Italy, Sweden and the US.

Time spent in **core housework** increases with age for both men and women (again up to the age of 65 years), but in the case of women it does so at a faster rate. As a result, the gender differential in time spent in core housework increases with age; women aged 20-24 spend 5.3 times more time in core housework compared to men; for persons aged 25-44 this ratio reaches 7.2 and increases further to 8.4 for persons aged 45-64; decreasing to 5.7 for person in retirement age (65+). On the contrary, the gender differential in time devoted to **care** decreases with age up to the age of retirement (when it increases again). In particular, while women aged 20-24 spend 6.3 times more time in care compared to men, among the prime-aged the corresponding ratio decreases to 2.4 and reaches parity for persons aged 45-64 years. Thereafter, it increases again to 1.5 for persons aged over 65 years. Lastly, after the age of 25 years, the time spend in **leisure** decreases for both men and women, while it increases again after the age of 45 years and even more after retirement for both men and women at an almost equal rate. As a result, the gender differential in time spent in leisure fluctuates around 1.2 to 1.3 for all age groups.

Women and men display differences not only in the time they spend in unpaid work but also in how many of them engage in such activities. [Table 6.3](#) shows that, in the case of women, participating in unpaid activities starts from a relative high level 81% among the youngest and fluctuates above 93% for all older women. On the contrary, only one out of two young men participates in unpaid work; a proportion that reaches to the level of 3 out of 4 men in prime age –remaining below 80% for the older men. Gender gaps in the participation rate in cooking, cleaning and laundry increase sharply for all age groups up to the age of retirement. In cooking, the participation rate of women aged 20-24 years exceeds men's by over 34 percentage points (pp), the corresponding difference increases to 45 pp for those aged 25-44 and reaches the level of 55 pp for those aged 45-64 years. After retirement, the estimated gender gap decreases –albeit it remains at a relatively high level 45 pp. A similar trend becomes evident also in the case of cleaning and laundry. The proportion of women engaged in **childcare** exceeds men's by 7 pp in the case of young persons (20-24) and even more among prime-aged persons (18pp among those aged 25-44). This trend is being reversed among persons aged 45-64 year where men participate more in childcare compared to women, while after retirement the gender gap in participation in childcare is negligible. However, the absolute size of participation for older people, less than 2%, apparently contradicts the widespread notion of grandparents caring for their grandchildren. However, a final verdict will need to look at the microdata; the apparent low time input may be due to averaging over people with no grandchildren.

Table 6.3: Participation rate (%) in unpaid housework: total, core housework, other housework and care in Greece, by gender and age

Greece		Total Un-paid	Core Housework			Other housework			Care	
			Food	Hhold upkeep	Care for textiles	Garden-ing& pet care	Re-pairs	Shop-ping	Child-care	Help to an adult
20-74	W	90.3	83.2	66.0	39.3	16.1	1.5	29.5	15.8	3.0
	M	69.9	38.3	23.4	2.2	18.9	10.6	24.9	11.7	1.4
20-24	W	81.3	63.0	35.3	20.5	9.8	1.9	16.3	7.4	1.5
	M	50.9	28.8	18.3	2.0	11.8	4.6	11.2	0.6	0.9
25-44	W	94.4	87.4	69.4	40.3	13.0	1.6	31.8	42.1	2.2
	M	73.5	42.3	20.9	2.8	13.0	8.8	21.1	24.4	0.9
45-64	W	98.1	95.5	76.2	51.7	20.4	2.1	35.0	6.6	4.5
	M	77.2	40.6	25.5	2.0	24.4	18.4	29.1	11.3	1.3
65+	W	93.0	89.2	72.5	42.5	20.8	1.1	30.2	2.0	3.8
	M	79.0	43.8	31.6	2.4	29.8	9.6	38.4	1.2	3.4

Source: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*.

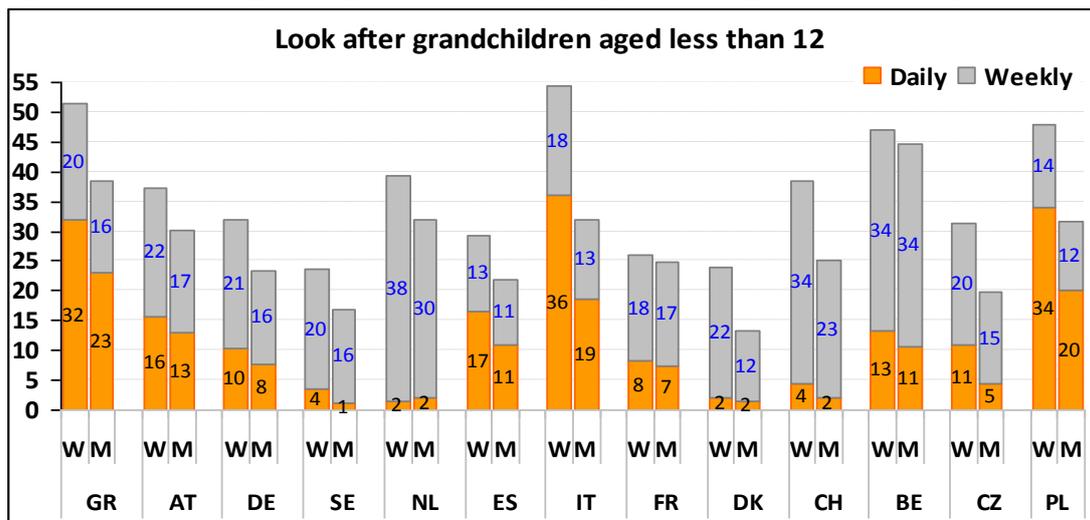
One way to check this hypothesis, is to employ another statistical source focusing on individuals over 50 years of age. The second wave of SHARE (Survey on Health, Ageing and Retirement in Europe), has data for more than 33,000 individuals, aged 50+ years in 13 European countries, including Greece (Börsch-Supan, 2013; Börsch-Supan et al. 2008).³¹ The sample in Greece contains 3,243 persons, 1,845 of them are women. The second wave, conducted in 2007 was the last to include Greece, as that country did not participate in regular waves, until reentering in 2015.

Figure 6.14 presents evidence on the proportion of persons aged 50+ years with at least one grandchild aged less than 12 years who look after their grandchild on a daily and on a weekly basis. Greece, Italy and Poland display the higher proportion – for both men and women- of people who provided care to their grand children. One out of two women and one out of three men in these three countries look after their grandchildren on a daily or on weekly basis. As regards the intensity of care provision, two out of three women in Greece do so on a daily basis (as in Italy and Poland), a full 10 pp higher compared to the corresponding figure of men in Greece. All in all, the emerging picture suggests that:

- More women in Greece are engaged in providing care to grandchildren compared to women in all other countries, except for Italy,
- More women than men care for their grandchildren on a daily or weekly basis in Greece (Greece displays the 3rd largest gender gap in care provision to grandchildren, following Italy and Poland).
- Women are engaged in more intense care provision to grandchildren compared to men in all countries.

³¹SHARE is a multidisciplinary and cross-national panel database of micro data developed in order to provide a European counterpart to the US Health Retirement Survey.

Figure 6.14: Looking after grandchildren (% by persons aged 50+ in Europe

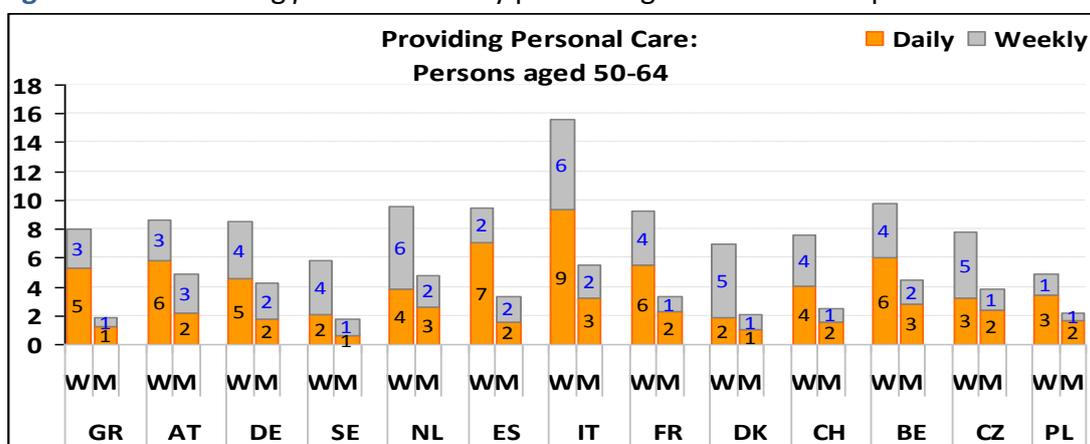


Source: Authors' estimations based on SHARE (Survey on Health Ageing and Retirement in Europe), wave 2.

Note: Sample is restricted to persons age 50+ with at least one grandchild younger than 12.

A similar picture becomes evident also in the case of **elderly** care. Mature women in working age (50-64 years) are more engaged, compared to men of the same age, in activities related to the provision of **personal care** (in dressing, bathing or showering, eating, getting in or out of bed, or using the toilet) to persons *outside* the household (Figure 6.15). In Greece 8% of women aged 50-64 provide personal care to a person outside the household on a daily or weekly basis, while the corresponding figure for men of the same age is 2%. Also, elderly care provision in the South is more intensive in terms of frequency -a picture that is strengthened when tested on older age people (Brandt, 2013). This may indicate that informal care in the North plays a role which is complementary, or perhaps supervisory, to other formal care; in the South, though, informal care has to make do on its own, there being no other type of care to fall back on. For example, grandparents may take over in the North only at week-ends, whereas in the South they will have to work on all days.

Figure 6.15: Providing *personal* care by persons aged 50-64 in Europe

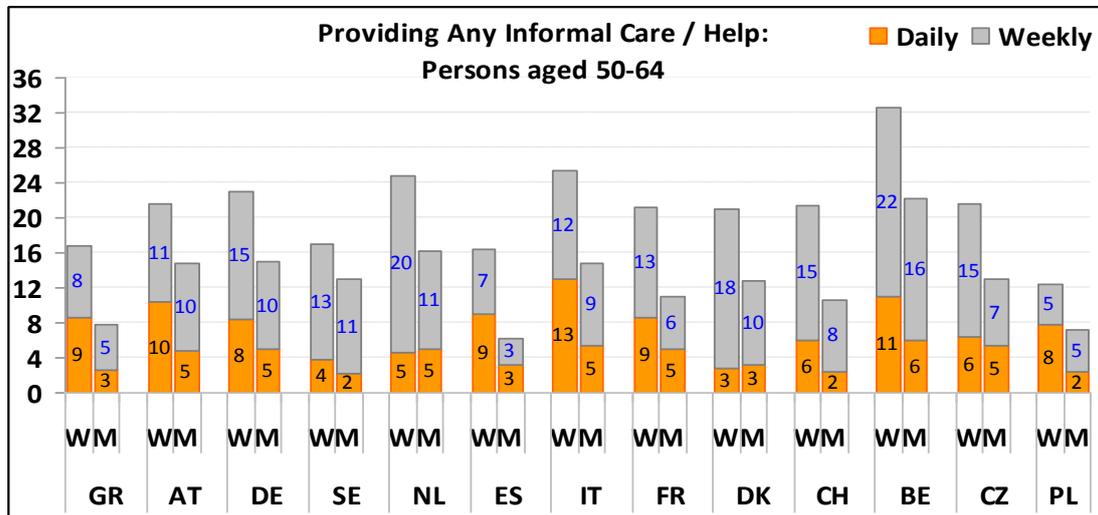


Source: Author's estimations based on SHARE, wave 2.

Note: Personal care is defined as help to a person outside the household in dressing, bathing or showering, eating, getting in or out of bed, or using the toilet.

In a similar way [Figure 6.16](#) shows that gender differences are marked in the provision of **all kinds of informal care** or help to persons outside the household: again more women than men are engaged in such activities, and they do so in a more intense way compared to men.

Figure 6.16: Providing any informal care/help by persons aged 50-64 in Europe



Source: Author's estimations based on SHARE, wave 2.

Note: Any informal care includes personal care; practical help (shopping, cleaning etc); and help with paperwork to a person outside the household.

Chapter 7: Paid-work, domestic work and women's economic contribution: What happens to time allocation by gender during the crisis?

Introduction

Recessions (and crises) push up unemployment and reduce working hours (for the market) both through job destruction and through fewer hours worked for those who still have a job. How do women and men allocate their lost working hours?

In principle one could expect that people would use-up their extra time both for unpaid work (core housework, other chores, shopping and care activities) and for leisure. What is important to bear in mind, though, is that men and women may exemplify different patterns of extra-time allocation, because they make different choices, which reflect prevailing value systems. So, we need longitudinal time-use data to find out who does what –and then try to analyse why.

It is also crucial to know the distribution of unemployment and working hours reduction among women and men. One could speculate, for instance, that when unemployment hits primarily prime-age men, the distribution of unpaid work may change in a relatively gender equal manner. But this is not necessarily the case, because loss of job may trigger profound identity problems around masculinity (FRA, 2014; UNICRI, 2014) and may consequently push in the opposite direction in the short run, i.e. towards *greater* inequality in the distribution of unpaid activities.

The composition of families also matters (whether they are or were dual earner or headed by male breadwinner, whether they are single parents, the number of children and, more importantly, the age of the youngest child). Ages of the people faced with time-allocation choices, and also cohorts may be very significant conditioning factors. And last, but not least, income and educational level may also affect how to allocate time freed from paid work crucially.

Finally, it is interesting to distinguish between longer term and short-term effects. In the same way as women's mass involvement in paid work did not immediately change their unpaid work burden, taking a couple of decades to translate to a reduction in core housework time, we could hypothesise that long periods of recession and (primarily male) unemployment may slowly influence time allocation patterns in the direction of greater equality between men and women.

The Greek Time Use Survey cannot answer these questions. It is the first one (no longitudinal data to compare with), so we cannot compare with the pre-recession gender time distribution patterns among different activities. The lack of time depth also inhibits us from distinguishing which effects are due to the recession and which reflect longer-term transformations. So, even if we had a pre-crisis point of reference, we would not be able to attribute to the recession the effects that would not exist had the recession not taken place. In other words, we have no ability to de-trend our observations to focus only on one cause.

To the best of our knowledge, the only attempt to examine time use thoroughly during the recession is the 2013 American Economic Review paper by [Aguiar, Hurst and Karabarbounis](#). Using data from the American Time Use Survey between 2003 and 2010, they document how the allocation of time evolved over the business cycle. Over the 2008-2010 period, aggregate unemployment rose from 5.8 to 9.6 percent, while aggregate market hours fell by roughly 7 percent. Time-use data show that if one compares the actual time spent on various activities before and during the recession, roughly 80 percent of the foregone market hours were reallocated to leisure and essentially none to (unpaid) housework. They argue that such a comparison would be misleading and instead proceed to de-trend these findings (i.e. distinguish the time-use allocation that is attributable to the recession from the longer term trend).

