

## Social Cohesion and Development

Vol 14, No 1 (2019)



### The social impact of the 'Social solidarity income' in Greece: A qualitative interpretation

*Theodoros Sakellariopoulos, Varvara Lalioti, Nikos Kourachanis*

doi: [10.12681/scad.25763](https://doi.org/10.12681/scad.25763)

Copyright © 2021, Theodoros Sakellariopoulos, Varvara Lalioti, Nikos Kourachanis



This work is licensed under a [Creative Commons Attribution-NonCommercial-ShareAlike 4.0](https://creativecommons.org/licenses/by-nc-sa/4.0/).

### To cite this article:

Sakellariopoulos, T., Lalioti, V., & Kourachanis, N. (2021). The social impact of the 'Social solidarity income' in Greece: A qualitative interpretation. *Social Cohesion and Development*, 14(1), 5–20. <https://doi.org/10.12681/scad.25763>

## The social impact of the 'Social solidarity income' in Greece: A qualitative interpretation\*

Theodoros Sakellariopoulos, *Panteion University of Social and Political Sciences*

Varvara Lalioti, *Democritus University of Thrace*

Nikos Kourachanis, *Panteion University of Social and Political Sciences*

## Ο κοινωνικός αντίκτυπος του «Κοινωνικού Εισοδήματος Αλληλεγγύης» στην Ελλάδα: Μια ποιοτική ερμηνεία\*

Θεόδωρος Σακελλαρόπουλος, *Πάντειο Πανεπιστήμιο Κοινωνικών και Πολιτικών Επιστημών*

Βαρβάρα Λαλιώτη, *Δημοκρίτειο Πανεπιστήμιο Θράκης*

Νίκος Κουραχάνης, *Πάντειο Πανεπιστήμιο Κοινωνικών και Πολιτικών Επιστημών*

### ABSTRACT

The present article sheds light on the implementation of the 'Social Solidarity Income' (SSI) in Greece, an example of a guaranteed minimum income (GMI). Drawing on the findings of 40 semi-structured interviews carried out in five selected municipalities, the article focuses on the 'social impact' of the SSI. More specifically, it investigates two inter-related themes: a) the social situation of beneficiaries and the survival strategies they used before and after receiving the SSI; and b) aspects of the SSI that should be improved at the implementation stage. It is argued that, despite certain positive elements of the SSI, such as the monetary allowance, which is a key component of the SSI and assists beneficiaries in covering their basic needs, the impact of the SSI on the lives of individuals is relatively small and a large proportion of the beneficiaries continue to rely on the survival strategies they used before implementation of the SSI.

**KEY WORDS:** Minimum Income Protection; Greece; Evaluation; Social Impact; Social Policy and Local Administration; Municipalities and Guaranteed Minimum Income.

### ΠΕΡΙΛΗΨΗ

Το παρόν άρθρο ρίχνει φως στην υλοποίηση του «Κοινωνικού Εισοδήματος Αλληλεγγύης» (εφεξής ΚΕΑ) στη χώρα μας, ένα παράδειγμα ελάχιστου εγγυημένου εισοδήματος. Βασισμένο στα ευρήματα 40 ημιδομημένων συνεντεύξεων με διοικητικό προσωπικό των λεγόμενων «Κέντρων Κοινότητας» και ωφελούμενους, το άρθρο εστιάζει στον «κοινωνικό αντίκτυπο» του ΚΕΑ και, πιο συγκεκριμένα, σε δύο συνδεδεμένα μεταξύ τους θέματα: α) την «κοινωνική κατάσταση» των ωφελούμενων και τις στρατηγικές επιβίωσής τους, πριν και μετά την πρόσβαση στο ΚΕΑ και β) τις όψεις του ΚΕΑ που πρέπει να βελτιωθούν κατά το στάδιο της υλοποίησης. Διατυπώνεται το επιχείρημα ότι, παρά την ύπαρξη θετικών στοιχείων, όπως π.χ. ότι η επιδοματική ενίσχυση, που αποτελεί κεντρικό πυλώνα του ΚΕΑ, βοηθά τους ωφελούμενους να αντεπεξέλθουν στις βασικές τους ανάγκες, ο αντίκτυπος του ΚΕΑ στη ζωή των ωφελούμενων είναι σχετικά μικρός και μεγάλο ποσοστό εξακολουθεί να βασίζεται στις στρατηγικές επιβίωσης που χρησιμοποιούσε και προ του ΚΕΑ.

**ΛΕΞΕΙΣ-ΚΛΕΙΔΙΑ:** Ελάχιστη Προστασία Εισοδήματος, Ελλάδα, Αξιολόγηση, Κοινωνικός Αντίκτυπος, Κοινωνική Πολιτική και Τοπική Αυτοδιοίκηση, Δήμοι και Κοινωνικό Εισόδημα Αλληλεγγύης.

## 1. Introduction

This article focuses on the ‘social impact’ of the so-called ‘Social Solidarity Income’ in Greece (hereafter SSI) (Κοινωνικό Εισόδημα Αλληλεγγύης, ΚΕΑ) and, more specifically, on two inter-related themes: a) The social situation of the beneficiaries and the survival strategies used by them both before and after becoming recipients of the SSI; and b) aspects of the SSI that should be improved at the implementation stage. The SSI is an example of a ‘guaranteed minimum income’ (hereafter GMI), which combines a ‘traditional’ monetary allowance (usually covering the difference between a household’s actual resources and the income that the household should have, according to a sum established for a specific region or country) with programmes that aim at the social integration or re-integration of the qualifying beneficiaries (e.g. vocational training programmes, second chance schools, etc.) (see Alcock, Erskine and May, 2002: 15, 220; Kazepov, 2011: 106).

Furthermore, it forms part of the so-called ‘minimum income protection’, which is highly contested, largely due to its rather limited effectiveness in reducing poverty. Broadly speaking, the foregoing type of protection is means-tested and targets citizens with a very low income (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).

