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Through the Eyes of Beneficiaries: The Greek «Social Solidarity Income» (Ssi) Experience

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Through the eyes of beneficiaries: The Greek «Social Solidarity Income» (Ssi) experience

Drawing on the findings of a mixed-methods analysis, which aims to assess the implementation of the «Social Solidarity Income» (Ssi) in Greece, the present paper highlights the Ssi experience of beneficiaries in five selected municipalities (Keratsini-Drapetsona, Rethymno, Arta, Kavala and Leros). The paper seeks to add to the underdeveloped literature on the evaluation of Guaranteed Minimum Income (Gmi) schemes in Greece and sheds light upon the demographic and social characteristics of the Ssi beneficiaries, as reflected in the finding that people of productive ages, who are unemployed and poorly educated, are more likely to become Ssi recipients. More importantly, our research findings reveal, however, that the Ssi functions mostly (if not exclusively) as a monetary allowance that offers a welcome «consolation» to beneficiaries; as well as that its implementation is largely undermined by a series of shortcomings, such as the unbalanced development of the three Ssi pillars, which pose serious limitations to the impact of the scheme. These shortcomings also appear to validate arguments that consider the Ssi as a means of the *welfarization* of social protection in Greece, while further jeopardizing the utility of the scheme as a feature which would contribute to a sound transformation of the Greek welfare state.

Keywords: Guaranteed Minimum Income (Gmi), Greece, crisis, policy evaluation.

1. Introduction

Utilizing a mixed-methods research approach that combines findings from quantitative analysis with those from 25 semi-structured interviews with beneficiaries, this paper sheds light upon the Guaranteed Minimum Income (Gmi) (broadly known as «Social Solidarity Income», henceforth

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Ssi) experiences of beneficiaries in five selected municipalities (Keratsini-Drapetsona, Rethymno, Arta, Kavala and Leros)¹. While Greece was one of the few European countries, and the last southern European country, not to have experimented with a Gmi up until the 2010s, at the peak of the crisis and austerity measures, the adoption of a Gmi, as part of the memorandum obligations of the Greek government, was promoted at the national level. More specifically, the medium-term fiscal strategy for 2013-2016, formulated in November 2012, included a Gmi programme for two regions that would start in January 2014.

After a series of delays, two Gmi implementation phases took place in 2014-2015 and 2016. The first, under the name «Guaranteed Social Income», was a 6-month pilot that took place in 13 municipalities, one in each Greek state prefecture. The second, under the name «Social Solidarity Income», was implemented in 30 municipalities. These two phases were followed by nationwide implementation in 2017, in line with the country's obligations in the so-called «Memoranda of Understanding», signed between Greece, the European Commission (Ec), the European Central Bank (Ecb) and the International Monetary Fund (Imf).

The Gmi in Greece was established after years of procrastination, indifference, ambivalence and/or overt hostility (for the history of the Gmi debate in Greece and the circumstances that led to its introduction, see Lalioti 2016). This shift from reluctance to experimenting with the Gmi should be seen in the light of the dramatic implications of the crisis and austerity, as exemplified by the fact that Greece was experiencing its fifth consecutive year of recession, as well as by the rampant increases in the rates of those at risk of poverty and social exclusion (from 28.1% in 2008 to 34.6% in 2012, which were higher than the Eu-28 averages of 23.7% and 24.8% respectively)².

In a similar vein, between 2008 and 2012, the unemployment rate for the total population in Greece increased from 7.8% to 24.5%, while the respective Eu-28 averages equaled 7% and 10.4%. Furthermore, growing numbers of citizens faced significant difficulties with paying their mortgages, rent or utility bills, and in their ability to deal with unplanned financial expenses. The loss in living standards that was experienced by a large share of the population became increasingly evident in phenomena such as the deterioration of public services and a growing inequality in the ability to access private goods (Dimoulas 2014).

In this context, the Gmi was presented by the tripartite coalition government of New Democracy (Nd), the Panhellenic Socialist Movement (Pasok) and the Democratic Left (Dimar) which introduced the scheme, as a means that would improve the living conditions of households in a state of extreme poverty, but also rectify the inefficient targeting of welfare provisions at low-income groups; that is one of the «traditional» deficien-

¹ These municipalities were among the 30 municipalities that participated in the second Gmi implementation phase in Greece (between 14 July and 31 December 2016) and currently also participate in the nationwide phase of Gmi implementation.

² The data is based on Eurostat (2013).

cies of the notoriously weak and polarized between «insiders» and «outsiders» Greek welfare state. This state tended to «overprotect» insiders, such as men and public employees, and expressed minimal (if any) interest for people at the margins of the socio-economic system, such as the unemployed or immigrants, who, broadly speaking, comprise the main «clientele» of Gmi schemes.