They find that roughly 30 percent of the forgone market hours were reallocated to nonmarket work (excluding childcare). Interestingly, *all types of unpaid work will increase when market work decreases*: 12 percent of foregone market hours are reallocated to core housework, 7 percent to increased shopping time, 5 percent to elderly care and 6 percent to home maintenance and repairs. In addition, 5 percent of extra time is reallocated to childcare, while between 2 and 6 percent to job search and 12 percent to own education, to own health care and to civic activities. Leisure activities absorb roughly 50 percent of a given decrease in market work (a large part of which is directed simply to sleep) ([Aguiar et al., 2013: 1665-6](#)). An earlier study by [Burda and Hamermesh \(2010\)](#), using a different methodology, found that in the pre-recession period 2003-2006, roughly 75% of foregone market work hours were reallocated to unpaid housework.

Given the above, it is tempting to hypothesise the extent to which time-reallocation patterns due to foregone work hours differ at different stages of the business cycle. It could be the case that men and women make different choices in their time allocation during a recession, in view of the tighter macroeconomic conditions and lower expectations to make up for lost income. But this will remain an open question until more data is available. In view of the paucity of time use data for Greece, we shall proceed with putting together whatever evidence is available and restrict ourselves to modest hypotheses.

What we know from the first and only TUS for Greece (see [previous chapter](#)) is that women in Greece in 2014 devoted one of the highest percentages in Europe in core housework, and one of the lowest in paid work. The gender differential in time-use structure in Greece for the whole population is one of the highest and fits the Mediterranean pattern; the similarities with Spain and Italy are difficult to miss. If we restrict the sample to employed men and women only, the gender differentials decrease substantially, although women's paid work time persists in being the lowest in Europe. This means that declining gender differentials reflect largely high unemployment among men, but also the fact that relatively few women are in paid employment. However, there is some good news too. For those in paid work, patterns of time allocation are much more gender-neutral.

Evidence from time-use, however, so far is one-off and is limited to the situation in the depths of the business cycle. We can infer *neither* long-term, *nor* short-term patterns of time-use changes. The only thing we can do is to formulate a number of

hypotheses. One hypothesis that could be formulated bearing in mind the similarities between Greece and Italy (and Spain) is that the overall long-term trend towards greater equality in the distribution of paid work, unpaid housework and care activities is weak. The open question is *whether the recession further delays gender progress in the area of unpaid work, or rather triggers some faster equalizing trends.*

Some unease expressed in the gender gaps literature is that, *while all the gender gaps appear to be shrinking during the crisis, the same is not true for unpaid work.* Unpaid housework and care are likely to have gone up, and in all probability women have been shouldering most of it (Bettio & Verashchagina, 2014:64). It is well established that unpaid housework and care activities are mainly carried out by women, while the gender division of domestic work does not change over time discernibly. Hence, gender gaps in domestic work are persistent.

There are also some indications that the crisis may have added to this domestic burden: when family finances are under strain, there may be some attempted savings by substituting market goods and services with their in-house equivalent. Since there are no Time Use Surveys to consult on this issue, one way to assess whether some type of “reverse outsourcing” is taking place is by looking at household expenditure. We know that within the EU, household expenditure dropped in the beginning of the crisis in three categories of goods and services for which unpaid work may be a good substitute: catering, goods and services for routine household maintenance and outpatient services (ibid: 64). Table 7.1 uses Household Expenditure survey data to examine these types of household expenditure for Greece during the crisis years. It testifies to substantial expenditure reduction –well above the decline of total consumption; simple income elasticity is unlikely to account for the bulk of this change. This reduction is due to both frequency reduction and amounts time per expenditure episode. This is true for all households and for households with children. It is no exaggeration to say that women are likely to carry the main brunt of this extra time burden.³²

Time use allocation by gender is closely associated to *labour market attachment*. The economic crisis in Greece seems to trigger greater demands from women’s time, both for unpaid and for paid work. Figure 7.1 presents in detail the activity rate of women aged 18 to 65 years in Greece for 2000, 2007 and 2014. It shows, without doubt, that women over 25 years of age have been steadily increasing their activity rates before and during the recession. This increase tapers off at higher ages (early retirement) and is hampered at low ones (remaining in full time education).³³

³² Table A.2 in the Appendix presents the corresponding figures by type of household.

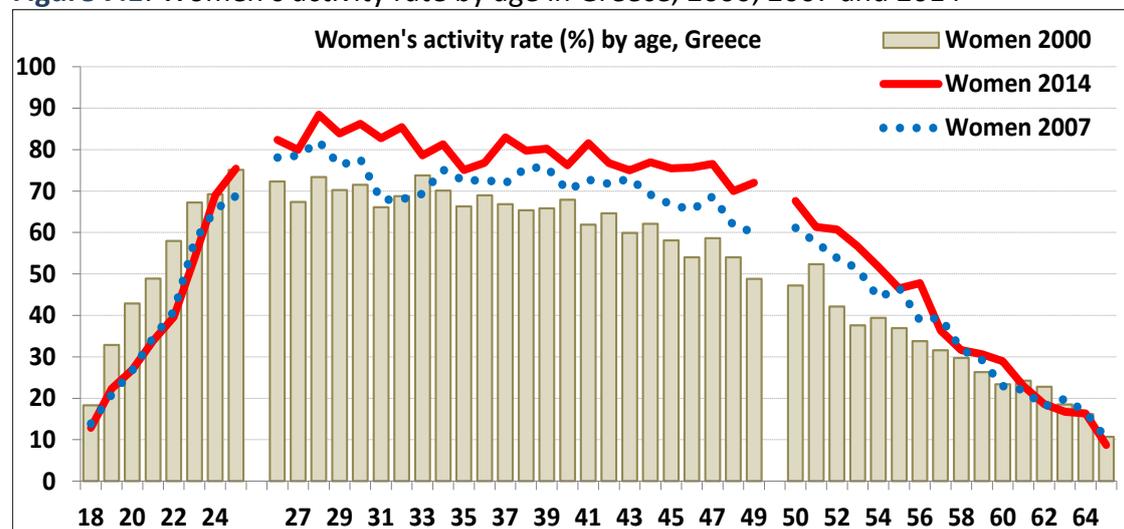
³³ Figure A.2 in the Appendix presents the corresponding picture for employment.

Table 7.1: Monthly Average Expenditure on Catering Services, Goods and Services for routine household maintenance and for services of medical auxiliaries, 2008 to 2014 in Greece

Greece	Mean value in EUR							(%)
All households	2008	2009	2010	2011	2012	2013	2014	2008-2014
<i>Catering Services</i>	217	213	194	176	148	137	136	-37.4
<i>Goods & services for routine household maintenance</i>	64	65	64	54	49	43	38	-40.4
<i>Services of medical auxiliaries</i>	5	4	4	3	2	2	2	-58.2
Total consumption	2556	2483	2351	2215	2010	1860	1798	-29.7
Couple with 2 children up to 16 years								
<i>Catering Services</i>	266	268	237	228	195	177	176	-33.8
<i>Goods & services for routine household maintenance</i>	84	88	94	69	48	61	54	-36.0
<i>Services of medical auxiliaries</i>	16	4	4	2	2	5	4	-75.0
Total consumption	3324	3195	2998	2919	2685	2549	2496	-24.9

Source: Household Budget Survey 2008 to 2014, Hellenic Statistical Authority.

Figure 7.1: Women's activity rate by age in Greece, 2000, 2007 and 2014



Source: Authors' estimations based on LFS data

How does the crisis influence the employment patterns of men and women belonging in different types of households? Do families **with children** display different employment patterns compared to adults living in childless households? How do mothers and fathers adjust their employment status during the recession? Who survives in paid jobs, who suffers unemployment and who remains inactive? Who gets discouraged (and drop out of the labour market by becoming inactive) and who perseveres with job search? These questions are dealt with in [Figure 7.2](#).

In households consisting of two adults and two children aged less than twenty years (upper panel of [Figure 7.2](#)), a number of remarks can be put forward:

- First, there is a marked increase in unemployment, both for fathers (by 12 additional percentage points) and for mothers (by 11 additional percentage points). Mothers' unemployment rate remained considerably higher than fathers' throughout the period covered.
- Second, there is a decline in mothers' inactivity rates, especially those whose spouse is unemployed. On the contrary, fathers' inactivity rates increased slightly.
- Third, the main adjustment in mothers' employment occurred among women with unemployed spouses: their employment rates increased and their inactivity rate declined substantially.

So, the recession is causing visible changes to paid work allocation and labour market behaviour mainly for mothers and primarily where the spouse is unemployed. This implies that the recession causes added-worker effects in the behaviour of women with children, while it also increases discouraged worker effect in fathers.

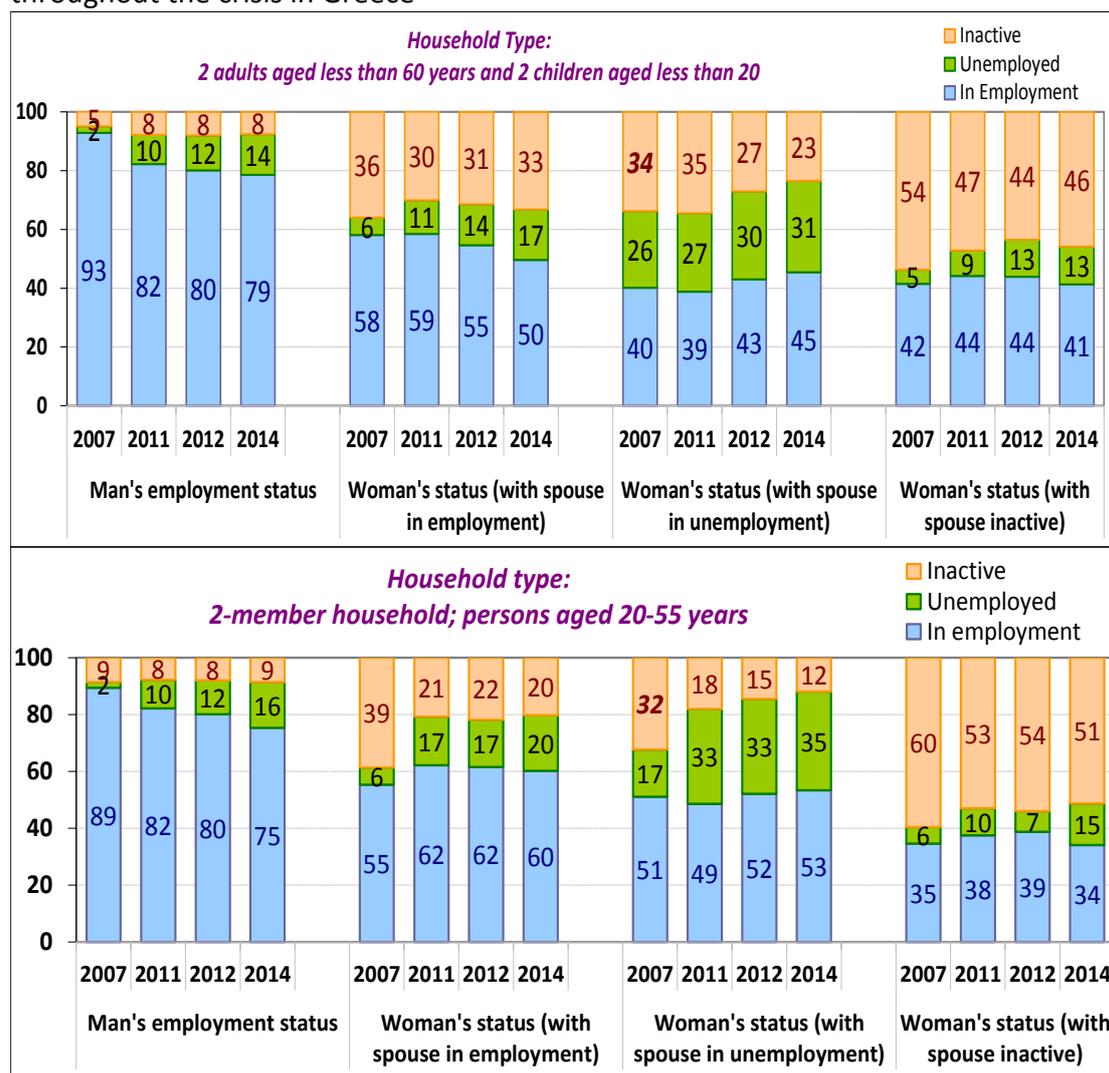
Turning to the lower panel of [Figure 7.2](#), that is, two adult households without children we find that:

- First, both employment and inactivity shrink. For women, however, the trend is much stronger, regardless of whether their spouse is in employment, in unemployment or inactive.
- Second, unemployment rates increased even faster for people of both genders living in households *without* children compared to their counterparts living *with* children. This is true for men's unemployment (increasing from 2% pre-crisis to 16% in 2014, compared to 2% rising to 14 per cent for men in households with children) and for women's unemployment rate as well. For women with employed spouses, the unemployment rate increased from 6% to 20 per cent (compared to an increase from 6% to 17% for their counterparts in households with children). Unemployed women whose spouse was also unemployed rose from 17% pre-crisis to a staggering 35% in 2014.
- Third, and not surprisingly, women living in households without children are more involved in employment and have lower inactivity rates compared with women living with children.
- And, fourth, the main adjustment takes place among women whose spouse is in employment and in unemployment. The former manage to increase their employment rates, while they record the sharpest decline in inactivity rates

(from 39% in 2007 to 20% in 2014). The latter category (women with unemployed spouse) also more or less retained their employment rates, while also showing a dramatic decline in inactivity rates (from 32% pre-crisis, to 12% in 2014).

So, it would be no exaggeration to conclude that *although unemployment has been biting men and women* (in all types of households), women have been clearly *changing their labour market behaviour* in an attempt to accelerate their involvement into paid work, while men show mild discouraged worker effects.

Figure 7.2: Evidence on the intra-household added worker effect hypothesis throughout the crisis in Greece



Source: Authors' estimations based on LFS data/

The gender gap in time allocation is influenced by *institutional factors* as well as the prevailing *norms in the society*. In principle, both factors can be affected during the crisis. The former, i.e. institutional infrastructure, which encompasses parental leaves, childcare and elderly services, flexibility (or otherwise) of working time arrangements and tax/benefit systems, may change during the crisis as a result of explicit or unintended policy measures.

The availability of ECEC services is the key factor that determines the options for work-life balance (Costa, 2015). As regards elderly care, evidence from countries with similar family structures, such as Spain, suggests that the crisis accentuated the tendencies of families to use cash for *care* rather than *services*. Costa-i-Font et al. (2015) argue that the downturn was associated with a marked increase in receiving informal care, and that this was almost entirely driven by informal care from outside the household. At any rate, it would be a great step backwards for the economy, and not only for gender equality, if the prevalent response to the financial crisis were confined to rationalizing provisions and putting pressure on the family to insource rather than outsource care (Bettio and Verashchagina, 2012).

As a concrete instance, underfunding of care services may result in declining utilization, while austerity, unemployment and wage cuts may reduce the capacity of families to access these services. Likewise, increased taxation will further reduce the affordability of social services. As argued elsewhere (Lyberaki 2014), it is not retrenchment or austerity *itself* that raises gender concerns, at least not automatically. The real point to look out for, is what expenditure items exactly are targeted and how (Bettio et al. 2012; European Parliament, 2012; Lyberaki, Gonzalez & Schmidt, 2012). If you cut back on what is a precondition for women to involve themselves in paid employment more, then this policy could prove self-defeating.