The recent crisis and austerity programmes, as well as the associated rampant increase in poverty-related percentages in many countries have triggered a ‘revival’ of the academic and public debate on minimum income protection, the GMI included. The resurgence of this interest<sup>1</sup>, reflected, *inter alia*, in the increased emphasis placed by scholars on the effectiveness of minimum income provisions in combating poverty and decreasing social exclusion (even in countries with relatively low rates of population at risk of poverty, such as Slovakia; see e.g. Gerbery and Miklošovič, 2018) has been accompanied by the revitalization of the ‘classic’ selectivity versus universalism juxtaposition (see e.g. Gugushvili and Hirsch, 2014). In a similar vein, there has been significant growth in the discussion on the feasibility (or not) of strengthening safety nets within a state characterized by tight budgets (see e.g. Jessoula, Matsaganis and Natili, 2015).

Most importantly, however, the revival of the debate on minimum income protection should be viewed in the light of the broader restructuring of the welfare state during the last decades. This restructuring, alongside an emphasis on the management of the phenomenon of so-called ‘extreme poverty’, is closely connected to the growing effects of neo-liberalism. The latter has permeated, among other things, all major technological and productive structures and forms of socio-economic relationships, whilst also exerting strong pressure for the retrenchment of social protection, the weakening of social solidarity and distortions in the perception of social cohesion. These outcomes should be viewed in conjunction with the ‘transformation’ of contemporary social policy and the gradual replacement of ‘de-commodification’ by ‘re-commodification’.

Under these circumstances, the establishment of new ‘last resort’ institutions, such as safety nets, as well as the increased participation of the private sector in welfare provisions, became major components in the emergence of a ‘new’ welfare state. This welfare state developed in a context typified by the fragmentation of social rights and welfare provisions, in accordance with the growing division between ‘insiders’ and ‘outsiders’. This ‘neo-classical’ approach signals a turn towards an understanding of social policy as ‘philanthropy’, and at the expense of redistribution; a concept which, however, is found at the very centre of social policy, since all welfare provisions are, by definition, redistributive in some way (Sakellariopoulos, 2018).

Against this backdrop, Greece, which was the only southern European country (and one of the few European countries) not to have experimented with a GMI up until the 2010s, decided (in 2012) to institute a pilot GMI. Two phases of GMI implementation eventually took place, in 2014–2015 and 2016 (in 13 and 30 municipalities respectively), followed by nationwide implementation in 2017.

The Greek GMI, broadly known as KEA (i.e. SSI), combines three pillars: monetary support, social insertion services and social activation services. For example, the maximum amount of monetary support is 200 Euros for a single adult, while access to free medical and pharmaceutical care (in the case of beneficiaries who, for whatever reason, may have no access to health provisions) is illustrative of social insertion services. Social activation services include actions targeted at the labour market integration or re-integration of participants, as exemplified by participation in vocational training programmes. Qualifying units must meet criteria for residence, an income ceiling and asset limits (see e.g. Lalioti, 2016b).

Building on the above, this article seeks to add to the literature on the evaluation of minimum income protection and, more specifically, on the bibliography on the Greek GMI. Given the relative scarcity of scholarly works on this subject, as well as the broader, relative underdevelopment of an evaluation culture in Greece, the article attempts to address a significant gap in the literature.

The main research question that the article intends to answer concerns the ‘social impact’ of the SSI, as reflected in the social situation of beneficiaries, their survival strategies and the effectiveness of SSI components. It is argued that the ‘social impact’ of the SSI is relatively weak, an outcome that is linked to severe inadequacies, such as the low amount of the monetary allowance, or the fact that key SSI pillars are essentially non-functioning.

Following this introduction, the next sections include a brief overview of the literature concerning the evaluation of minimum income protection (with examples of studies from countries of the so-called ‘developed’ world, meaning therefore that it should not be considered ‘exhaustive’), the research methodology and research findings. The concluding section summarizes the results.

## 2. A brief overview of the literature

**A**lthough relatively underdeveloped compared to the bibliography on other types of social protection, the literature on the evaluation of minimum income provisions, and, more specifically, on their impact, is fast-growing. It is part of the broader bibliography on ‘social minima’ (see e.g. Bahle, Hubl and Pfeifer, 2011; Marx and Nelson, 2013; Jessoula et al., 2014) and should therefore be viewed in conjunction with three wider and largely overlapping trends in the social policy bibliography: the literature on the effectiveness of anti-poverty programmes; the effect of means-tested provisions; and the social integration of participants. Furthermore, broadly speaking, and despite the very large range of themes covered (with a focus, inter alia, on different countries, target groups and dimensions of poverty), the research findings often question the ‘success’ of the foregoing programmes and provisions in ameliorating poverty and enhancing the social integration of beneficiaries [see e.g. Araujo, Bosch Mossi, and Schady for a very recent (2019) example of a study on this subject].

The literature on the evaluation of minimum income provisions likewise addresses various subjects, which, in a broad sense, all relate to ‘impact’ (although ‘impact’ may not necessarily be determined as ‘social’). These include: the coverage and take-up of minimum income provisions; the effect of the assessed provisions on income and mainly poverty-related indicators; their ‘adequacy’ (a complex area, often disputed); the link between the monetary allowance, which is a key part of minimum income provisions, and other pillars, such as access to quality services and inclusive labour markets; obstacles to implementation, etc. (see e.g. Immervoll, 2009, for an overview of minimum income protection and associated issues in OECD countries).

Moreover, this strand of the literature is characterized by 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). Broad distinctions can also be made between studies that discuss and assess minimum income provisions in sets of countries and studies that focus on specific countries, and between works that utilize either the so-called ‘ex ante approach’ or the ‘ex post approach’ to evaluation. The former involves simulating the effects of hypothetical/new programmes or forecasting the effects of existing programmes in new contexts, while the latter takes place after implementation. Their combination is rarer.