Illustrative of the above is the extreme institutional fragmentation of the Greek social insurance system: earnings-related retirement benefits were paid out by hundreds of social insurance schemes, each subject to a bewildering array of rules. Privileged categories enjoyed preferential treatment, while, at the other end of the spectrum, population groups such as immigrants in the shadow economy, youth trying to enter or re-enter the labour market, the long-term unemployed and others were often being treated as «second-class citizens» (on the characteristics of the Greek welfare state, as well as on the rise of what may be called a «new proletariat» see e.g. Matsaganis 2005; 2011, and Mouriki 2010).

At the same time, it could be argued, however, that the access of the largest share of the population to universal categorical benefits, universal health and education and affordable public utilities contributed to managing persistently high poverty and low official employment in the country. This access limited public dissatisfaction and conditions of emergency; and, possibly, also the interest in establishing a Gmi (Dimoulas 2014).

Under these circumstances, the establishment of the Ssi in the years of the recent crisis should be viewed alongside the broader discussion on the implications of fiscal consolidation for welfare policies and the feasibility (or not) of strengthening safety nets by redeploying scarce resources within tight budgets. Moreover, the Ssi has arguably been a key feature of the «transformation» of the Greek welfare state during the last decade. Although the development of the structural characteristics of this state is a long-term process, rooted in the first half of the twentieth century, the Great Recession of 2008-2009 and the subsequent crisis and austerity resulted in changes which occurred at a deeper and faster level (Petmesidou 2018).

This «transformation» is reflected in interventions, which aimed at the «intensification» of means-testing, as exemplified by the adoption of the Ssi, and activation policies (both highly contested). Furthermore, it should be seen in conjunction with the effort to «rationalize» welfare spending, often through extensive cuts. Indicative of these cuts are the substantial cuts in pensions, which were tied to age, social insurance affiliation, benefit levels, etc. (Matsaganis 2013). In fact, scholars such as Dimoulas (2017) have highlighted in their work the contribution of the Ssi to the development of a rudimentary model of social protection in Greece and they have found links between the strengthening of the effectiveness of the Ssi and the overall reconstruction of the Greek social protection system.

Against this background, the present paper seeks to add to the relatively underdeveloped literature on the evaluation of Gmi schemes in Greece. The research results highlight the demographic and social charac-

teristics of the Ssi beneficiaries, as reflected in the finding that people of productive ages, who are unemployed and poorly educated, are more likely to become recipients of the Ssi. Moreover, the analysis of qualitative data focuses on beneficiaries and the arrangements they make to meet basic needs, highlighting the impact of the Ssi in their everyday life.

Overall, the combination of quantitative and qualitative data underlines the anemic effect of Ssi, especially on those who were previously «outsiders» to formal social protection mechanisms. More specifically, our research shows that, albeit the Ssi is an invaluable tool that improves the living standards of beneficiaries, its implementation is largely undermined by a series of shortcomings, such as the meagre amount of the monetary allowance and the essential absence of the «social activation» pillar of the Ssi. The social impact of the Ssi is therefore relatively low.

The Ssi functions, in practice, as an outsider-oriented policy, which contributes to the recognition of the presence and rights of outsiders, as well as to helping them address their basic needs. Ssi beneficiaries do not manage, however, to escape extreme poverty. As a result, this validates arguments against the Ssi, that consider it a means of the *welfarization* of social protection, as reflected, inter alia, in the persistent welfare dependency of Ssi beneficiaries. This all poses serious limitations to the utility of the scheme as a feature which would contribute to a sound transformation of the Greek welfare state, in the face of other changes that took place during the same period in Greece, such as extensive cuts in health expenditure and the erosion of workers' rights.

The following sections include a brief overview of the Gmi-related literature (with an emphasis on evaluation) and the research findings. The research findings are further divided into two subsections: the first discusses the characteristics of the beneficiaries and the second presents the outcomes from the interviews with Ssi beneficiaries in the five selected municipalities. The concluding section summarizes the results and discusses their implications.

2. The Gmi-related literature: a brief overview

The Gmi is a social-assistance scheme that combines monetary and social insertion components. The monetary components furnish citizens with only the minimum necessary for survival, usually covering the difference between a household's actual resources and the income that the household should have according to an established necessary sum for living in a specific region or country. Social insertion components refer to the participation of recipients in programmes that will facilitate integration into the labour market (Standing 1990; Gough 2000; Kazepov 2011).

