# Europass Curriculum Vitae



# Personal information

First name(s) / Surname(s)

**Platon Tinios** 

Nationality E-mail Date of birth Gender

Greek <u>ptinios@unipi.gr</u>, <u>ptinios@gmail.com</u>, 6 October 1956 Male

# **Fields of expertise** Expert in social protection, pensions, gender, insurance economy

- Associate Professor, Department of Statistics and Insurance Science, Piraeus University. Courses taught: Macroeconomics (1st year), Social Insurance (2nd year), Insurance Economics (3rd year), Population Ageing and the Insurance Economy (4th year). Pensions and Social Insurance (postgraduate course in actuarial science)
  - Visiting Senior Fellow, European Institute, The London School of Economics, (from September 2015 to September 2016).
  - 2013-5 Teaching course on social policy to senior civil servants at the National School of Public Administration, Athens.
  - 2001 on going. Deputy Country Team Leader and researcher in the multi-national Survey of Health and Retirement in Europe (SHARE)
  - 2004 2007 Management Councillor at Emporiki Bank attached at the President's Office. Social insurance issues connected to the transfer of the Banks social insurance liabilities to new bodies.
  - 1996 2004 Special Adviser to the Prime Minister of Greece Costas Simitis, Strategic Planning Office, primarily involved in economic aspects (both macro- and micro-) of social policy, including pensions, health and long term care. Integration of social policy in overall strategic management. Greek representative to the Policy Network.
  - 1995 1996 Economist at the Economic Analysis Unit of the Council of Economic Advisers, National Economy Ministry. Economic issues relating to social expenditure, , labour economics, health economics,. Preparation of first-ever means-tested supplement granted to low-income pensioners (EKAS) Secretary
  - 1993 1995 Secretary, Energy Coordinating Committee, and Adviser to the Minister Costas Simitis, Ministry of Industry, Energy and Technology. Energy economics, overall strategic planning, Information Society and Technology policy Issues (Principal author of the firsr Information Society Strategy, March 1995), Trans-European Networks, Cooperation with Balkan and East European countries,
  - 1989- 1993 Economist at the Economic Analysis Unit of the Council of Economic Advisers, National Economy Ministry. Economics of Social Security and the Reform of social security, Structural issues, Public Finance, Liaison with international bodies. (1992/3 seconded to the Ministry of Health, Welfare and Social Security, General Secretariat for Social Security-Economics of Social Security funds, long term planning of the ministry, investment planning,

health sector appraisal).

• 1986- 1989. Special Adviser at the Ministry of National Economy. Economics of public enterprises (chiefly of transport and telecommunications sector), Social security, Health economics.

Academic experience and teaching

- 2007 2012 Undergraduate teaching in the University of Piraeus of the subjects 'Social Insurance', Insurance Economics, Economics of Ageing, Macroeconomics.
  - · 2018 Teaching 'Social Insurance' for the Postraduate Actuarial Science course of
  - 2017- Teaching 'Social Insurance' for the Greek Association of Actuaries, Athens and for the Postraduate Actuarial Science course of Piraeus University
  - 2013-2015 Teaching course on "Social policy and Institutions" to senior civil servants at the National School of Public Administration, Athens, Spring 2015
  - 2004 2007 Undergraduate teaching in the University of Piraeus of the subject 'Social Insurance'
  - 1992 1993 Research Director at the Center for International Development Economics Research, Athens University. Engaged on USAID-funded joint project of Cornell University and the Economic Research Bureau (Dar es Salaam) on macroeconomic adjustment in Tanzania, based on analysis of microdata of households and enterprises.
  - 1987 Research Fellow, Lincoln College and Research Officer, Oxford Institute for Energy Studies,
  - 1980 1984 Teaching (supervisions) to Cambridge University undergraduates for the Economics Tripos in Macroeconomics, Development economics, Statistics, Public Finance, 1980-1984.
  - 1978 1980 Tutorials at Oxford to PPE undergraduates on Public Finance and MicroEconomics