The overview of the relevant literature<sup>2</sup> reveals rather mixed results. For example, although the Danish, Belgian and Irish GMI contribute significantly to reducing the poverty level, only the Danish one performs well in terms of the impact on the at-risk-of-poverty rate (Van Lancker, 2013). In a similar vein, the 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 decreasing it (Clavet, Duclos and Lacroix, 2013). The Economics Research Centre of the University of Cyprus, on the other hand, found that 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: 18).

The research findings likewise 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). Moreover, there seems to be a connection between the dominant type of governance and the effects of minimum income protection. Hence, in countries characterized by a highly decentralized model of social assistance (e.g. Spain) there is very large internal diversity in the adequacy and coverage of minimum income provisions. This, in its turn, poses serious limitations on assessing the overall effectiveness of these provisions in combating poverty (Rodríguez-Cabrero et al., 2015).

The impact of minimum income provisions on the social integration of beneficiaries, as reflected in their employment prospects, corroborates the variation in research outcomes, already discussed above. For example, the introduction of the French GMI in 1989 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 analysis of the Basque experience (Spain), on the other hand, reveals that, on average, the GMI does not delay entry into employment. Yet, its impact differs from one demographic group to the other: for example, the GMI accelerates entry into employment for medium- and

highly-educated people and for those over the age of 45, and in contrast produced a delay effect amongst the less educated and younger recipients (de la Rica and Gorjón, 2017).

An example of the (much rarer) qualitative evaluation of minimum income provisions may be found in a large-scale mixed-methods EU project that took place between 2012 and 2015 and adopted, among other methods, a life-course perspective and narrative interviews as a means to assess the impact of the aforementioned provisions on the life courses of deprived groups, i.e. the long-term unemployed, the working poor and single parents. One of the main research findings was that, in the vast majority of cases, access to minimum income protection resulted neither in any visible deterioration nor in any significant improvement of the beneficiaries' situation (resulting, therefore, in them 'staying afloat', in other words maintaining a low standard of living, while not increasing the degree of social exclusion any further)<sup>3</sup>.

The qualitative evaluation of minimum income provisions also offers more 'in-depth' interpretations of their impact. For example, 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-Maestra and Roca (2018) found that minimum income provisions are a 'patch' or a 'door ajar', meaning that their impact is very limited. Users may escape from the most extreme vicissitudes of poverty, but they remain in poverty.

Whilst the low amount of minimum income provisions is regarded as a factor that reduces their effectiveness (which could be improved, if accompanied by other social policies), most beneficiaries continue to consider family support as an asset that ensures their survival and well-being. Furthermore, beneficiaries experience shame because they are not self-sufficient (see e.g. Walker et al., 2013 on the common association of poverty with shame).

In contrast to studies focusing on the evaluation of minimum income provisions in other countries, only a few efforts have been made to assess the implementation of the GMI in Greece. The Greek GMI experience has been placed increasingly at the centre of analysis by social scientists, such as Matsaganis (2004, 2013), Matsaganis and Leventi (2012), Lalioti (2014, 2016a) and Dimoulas (2017). Yet, evaluations of the implementation of the GMI have been carried out solely by two organizations: the National Institute for Labour and Human Resources (*Εθνικό Ινστιτούτο Εργασίας και Ανθρώπινου Δυναμικού*, ΕΙΕΑΔ, ΕΙΕΑΔ), a body operating under the aegis of the Ministry of Labour, Social Security and Social Solidarity, and the World Bank (twice).

The evaluation conducted by ΕΙΕΑΔ focused on the pilot GMI<sup>4</sup> phase and drew on questionnaires completed by selected municipalities in the summer of 2015 and quantitative data from the Electronic Governance of Social Insurance S.A. (Ηλεκτρονική Διακυβέρνηση Κοινωνικής Ασφάλισης Α.Ε., ΗΔΙΚΑ, ΙΔΙΚΑ) (see e.g. Charisis, 2015; Gavroglou, 2015; Kaminioti, 2015). The first World Bank evaluation likewise concerned the pilot GMI and mainly used qualitative methods, as reflected, for instance, in structured interviews with staff from the agencies that were responsible for the design, coordination and monitoring of the GMI at the central level (in October 2015), and focus groups with beneficiaries, accountants and staff from eight municipalities (in October and November 2015) (World Bank, 2015).

These evaluation efforts largely focused on the administrative dimensions of the GMI, highlighting, for instance, problems in the cross-checking and verification of the data of participants. Aside from the 'demographic' characteristics of the participants, no particular attention was paid to the so-called 'social' impact of the GMI (see e.g. Lalioti, 2016b, 2017).

By contrast, the second World Bank evaluation (this time quantitative and based on data collected through a nationally representative survey, carried out by KAPA Research, a survey firm

based in Greece) indicated, among other things, that the SSI is a significant source of income for households in the bottom decile and that it reduces the poverty gap and inequality. However, 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).

The aforementioned studies also made reference to the need for improvements in the design and implementation of the Greek GMI, as exemplified by the need for systematic monitoring, based on scholarly ex-ante and ex-post policy evaluation techniques and tools. In a similar vein, policy experts mentioned the establishment of permanent monitoring and impact assessment mechanisms as a high priority for action, also arguing that the level of monthly support is very inadequate and, thus, it can hardly guarantee a dignified standard of living (Ziomas, Capella and Konstantinidou, 2017). Finally, Dimoulas (2017) highlighted the SSI's contribution to the development of a rudimentary model of social protection in Greece and found links between the strengthening of the effectiveness of the SSI and the overall reconstruction of the Greek social protection system.

### 3. Research methodology

The present article draws on the findings of an ongoing mixed-methods research project, which started in May 2018<sup>5</sup> and aimed at assessing aspects of the SSI in Greece. The social impact of the SSI is one of the three main thematic areas covered by the project (the other two being the characteristics of the beneficiaries and the implementation of the SSI).