The Gmi is often discussed by its supporters as resembling the net for trapeze artists at the circus. The reason for this is that the Gmi is regarded as a welfare policy that aims at ensuring the survival of citizens despite their economic or social breakdown (Alcock *et al.* 2002). Yet, as part of the

so-called «minimum income protection»³, which is means-tested and targets citizens with a very low income, it is also highly contested.

Criticism of the Gmi could be viewed in conjunction with the argumentation against the growing turn towards an understanding of social policy as pre-modern *philanthropy*, in a context typified by the fragmentation of social rights and welfare provisions and the evolutionary track of contemporary European welfare states as a *race to the bottom*⁴. This is also closely connected to the idea that the broader restructuring of the welfare states during the last decades and the rise of what has often been termed *neoliberalism* have been accompanied by an emphasis on the «management» of the (likewise controversial) phenomenon of «extreme poverty» (while combating «extreme» poverty is often mentioned in the Gmi-related rhetoric and documents as the key objective of these schemes). As will be discussed in detail below, however, criticism of the Gmi is also largely due to the fact that it is not regarded as «effective» as it was expected to be in reducing poverty (extreme or otherwise).

Against this backdrop, the fast-growing Gmi literature discusses a range of different themes, in particular the different timing and development of Gmi schemes in different countries and the impact of variables such as family structures, the administrative capacity of the state, the underground economy, partisanship and «problem pressures» such as unemployment levels (for an overview, see Clegg 2013 and Jessoula *et al.* 2014). Attributing explanatory «omnipotence» to any single one of these factors would be, nonetheless, an unacceptable oversimplification. For example, the traditional «party politics» argument, which usually links social policy initiatives to leftist governments, cannot adequately explain the differences in the development of different Gmi schemes (Häusermann *et al.* 2013).

Moreover, the review of the (rather smaller) part of the Gmi literature that deals with the evaluation of these schemes⁵ reveals the over-dominance of quantitative approaches (largely based on the use of micro-simulation methods, such as the Euromod micro-simulation model), as opposed to qualitative approaches (based on the use of «traditional» qualitative methods, such as interviews or focus groups). The literature review highlights a range of the interrelated themes covered, such as coverage and take-up, the link between the monetary allowance and other pillars, obstacles to implementation, etc. (see e.g. Frazer and Marlier 2016).

In the literature it appears that the outcomes connected to the implementation of Gmi in different countries are rather mixed. For example, the

³ For a comparative review of minimum income protection at the European level and a discussion of its development, characteristics and the relevant criticism, see Lalioti (2018).

⁴ This paragraph largely draws on ideas expressed in Sakellariopoulos (2018).

⁵ The authors wish to acknowledge, however, the need for such analyses to be extended, so as to focus not only on the economic and/or employment effects of these schemes, but also on additional issues: e.g. their effects on civic participation and the production of new social bonds, as well as on the ability of these schemes to revitalize the subjective and social activities of a community. A good example may be found in Kangas *et al.* (2019), which discusses, inter alia, the impact of the «Basic Income Experiment 2017-2018» in Finland on issues such as trust in other persons and in central institutions in society.

assessment of the impact of Gmi proposals in Québec (Canada) indicates that, contrary to what is usually assumed, a Gmi may increase the incidence of low income rather than decrease it (Clavet *et al.* 2013). The introduction of the French Gmi in 1989 likewise resulted in a small fall in employment amongst unskilled workers aged 25-55, a decline in the job access rate and an increase in the average length of unemployment by a few months (Chemin and Wasmer 2012).

The Danish, Belgian and Irish Gmis are reported to have contributed significantly to reducing poverty levels. However, only the Danish one performs well in terms of the impact on the at-risk-of-poverty rate (Van Lancker 2013). In their study of the individual and family strategies used by minimum income users in Spain to deal with poverty, as well as of the perceptions these people have both about their social situation and minimum income protection, Estepa-Maestre and Roca (2018) found that users may escape from the most extreme vicissitudes of poverty, but they remain in poverty.

The research findings also underscore the existence of variation in the development of pillars other than the monetary allowance pillar, such as the «activation component» of minimum income protection in different countries, namely the pillar targeted at enhancing the labour market access of beneficiaries (Marchal and Van Mechelen 2014). Variation appears to be, however, sometimes the rule even in the case of a single country: the Gmi in Cyprus is expected to have a negligible impact on the incidence of relative poverty (defined as the percentage of people with an income below 60% of the median equivalized income), a considerable impact on the intensity of relative poverty, and a significant impact in terms of reducing absolute poverty (Koutsampelas and Pashardes 2015). The authors explain that this is because while a number of households may have incomes below the absolute poverty threshold they will still not be eligible for the benefit (for example, because they do not satisfy certain non-income criteria). Hence, the Gmi will not totally eradicate absolute poverty.