As for the prevailing norms in society, the changes tend to be slower. Nevertheless, the crisis may trigger new attitudes that depart from what constituted the norm in the pre-crisis era. In doing so, it may either speed-up longer-terms patterns of transformation or may delay their speed.

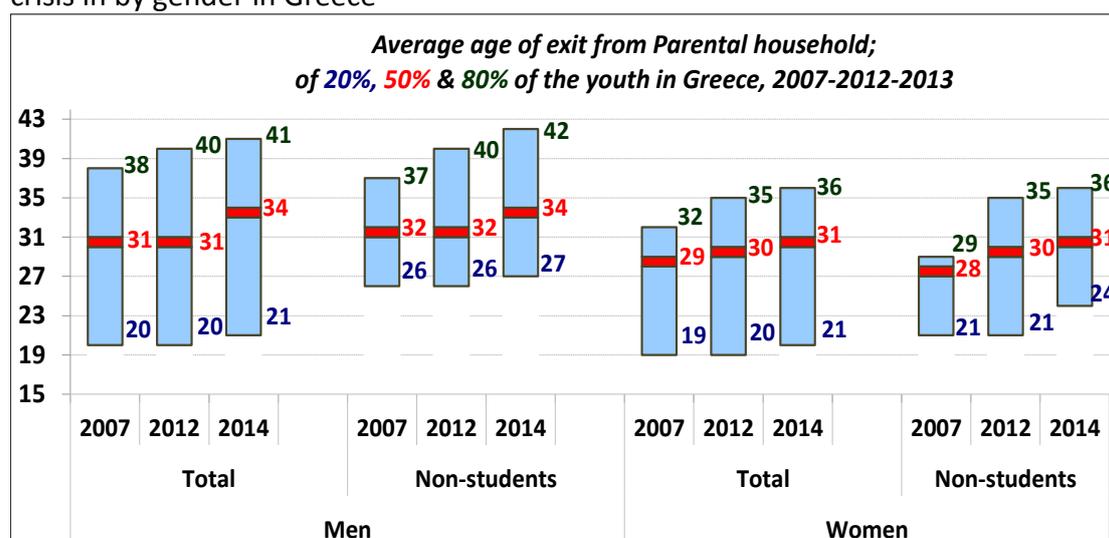
In order to examine which of the two effects seems more plausible for Greece during the current long economic recession, we shall proceed to examine the available evidence on changing patterns of behaviour in some key life-cycle stages according to age and household structure. The key life-cycle events are the following: leaving the parental home, entering the labour market, and family formation (sections 7.1, 7.2 and 7.3). We shall also examine the changes in the structure of household income in order to find out whether women's contribution has increased (or otherwise) during the crisis (section 7.4). This is necessary because values and attitudes are affected by economic independence –or dependence- of partners.

7.1 The first life-cycle stage: Trends in leaving the parental home

Leaving the parental home is the first key life-cycle stage we explore. It is well known that Greece, together with other Mediterranean countries is characterised by later exit from parental home. A North–South gradient in home-leaving behaviour is evident in the findings of many studies (Aassve, 2002; Coomans, 2001; Iacovou, 2010; Iacovou & Parisi, 2009; Vogel, 2002), with young people in the Southern European countries leaving parental homes later than those in the Nordic countries.

For instance, findings for the middle 1990s based on ECHP data (Iacovou, 2010) suggest that while only 15% and 19% of men aged 24–26 years in Denmark and Sweden respectively lived in their parents’ home, in Greece, Italy and Spain the corresponding figures were 83%, 89% and 87%.³⁴ Delay in leaving the parental home (‘Hotel Mama’) is linked to high youth unemployment (Coomans, 2001; Bettio & Villa 1998). Figure 7.3 shows that compared to pre-crisis levels, there is a marked delay in the age when young people move out of the parental home. This is true for men and women, students and non-students alike. The mean value of the age at which men (non-students) leave parental home has increased from 32 to 34 years of age between 2007 and 2014. For women the corresponding increase has been from 28 years of age in 2007 to 31 in 2014.

Figure 7.3: Trends in average age of exit from parental household throughout the crisis in by gender in Greece



Source: Authors’ estimations based on LFS data.

The effect of the crisis on increasing the proportion of young persons who live with their parents appears to be even more remarkable after the age of 30 years (Figure A.1 in Appendix): for both men and women there is a noticeable deviation in the proportion of those aged 30 years (or a little higher for men) who live in the parental home in 2014, as compared to the corresponding figure of those who were in the same age group in 2007. Part of this increase might be attributed to the so-called

³⁴ Analogous evidence is reported by Coomans (2001) suggesting the average age at which half of women have left parental home was the age of 26 years in Greece in 1995 compared to less than 20 years in Finland.

'Boomerang effect' (that is leaving the parental home and then returning to it) reflecting the adverse outcomes of the crisis on the labour market attachment of young persons in Greece.

What are the determinants of leaving parental home? Has anything changed during the crisis? Has the crisis exerted any influence on the relative importance of each determinant (estimated returns), apart from the observed changes in personal characteristics? To address these questions we have estimated a probit model where the dependent variable is one if a persons aged 25-34 years does *not* live in the parental home; zero otherwise.

The specification of the estimated model includes variables that apart from the effect of demographic characteristics (age and gender), education and location of residence), control also for the effect of employment status. They do so by introducing seven mutually exclusive employment categories to examine whether the relative importance of the labour market attachment in the decision to leave the parental home has changed³⁵.

The probit marginal and impact effects of the pooled model for 2007 and 2014 are reported in [Table 7.2](#). In 2014 gender still exerts a significant, though marginally smaller, influence on the decision to leave parental home, as women aged 25-34 are more likely by 17 percentage points not to live with their parents compared to men of the same age. Starting from age, the estimated effect in 2014 appears to be almost equal to the corresponding effect in 2007 and the same appears also the case for the estimated gender effect.

As regards employment status, most of the variables that control for the effect of labour market attachment and the type of job are statistically significant suggesting that unemployed persons aged 25-34 have 19 percentage points lower probability of living separately from their parents compared to person of the same age that are full-time employees. Part-time employment appears less powerful in 2014 in preventing exit³⁶.

Concerning the location of residence, young persons living in Athens and Thessaloniki (high density areas) are even more likely (by over 20 percentage points) to live separately from their parents compared to persons in rural areas in 2014 compared to 2007.³⁷

³⁵ Full-time employee; self-employed; civil-servant; part-time employee; unemployed; unpaid family member and other inactive.

³⁶ However, it is worth noting that the estimated (negative) effect of unemployment on leaving the parental home in 2014 does not differ (either in sign or in magnitude) from 2007. What does differ is the impact of *part-time* employment: in 2007 part-time workers were more likely not to live with their parents compared to full-time employees; in 2014 this effect disappears

³⁷ Inactive labour market status controls for being student; higher probability of living separately from parents in Athens and Thessaloniki can be assumed to be less sensitive to the fact that these two big cities attract the outflows of students from rural areas to study for tertiary education.

Table 7.2: Estimated probit marginal and impact effects of the probability of not living in parental home, persons aged 25-34, Greece

Persons aged 25-34	2007			2014		
Greece	Coefficient	S.E.	Coefficient	S.E.		
Age (in years)	0.060 ***	0.002	0.056 ***	0.003		
Gender: Women	0.199 ***	0.014	0.171 ***	0.016		
Employment status						
Full-time employee	<i>f</i>		<i>f</i>			
Self-employed	0.042 **	0.019	-0.008	0.027		
Civil servant	0.080 ***	0.020	0.082 ***	0.028		
Part-time employee	0.363 **	0.106	0.010	0.038		
Unemployed	-0.189 ***	0.022	-0.164 ****	0.020		
Unpaid family member	-0.166 ***	0.028	-0.143 **	0.040		
Other inactive	0.222 ***	0.019	0.032	0.029		
Education						
Until Primary	<i>f</i>		<i>f</i>			
Secondary	-0.072 ***	0.023	-0.131 ***	0.029		
Tertiary	-0.177 ***	0.025	-0.227 ***	0.030		
Type of residence						
Athens	0.168 ***	0.024	0.264 ***	0.022		
Thessaloniki	0.188 ***	0.022	0.256 ***	0.027		
Other Urban	0.164 ***	0.017	0.192 ***	0.019		
Rural	<i>f</i>		<i>f</i>			
Labour market effect						
(%) Employment rate of persons aged 18-39 in region of residence	-0.004	0.002	0.003 **	0.002		
<i># observations</i>	<i>8401</i>		<i>6166</i>			
<i>Pseudo R²</i>	<i>0.159</i>		<i>0.1363</i>			
Wald test*	$\chi^2=203.8$ $p=0.000$		$\chi^2= 73.4$ $p=0.000$			

Source: Authors' estimations based on LFS data.

Notes: (a) All models reported were estimated using the robust variance-covariance matrix.
(b) *** and ** denote statistical significance at the 0.01 and 0.05 level respectively.
(c) f denotes reference category.

In order to test for the existence of structural differences between men and women, a Wald test confirmed that the years were not symmetrically affected by variables; separate equations by gender were warranted³⁸:

The probit marginal and impact effects of the male and the female model for 2007 and 2014 are reported in [Table A.3 in the Appendix](#). The estimated effects suggest that *unemployment status exerts a negative influence on living separately from parents for both men and women aged 25-34*. Unemployed men aged 25-34 are by over 18 percentage points less likely to live separately from their parents compared to men in full-time employment in 2014. Unemployment is negatively associated with the probability of living separately from parents also in the case of women, but to a lesser extent (unemployed women have on average a 14 percentage points lower probability of living separately from their parents compared to women in full-time employment). On the other hand, inactive men are less likely to live separately from their parents (compared to men in full-time employment), while the opposite holds for women. Finally, for both men and women, living in big cities is associated with higher probability of not living with parents than in rural areas (the probability being higher for men compared to women). In the presence of big city dummies, the regional employment rate which stands in for labour demand, only approaches significance for men in 2014.

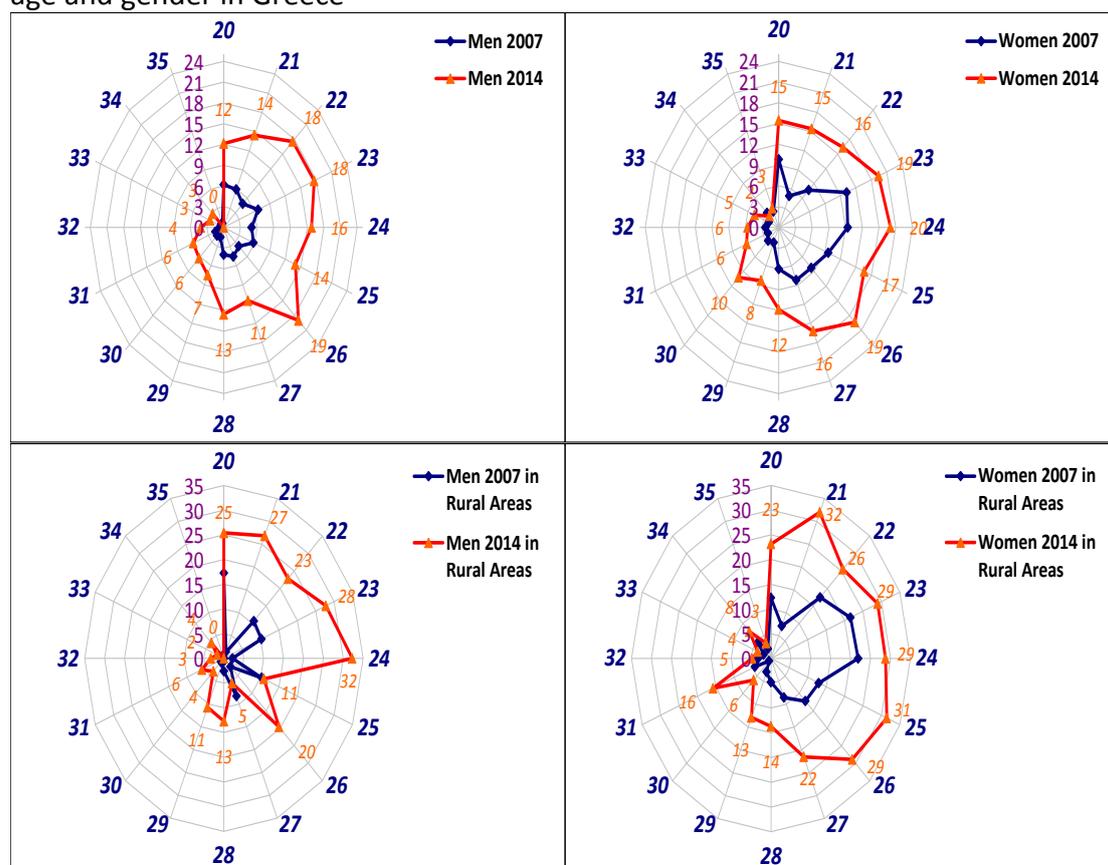
7.2 Transitions of young people into the labour market during the recession

The second major key life event we examine is the average age of entry into the labour market. Again, the Mediterranean type of family and social organisation suggests that this stage comes later than elsewhere in Europe. The radar charts of [Figure 7.4](#) shows the ratio of young men and women who are unemployed (hence looking for a job) and have never been in employment to the population of each year group. In the case of young men, the percentage of unemployed men who have never been in employment is two or three times higher in 2014 compared to 2007 for all ages *up to 25* years of age. At the age of 26 years 20% of men in 2014 are seeking work (students are excluded) and have never been in employment while the corresponding figure in 2007 was less than 4%.

Entering the labour market has been more difficult for young women, also. One in five women (aged between 23 and 26 years) was unemployed in 2014 and had never been in employment. All in all, taking into account that the difficulties in entering the labour market have significantly increased between 2007 and 2014 for all ages up to the age of 30 explains to some extent the delay in leaving parental home during the crisis as presented in [Figure 7.4](#). In rural areas (lower panel) the difficulties appear to be even greater and the gender differences appear to grow; whereas rural men in 2014 'settle down' after age 24, the same happens later for women.