To evaluate the social impact of the SSI, the research team utilized a qualitative approach. More specifically, field research was conducted at the 'Community Centres' in five of the municipality case studies: the Municipality of Keratsini-Drapetsona (Attica), the Municipality of Rethymno (Crete), the Municipality of Arta (Epirus), the Municipality of Kavala (Macedonia) and the Municipality of Leros (Dodecanese).

The so-called 'Community Centres' are new structures, established in 2016 and which, in collaboration with the 'Social Service Directorates' of the local authorities, provide a wide range of services to citizens, based on an 'individualized approach'. Leaving aside their key role in the implementation of the SSI at the local level, other services offered by the 'Community Centres' include the implementation of active employment policies [in collaboration with the Manpower Employment Organization (OAED) (Οργανισμός Απασχόλησης Εργατικού Δυναμικού, ΟΑΕΔ)], and other services (see Law 4368/2016)].

The selected municipalities all participated in the 2016 phase of the SSI: between 14 July and 31 December. During that phase, which was essentially a preparatory stage for the nationwide implementation of the SSI in the first months of 2017, 30 municipalities took part. 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).

To achieve the fullest possible evaluation of the 'social impact' of the SSI in the five case studies, the research team carried out 40 semi-structured interviews<sup>6</sup> with administrative staff

(i.e. local community centre staff) and SSI beneficiaries. More specifically, 15 interviews were conducted with community centre staff and 25 interviews with beneficiaries (12 men and 13 women). In terms of the community centre staff, the researchers interviewed the coordinator of the centre and other social scientists and members involved in the implementation of the SSI at the community centre level. As regards the beneficiaries, the research team made an effort to include representatives from major SSI target groups and the selected beneficiaries were hence individuals of productive age with characteristics of vulnerability: the homeless, single-parent families, immigrants, single-person households, and people close to retirement age.

The research team utilized two separate interview guides: one for the community centre staff and one for beneficiaries. The former included questions on the following issues, among other things: the characteristics of vulnerable social groups in the local community; the means used for social intervention by the state and local actors before implementing the SSI; the importance of different SSI pillars; and the role of the SSI in strengthening the social integration of participants. 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 duration of the interviews with members of the community centre staff was 90 minutes, while the average length of interviews with beneficiaries was 60 minutes<sup>7</sup>. The research team explained to the participants that their identity would be safeguarded in the sense that, although it would be known to the research team, it would be protected from wider public exposure. Following this, informed consent was requested and received from the research participants. All interviews were then audio-recorded.

The research benefited from the two-sided exploration of the 'social impact' of the SSI (from the perspectives of both community centre staff and beneficiaries) and the relative flexibility in the formulation of the questions and concerns that emerged during the research process. The use of semi-structured interviews served this purpose ideally.

Naturally, however, the research was not without limitations. To a large extent, these are associated with the restrictions inherent in qualitative research, and interviews in particular; especially as the data gathered are dependent on the accuracy and honesty of the responses provided by participants. Moreover, 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.

Additional research limitations included the difficulty in determining the relative effect of factors other than the crisis (e.g. the decline in tourism or the reform of EU agricultural policy) on the social situation of SSI beneficiaries (mostly meaning their poverty experience), but also the geographical distance of four out of the five selected municipalities from the headquarters of the research team (Athens, Panteion University of Social and Political Sciences). Nevertheless, overall, despite the limitations, the efforts of the research team to ensure the greatest possible geographical representation of the municipalities participating in the 2016 SSI phase, as well as to 'build' a relatively stratified sample of participants (including as it did, for example, interviewees from different geographical regions, as well as of different ages and sexes) helped ensure that a range of diverse views were represented in depth. It thus served to increase both the validity and credibility of the research.



## 4. Research data

### 4.1 Social situation of beneficiaries and survival strategies before and after the SSI

The interviews shed light upon the most important reason that led beneficiaries to fall into a poverty trap: long-term unemployment. This cause should be viewed in the light of the austerity policies adopted by governments during the years of the crisis. Moreover, although in all five case studies the combination of crisis and austerity measures had a negative impact on the lives of beneficiaries, the research reveals the existence of differences, which are in line with the particular characteristics of each case study.

For example, in the Municipality of Keratsini-Drapetsona, the relatively high incidence of populations with accumulated social disadvantages (e.g. Roma or households living in inadequate accommodation, due to the distorted housing development of the area), coupled with the significant decrease in job offers, have minimized the opportunities for decent living conditions for a large share of the population. In the Municipality of Kavala, similar effects emanate from the closure of local factories. In the Municipality of Arta, the decline in the quality of life of the population has been exacerbated by a blow to agricultural activities due to the economic crisis and the negative impact of the EU common agricultural policy.

In the Municipality of Leros, the decline in the living conditions of a large share of the population is an outcome of the fall in tourism and limited job opportunities during the winter. In the Municipality of Rethymno, the so-called phenomenon of 'touristification' combined with unemployment leads to an inability to maintain affordable housing.

The following extract<sup>8</sup> from the interview with a 41-year-old immigrant in the Municipality of Kavala is revealing:

*"I was working in a small factory for over ten years. Shortly after the outbreak of the economic crisis, there were cuts in the working hours. A year later, we were dismissed without being given any compensation. We had no support to cope with this situation... and the worst thing is that there is no prospect of finding another job".*

Furthermore, the research findings indicate that prior to joining the SSI, beneficiaries did not receive any 'solid' social support from the state or municipal authorities. The few social benefits received by the beneficiaries were offered on a fragmentary basis and without any substantial effect in improving their living conditions.