Additionally, there are cases characterized by a zero Gmi effect. For example, one of the main research findings of a large-scale mixed-methods Eu project that took place between 2012 and 2015 and which adopted, among other methods, a life-course perspective and narrative interviews as a means to assessing the impact of Gmi provisions on the life courses of deprived groups (i.e. the long-term unemployed, the working poor and single parents) was that, in the vast majority of cases, access to Gmi schemes resulted neither in any visible deterioration nor in any significant improvement of the beneficiaries' situation⁶.

The literature review also indicates that, broadly speaking, differences in the performance of Gmi schemes, as well as in the situation of beneficiaries, should be understood in the light of various parameters. For in-

⁶ See <https://cordis.europa.eu/project/rcn/102182/reporting/en> for the final report summary of Cope (Combating Poverty in Europe: Re-Organising Active Inclusion through Participatory and Integrated Modes of Multilevel Governance).

stance, the outcomes achieved appear to depend on variables such as the target group, as exemplified by the analysis of the Basque experience (Spain), where the impact of the Gmi differs from one demographic group to the other: the Gmi accelerates entry into employment for medium- and highly-educated people and for those over the age of 45. In contrast, it produced a delay effect, which is claimed to be commonly found in other passive policies, amongst the less educated and younger recipients (De la Rica and Gorjón 2019).

Similarly, Gmi schemes have a different meaning for different population groups, such as lone parents, the elderly, etc. Furthermore, the role of Gmi schemes seems to depend on the wider social policy framework. Hence, their significance as a redistribution tool differs between countries, where the Gmi has a complementary role, and countries, where it is a key instrument of the social protection system (for a discussion of such differences, with a focus on minimum income provisions and protection, which Gmi schemes are part of, see Immervoll 2009, and Marx and Nelson 2013).

Finally, the above should be viewed in conjunction with the literature on the *sui generis* Greek Gmi experience, which has been at the centre of the analysis of social scientists, such as Matsaganis and Leventi (2012) and Dimoulas (2017). More rarely, this experience has been part of the comparative analysis of the Gmi pathways taken by different (usually southern European) countries (see e.g. Matsaganis *et al.* 2003; Ferrera 2005). A large part of this literature is concerned with the factors that resulted in the delayed introduction of a Gmi in Greece, whilst also providing «descriptive» information on the structure and goals of the scheme. Hence, for example, the Greek Gmi version combines three forms of support: income support⁷; access to social services and goods; and labour-market integration or reintegration measures. Moreover, qualifying «units» (individuals and families) have to meet criteria for residence, an income ceiling and asset limits.

Examples of the much more underdeveloped research on the evaluation of the Greek Gmi, on the other hand, may be found in works produced by the National Institute for Labour and Human Resources, a body operating under the aegis of the Ministry of Labour and Social Affairs, and the World Bank (twice). These evaluation efforts have largely focused on the administrative dimensions of the Gmi, highlighting, for instance, problems in the cross-checking and verification of the data of participants. They made clear, among other things, that the municipal agencies involved in the pilot implementation were often understaffed and incapable of fulfilling their duties, as well as that the overall monitoring of the programme was unsystematic (see e.g. Charisis 2015; Gavroglou 2015; Kaminioti 2015; World Bank 2015).

By contrast, the second World Bank evaluation showed, among other things, that the Ssi is a significant source of income for households in the

⁷ The maximum monthly income support was €200 per adult and €50 per minor, with the first dependent minor in a one-parent family counting as an adult.

bottom decile and that it reduces the poverty gap and inequality. Yet, the Ssi does not have much of an impact on poverty incidence. This is due to the fact that the eligibility thresholds for participation in the Ssi are very low, and well below the poverty line. Furthermore, since the Ssi appears to be so well-targeted and effective at reaching the poorest, the poverty rate is not much affected, even though beneficiary households are better off because of the Ssi (World Bank 2019).

3. Data analysis

To evaluate the Ssi, the research team utilized a mixed-methods approach, which aimed at maximizing the reliability and validity of the research outcomes, by dealing, *inter alia*, with potential contradictions between the findings emanating from the different methods of analysis pursued (Iosifides 2008). The result was the production of a unique «template», which allowed us to compare the results of the qualitative and quantitative research.