³⁸ In the Wald test test statistic is computed as $\chi^2= 203.8$ in the estimated model for 2007 and $\chi^2=3.34$ in the model for 2014 indicating that the null hypothesis of constant coefficients across gender is rejected in both models by the data

Figure 7.4: Unemployed persons aged 20-35 who have never been in employment by age and gender in Greece

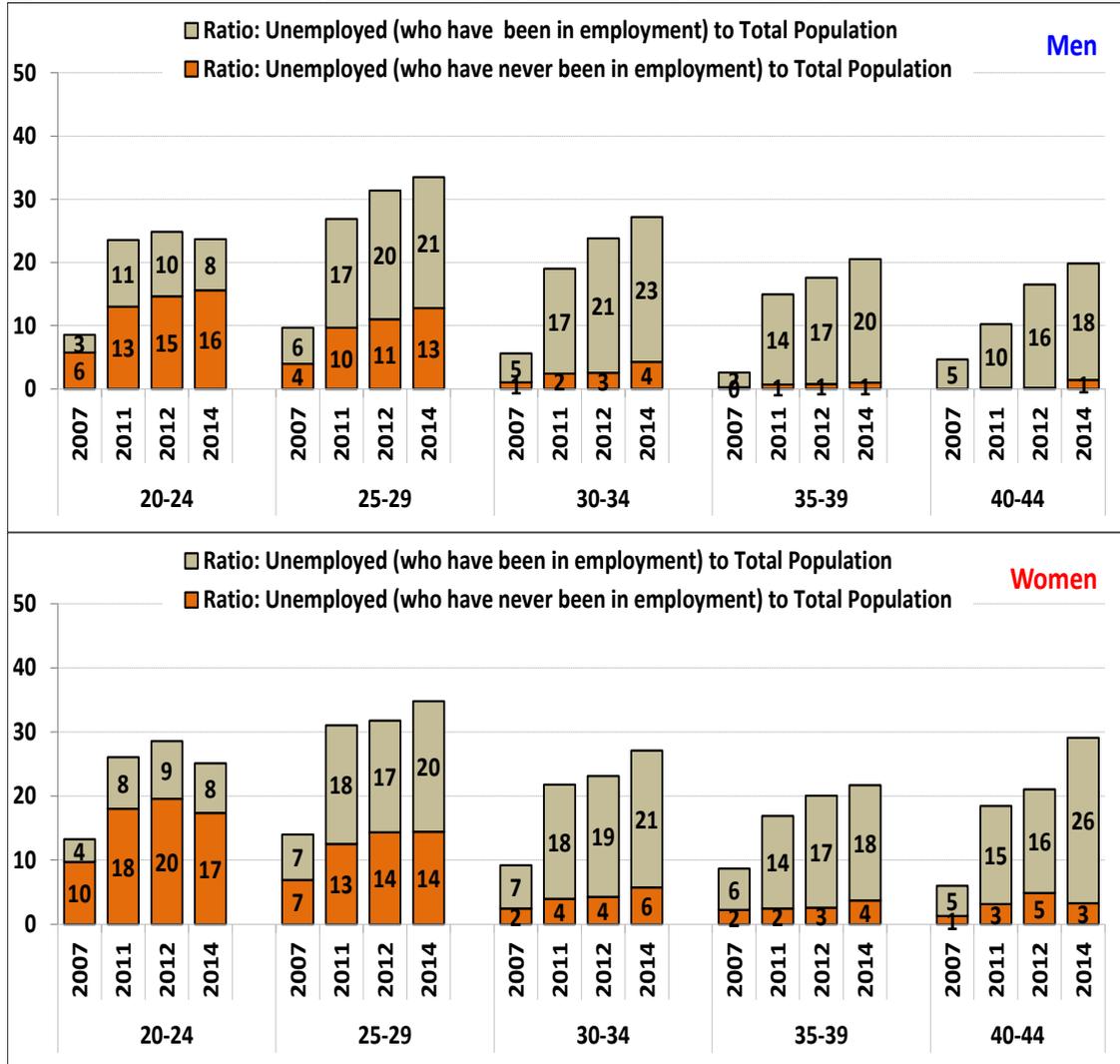


Source: Authors' estimations based on LFS data.

Seeking for a job, however, is not identical to getting one. Indeed, the unemployment to population ratio increased dramatically during the crisis, both for men and for women especially for the 20-24; 25-29 and 30-34 age brackets (Figure 7.5). Nevertheless, it is worth noting that youth unemployment was considerably higher for women before the recession and remains so. Having said that, the rate of increase in youth unemployment was larger for men. In this respect it could be argued that the crisis has had a deteriorating, though equalizing effect on young men's and women's unemployment to population ratio.

As regards the youngest age group (20-24) most of the increase in unemployment seems to be driven by the increased difficulties in the first entry. In contrast, for the 24-29 and 30-34 age brackets, most of the increase in unemployment during the crisis is due to job losses, i.e. transition from employment to unemployment. Interestingly, even in the older 40-44 age group, some women are seeking work, who have never been in employment – added workers *par excellence*. The findings of Figure 7.3 explain to some extent the increased proportion of persons around 30 years of age who live with their parents later in the crisis, providing indirect evidence in favour of the 'Boomerang effect' (returning home) hypothesis.

Figure 7.5: Structure of youth unemployment during crisis, by gender in Greece



Source: Authors' estimations based on LFS data.

7.3 Changing patterns in fertility and age of marriage

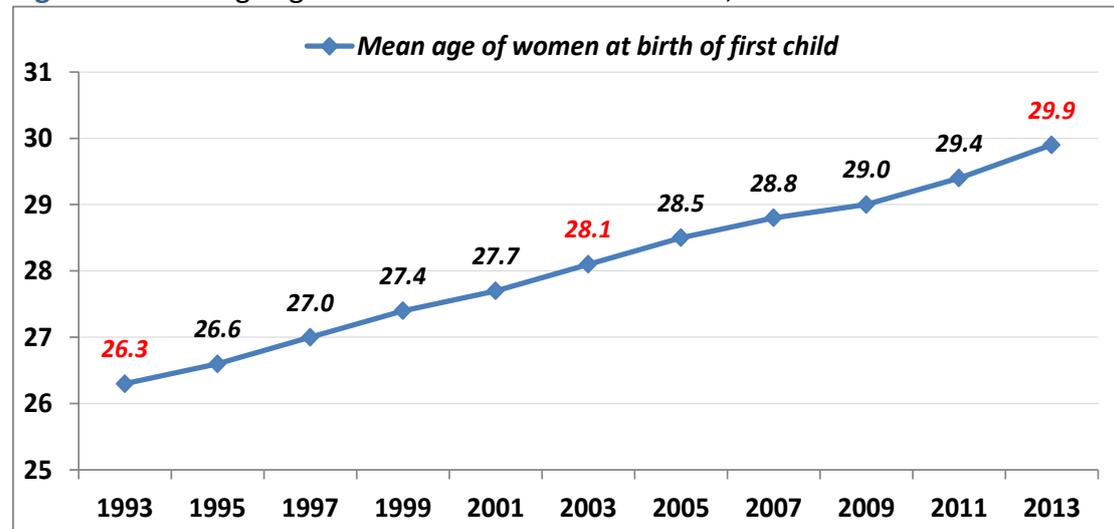
During the crisis, the **fertility** index increased for non-employed women over 35, but significantly decreased at younger ages, regardless of level of education and employment (Palaiologos, 2015). These trends are interpreted by the mechanism of postponement of childbearing in connection with the length of the crisis: the older group, having postponed births are afraid of meeting their biological limit. This consideration is not so relevant for younger groups who persist in postponing.

The trend of late childbearing had started long before the crisis: the average age of motherhood increased from 26.3 years in 1993 to 28.1 in 2003, to reach 29.9 years in 2013, almost in a linear fashion, rising by 3-4 months in every year (Figure 7.6); since 2011 there could be thought to have been an (almost imperceptible) accelerating tendency³⁹. Such outcomes reflect the corresponding increasing trend

³⁹ The birth figures are to some extent driven by the lower first birth ages of foreign-born women. Reversal of immigration trends could change the trends.

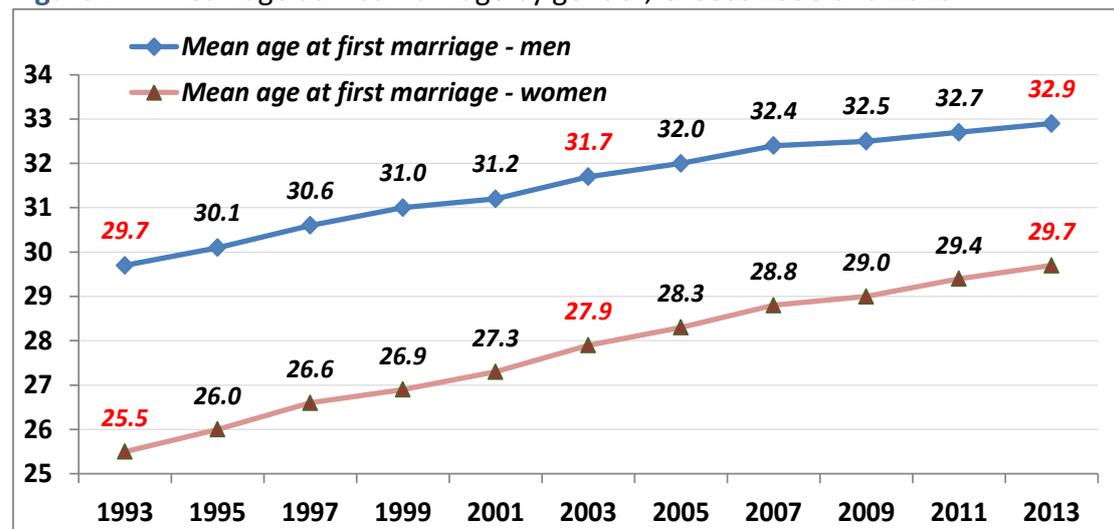
in the age of first marriage for both men and women over the past two decades, slightly closing the average gap in age between the genders (Figure 7.7).

Figure 7.6: Average age of women at birth of first child, Greece 1993-2013



Source: Eurostat, fertility indicators/

Figure 7.7: Mean age at first marriage by gender, Greece 1993 and 2013



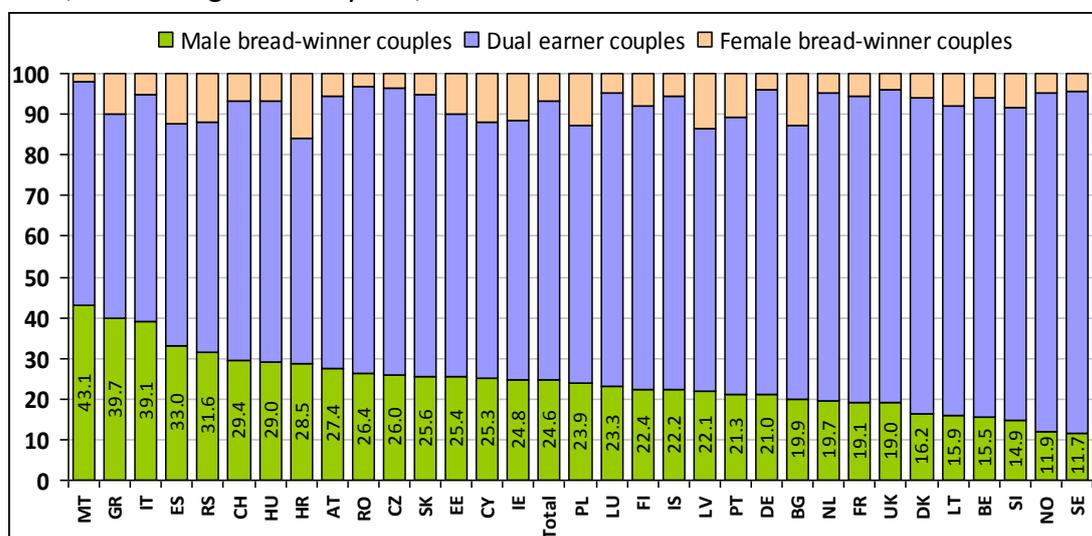
Source: Eurostat, Marriage indicators

7.4 Trends in women's contribution to household finances

The big picture of women's income role shows that exclusively male-breadwinner households of the traditional sort are on the minority across European countries – even in the Mediterranean South. Figure 7.8 defines male bread winner households as the households where only the man earns income from labour. Clearly in Greece the incidence of male breadwinner couples is more common than the European average (39.7% compared to 34.6%), and the share of dual-earner couples lower (50.5% as opposed to 68.8%). But this pattern is more or less predictable. What is very interesting is that during the recession, *female-earner* couples almost reached

10%, well above the EU average, which stood at only 6.6% in 2013. Figure 7.12 offers an overview of different earner models in comparative perspective.

Figure 7.8: Women’s income in two-adult households with at least one person in work, Persons aged 25-55 years, 2013



Source: Authors’ calculations based on EU-SILC 2013 data.

This process picked up strength while the recession was evolving, with year 2010 marking the turning point, after which male breadwinner and female breadwinner couples increased their share, at the expense of dual-earner households. Female earners began from almost nothing to almost 10%, as dual earner households took a hit in the crisis falling by 8 pp as men lost their jobs. Figure 7.9 below depicts this trend.

Figure 7.9: Women’s income in two-adult households with at least one person in work, persons aged 25-55 years, Greece, 2004 to 2013



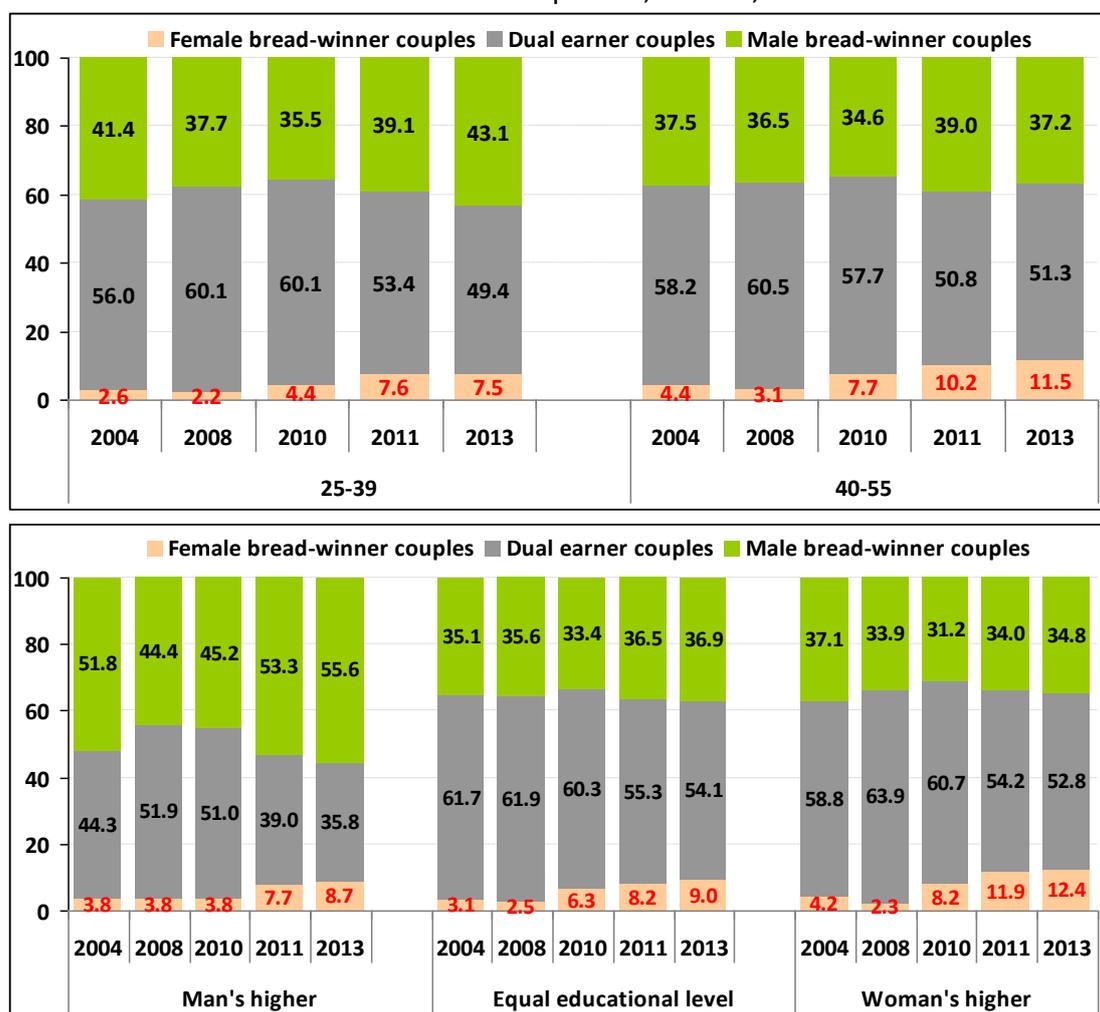
Source: Authors’ calculations based on EU-SILC 2013 data.