Relevant Research and other related activities

#### Research networks

- Country Expert for Greece for the European Network of Experts on Gender Equality (ENEGE), coordinated by the Fondazione Giacomo Brodolini February 2015-.
- 2017- 2018 Participation in ESRC Global Challenges Research Fund (GCRF) project, 'Dynamics
  of Gender and Social Inequality: The Middle East, North Africa, Southern Europe, and South Asia
- 2012-3 Participation in Technical Assistance mission of the International Monetary Fund (Fiscal Affairs Department) to Portugal (social expenditure appraisal 2012) and to Cyprus (Short term expenditure policy review 2013).
- 2012- Member of the EU Experts Network on Gender Equality (ENEGE)
- 2012- Governor of St. Catherine's British School. (UK registered charity). Head of Curriculum and Standards Committee.
- 2004 2010 Member of the Committee for Structural Reforms of the Ministry of Economy (Chairman J.Marinos)
- 1999–2004 Representative of Greece on the European Union Social Protection Committee (ex-High Level Working Party on Social Protection)
- 2001 2004 Member of the sub-committee on indicators of the SPC
- 1999 2003 Member of the EPC Ageing working group
- 2002 Coordinator and Principal author of the National Action Plan for Inclusion (2001-2003), National Strategy Report for Adequate and Sustainable Pensions.
- Member of the Panel of Fiscal Experts, Fiscal Affairs Department, International Monetary Fund, Washington DC
- International Monetary Fund Technical Assistance missions in Bolivia (November 1992, pension reform), Peru (February 1993, pension reform), Guatemala (July 1994, poverty alleviation strategy), Senegal (December 1994, social safety net), Slovenia (September 1995, Pensions and Health policy), Jordan (June 1996, Pensions policy), West Bank and Gaza Strip (November 1996, Civil service pensions), Uganda (April 1998, Pension policy), Most missions involve a 3 week stay in the country concerned and 2 weeks at Fund Headquarters in Washington D.C..
- 1994 2002 Member of the Board of Directors of the Public Power Corporation
- 1996 1998 Member of the Committee for the Examination of Economic Policy in the long term ("Spraos Committee"). Principal author of the report on pensions.
- 1997 1998 Chairman of the Experts committee on public debate on social security. Consensus report submitted on organisational and financial functional upgrading of social security funds, May 1998. (Proposals for new pension fund management system, curbs on contribution evasion,

Information systems, functional improvements, health insurance).

- 1998 1999 Chairman of Committee appointed to coordinate proposals for the Public Power Corporation social security system.
- 1994 1997 Member of the Working Group for Strategic Planning of the EU- sponsored Interregional Information Society Initiative (IRIS initiative) for the region of Central Macedonia Thessaloniki.

## **Current and Recent Research Projects**

- Francesca Bettio, Platon Tinios and Thomas Georgiadis, July 2018, Future Risks for Gender Inequality in Old Age Income Security, Report Prepared for DG-Justice and Consumers, SAAGE
  - Participation with F.Bettio in the preparation of a gender chapter of the 2018 Pension Adequacy Report, prepared by the EU DG EMPL, Summer 2017-March 2018.
  - European Parliament, DG for General and Internal Policies, Study on 'Employment and Social Developments in Greece', September 2015.
  - Participation in SPRINT Project (Social Protection Innovative Investment in Long-Term Care), Horizon 2020 agreement no 649565, June 2015- December 2018
  - National Bank of Greece Research Award on 'Gender and the Crisis in Greece', European Institute, London School of Economics, October 2014 for research to take place within 2015 (with Prof. Antigone Lyberaki).".
  - EU Task Force for Greece, "Report on the Greek pensions system: identification of shortcomings and proposition of solutions for the establishment of an improved, sustainable and economically-sound pension Structure'. August2014 -May 2015.
  - Participation in an ENEGE team (Bettio, Betti, Georgiadis) to assist in the preparation of a gender pension gap chapter of the 2015 Pension Adequacy Report, prepared by the EU, Summer 2014-March 2015.
  - Participation in GSRT-financed Thales project on Interdisciplinary study of Ageing 2012-2015
- Participation in 'Aristeia' project on the Informal welfare state in Greece, 2012-2015
- 2012 European Commission study on pension gender gaps
- 2014 Country Expert on Working Time Directive report for the EU Commission
- 2009 Athens Chamber of Commerce Position paper on ageing and pension reform
- 2007 Confederation of Greek Industries- Orientation paper and workshop on pension reform
- 2004 Assistance to the Government of Cyprus to compile the first Social Inclusion Action plan