Access to the quantitative data, which offered information on the social and demographic characteristics of the Ssi beneficiaries in the five case studies of the municipalities examined within the framework of qualitative research (Keratsini-Drapetsona, Rethymno, Arta, Kavala and Leros), was provided to the research team by the Ministry of Labour and Social Affairs. The quantitative data was collected from the Ssi applications submission platform⁸, in tandem with the qualitative data. Absolute (N) and relative (%) frequencies were used to describe the qualitative variables⁹. The non-parametric Kruskal-Wallis criterion was utilized, in order to compare quantitative variables between more than two groups. The statistical significance was set at 0.05 and a two-tailed test of significance was used.

The selection of the five aforementioned municipalities reflects the effort made by the research team to ensure the greatest possible geographical representation of the municipalities participating in the 2016 Ssi phase (given also the limited funds and timeframe of the research project): effort was made to include municipalities from both the mainland and the islands, as well as from the northern, southern, eastern and western part

⁸ Applications are submitted electronically. Based on data from the Ministry of Labour and Social Affairs, as of 30 August 2019 the total number of applications approved since the start of the programme equaled 300,000 (households), while the total number of beneficiaries (qualifying units) came up to 492,713. Only 8.6% of beneficiaries belonged to an economically inactive group. The data also showed a gradual increase in the age pyramid, as exemplified by the fact that Ssi beneficiaries in the age groups 25-29 and 30-34 ranged below 10% (7.8% and 8.4% respectively) and those aged 35-64 ranged between 10% and 11%. 9.2% of Ssi beneficiaries belonged to the 60-64 age group and 8.6% to those aged over 65. In fact, the largest group of Ssi beneficiaries (12%) was the age group 18-24. Furthermore, for the year 2019, 53.1% of total Ssi recipients reported zero income, while, at the other end of the spectrum, the percentage of those who reported incomes over €5,000 was around zero. Broadly speaking, over the years, there is a trend towards an increase in the population of Ssi beneficiaries with no income and a decrease in the population that reports incomes above €5,000.

⁹ The research team would like to thank Dr. Stavros Pantazopoulos for his invaluable contribution to the quantitative analysis.

of the country. While other indices were not taken into consideration, it should be noted that, at least in theory, the relatively high incidence of «vulnerability» of the selected five municipalities was one of the main reasons they had been all included in the 2016 Ssi phase.

Still, the authors wish to acknowledge the «partiality» of their analysis, as well as the need for the data presented here to be viewed alongside the wider picture of the Ssi implementation in all municipalities (including what may be called «significant urban realities», such as Athens). At the same time, however, as discussed in the concluding section of this paper, our research results are in line with those from evaluation efforts, which offer a macro-perspective of the Greek Gmi experience. Hence, despite research limitations, our findings seem to be valid for the totality of the aforementioned experience.

In the five case studies, we carried out 25 semi-structured interviews with Ssi beneficiaries (12 men and 13 women). Representatives from major Ssi target groups were included. As a result, the selected beneficiaries were individuals of productive age with characteristics of vulnerability: the homeless, single-parent families, immigrants, single-person households, and people close to retirement age.

The interview guide for beneficiaries included a short narrative concerning the pathway of participants towards extreme poverty, followed by questions on the coping strategies beneficiaries developed and the means of material support they received before joining the Ssi, the influence of the Ssi on their daily life, the importance of different Ssi pillars and the perception of beneficiaries about their future prospects. The average length of interviews was 60 minutes. All interviews were audio-recorded. Lastly, it should be noted that quite often beneficiaries who had agreed to be interviewed in the end cancelled. For this reason, the research team had ensured in advance cases of beneficiaries with similar social characteristics as substitutes.

3.1. *The quantitative aspect*

First and foremost, there are considerable differences in the population of the five municipalities examined here. The most populated is the Municipality of Keratsini-Drapetsona (ranked 21st amongst the 325 municipalities throughout the country), followed by the Municipality of Kavala (40th), the Municipality of Rethymno (59th), the Municipality of Arta (77th) and last, the Municipality of Leros (257th). In sum, their population amounts to 2.48% of the total population in Greece¹⁰.

In all case studies, the number of Ssi beneficiaries is high. In some cases, this number exceeds even 5% of the municipality's total population. The lowest number of recipients is found in the Municipality of Rethymno (1.79% of the total population), whilst the respective percentages in Kavala,

¹⁰ According to data from the Hellenic Statistical Authority Census (2011).

Tab. 1. Number of Ssi recipients in the different municipalities, absolute and percentage values

	Number of approved applications	Number of members who benefit overall	Percentage (%) of people who benefit in addition to those who apply
Arta	863	1063	23.17
Kavala	1189	1495	25.74
Keratsini-Drapetsona	1957	2504	27.95
Leros	171	205	19.88
Rethymno	399	474	18.80

Source: Own processing.