The picture of Figure 7.9 may be driven by unemployment and in particular by the spread of jobless households, in which neither person works. Figure 7.11 shows that this quintupled to almost 10% during the crisis. To see behind this effect, we focus

on two-adult households of whom at least one is in employment – netting out, in other words, the jobless households and households with one adult - for whom female earners convey no information.

Figure 7.10 distinguishes first by age group and then by educational level. We see that female earners are, paradoxically, more prevalent in the older group 40-55, despite having a lower overall female participation in that cohort (which is shown in the lower prevalence of dual earners. In the younger group it is the dual earners who are squeezed from both ends; among the older group, male breadwinner retain their overall share.

Figure 7.10: Women’s income in two-adult households, by age group and by gender differences in educational level between spouses, Greece, 2004 to 2013



Source: Authors’ calculations based on EU-SILC 2013 data.

The lower panel splits households in three groups: Those where the two adults educational qualifications are equal, those where the male partner has a higher educational level, and those in the smaller group where the woman’s educational attainments are lower. The proportion of female breadwinners is obviously related to that, being higher the higher women’s relative education is. What is more striking is the higher prevalence of the opposite: male breadwinner paradigm where the man

is more educated. Whereas female earners grow in all cases, the increase is fastest where women have invested more in education – and where women represent a greater share of combined household human capital.

Figure 7.11: Jobless households (%) among two-adult households of persons aged 25-55 years, Greece, 2004 to 2013



Source: Authors' calculations based on EU-SILC 2013 data.

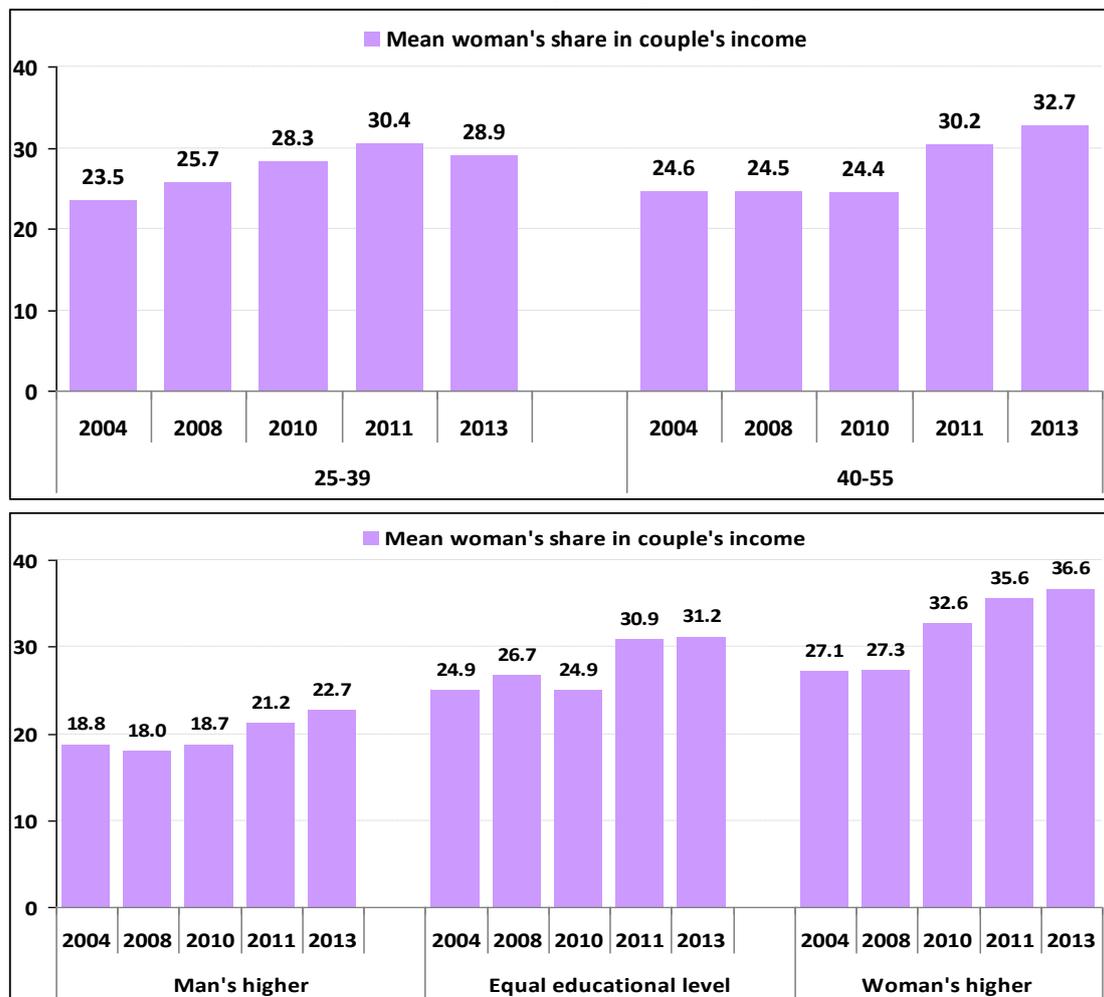
The above trends have cumulated into strengthening women's economic contribution into household finances. This process gained momentum after 2010, while it is characterising younger and more mature age groups as well as different combinations of educational levels. Figure 7.12 gives the basic data. There is a rise in the share of woman's contribution in all cases except in the younger group. The same holds in all educational combinations.

In conclusion, the broad picture emerging during the crisis confirms most of the hypotheses formulated on the basis of what has been happening elsewhere in Europe:

- Young people have been constantly postponing their exit from the parental home, strengthening further the 'Hotel Mama' phenomenon.
- This goes hand in hand with increased barriers to getting their first job; young men and women experience delayed entry into paid employment. This delay is more pronounced for young women.
- The age of first marriage and first child (family formation) is also delayed by almost a year in the case of women (and half as long for the case of men getting into marriage).
- At the same time, and while there are clear indications that unpaid workload has been increasing for women, women's contribution to household finances increased.

Although the combination of the above does not leave much room for celebration, it could, in principle, lead to slightly moderated gender roles and attitudes in the (post-recession) future.⁴⁰

Figure 7.12: Women’s share in couple’s income from labour, by age group & gender differences in educational level between spouses, Greece, 2004 to 2013



Source: Authors’ calculations based on EU-SILC 2013 data.

⁴⁰ Table A.4 in the Appendix presents women’s income in two-adult households with at least one person in work, persons aged 25-55 years, across European countries for 2013.

Chapter 8: (The Last Chapter): A number of lessons from the Greek crisis

Introduction: a number of lessons from the Greek crisis saga concerning women and men and their relative positions

Recessions involve a dramatic deterioration of the external environment within which women and men make their everyday and strategic choices. Recessions diminish opportunities and constrain (often involuntary) choices on whether to work, for how long, how to allocate time between paid and unpaid activities, whether to prioritise childcare and elderly care vis a vis core household chores and/or leisure.

Men and women do not always face the same set of constraints, nor do they suffer identical missed opportunities. They start from different prior conditions and enjoy unequal levels of visibility in public discussions on policy formation.

Furthermore, the nature of the crisis, its manifestations, its depth and –more importantly- its duration may translate into a different mix of challenges and opportunities for women and men. These may change as the crisis enters each successive phase; in particular as it enters into uncharted waters both in terms of length, or key crisis drivers.

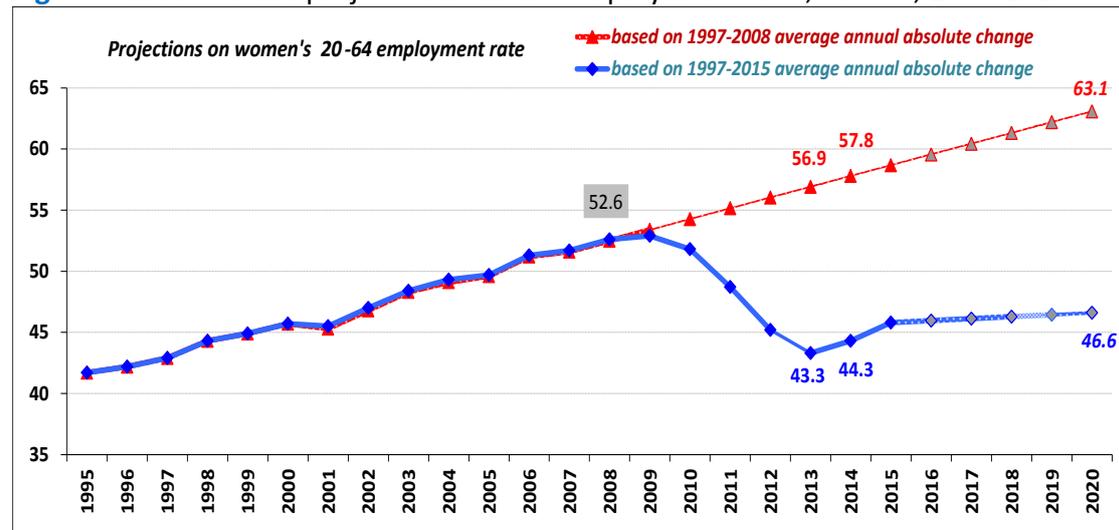
Last, but not least, the institutional set-up (including labour market institutions and social protection infrastructure) play a crucial role in mediating between dangers and opportunities via intentional policy interventions (or lack thereof).

Given that, a number of lessons from the Greek crisis saga concerning women and men and their relative positions can be summarised as follows:

First lesson: women's progress in employment was arrested by the crisis.

The sharp and prolonged economic downturn arrested the march of women's progress in employment and economic independence. [Figure 8.1](#) illustrates the point by graphically showing the gap in attaining better inclusion in paid work. The solid part of the blue line shows the *actual* outturns; the dashed line shows the projection for the period after 2015 based on the 1997-2015 mean average absolute change – i.e. what would have been expected if previous trends were retained. The red line shows the projection for 2020 if women's employment continued to grow (after 2008) with the average growth rate of the pre-crisis period alone – the 1997-2008 period.

Figure 8.1: Actual and projected women’s employment rates, Greece, 1995-2020



Source: Authors’ calculations based on Eurostat, LFS data.

Second lesson: unemployment increased sharply both for men and for women, but women persevered and improved their links to the labour market.

For prime age men and women (25-49 age group), unemployment increased dramatically and in equal measure for all (though slightly more for women). The broader picture involving all working-age groups suggests (a) unemployment increased slightly more for men, (b) employment declined more than twice as fast for men, while (c) activity rates declined for men and increased for women. Our reading of the data suggests that men and women respond to the sharply rising unemployment rates in a different fashion: Women’s attachment to the labour market *increases*, while men’s is stable or declining. [Table 8.1](#) offers the evidence.

Third lesson: public discussion misses the different starting points and the fact that women’s unemployment rates persist being higher than men’s.

What we know from Labour Force Survey information is that unemployment increased sharply both for men and for women ([Tinios, 2015b](#); [UNICRI, 2014](#)). Unemployment rates increased, by an almost equal rate during the crisis for both men and women in all age groups. Men’s 25-49 unemployment rate rose by 19pp between 2008 and 2014 –being equal to the corresponding increase of women’s unemployment (19 pp) ([Table 8.1](#)). Among young persons (15-24 years) unemployment increased equally for men and women (by 30 pp) over the period 2008-2014. For those aged 50-64 the crisis exerted a fairly balanced effect on unemployment (14pp of men and women aged 50-64). What is missed is the different starting point. Women’s unemployment was much higher in the pre-crisis period. Public discussion, though, appears exclusively focussed on *rates* of deterioration rather than *levels* of unemployment. Hence the broadly held view that crisis-induced unemployment hits primarily prime age men, heads of households.

Moreover, men’s unemployment contains a greater proportion of persons who are seeking work throughout the crisis, as a response to the crisis, even if their latest transition was not from employment to unemployment. This differentiates men

from women. A narrow interpretation of unemployment trends in terms of counting losses of former insiders overlooks the initial unequal distribution of roles—both in the labour market and in wider society. This kind of interpretation poses the risk of accepting crystallised gender inequalities as inalterable.

Table 8.1: Long-term trends in labour market by age group and gender

Activity status	Gender	% 2002	Change in pp				% 2014	% 2015q3
			2002-2005	2005-2008	2008-2011	2011-2014		
15-25								
Activity	Men	39.3	-2.4	-2.9	-2.3	-1.7	30.0	27.3
	Women	33.1	-2.7	-4.3	0.5	-0.5	26.1	24.4
Employment	Men	31.9	-2.0	-1.6	-8.9	-3.6	15.8	15.4
	Women	21.7	-1.7	-1.3	-5.8	-2.0	10.9	11.1
Unemployment	Men	18.7	0.2	-2.0	21.9	8.6	47.4	43.7
	Women	34.5	-0.3	-5.9	23.3	6.5	58.1	54.5
25-49								
Activity	Men	95.3	0.2	-0.1	-0.9	-0.2	94.3	94.5
	Women	66.7	4.7	0.9	3.6	2.8	78.7	81.3
Employment	Men	89.9	0.1	0.8	-10.6	-8.5	71.7	75.1
	Women	57.1	3.7	3.2	-4.7	-4.8	54.5	57.7
Unemployment	Men	5.7	0.0	-0.9	10.3	8.9	24.0	20.5
	Women	14.4	0.5	-3.5	10.5	8.9	30.8	29.1
50-64								
Activity	Men	68.7	2.6	-0.2	-2.1	-3.4	65.6	67.7
	Women	32.4	3.3	2.4	1.7	1.2	41.0	41.5
Employment	Men	66.2	2.7	0.1	-6.9	-7.9	54.2	56.3
	Women	30.6	2.5	3.0	-0.4	-3.0	32.7	33.8
Unemployment	Men	3.6	-0.2	-0.5	7.2	7.3	17.4	16.9
	Women	5.8	1.5	-1.9	4.9	9.8	20.1	18.5

Source: Eurostat, LFS data.

Fourth lesson: in spite of the crisis-induced hardship, the longer term trends suggest that women have been making a clear, though modest, improvement in their labour market performance.