Within a context shaped by the negative consequences of the crisis and the residual state and municipal policies for the poor, the beneficiaries developed survival strategies that made use of and benefited from informal forms of solidarity, especially those of family members and kin networks. The role of the family in particular was crucial to the survival of beneficiaries before receipt of the SSI, since it provided them with basic goods, such as food, housing and clothing. In the words of a 28-year-old married woman with a child in the Municipality of Leros:

*"My parents provide me with a home and food. Without the support of my family, I would not know what to do. I have been unemployed for five years and my husband for two. Moreover, my father-in-law is a fisherman and often brings fish for our daughter. My uncle is a farmer and gives us fruit, vegetables, etc. Before the SSI I did not receive*

*any help from the state. In contrast, I paid my taxes on a systematic basis. Similarly, the municipality has never offered us any help, with the exception of Christmas and Easter, when the authorities provide us with some food."*

The interviews revealed, however, that a large number of beneficiaries continued to use the same survival strategies, i.e. mostly to depend on family support, even after receiving the SSI. As the 28-year mother in Leros mentioned: *"We are still living at my parents' home. The SSI is helpful only in the sense that it has allowed us to cover some very basic needs"*.

Indeed, the research reveals the crucial contribution of the SSI to covering the vital needs of beneficiaries and helping them to organize their everyday life based around the monetary support of the SSI. Although it does not essentially help them escape poverty, it is important for their daily survival: it is a means of ensuring their everyday food and other essential necessities (e.g. the payment of electricity bills); broadly speaking, it 'stabilizes' their living conditions. In the words of a 65-year-old married man in the Municipality of Arta:

*"Thanks to the SSI, I have a plate of food every day. I know we will not go hungry. Before that, there was no guarantee that we would have a daily meal at home. Moreover, the SSI helps us pay for electricity and to have heating during winter. Otherwise, without electricity, the winter in Arta is very difficult. In 2013, for a short period of time, we had no electricity, since we could not pay our bills"*.

It should be noted that, although the SSI concerns an extended and heterogeneous population of beneficiaries (the homeless, single mothers, etc.), the research findings do not reveal a differentiated effect on the representatives of different groups of beneficiaries. Overall, the monetary allowance, which forms part of the SSI, is so low that it does not leave space for variation in its social impact. This outcome should be viewed in conjunction with other problems of implementation (discussed in the next subsection).

An additional point of major concern is that, as the interviews with the community centre staff in particular indicate, the vast majority of beneficiaries continue to participate in the SSI during its nationwide implementation. This finding is a sign of the relatively low social impact of the SSI, which, as mentioned above, ensures the marginal coverage of absolutely essential human needs. The following extract from the interview with the SSI coordinator in the Municipality of Keratsini-Drapetsona is revealing:

*"The majority of SSI beneficiaries in our region have participated in it from the very beginning. I know that the same also holds true in many other areas. Beneficiaries seem to believe that they will receive this aid forever and have organized their lives accordingly. The problem is that, in its present form, the SSI offers mainly financial aid. Beneficiaries use this aid just to survive. However, they are unable to substantially improve their lives with it."*

Lastly, and interestingly, beneficiaries do not perceive access to the SSI as synonymous with social stigmatization. On the contrary, beneficiaries view the SSI as a quasi-right and as a minimal 'compensation'/response from the state for the rise of social inequalities and extreme poverty, due to the severe implications of the crisis and austerity policies. In the words of a 62-year-old divorced man in the Municipality of Rethymno:

*“The SSI is the minimum that the state should give us. We lost our jobs, taxation increased, we were poverty-stricken. Compared to what has happened to us, the help provided by the SSI is necessary, but quite small”.*

Overall, the interviews reveal that the SSI is the first ‘structured’ intervention utilized by the Greek state to combat what has been dubbed the phenomenon of ‘extreme poverty’<sup>9</sup>. Before the SSI there was no coherent policy action targeted at the aforementioned group of individuals. However, the SSI does not seem to have a wider impact on the lives of beneficiaries. On the contrary, the interviews indicate that it covers primarily the basic needs of beneficiaries (mostly food). The fact that the vast majority of beneficiaries are continuing to participate in the SSI now that it is being implemented nationwide and that a large number of beneficiaries still use the same survival strategies they used before receiving the SSI are also signs of its limited effectiveness.

## **4.2 Aspects of the SSI to be improved at the implementation stage**

There is a general consensus amongst the interviewees on the positive effect of the social services that are linked to the SSI. These include, inter alia, access to benefits in kind, offered by the ‘Food and/or Basic Material Assistance’ Operational Programme (henceforth TEVA) (Επιχειρησιακό Πρόγραμμα Επισιτιστικής και Βασικής Υλικής Συνδρομής, TEBA), as well as access to public health services and hospitals. In the words of the SSI coordinator at the Community Centre in the Municipality of Leros:

*“It is important that we are given the chance to strengthen the social insertion services provided by the SSI. For example, in the Municipality of Leros many households could not pay their electricity bills. They were therefore in danger of being left without electricity. This would be devastating for people who often do not know whether they will be able to have food to eat tomorrow....Their participation in the SSI helps them, besides paying for their meals on an everyday basis, have access to electricity and so therefore they know that they will have heating in the winter and air conditioning in the summer. Among other things, such as access to public hospitals, SSI beneficiaries can also get more help by joining TEVA... These are very important aspects of the SSI, which actually help the extreme poor”.*

On the other hand, as already mentioned in the previous subsection, the amount of the monetary allowance, a key part of the SSI, is quite low. As a 53-year-old unemployed woman, with one child, in the Municipality of Keratsini-Drapetsona mentioned:

*“The SSI is nothing but a tip. It just helps us get food every day. With 200 Euros per month what more can someone do?”*

Similarly, in the words of a 59-year-old homeless woman in the Municipality of Rethymno:

*“I worked all my life as a maid or cleaner. During the last years, I was incapable of working, due to health problems. I ended up owing rent for a period of two years. Take also into account that, in Rethymno, the significant growth in tourism has resulted in a rampant increase in rents. My owner kicked me out. I ended up living in the street.*

*Next, I turned to the municipality for help. However, the municipality does not have homeless services. As a result, the Church hosted me for a few days. Then I left and lived on the streets. With 200 euros per month, I cannot rent a house or live a decent life. Many of my acquaintances avoid talking to me”.*