Keratsini, Leros and Arta equal 4.03%, 4.93%, 5.01% and 6%. Hence, it appears that in the least populated municipalities the number of Ssi recipients is proportionally higher than that in the larger ones (see, for example, Table 1).

In terms of the employment situation of the beneficiaries, the largest group is that of the unemployed (37% of the total). What is remarkable is the number of employees: they are the second largest group with 32% of the total, a sign of the poor quality of jobs available for the poorly-educated population. Additionally, in all five cases, women slightly outnumber men.

Furthermore, over the years, there has been a proportional population increase in the Ssi beneficiaries who belong to productive age groups. Indicative of this *sui generis* age stratification of Ssi beneficiaries is the case of Leros, where during the phase of nationwide implementation, there has been a 54% increase in the number of Ssi beneficiaries aged 18-39, in comparison to the 2016 phase of Ssi implementation. In the other productive age groups (50-64), the percentage of Ssi beneficiaries is on average 6.2%.

Multi-variable linear regression was performed. The age of beneficiaries was the dependent variable, whilst demographic and social data, as well as data on the educational level of beneficiaries functioned as the independent variables. The results show that, when it comes to the correlation between age and educational level, participants with compulsory education ($p = 0.001$) (high school and high school graduates) ($p < 0.001$), who also belong to productive age groups, have a higher probability of receiving Ssi. Similarly, the results indicate that unemployed people in productive age groups are more likely to become Ssi recipients. This finding is more pronounced in the case studies of Keratsini-Drapetsona and Leros.

In all case studies, the largest volume of beneficiaries is from households with dependent members, followed by single parent families, households with at least one disabled member and, finally, households with no dependents. There is also a slight correlation between age, the number of applications ($p = 0.972$), the total number of beneficiaries ($p = 0.965$) and the percentages of those benefiting from the Ssi in addition to those who submitted an application ($p = 0.108$). Furthermore, the total number of beneficiaries ($p < 0.001$) and the percentages of those benefiting from the Ssi in addition to those who submitted an application ($p = 0.001$) are found to differ by employment status.

Overall, the quantitative analysis reveals that Ssi beneficiaries in the five selected municipalities are people of a productive age, who are poorly educated, mostly unemployed and receiving non-monetary unemployment benefits. Ssi recipients also include, however, low-paid workers. Moreover, many of them are members of single parent families and/or persons with disabilities. Hence, the quantitative analysis highlights different characteristics of vulnerability of the Ssi beneficiaries, as exemplified by their weak position in the labour market.

3.2. *The qualitative aspect*

Based on what beneficiaries said, the main cause of their entrapment in extreme poverty was the rise in long-term unemployment, due to the economic crisis. This structural factor of extreme poverty was manifested differently in each case study, but it was attributed to the negative effects of the recession on local economies. It is noteworthy that, albeit in a different way and despite the fact that the different regions have distinct economic and social characteristics, similar conditions of material deprivation were observed in all the cases examined.

Indeed, as the following discussion of the qualitative research data indicates, in all cases the impact of the Ssi is very limited: the Ssi was not sufficient to help beneficiaries to escape from conditions of extreme poverty. Instead, it partially helped them to manage better the significant effects of the economic crisis. Typical examples can be identified in all case studies. In Arta, the economic crisis has led to a decline in jobs in the agricultural sector, leaving many rural workers jobless. In Leros, the island's relatively limited tourist development declined further in times of crisis. By contrast, in Rethymno, an island region with increased tourism, rising rental prices created problems in ensuring decent living conditions for the extremely poor. In Kavala, the closure of several industrial units resulted in the loss of permanent and long-term jobs. In Keratsini-Drapetsona, an area with a high presence of vulnerable social groups (Roma, poor households, etc.), the reduction of job opportunities worsened their living conditions.

It has therefore been found that in different ways the areas where the beneficiaries reside have been hit by the economic crisis, with long-term unemployment being the main result. Even in the case of Rethymno, where there is tourism development, the cost of living is such that the beneficiaries interviewed seem to be unable to secure decent living conditions.

The example of an Ssi 58-year old beneficiary in Rethymno is revealing. The woman worked in care and cleaning services until the economic crisis. The onset of the crisis left her unemployed and she was then unable to pay her housing costs, as rental prices have risen in recent years due to tourism growth in the area.

I had divorced my husband many years ago and lived alone in a small apartment in the city center. In order to survive I cleaned houses and managed to pay the

rent of my apartment and secure my daily food. The crisis meant that fewer people asked me to clean their homes. Then came the increase in rents due to tourism, coupled with the fact that I no longer had a job, leading the apartment owners to evict me. Now I live in a place that the church has temporarily given me¹¹.