This is so because women increased their share in the employed population, in employers and in full-time workers. At the same time, they reduced their share in unpaid family members, in temporary workers, in part-timers, in the unemployed and in the long-term unemployed. [Table 8.2](#) summarises the evidence on labour market performance from 2002 to 2015.

Table 8.2: Women’s shares (%) in labour market outcomes Greece 2002-2015q3

share (%) of:	2002	2004	2006	2008	2010	2012	2014	2015q3
<i>Employed</i>	37.4	38.3	39.0	39.6	40.8	41.4	41.9	42.2
<i>Employers</i>	16.6	17.9	20.0	20.3	21.0	24.7	26.1	27.3
<i>Own-account</i>	28.7	29.1	30.4	32.0	33.1	32.7	32.7	34.2
<i>Family workers</i>	66.6	68.9	64.6	65.3	65.7	64.3	63.3	60.8
<i>Temporary</i>	47.0	47.8	50.7	50.4	50.7	51.7	48.4	48.4
<i>Part-time</i>	68.1	71.4	69.2	70.0	66.0	63.0	58.8	58.8
<i>Full-time</i>	36.0	36.7	37.2	37.8	39.1	39.5	40.2	40.6
<i>Unemployed</i>	61.2	63.2	62.8	61.2	54.6	50.2	50.2	52.3
<i>Long-term</i>								
<i>Unemployed</i>	65.1	68.3	68.3	67.0	61.0	52.5	50.6	53.0

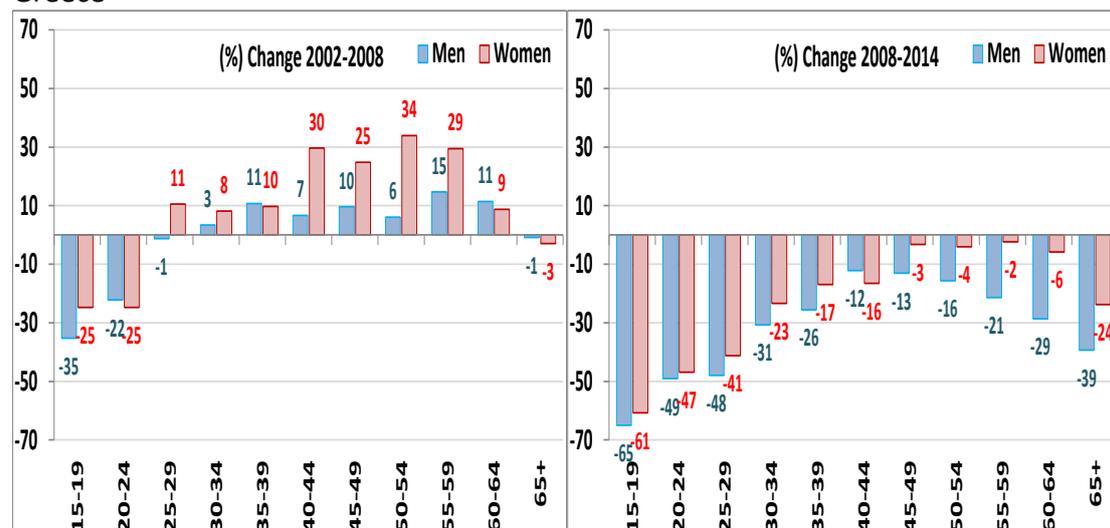
Source: Authors’ calculations based on Eurostat, LFS data.

Fifth lesson: gender gaps in employment have been shrinking throughout the crisis.

This is evident from Figure 8.2 showing cumulative change in employment by gender in the pre-crisis and crisis years. Before the crisis women had been making much faster progress in employment rates, while, during the crisis their losses were consistently lighter than men’s for people older than 25 years.

To complement the picture, Table 8.3 presents data on employment by gender and type of household during the crisis years (2008-2014) as well as gender gaps in employment. Gender gaps in employment have been consistently shrinking through the recession for all types of households, irrespective of the presence of children and their age. Interestingly, gender employment gaps shrink faster among low educated households, followed by medium educated households. For highly educated households, gender gaps in employment remained more or less stable.

Figure 8.2: Cumulative employment change by gender, 2002-2008 and 2008-2014, Greece



Source: Authors’ calculations based on Eurostat, LFS data.

Table 8.3: Employment by gender and type of household Greece 2008-2014

<i>Persons</i> 20-49	Men (%)			Women (%)			Gender Gap (in pp)		
	2008	2011	2014	2008	2011	2014	2008	2011	2014
Total									
No children	82.3	70.7	61.3	65.7	57.1	51.3	-16.6	-13.6	-10.0
Children < 6	97.6	87.9	82.9	53.9	52.5	50.4	-43.7	-35.4	-32.5
Children 6-11	95.9	88.1	82.5	61.6	58.4	54.4	-34.3	-29.7	-28.1
Children 12+	90.1	79.4	69.9	62.6	59.1	53.2	-27.5	-20.3	-16.7
Low educated									
No children	85.5	70.1	58.1	53.2	48.2	44.7	-32.3	-21.9	-13.4
Children < 6	96.4	80.7	72.6	33.5	28.6	30.8	-62.9	-52.1	-41.8
Children 6-11	94.1	83.7	76.1	47.1	45.1	41.6	-47.0	-38.6	-34.5
Children 12+	91.3	78.2	67.9	52.8	54.1	44.0	-38.5	-24.1	-23.9
Medium educated									
No children	77.9	67.7	57.9	61.6	51.5	43.8	-16.3	-16.2	-14.1
Children < 6	98.1	88.6	82.8	50.9	49.6	42.5	-47.2	-39.0	-40.3
Children 6-11	96.4	88.6	82.4	58.8	53.7	48.7	-37.6	-34.9	-33.7
Children 12+	90.0	79.3	68.8	61.5	55.3	51.2	-28.5	-24.0	-17.6
High educated									
No children	87.0	77.1	69.5	82.3	70.3	63.7	-4.7	-6.8	-5.8
Children < 6	98.2	95.3	92.6	77.8	76.0	71.7	-20.4	-19.3	-20.9
Children 6-11	97.9	94.2	90.0	84.6	80.0	75.9	-13.3	-14.2	-14.1
Children 12+	88.1	81.7	75.8	79.7	72.3	67.0	-8.4	-9.4	-8.8

Source: Eurostat, LFS data.

Sixth lesson: recession-induced poverty concentrated on working age population, with the poverty gender gap in modest decline.

During the crisis, poverty affected much more the working-age population than the elderly. For persons aged 18-64, at-risk-of-poverty rate increased by an equal rate between men and women (4.5pp from 2010 to 2014) exceeding the level of 23% for both men and women (Table 8.4). On the contrary, *relative* old-age at-risk-of-poverty rate actually decreased over the same period (Tinios, 2015b). Although the relative poverty risk decreased more for elderly women (7.2 pp) as compared to elderly men (5.5pp), elderly women are consistently defined as more vulnerable compared to elderly men, albeit the effect of the crisis does not differentiate significantly between elderly women and elderly men.

Table 8.4: Trends in relative poverty rate by age group and gender

<i>GREECE</i>		<i>Poverty rate (%)</i>			<i>Change in poverty rate (in p.p.)</i>		
		<i>2007</i>	<i>2010</i>	<i>2014</i>	<i>2007-10</i>	<i>2010-14</i>	<i>2007-14</i>
<i>15-64</i>	<i>Men</i>	18.1	18.9	23.4	0.8	4.5	5.3
	<i>Women</i>	19.2	19.2	23.6	0.0	4.4	4.4
	<i>Gender Gap</i>	-1.1	-0.3	-0.2	0.8	0.1	0.9
<i>65+</i>	<i>Men</i>	20.8	18.8	13.3	-2.0	-5.5	-7.5
	<i>Women</i>	24.7	23.3	16.1	-1.4	-7.2	-8.6
	<i>Gender Gap</i>	-3.9	-4.5	-2.8	-0.6	1.7	1.1

Source: Eurostat, EU-SILCdata.

Turning to the field of economic independence at old ages, the gender pension gap for older individuals in Greece decreased by 10 percentage points over the period 2010-2012 from 35% in 2010 to 25.1% in 2012. As discussed in more detail in [chapter 5](#), the decline in this gap can be partly explained by the successive cuts in larger pensions, which are overwhelmingly collected by men. Yet, not only the gender gap in pensions but also the gender gap in the coverage rate for people aged 65 and above still constitutes a major policy concern. Decisive factors that might determine the overall effect of the current crisis on gender equality economic independence at older stages: *first and foremost*, how much the crisis might reverse the gains to date in labour market attachment of women; and *second* (and complementary to the first) whether the pension system functions in a way that corrects or exacerbates lifetime gender inequalities (Tinios, Bettio & Betti, 2015). These gains are put at risk by the countervailing force of early retirement of women during the crisis; this creates a new group with permanently low pensions which will remain for the next decades.

At the base of the problem is that the pension system, which is in a state of almost perennial reform, still reflects the division of responsibilities that was prevalent within households at the time of their design.

Seventh lesson: Women's response to rising unemployment and declining incomes shows an anti-cyclical pattern, while men's response moves pro-cyclically.

This may imply that the end of the recession will find women and men in a considerably altered situation compared to the pre-crisis era: a situation where women have covered some of the distance in time allocated to paid work, while the gender balance in unpaid work might also probably look more equitable (by Mediterranean standards). A word of caution is in order: extraordinary events may initially accelerate women's trajectory to a more equitable distribution of tasks, both paid⁴¹ and unpaid. Whether this represents a sustainable gain will depend on the conditions prevailing whenever the economy moves out of recession. This is an outcome that is not pre-determined, but rather is still open to policy influence. [Table 8.5](#) below summarises the evidence.

⁴¹ For instance, during the war, large numbers of women were drawn into paid employment, but their careers were interrupted in the immediate post-war period.

Table 8.5: Pro-cyclical and anti-cyclical response of men’s and women’s activity rate throughout the crisis in Greece

Greece	Activity rate (%)				Change since 2007		
<i>Household type: 2 adults 20-60 with 2 children aged less than 20</i>	2007	2011	2012	2014	2011	2012	2014
Man's activity rate	95.1	92.2	92.0	92.4	-2.9	-3.1	-2.6
Woman's activity rate	62.0	66.4	66.5	66.8	4.4	4.5	2.8
<i>with spouse in employment</i>	64.0	69.9	68.6	69.1	5.9	4.6	2.9
<i>with spouse in unemployment</i>	66.2	65.5	72.9	76.5	-0.7	6.7	9.9
<i>with spouse inactive</i>	46.3	52.8	56.5	54.1	6.5	10.2	2.9
<i>Household type: 2 adults aged 20-55 years</i>							
Man's activity rate	91.4	92.2	92.0	91.4	0.8	0.6	0.0
Woman's activity rate	57.2	71.0	71.0	72.3	13.9	13.9	15.2
<i>with spouse in employment</i>	61.4	79.3	78.1	79.8	17.9	16.7	18.4
<i>with spouse in unemployment</i>	67.7	82.0	85.5	88.1	14.3	17.8	20.4
<i>with spouse inactive</i>	40.4	47.0	46.0	48.7	6.6	5.6	8.3

Source: Authors’ estimations based on LFS data.

This may imply that the end of the recession will find women and men in a considerably altered situation compared to the pre-crisis era: a situation where women have covered some of the distance in time allocated to paid work, while the gender balance in unpaid work might also probably look more equitable (by Mediterranean standards). A word of caution is in order: extraordinary events may initially accelerate women’s trajectory to a more equitable distribution of tasks, both paid⁴² and unpaid. Whether this represents a sustainable gain will depend on the conditions prevailing whenever the economy moves out of recession. This is an outcome that is not pre-determined, but rather is still open to policy influence.

Eighth lesson: Unpaid work most likely rose and fell on women’s shoulders. However, attitudes and behaviours may be slowly changing.

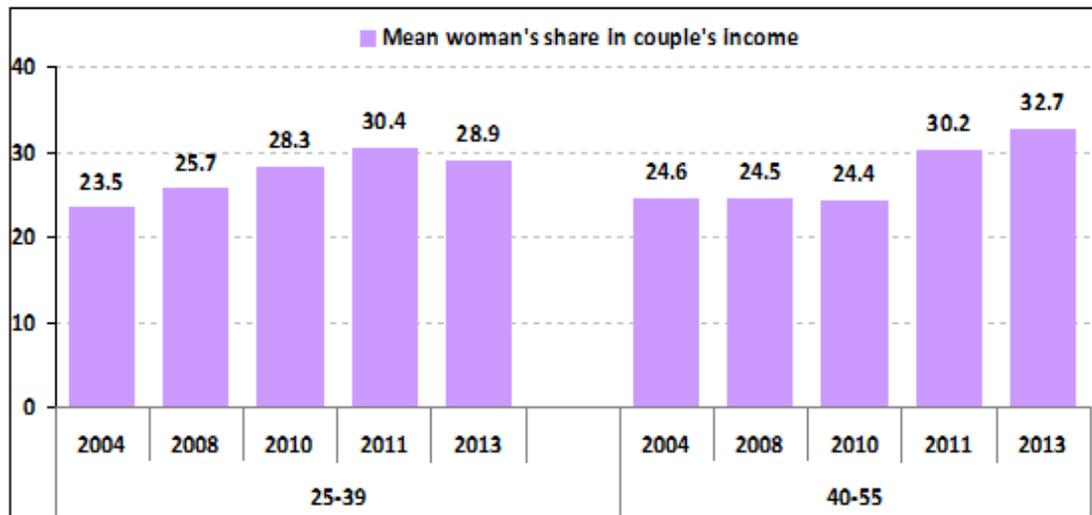
Indirect evidence (in Chapter 7) on market substitutes for domestic work in Greece during the recession tentatively confirms the trends elsewhere, namely that, as incomes shrink, women take on extra domestic unpaid work in order to make ends meet and to support frail family finances. At the same time, in view of deteriorating labour market conditions and sharply rising unemployment, as we have repeatedly argued, men and women in Greece responded to sharply rising unemployment rates in different ways: Women’s attachment to the labour market increased steadily, while men’s remained stable (or even showed declining trends). If this is the case, then the recession may act as an (involuntary) equalizer of behaviour and would thus eventually lead to greater gender balance in time-use allocation.

⁴² For instance, during the war, large numbers of women were drawn into paid employment, but their careers were interrupted in the immediate post-war period.

Ninth lesson: Women's income role becomes more significant during the crisis

As argued in the previous chapters and as shown in [Figure 8.3](#) below, there is little doubt that women's financial contribution increased steadily over time, and even accelerated during the crisis.

Figure 8.3: Women's share in total two-adult household's income from labour, persons aged 25-55 years, Greece, 2004 to 2013



Source: Authors' calculations based on EU-SILC 2013 data.

[Table 8.6](#) corroborates for the strengthened financial contribution of women, by focusing on breadwinner mothers aged between 20 and 64, living with a child or children under 18 years of age. Both breadwinner mothers and co-breadwinner families retained and even increased their importance to 2011 in the early stages of the crisis.