Moreover, and interestingly, both the community centre staff and the beneficiaries interviewed agree that, in its current form, the SSI appears to discourage participation in the formal labour market. Many beneficiaries choose to receive the SSI and, at the same time, work in the black economy to boost their income. As a 35-year-old unemployed male from the Municipality of Arta mentioned:

*“The SSI alone is not enough to survive. For this reason, I prefer to receive the benefit and at the same time work in the agricultural or the construction sector as an undeclared worker, whenever possible”.*

In a similar vein, in the words of the SSI coordinator at the Community Centre in the Municipality of Rethymno:

*“In its present form the SSI favors undeclared work. Why would a beneficiary work eight hours for 400 euros<sup>11</sup>, when he or she can get 200 euros without working? Those who are able to work prefer to get the benefit and supplement their income with occasional, undeclared work. Indeed, in our region it is quite difficult to detect undeclared work. How can we check whether someone is being paid for picking oranges in a village 100km away?”*

However, the most important aspect of the ‘social impact’ of the SSI is the unbalanced development of its three pillars, namely monetary support, social insertion and social activation services. The interviews indicate that although the SSI had not been designed as a one-off form of cash assistance, it functions mainly as a financial aid. Social insertion services are unequivocally promoted by municipalities, whilst social activation services are essentially absent. Illustrative of the above are the following extracts from interviews with a social worker at the Community Centre of the Municipality of Kavala and a 43-year-old single mother in the Municipality of Keratsini-Drapetsona respectively:

*“The SSI currently functions as economic assistance and nothing more. Essentially, social inclusion services are absent. How is it possible to want someone to escape extreme poverty, when there are no ways of helping her or him find a job? Or when no training is provided for specialties with good employment prospects? As a result, beneficiaries are unable to escape the trap of extreme poverty”.*

*“The SSI provides me with a small financial boost every month. Nobody has talked to me, however, about training or employment”.*

The research findings also reveal that beneficiaries, who often also have characteristics that make them vulnerable to social marginalization, understand the benefits associated with all the SSI pillars. They suffer from the severe implications emanating from the unbalanced development of the foregoing pillars and hope for improvements in the design and implementation of the SSI, as exemplified by the inclusion of beneficiaries in education and training actions.

In the words of a 43-year-old single mother in the Municipality of Rethymno:

*“I have a primary school certificate. If I could enroll in a second chance school and get a secondary school certificate, then I could definitely find a job in the tourism sector. Unfortunately, however, I do not have anywhere to leave my child in the afternoons. As a result, I cannot attend classes at school”.*

Overall, the implementation of the SSI to date seems to boost access to other forms of social support (i.e. the social services linked to the SSI, such as the social household electricity bill, food distribution, access to public health services). However, there is much room for improvement, so as to ensure that the SSI will not remain mostly a form of low monetary support.

Based on the interviews, participation in the SSI seems to discourage formal employment and encourages the informal employment of beneficiaries. Hence, there is a need to introduce work incentives and strengthen the capacity of national and local authorities to monitor the data and activities of beneficiaries. The most important issue, however, is restoring the balanced development of the three SSI pillars. Leaving aside the monetary support linked to the SSI, a measure that is fully implemented, the ‘social insertion’ pillar has significant deficiencies and the ‘social activation’ pillar is effectively absent.

## 5. Conclusions

This article presents a ‘qualitative interpretation’ of the ‘social impact’ of the SSI by focusing on two inter-related themes: a) The social situation of the beneficiaries and the survival strategies utilized by them before and after receipt of the SSI; and b) aspects of the SSI to be improved at the implementation stage. Despite the research limitations, as exemplified by the difficulties inherent in qualitative research, especially interviews, great care was taken to increase both the validity and credibility of the research (e.g. by using a relatively ‘stratified’ sample of participants).

As a result, this highly original article has brought to light positive aspects of the SSI: mostly, that the monetary allowance, which, in practice, forms at this point the main component of the SSI, helps beneficiaries to organize their daily lives and manage their basic needs. Furthermore, access to social insertion services, i.e. the second SSI pillar, such as the social household electricity bill, as well as to benefits in kind offered by TEVA and the public health services, is deemed to be significant.

However, severe shortcomings overshadow these strengths: above all, the unbalanced development of the three main SSI pillars and the essential absence of social activation services, namely the third SSI pillar. Whilst the SSI has not been designed to operate as a one-off form of cash assistance, in reality it functions mostly (if not exclusively) as a monetary (and also quite low) allowance.

These findings should be viewed in conjunction with the inability of municipal authorities to monitor the involvement of participants in the black economy and the tendency of beneficiaries to opt for employment outside the formal economy. The ‘social impact’ of the SSI is hence significantly lessened and a large share of beneficiaries continue to rely on the same survival strategies they used before receiving the SSI.

The research corroborates some of the main findings of the relevant literature, especially the rather limited effectiveness of minimum income provisions in significantly improving the well-

being of beneficiaries and helping them to escape poverty, as has been highlighted in different studies. Furthermore, the research findings confirm that family support remains a significant survival strategy for beneficiaries, even after receiving the SSI, and that the low amount of the SSI monetary support is one of the reasons why its effectiveness is limited.

In a similar vein, the article underscores the need to accompany the SSI with other social policies, as reflected in the need to strengthen the underdeveloped SSI pillars. In contrast to similar research in other countries, however, this research indicates that beneficiaries do not perceive access to the SSI as shame. They regard participation in the SSI as a quasi-right and as a 'fair', albeit small, compensation for the severe implications of the crisis and austerity on their lives.

Building on the above, future research on this subject could delve more, for instance, into ways in which to improve the social impact of the SSI, e.g. by 'strengthening' its complementarity with other welfare provisions. Otherwise, the effectiveness of the SSI in fulfilling its declared goals will continuously be undermined and the SSI will remain a rather welcome, but weak 'consolation' against poverty ('extreme' or otherwise) for its beneficiaries.