Overall, the Ssi is seen as a measure that consolidates a minimum of social assistance, but this support falls below the poverty line. Interviews show that prior to Ssi institutionalization, beneficiaries did not receive any corresponding systematic support on a monthly basis. Any social benefits were offered partially and without any significant effect on the improvement of their living conditions.

Their survival strategies were based on assistance through «informal» forms of solidarity, mainly the family and kin networks, which provided Ssi beneficiaries with all basic necessities (food, housing, clothing); and much less «formal» forms of solidarity, such as local authorities and/or the Church. In the words of an Ssi beneficiary in the Municipality of Keratsini-Drapetsona, a 47-year-old woman, married with two children:

Before the Ssi we didn't have anything permanent. I can remember some of the food the municipality gave us at Christmas and Easter. As well as some help from the Church, but not systematically. In the early years of the crisis there were also some Municipality social services that provided us with clothes or some food support more systematically. But the main shortage was the lack of income. We mainly received money from my parents' pension and from my husband's parents. We usually used this money on significant expenses, for our children to buy school supplies or clothes or if we needed to go to the doctor. And the house we live in belongs to my husband's parents.

It is clear from these two points that the crisis led to a deterioration of pre-existing bad living conditions. As already mentioned above, long-term unemployment was, mainly, the structural factor that pushed these people into conditions of extreme poverty. It is noteworthy that prior to the Ssi there was no systematic measure of income and social support, resulting in these precarious living conditions. The Ssi beneficiaries examined were on the outskirts or completely outside of the official social protection system. Furthermore, in some cases, prior to the crisis and before entering the Ssi, the existence of precarious work did not go hand-in-hand with ensuring a decent standard of living and was not supported by national or local social policies.

Any form of social support came from informal forms of solidarity, such as that of family protection. The most common form of social support was an indirect redistribution of the pension or assets of their parents. This indirect form of redistribution could be in the form of financial support from the family to the extremely poor or in the form of in-kind support to cover their most essential human needs.

Beneficiaries often commented that the Ssi is an intervention that created a minimum safety net in their lives. The operation of the Ssi, so far,

¹¹ The abstracts utilized are exact quotations from the interviews with Ssi beneficiaries.

mainly has helped them to ensure their daily food. Sometimes they also manage to pay some fixed costs (electricity, water). The existence of income support from the Ssi can therefore be regarded as a support for ensuring only minimal living conditions. In the words of a 65-year-old man, married, Ssi beneficiary in the Municipality of Arta:

Receiving the Ssi I know that I'm going to have a plate of food every day. I know we won't be hungry. Before that, having a daily meal at home was not guaranteed. Also, with the Ssi we will pay for electricity bills and have heating in winter. It is very difficult in Arta in winter without electricity. In 2013 for a short time we were left without electricity because we had a lot of unpaid bills.

A remarkable finding based on the responses of the beneficiaries is that the overwhelming majority of them have been in the programme since its pilot phase. That is, they are beneficiaries who have received Ssi support for over two years. This indicates that Ssi has a limited effect on the treatment of extreme poverty. On the contrary, the existence of beneficiaries for such a long period of time in the programme creates the risk of welfare dependency. Based on the extract from the interview with a 63-year-old woman, single, Ssi beneficiary in the Municipality of Leros:

I have been benefiting from the Ssi from its pilot phase of operation. I can't say that I live with dignity but at least I have food every day. Honestly, I don't know what I would do if the Ssi were to stop, because I don't have a family and have been living alone for many years.

At the same time, the beneficiaries pointed out that this particular way of structuring the Ssi is a discouraging factor in their finding formal employment. The amount of the allowance is not significantly far from the minimum wage of an unskilled worker. Therefore, there is a disincentive for those seeking formal employment, as they can receive Ssi and earn a higher income through informal employment. This is also another indication that the Ssi alone is not sufficient to confront extreme poverty.

According to the beneficiaries, the most important weakness in the operation of the Ssi, however, is the unbalanced development of its three pillars. Although the programme claims that it is not only based on income support, but also on the promotion of employment and social inclusion actions, in practice it appears that only the income support pillar works. In the context of this underdevelopment, the social impact of the programme seems to be further weakened. In the words of a 42-year-old female Ssi beneficiary in the Municipality of Kavala:

Beyond the cash assistance of Ssi we have not participated in any other action. Community center executives have told us that some workshops will start in the future, but we don't know when that will happen. On the whole, the Ssi is this small financial support, we have not benefited from anything else beyond this with the Ssi.