Table 8.6: Share of mothers who are breadwinners or co-breadwinners

GR	<i>single mothers who work</i>	<i>Breadwinner mother Married mothers who earn as much or more than their husbands</i>	<i>Total breadwinner mothers</i>	<i>Co-breadwinner mother</i>
2005	4.2%	15.4%	19.6%	29.7%
2007	4.1%	16.2%	20.3%	26.9%
2009	3.7%	17.8%	21.5%	31.2%
2011	2.2%	20.6%	22.8%	31.7%

Notes: *Breadwinner mothers* include single mothers who work and married mothers who earn as much or more than their husbands, as a percentage of the total number of households with a mother aged 20-64 with child aged less than 18 years. *Co-breadwinners* are wives who bring home at least 25% of the couple's earnings, but less than half, expressed as a percentage of the total number of households with a mother aged 20-64 with child aged less than 18 years. The data only include families with mother who is between 20 and 64 years and who has children under age 18 living with her.

Tenth lesson: Early retirement grew and affected women especially. It constitutes a major black mark in the gender record with important long term implications.

All the evidence points that early retirement was used consciously as a misguided instrument to ease labour market pressure. Changes in pension rules allowed more women to retire at 50; others responded to the widespread pension-related incentives to exit the labour market. This change would have the effect of withdrawing female contenders for managerial jobs and posts of responsibility. Early retirees who encouraged with few entitlements could, constitute the core of a new and looming problem of old age female poverty. This could depend on how quickly the economy grows out of the crisis, as well as on the character of pending pension system changes. For example, in arguing for how a new pension should be structured, increasing attention is paid to catering for retirees who retired early with low pensions.

As the gates of early retirement were firmly slammed in the third MoU, a new problem to be met is how the increasing number of women ‘trapped in the labour market’ will not metastasize into a major new unemployment hotspot. The extent of unofficial ignorance of the looming issue is one more reason to be worried.

Conclusion: Gender and four risks before the crisis exit

The unfolding of the crisis meant that policy commentary was unavoidably preoccupied with coping with day-to-day macroeconomic developments. This was compounded by an absence of gender sensitive information and monitoring indicators. Whatever the cause, awareness of gender issues withdrew just as old stereotypes –such as the importance of the single male breadwinner– were reviving. The crisis is still unfolding and will do for the foreseeable future. Many reforms have been passed, and, even after the 2010 face-down, there is a growing awareness that the return to precrisis status quo is not feasible; however, neither the impact of the reforms nor the general shape things will take *after* the crisis is by any means clear.

One must remember that economics may affect ideology and values. [Cha and Thébaud \(2009\)](#), for instance, suggest that the extent to which a labour market is flexible determines how egalitarian men’s gender ideologies are likely to be. More specifically, flexible labour markets encourage the male breadwinner model; as spells of unemployment are short, there is less time to challenge that model. Where long term unemployment dominates, that gives an incentive to reconcile their ideology with their real experience. If this were true, most Greek erstwhile male breadwinners should already be ardent feminists. Moreover, in Southern Europe, flexibility allows access first entry into the labour markets. Nevertheless, the point that ideology is not fixed and invariant remains valid.

There follows an overview of four risk areas affected by the crisis and impacting gender: The labour market, the exit route from the crisis, the care nexus, rethinking the welfare state. A description of each is followed by a discussion of key dangers, possible counterweights and blockages to them, ways to monitor and policy choices.

A. Labour market: Labour market reforms towards flexibility with care were finally introduced. However, as they took place *before* competition is opened in the product markets, this magnified the recessionary impact of firing without the benefit of facilitating new hires. Payroll and other personal taxes make (primarily for women) informality (i.e. operating in the grey economy) an attractive option.

- **The mechanisms and dangers: the key danger** is the implicit priority given to male breadwinners. This is evidenced in commentary that ‘now recession is striking heads of families’. This is counterbalanced by homeostatic corrective mechanism *inside* families – as incomes shrink, women try to supplement income by seeking work.
 - **Insider/outsider women: a counter-intuitive impact of the recession** – In the lower end of the labour market the male breadwinner model may be challenged by developments. On the contrary, at the top end of the labour market women insiders suffer a greater blow through early retirement and being implicitly favoured in redundancy schemes. So, even though the gap between insider and outsider women is reduced, the average society wide pay gap between men and women could widen.
 - In the **Public finance** phase of crisis public sector jobs (where women insiders predominate) are most affected. It is still uncertain which jobs will predominate in recovery: Services? Exports? Tourism? Manufacturing where competitiveness edge will tell most).
 - **The Effect of long-term unemployment** in rendering the unemployed unemployable, what is often referred to as scarring, the crisis leaving permanent reminders in the long term..
- **Counterweights** exist. Gender balance entrenched and is seen as a fact of life. The key danger for late-comers is that women are not seen as ‘serious workers’. Gender roles adjust *inside* families. On the other hand, labour market flexibility ensures any negative impacts are spread thinly and are not concentrated to few individuals. The increasing importance of female work needed to counter ageing and other long term challenges.
- **Possible blockages to counterweights.** A return to family/ stay longer / remain in patriarchal situation. The key to this is whether gender imbalances are thought as facts of nature not to be tampered with; hence according priority to male breadwinner. Has labour flexibility come *too late*?

Early retirement concentrating on women could create a new type of poverty affecting older women in the future. This is combined with insufficient understanding of link between long term and short term problems, evidenced in persistence in believing that early retirement can solve unemployment.

- **Ways to monitor developments statistically.** Crises have gender impacts, which remain totally unremarked. Gender assessment and possibly Gender budgeting are measures to be considered. As the crisis moves into uncharted waters, gender monitoring becomes of critical importance.
- **Possible policies to prevent.** Similarly Active labour market policies. Encourage formation of new businesses. Reconciliation of working and family

life. i.e. policies pursued up to now will have to be pursued with greater purpose – i.e. being fully conscious of

B. The sources of Growth and the exit out of the crisis. The public sector or SMEs?

Though the anti-austerity government pins its hopes on the public sector as the lever to pull the country out of the recession. However, public finance severely limits what can be independently achieved by the public sector on its own. The demise of the Greek banking system makes this assessment all the more poignant.

Small family businesses form the backbone of the private part of the economy providing the largest part of employment. Given that public employment (in general government and the wider public sector) will have to be reduced, the small family business will have to provide almost all the new employment. Yet the small firm has been hit disproportionately by tax demands, and falls in orders but most notably by the severe liquidity shortage. Thus the real danger is that the small family business will not be able to recover in order to generate new employment.

A recent sample survey ([Mylonas. & Tzakou-Lambropoulou, 2013](#)) outlined the radical challenges faced by small firms in Greece accompanying the radical realignment of the business sector as a result of the crisis – chiefly its impact on financing, liquidity and competitiveness (Characteristically, this study did not include gender among the factors examined):

- Small firms suffered 600 thousand out of a total 800 thousand job losses between 2010 to early 2013.
- Smallest SME's turnover was down by 90% while the average for SMEs was 40%.
- The stock of all SMEs shrank from a half to a third of the business sector.
- Liquidity problems were far more acute for the smallest firms; chief among the need for finance were new demand for taxes
- The main survival mechanism relied on cutting pay; only secondarily did SMEs rely on redundancies. In the smallest firms, however, employment fell cumulatively by over 40% over the five years 2007-13; the average was 25%-showing that job losses were overwhelmingly concentrated in the small firms.
- Wage cuts were differentially preferred by service firms, whereas manufacturing turned more towards redundancies.

This study captures the process of restructuring halfway – corresponding to a time of enterprise destruction, when many businesses shrink or close. It is to be expected (hoped) that this will be succeeded by enterprise creation in the recovery to come. However, at this time the number, type and direction of new jobs remains a mystery.

The mechanisms and dangers for gender backtracking. (a) **Direct impacts.** Imputing gender dimension to the gender-blind study, we may expect women to be primarily affected by service sectors wage cuts – undermining financial independence. As manufacturing jobs are lost, more women will find themselves as the sole breadwinners. Thus, the reduced earnings of women will have to finance a larger part of the family budget. As part of the survival strategy of small family firms, we

may expect them to resort to what used to be a mainstay – unpaid family labour supplied by female family members (chiefly one may expect younger ones who will be unemployed). (b) **Indirect impacts.** The liquidity shortage hitting the small family firm is transmitted to the informal social support provided by the family – unable to help its members. This is crucial in two key fields: investment in young members hoping to enter the labour market and financial support for members needing long term care.

What is the danger of *permanent* gender backtracking (rather than a greater crisis impact corrected later by the recovery)? This will depend on the *character* of new jobs to be created.

Should the demise of the family firm be permanent, the impact will depend on what will take its place. If that is the type of larger firms common pre-crisis then that new industrial structure is likely to be far less conducive to gender balance. A second possibility may come from the family itself implicitly according greater priority to the education and training of male rather than female offspring, partly as a consequence of assigning greater care responsibilities to the latter.

- **Key danger Counterweights.** The existence of a more balanced industrial structure based on a level playing field between companies can safeguard against a differential impact. Part of the pre-crisis situation was the undue advantage family firms gained due to tax evasion; it is thus to be expected that they will be differentially affected. Similarly, the existence of financial conditions and the provision of liquidity on a more equal basis can guard against an unduly negative gender impact.

Many of the indirect effects depend on views on gender entrenched within the family, seeing male priority as ‘a fact of life’. Thus, gender roles adjust *inside* families: If women are *not* seen there as ‘serious workers’ - a key danger faced by late comers – this counterweight can be prevented from operating.

Finally, much will depend on the type of jobs created being less subject to gender bias than those they replace. Labour market flexibility ensures negative impacts are spread thinly and not concentrated. Similarly, the emergence of a market for personal care services will remove the necessity of delegating this work to family members.

- **Possible blockages to counterweights,** Reforms being pursued aim at a level playing field. However, for this to happen they need to be implemented and entrenched. The key danger is that (a) reforms take place with delay and (b) their rationale and importance to direct future developments is not explained nor appreciated. Reforms are seen as simply imposed from above. Finance remains a key issue, taking second place to safeguarding funds for the public exchequer. An example is the accumulation of arrears by public bodies owed to small businesses. Finally, interest rates faced by local firms are (due to the sovereign debt crisis) are exceptionally high – even when funds are available.
- **ways to monitor developments statistically.** Focus should be placed on the creation of new firms and on gender practices in small business.

- **Possible policies to prevent.** Flexicurity .Labour market flexibility. Opening of competition in services to allow the creation of new firms. Care Active labour market policies consciously trying to correct gender gaps.

C. The care nexus. Care services are of key significance for women's position. They are important on the demand side as enabling the family to combine employment for their members with looking after children, the disabled and the old. They are also important on the supply side, as they provide an outlet for employment for many women, frequently the first stepping stone to acquiring economic independence from the family. Care also lies in the boundary between State, market and family provision. It is thus directly affected by public finance developments and retrenchment.

- **the mechanisms and dangers.** State provision is cut back; women necessarily move back to the family. Income loss implies lower demand for private care and a reduction in available jobs. A possible return of immigrants and reduction of immigrant supply further impacts on the market. Small businesses specialising in care are severely affected by the liquidity squeeze.

The danger arises that the gains in female labour participation may be rolled back as chiefly middle aged and older women of necessity try to help and hence move out of the labour market -discouraged workers, early retirement.

- **Counterweights,** The existence of *either* extensive state provision *or* the existence of a private market. An important distinction is between direct state provision and finance. In some systems the existence of insurance (whether private or public) for long term care plays a role in maintaining services.
- **Possible blockages to counterweights,** quality standards block the development of a market. Assigning responsibility to the public sector whose fiscal problems lead them to restrict supply as part of retrenchment, whilst at the same time preventing the substitution of private for state care. The informal provision by women thus may seem as the only solution. In addition, the decisive lurch of the public opinion to the extreme right (as a result of the handling of reforms: politicians justify all reforms as dictated from abroad), involves aiming other things an aggressive male chauvinistic ideology. Xenophobia is also fuelling a reaction against foreign women (immigrants) supplying care services⁴³.
- **ways to monitor developments statistically.** Regular population based surveys for long term care.
- **Possible policies to prevent.** A clear policy towards long term care – allowing the existence of a market for the better off whilst concentrating available finance for the lower. Institution of new long term care insurance on the German model?

⁴³ The extreme right positions have led the government to introduce restrictions on the use of immigrant women in hospitals in order to placate activists of the Golden Dawn...

D. Rethinking social protection and the welfare state. Social protection is the largest component of public expenditure. So, the particular manifestation of public social protection provision played a role in the propagation of the crisis, i.e. was partly a microfoundation of the crisis; public expenditure was in some sense ‘too big’. A solution to an overwhelmingly fiscal problem cannot avoid rethinking both the *size* of total social protection as well as its allocation among competing priorities. In the next decade social protection will have to compete with debt servicing for limited tax revenues, at a time when fiscal pressures linked to ageing will grow. This explosive mix has important implications about the ambition of the social protection apparatus.

Increasing female labour participation in some sense appears as a ‘hidden asset’ that the South of Europe can use to ‘square the circle’ of how to reconcile ageing pressures with falling revenues. This, however, may require a redirection of social protection away from passive transfers and towards ensuring the provision of the services necessary for participation to increase – in the form of infrastructure as well as flexibility. Financing issues could also give rise to a fear that the available funds will be spread ‘too thinly’ and will thus be insufficient to deliver greater participation – or even to prevent falls in participation arising due to the other factors mentioned.

Many of the structural reforms connected with the bailout plans can be thought to address these issues. As with the other reforms, the question arises on whether they are too late to deliver tangible benefits.

- **The mechanisms and dangers.** Continuation of the present structure of social protection – disproportionately favouring cash benefits and pensions – may not leave room for actions complementing labour participation. As the capacity of the formal welfare system is stationary or reduced, while needs are growing, the slack will have to be taken up by the family. Thus the recalibration of the welfare state away from familialism will be stopped or even reversed.

In a competition for limited funds new programs will be at a disadvantage compared to established programs.

If the welfare state is perceived as simply propping up benefits, while cuts are seen as arbitrary and unjust, this may motivate a disinclination to finance the welfare system, a disintermediation and a vicious circle hurting revenues. The gender aspect of this is especially important. Older social insurance systems frequently embed ideas of male primacy – evidenced, say, in large pension gender gaps. If women are perceived to get less from the system than men, the temptation to quit the system altogether will be all the greater.

- **Counterweights.** The overall balance of the welfare state is the subject of public discussion, which may prevent major decisions being arrived at by default. Distributional issues are best decided openly. Of especial importance is adding an intergenerational and a gender dimension to a discussion which otherwise may be dominated by defending privileges or oriented towards old age protection. The major sources of ‘immunisation’ are the principles of horizontal justice and equal treatment. Whereas, in the past, many reforms were obstructed through placing a veto by powerful insider groups, the

decisiveness of this veto is much reduced. So many reforms that were previously aborted can now go ahead. Controlling waste and improving effectiveness can make many reforms win-win and may overcome objections.