## Notes

1. See also the efforts made in recent years to publicize minimum income protection, as exemplified by the Joseph Rowntree Foundation's Minimum Income Standards Programme (in Hudson-Sharp et al., 2016).
2. Information on the evaluation of minimum income schemes may also be found in the European Social Policy Network (ESPN) Thematic Reports on Minimum Income Schemes. The ESPN was established in July 2014 on an initiative of the European Commission and brings together in a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the Mutual Information Systems on Social Protection (MISSOC) Secretariat.
3. 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).
4. At that point known as the 'Guaranteed Social Income' (*Εγγυημένο Κοινωνικό Εισόδημα*). It was later renamed the SSI.
5. Expected end date: July-September 2019.
6. Between August and December 2018 (August, in the Municipality of Leros; October, in the Municipality of Kavala; November, in the Municipalities of Rethymno and Arta; and December, in the Municipality of Keratsini-Drapetsona).
7. The shorter length of the interviews with beneficiaries may also be explained by the fact that some of them tended not to be very articulate and they often expressed their opinions in a brief manner.
8. The extracts provided from the interviews are exact quotations.
9. For the different dimensions of poverty and doubts about its definitions and the method of measuring it, see e.g. Dean, 2016.
10. Since February 2019 the minimum wage in Greece is 650 euros (gross amount), an approximately 11% increase from 586.08 euros (gross amount).

## Bibliographical References

- Alcock P., Erskine, An. and May, M. (eds) (2002), *The Blackwell Dictionary of Social Policy*, Oxford: Blackwell.
- Araujo, Caridad M., Bosch M., and Schady, N. (2019), 'Can Cash Transfers Help Households Escape an Intergenerational Poverty Trap', in Ch. B. Barrett, M. R. Carter, and J.-P. Chavas (eds), *The Economics of Poverty Traps*, University of Chicago Press, pp. 357-382.
- Bahle, T., Hubl, V. and Pfeifer, M. (2011), *The Last Safety Net. A Handbook of Minimum Income Protection in Europe*, University of Bristol: The Policy Press.
- Charisis, A. (2015), *Minimum Social Income. EIEAD Group of Evaluation, Second Deliverable, Evaluation of The Implementation of The Pilot Programme 'Guaranteed Social Income', Based on the Responses of The Municipalities to Questionnaires*, 3 December, National Institute of Labour and Human Resources [in Greek].
- Chemin, M. and Wasmer, E. (2011), *Ex-Ante and Ex-Post Evaluation of the 1989 French Welfare Reform Using a Natural Experiment: The 1908 Social Laws in Alsace-Moselle*, LIEPP Working Paper.
- Clavet, N.J., Duclos, J.Yv. and Lacroix, G. (2013), *Fighting Poverty: Assessing the Impact of Guaranteed Minimum Income Proposals in Québec*, IZA Discussion Paper No. 7283.
- Dean, H. (2016), 'Poverty and Social Exclusion', in Platt, L. and Dean, H., (eds) *Social Advantage and Disadvantage*, Oxford University Press, Oxford, UK, pp. 3-24.
- Dimoulas, K. (2017), 'The Implementation of the SSI in Greece', *Social Policy* (Journal of the Hellenic Social Policy Association), 7: 7-24.
- Estepa-Maestre, Fr. and Roca, B. (2018), 'Individual and Family Strategies of Beneficiaries of Minimum Income Schemes. A Qualitative Inquiry', *Journal of Social Service Research*, 44(3): 414-424.
- Gavroglou, S. (2015), *Minimum Social Income. EIEAD Group of Evaluation, Fourth Deliverable, Comparative Evaluation of the Scheme*, 10 December, National Institute of Labour and Human Resources [in Greek].
- Gerbery, D. and Miklošovič, T. (2018), 'Poor Support for Poor People? Assessing the Impacts of Improving Adequacy in Minimum Income Scheme in Slovakia', *Sociológia*, 50 (3): 246-267.
- Gugushvili, D. and Hirsch, D. (2014), *Means-Tested and Universal Approaches to Poverty: International Evidence and How the UK Compares*, Working Paper 640, Centre for Research in Social Policy (CRSP).
- Hudson-Sharp, N. et al. (2016), *An Evaluation of JRF's Minimum Income Standards Programme*, National Institute of Economic and Social Research.
- Jessoula, M., Matsaganis, M. and Natili, M. (2015), *Strengthening Minimum Protection in Southern and Eastern Europe? Pressures from Within and From Beyond*, Paper presented at the 22nd International Conference of Europeanists, Paris.
- Jessoula, M. et al (2014), 'Understanding Convergence and Divergence: Old and New Cleavages in the Politics of Minimum Income Schemes in Italy and Poland', *Journal of International and Comparative Social Policy*, 30(2): 128-146.