Based on the above, it appears that the impact of the Ssi on the lives of beneficiaries is limited. Its establishment took place at a time when social

problems were being sharply exacerbated and co-existed with the accelerated process of the weakening of social protection, with the aim of saving on public spending. The introduction of a targeted social policy measure, such as the Ssi, addresses the spectrum of the population trapped in extreme poverty under the structural changes brought by the crisis. According to the interviews, a significant part of this population was excluded from the formal social protection system before the crisis; largely due to the lack of targeted social support measures for the extremely poor.

Overall, although the dramatic implications of the crisis and austerity, such as social exclusion and long-term unemployment were particularly pronounced for the Ssi to be able to adequately tackle them, our research indicates that the Ssi helps to ensure a minimum level of material necessities for survival (such as food or electricity). However, serious shortcomings further undermine the ability of the Ssi to cope effectively with the implications of extreme poverty: the measure itself, although designed as a pillar of income support, employment promotion and social inclusion, actually works only as a small financial boost. The equal development of the other two pillars is needed to stimulate its social impact.

4. Conclusions

Drawing on a mixed-methods research project that aimed at the evaluation of the experience of a recently established Gmi scheme (called Ssi) in five selected Greek municipalities (Keratsini-Drapetsona, Rethymno, Arta, Kavala and Leros), this paper reports findings from the quantitative analysis of the social and demographic characteristics of Ssi beneficiaries and 25 semi-structured interviews with Ssi beneficiaries in the aforementioned municipalities. During a time that was characterized by the extended and rampant implications of the crisis and of austerity in Greece, the establishment of the Ssi was presented, inter alia, as a means to address the dramatic consequences of the recent financial crisis and austerity, as exemplified by high rates of unemployment and a deterioration in living standards for large shares of the population.

The adoption of the Ssi was also an effort to create a social safety net, which was missing from the segmented and largely ineffective Greek social protection system. More specifically, the Ssi targeted members of vulnerable groups, who, beforehand, had access solely to the so-called *external layer* of social protection. Implementing the Ssi was expected to integrate these groups of marginal users of social provisions (allowances and services) into the «official» range of social protection in the country.

The analysis of quantitative data has provided rich insight into the characteristics of Ssi users, as reflected in the fact that people of productive ages who are unemployed are more likely to participate in the Ssi. On the other hand, the analysis of the qualitative data from the semi-structured interviews with Ssi beneficiaries indicates that the impact of the Ssi on their lives is relatively limited: although the Ssi helps beneficiaries to ensure a minimum

level of material necessities for survival (such as food or electricity), it is not adequate for them to manage to escape poverty («extreme» or not).

Overall, our findings conform with those from previous evaluation efforts of the Greek Gmi, as well as with research results presented in other works on Gmi schemes, such as the one by Estepa-Maestre and Roca (2018). The Ssi has not been designed to operate as a one-off form of cash assistance. However, in reality it functions mostly (if not exclusively) as a monetary allowance that offers a welcome consolation to beneficiaries and does not create the necessary or sufficient conditions for them to experience a significant life change; as such a change would be reflected in paving the road for improved living conditions, without depending on state assistance.

Various shortcomings pose, in practice, serious limitations to the effectiveness of the Ssi to pursue its declared goals. These shortcomings include the small amount of the monetary allowance and the unbalanced underdevelopment of the three Ssi pillars.

Hence, broadly speaking, our research indicates that, despite its strengths, the Ssi, in its present form, appears, in practice, to enhance the «traditionally» weak nexus of policies, which target outsiders in the Greek welfare state (and, broadly speaking, in south European welfare states) solely to a limited degree. Furthermore, it could be argued that the deficient implementation of the Ssi limits the ability of the Ssi to function as an intervention that could contribute to a sound transformation of the Greek welfare state.

By contrast, in a context characterized by the grim consequences of the crisis and austerity, some may argue that the current mode of implementation of the Ssi seems to justify and enforce claims that the Greek welfare state is increasingly shifting towards *welfarization* (see e.g. Dimoulas 2017). Indicative of this tendency is the continuation of the welfare dependency of Ssi participants, without their managing to escape poverty.

Building on the above, future research on this subject could shed light upon ways to improve aspects of the Ssi. Adjusting the amount of the monetary allowance above the poverty line could help, for instance, in making the scheme an intervention that would more drastically tackle poverty. Such initiatives should be viewed in conjunction with the development of the other two Ssi pillars (social insertion and social activation services). Otherwise, the ability of the Ssi to fulfil its declared goals will be undermined. Similarly, the potential contribution of the Ssi to a financially secure, socially just and viable welfare state in Greece will be less than the one expected by Gmi supporters.

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