- **Possible blockages to counterweights.** Reforms and changes to social protection are insufficiently debated or may even be tainted by association with retrenchment or through the involvement of the troika. Ideological objections may prevent assigning roles to non-state bodies even when State bodies are not in a position to deliver adequate services to any but a subset of the population.
- **Ways to monitor developments.** Active discussion and involvement by civil society is a key monitoring mechanism, supplementing regular statistical surveys. Development of output (effectiveness) indicators measuring the extent to which needs are satisfied rather than input indicators measuring effort and not allowing for increased effectiveness and productivity.
- **Possible policies to prevent.** Complement retrenchment with new programs improving the safety net and stressing activation rather than passive support. New programs and redesign of old programs may improve the possibility of social protection being seen as part of the solution rather than a central cause of the crisis. A key part of that must show that women can expect as much from the welfare state as they put in – a state of affairs that will be hampered if social protection systems embody the idea of primacy of male breadwinners.

The four risk areas are linked and feed one on the others. The common thread running through them is that attempting to deal with the post crisis situation in a 'business as usual' manner – by maintaining old structures and old mind-frames is likely to exacerbate the situation. The 'objective' external situation regarding finance is going to be more difficult, whereas many of the second-best compensatory mechanisms that filled the gaps of social protection will cease to be as effective. The reaction to this *could* be a retreat into the home and towards traditional gender roles – a gender backtracking. However, this is not a *necessary* outcome. Once the situation is understood it is possible to define and implement measures that can inoculate European societies against such an eventuality.

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Appendix

Table A1: Average daily time use, in hours and minutes by gender, persons 20-74

Persons aged 20-74	Paid work	Household Care				Study	Leisure	Travel	
		Total H/hold Care	Core house -work	Other house -work	Care				
GR*	W	01:30	04:36	03:30	00:32	00:34	00:11	05:10	00:58
	M	02:54	01:31	00:27	00:47	00:17	00:10	06:24	01:13
BE	W	01:53	04:10	02:45	00:52	00:33	00:16	05:06	01:22
	M	03:07	02:28	01:00	01:11	00:17	00:11	05:58	01:30
BG	W	02:34	05:01	03:38	00:58	00:25	00:06	03:47	00:52
	M	03:32	02:37	00:49	01:40	00:08	00:03	04:46	01:07
DE	W	01:56	04:14	02:34	01:03	00:37	00:13	05:15	01:19
	M	03:27	02:22	00:52	01:11	00:19	00:15	05:42	01:29
EE	W	03:05	04:53	03:07	01:05	00:41	00:07	04:18	01:02
	M	04:27	02:33	01:00	01:17	00:16	00:06	05:02	01:12
ES	W	02:06	04:55	03:23	00:43	00:49	00:20	04:26	01:05
	M	04:21	01:37	00:37	00:43	00:17	00:18	05:16	01:16
FR	W	02:17	04:34	03:01	01:01	00:32	00:14	04:05	00:54
	M	03:48	02:24	00:45	01:26	00:13	00:15	04:44	01:03
IT	W	01:52	05:20	04:02	00:45	00:33	00:14	04:06	01:14
	M	04:15	01:35	00:31	00:49	00:15	00:11	05:05	01:35
LV	W	03:29	03:56	02:31	00:56	00:29	00:12	04:08	01:20
	M	05:00	01:50	00:48	00:52	00:10	00:09	04:45	01:28
LT	W	03:31	04:29	03:05	00:58	00:26	00:10	03:45	01:05
	M	04:45	02:09	01:05	00:56	00:08	00:09	04:47	01:13
PL	W	02:15	04:45	03:13	00:51	00:41	00:14	04:32	01:06
	M	04:01	02:22	01:02	01:04	00:16	00:14	05:20	01:13
SI	W	02:42	04:56	03:19	01:04	00:33	00:19	04:27	01:02
	M	03:53	02:38	00:53	01:31	00:14	00:15	05:31	01:10
FI	W	02:33	03:56	02:27	00:55	00:34	00:16	05:17	01:07
	M	03:48	02:16	01:02	00:58	00:16	00:13	05:56	01:12
UK	W	02:24	04:15	02:34	01:03	00:38	00:09	04:55	01:25
	M	04:10	02:18	00:59	01:03	00:16	00:08	05:22	01:30
NO	W	02:38	03:47	02:14	00:45	00:48	00:15	05:40	01:11
	M	04:04	02:21	00:54	00:58	00:29	00:12	05:52	01:21
SE**	W	02:53	03:42				00:19		
	M	04:11	02:29				00:14		

Source: * for Greece: Hellenic Statistical Authority (ELSTAT) (2014), *Time Use Survey in households*.

** For Sweden: Gálvez-Muñoz, et al. (2011).. For all other European countries: Eurostat Time use survey - collection round 2000.

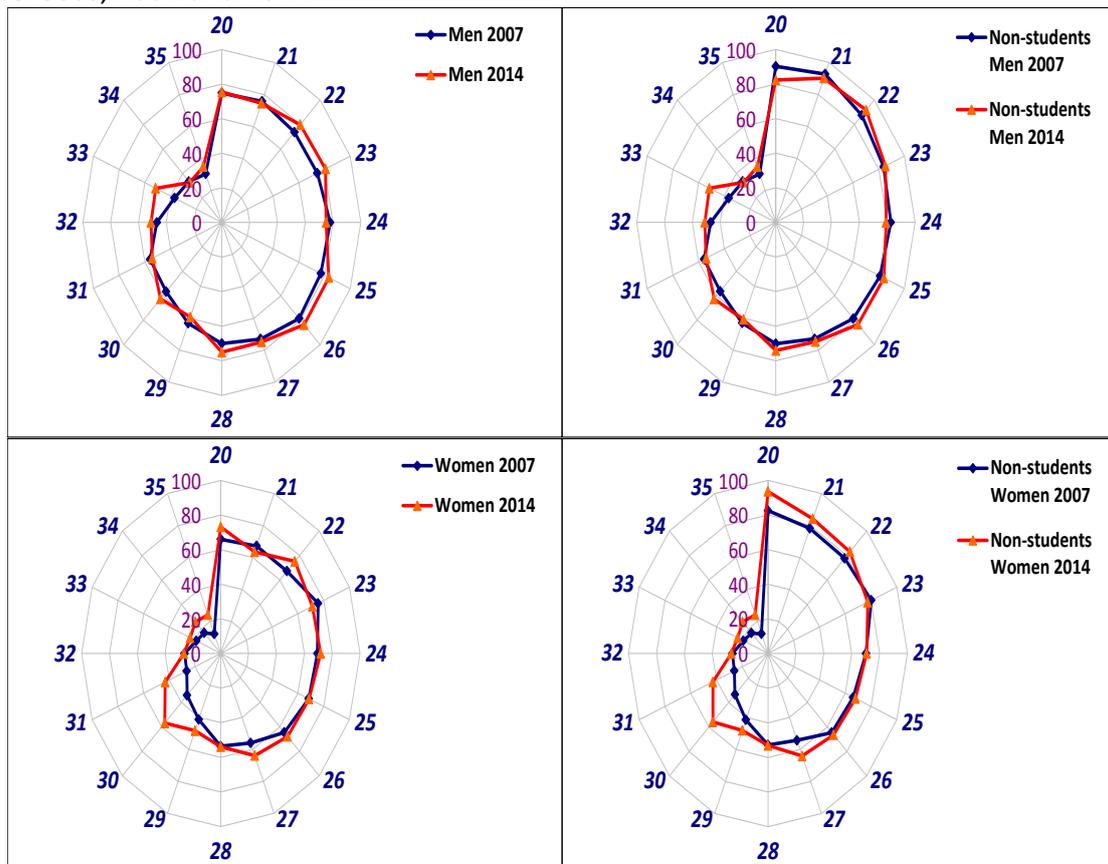
Table A.2: Monthly Average Expenditure on Catering Services, Goods and Services for routine household maintenance and for services of medical auxiliaries, by household type 2008 & 2013

Value in €	Catering Services	Goods and services for routine household maintenance	Services of medical auxiliaries *	Total consumption
All households				
2008	216.8	63.7	4.6	2556.5
2014	135.7	38.0	1.9	1798.1
(%)	-37%	-40%	-58%	-30%
1 person under 65 years				
2008	184.3	32.5	0.5	1662.7
2014	114.5	25.4	0.8	1266.0
(%)	-38%	-22%	53%	-24%
1 person aged 65 and over				
2008	42.1	45.8	2.6	1052.2
2014	37.1	38.5	0.8	927.3
(%)	-12%	-16%	-68%	-12%
Couple with no children				
2008	148.4	53.1	2.5	2092.2
2014	96.2	34.5	2.3	1544.0
(%)	-35%	-35%	-10%	-26%
Couple with 1 child up to 16 years				
2008	225.3	76.4	12.4	3203.5
2014	145.4	41.9	2.1	2219.7
(%)	-35%	-45%	-83%	-31%
Couple with 2 children up to 16 years				
2008	266.1	84.1	15.6	3324.3
2014	176.2	53.8	3.9	2496.3
(%)	-34%	-36%	-75%	-25%
Couple with 3 or more children up to 16 years				
2008	270.8	108.4	10.4	3561.4
2014	135.4	37.6	8.2	2487.6
(%)	-50%	-65%	-21%	-30%

Source: Authors' calculations based on Household Budget Survey 2008 & 2014, Hellenic Statistical Authority.

Note: * Includes Services of freelance nurses and midwives, services of freelance acupuncturists, pedicures, chiropractors, optometrists, physiotherapists, speech therapists, etc., medically-prescribed corrective-gymnastic therapy, out-patient thermal bath or seawater treatments.

Figure A.1: Persons aged 20-35 who live with their parents (%), by age and gender in Greece, 2007 and 2014



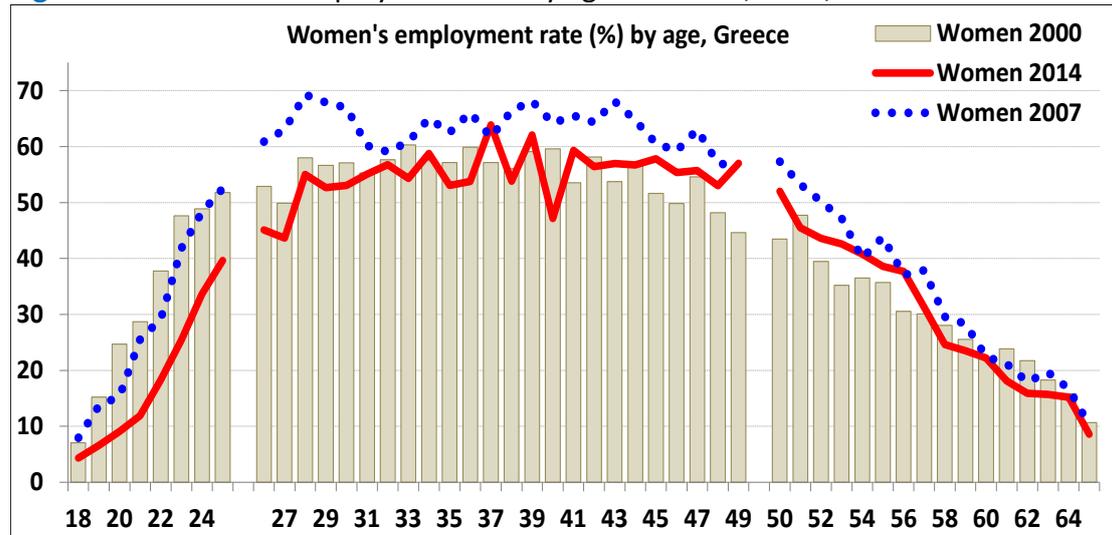
Source: Authors' estimations based on LFS data.

Table A.3: Estimated probit marginal and impact effects of the probability of not living in parental home, men and women aged 25-34, Greece

Men & Women 25-34	Men 2007		Men 2014		Women 2007		Women 2014	
Greece	Coef- ficient	p- Value	Coef- ficient	p- Value	Coef- ficient	p- Value	Coef- ficient	P- Value
Age (in years)	0.055	0.000	0.049	0.000	0.057	0.000	0.057	0.000
Gender: Women								
Employment status								
Full-time employee								
Self-employed	0.036	0.098	-0.013	0.675	0.053	0.100	0.000	0.994
Civil servant	0.112	0.000	0.112	0.002	0.051	0.064	0.046	0.261
Part-time employee			0.059	0.261	0.300	0.020	-0.012	0.808
Unemployed	-0.237	0.000	-0.181	0.000	-0.115	0.000	-0.140	0.000
Unpaid family member	-0.350	0.000	-0.305	0.000	0.081	0.046	0.033	0.610
Other inactive	-0.284	0.000	-0.158	0.001	0.299	0.000	0.142	0.000
Education								
Until Primary								
Secondary	-0.154	0.000	-0.142	0.000	0.049	0.181	-0.110	0.024
Tertiary	-0.202	0.000	-0.207	0.000	-0.062	0.120	-0.213	0.000
Type of residence								
Athens	0.228	0.000	0.335	0.000	0.103	0.003	0.192	0.000
Thessaloniki	0.295	0.000	0.351	0.000	0.082	0.011	0.178	0.000
Other Urban	0.190	0.000	0.226	0.000	0.127	0.000	0.161	0.000
Rural								
Labour market effect								
(%) Employment rate of persons aged 18-39 in region of residence	-0.002	0.429	0.005	0.055	-0.005	0.118	0.002	0.430
# observations	4252		3242		4149		2924	
Pseudo R ²	0.145		0.150		0.174		0.119	

Source: Authors' estimations based on LFS data

Figure A.2: Women's employment rate by age in Greece, 2000, 2007 and 2014



Source: Authors' estimations based on LFS data.

Table A.4: Women’s income in two-adult households with at least one person in work, persons aged 25-55 years, 2013

Country	<i>Male bread-winner couples</i>	<i>Dual earner couples</i>	<i>Female bread-winner couples</i>	
MT	43.1	54.9	2.0	100
GR	39.7	50.5	9.8	100
IT	39.1	55.8	5.1	100
ES	33.0	54.8	12.2	100
RS	31.6	56.4	12.0	100
CH	29.4	63.7	6.9	100
HU	29.0	64.1	6.9	100
HR	28.5	55.8	15.7	100
AT	27.4	67.1	5.6	100
RO	26.4	70.4	3.3	100
CZ	26.0	70.3	3.7	100
SK	25.6	69.0	5.4	100
EE	25.4	64.8	9.8	100
CY	25.3	62.8	12.0	100
IE	24.8	63.8	11.4	100
PL	23.9	63.3	12.7	100
LU	23.3	71.8	5.0	100
FI	22.4	69.8	7.9	100
IS	22.2	72.4	5.5	100
LV	22.1	64.5	13.5	100
PT	21.3	67.8	11.0	100
DE	21.0	74.8	4.2	100
BG	19.9	67.3	12.8	100
NL	19.7	75.4	4.9	100
FR	19.1	75.3	5.6	100
UK	19.0	77.0	4.0	100
DK	16.2	77.8	6.1	100
LT	15.9	76.2	7.9	100
BE	15.5	78.6	5.9	100
SI	14.9	76.6	8.5	100
NO	11.9	83.4	4.7	100
SE	11.7	84.0	4.3	100

Source: Authors’ calculations based on EU-SILC 2013 data.

Note: In Greece the sample after being restricted according to the above criteria is 3804 observations.