- Immervoll, H. (2009), *Minimum Income Benefits in OECD Countries: Policy Design, Effectiveness and Challenges*, IZA Discussion Paper No. 4627.
- Kaminioti, O. (2015), *Minimum Social Income. EIEAD Group of Evaluation, Third Deliverable, Minimum Social Income: Evaluation of the Pilot Scheme Based on the Quantitative Data of Implementation*, 9 December, National Institute of Labour and Human Resources [in Greek].
- Kazepov, Y. (2011), 'Le Politiche Socioassistenziali', in Ug. Ascoli (ed.), *Il Welfare in Italia*, Bologna: Il Mulino, pp. 103-145 (in Italian).
- Koutsampelas, Ch. and Pashardes, P. (2015), *ESPN Thematic Report on Minimum Income Schemes-Cyprus* (a document prepared for the European Commission).
- Lalioti, V. (2014), 'Portuguese and Greek Experiences with Guaranteed Minimum Income (GMI) in Comparative Perspective', *Social Policy*, The Journal of the Hellenic Social Policy Association, 2, pp. 27-45.
- Lalioti, V. (2016a), 'The Curious Case of the Guaranteed Minimum Income (GMI): Highlighting Greek 'Exceptionalism' in a Southern European Context', *Journal of European Social Policy*, 26(1): 80-93.
- Lalioti, V. (2016b), 'Guaranteed Minimum Income 'à la Grecque': The Chronicle of a Long-Awaited Scheme', *Social Cohesion and Development*, 11(2): 123-138.
- Lalioti, V. (2017), 'Implementing the Guaranteed Minimum Income (GMI): The Greek Experience', *Pelopas*, University of the Peloponnese, 1(2): 7-25.
- Lalioti, V. (2018), 'Minimum Income Policies', in Sakellaropoulos, Th. et al. (eds), *Social Policy*, Athens, Dionikos Editions, pp. 301-316 [in Greek].
- Marchal, S. and Van Mechelen, N. (2014), *A New Kid in Town? Active Inclusion in European Minimum Income Schemes*, Discussion Paper No. 14/17, November 2014.
- Marx, I. and Nelson, K. (2013) (eds), *Minimum Income Protection in Flux*, Houndmills, Basingstoke: Palgrave Macmillan.
- Matsaganis, M. (2004), *Social Solidarity and Its Contradictions: The Role of a Guaranteed Minimum Income Programme in Modern Social Policy*, Athens: Kritiki [in Greek].
- Matsaganis, M. et al. (2003), 'Mending Nets in the South: Anti-Poverty Policies in Greece, Italy, Portugal and Spain', *Social Policy & Administration*, 37(6): 639-55.
- Matsaganis, M. and Leventi, Ch. (2012), *The Guaranteed Minimum Income: Fiscal and Redistributive Impact*, Bulletin 3/2012, Group for the Analysis of Public Policy at the Athens University of Economics and Business, Athens: Kritiki [in Greek].
- Rodríguez-Cabrero, Gr. et al. (2015), *ESPN Thematic Report on Minimum Income Schemes* (a document prepared for the European Commission).
- Sakellaropoulos, Th. (2018), 'The Welfare State and Social Policy in Historical Perspective', in Th. Sakellaropoulos et al. (eds), *Social Policy*, Athens: Dionikos Editions, pp. 21-58 [in Greek].
- Van Lancker, An. (2013), *Analysis of Minimum Income Schemes in 5 Selected EU Member States. Synthesis Report*, European Minimum Income Network (EMIN).
- Walker, R. et al. (2013), 'Poverty in Global Perspective: Is Shame a Common Denominator?', *Journal of Social Policy*, 42(2): 215-233.



- World Bank (2015), *Greece: Guaranteed Minimum Income Program Pilot, Reimbursable Advisory Services Agreement of 31 October 2013, Final Output 4, Process Evaluation Paper*, 15 December.
- World Bank (2019), *A Quantitative Evaluation of the Greek Social Solidarity Income*, The World Bank Social Protection and Jobs Global Practice.
- Ziomas, D., Capella, Ant. and Konstantinidou, D. (2017), *The National Roll-Out of the Social Solidarity Income Scheme in Greece*, ESPN Flash Report 2017/68.

## Biographical Notes

**Theodoros Sakellarpoulos** is Professor for Economic and Social History and Social Policy in the Department of Sociology at Panteion University-Athens. He published or edited the following books (selected): *Social Policy*, Dionicos Publishers, 2018, (ed), *Greece and European Integration: The History of a highly fluctuated Relation*, Dionicos Publishers, 2018, (ed.), *Posted Workers in Europe. The cases of Greece and Bulgaria*, Athens, Scientific Society for Social Cohesion and Development, 2012(ed.), *Social Policy in the European Union*, Athens, Dionicos 2011 (ed.), *Economy and Polics in Contemporary Greece*, 4th edition, Athens, Dionicos 2011(ed.), *Institutional Transformation and Economic Development. State and economy in Greece: 1830-1922*, Dionicos 2006, 2<sup>nd</sup> edition, *European Integration and Greece. Economy Society, Politics*, Dionicos, 2006 (ed.), *The Social Insurance Reform*, Dionicos 2010(ed.) , *Connecting Welfare Diversity within the European Social Model*, Antwerpen-Oxford-New York, Intersentia 2004, (ed.), *The Reform of the Welfare State*, Athens, Kritiki 1999(ed.), *Social Policy Issues*, Athens, Dionicos, 2nd Edition, 2011 , *Participation and the European Social Model. The Open Method of co-ordination*, ISTAME-A.PAPAN-DREOU, 2004, *Texts of Economic and Social History*, Athens, Dionicos 2003, *Supranational Social Policies in the Age of Globalization. The Social Policies of International Organizations and the European Union*. Athens, Kritiki 2001, *The Crisis in Greece 1835-1857: Economic, Social and Political Aspects*, Athens, Kritiki 1994 vol. B', *The Crisis in Greece 1835-1857: Economic, Social and Political Aspects*, Athens, Kritiki 1993. vol. A', *European Social Policy*, Athens, Kritiki 1993, *Problematic Enterprises. State and Social Interests in the 1980s*, Athens, Kritiki 1992, *Economy, Society and State in Greece during the interwar years*, Pliroforisi 1991. (contact: thesak@panteion.gr).

**Varvara Lalioti** is a postdoctoral researcher at the Department of Social Policy of Panteion University, also teaching at the University of the Peloponnese and Democritus University of Thrace. She received a DPhil in Comparative Social Policy from the University of Oxford, and holds first degrees in history and sociology and higher degrees in public policy and political economy. Her special interests lie in the fields of Comparative Social Policy and Comparative Political Economy.

**Nikos Kourachanis** is a Postdoctoral Researcher in the Faculty of Political Science and History of Panteion University. His research interests focus on social policy issues, with an emphasis on phenomena of social exclusion, migration and homelessness. E-mail: n.kourachanis@gmail.com

\*

This article was funded through the Operational Program "Human Resources Development, Education and Lifelong Learning", and was co-financed by the European Union (European Social Fund) and Greek national funds. Grant/Award Number: MIS 5006166.