## Education and training 1980 – 1984

#### Ph.D. in Economics

Christ's College, Cambridge University, UK

Thesis Title: "Housing Demand and Taxation in Greece: An Econometric Analysis of the Household Expenditure Survey, 1974"

#### 1978 – 1980

## Master of Philosophy (M.Phil.) in Economics

Nuffield College, Oxford University,UK.

Papers in: Microeconomic Theory, Macroeconomic Theory, Applied Econometrics, Economics of Developing Countries, Public Policy (Money & Banking, Public Finance)

#### 1975 - 1978

#### Bachelor of Arts (B.A.) in Economics

Christ's College, Cambridge University, UK, (Master of Arts 1982).

Final year specialisation in: Development Economics, Economic Theory, Industrial Economics, Sociology of Economic Life.

## Personal skills and competences

Mother tongue(s) Greek

Other language(s)

Self-assessment	Understanding		Speaking		Writing
European level (*)	Listening	Reading	Spoken interaction	Spoken production	
English	C2	C2	C2	C2	C2
French	A2	A2	A2	A2	A2
Spanish	B1	B1	B1	B1	B1
(*) Common European Framework of Reference for Languages					

(\*) <u>Common European Framework of Reference for Languages</u>

# Publications ia) Books in Greek

- Nektarios, M., P.Tinios and G.Simeonidis, 2018, *Pensions for the Young: A Social Insurance System Focused on Growth.* Papazisis, Athens
- P.Tinios, 2017, Pensions, Short introduction series, Athens, Papadopoulos
- P.Tinios 2010, The pension problem: a method to decipher, Athens, Kritiki
- A.Lyberaki, A.Philalithis and P.Tinios (eds), 2009, *Life 50+:Health, Ageing and Pensions in Greece and in Europe*, Kritiki.
- P.Tinios 2003, Growth with Solidarity: A framework for pensions for the 21st century, Athens, Papazisis.
- A. Lyberaki and P. Tinios (eds) 2002 *Employment and Cohesion: The National Action Plans for Employment and Social Inclusion,*. Athens, Papazisis.
- P.Tinios, 2001, Society, Economy, Pensions: Hidden Treasure? Athens, Papazisis

## ib) Book In English:

• F. Bettio, G.Betti and P.Tinios, 2015, *Unequal Ageing in Europe: Women's Independence and Pensions,* Palgrave Macmillan,

## ii) Selected Articles and Journal articles

- P.Tinios, 2019, Social protection and the Greek Diaspora: International portability of pension rights as a lifecycle bridge, SEESOX Diaspora Working Paper Series No. 8, St Anthony's College, Oxford, July
- A. Lyberaki and P.Tinios, 2018, Long-term Care, Ageing and Gender in the Greek crisis. GreeSe paper No 128, Hellenic Observatory Papers on Greece and Southern Europe, London School of Economics<u>http://www.lse.ac.uk/Hellenic-</u> Observatory/Assets/Documents/Publications/GreeSE-Papers/GreeSE-No128.pdf
- Panageas, S. and Tinios, P. (2017). "Pensions: Arresting a race to the bottom". In *Beyond Austerity: Reforming the Greek Economy*", edited by Costas Meghir, Christopher Pissarides, Dimitri Vayanos, Nikos Vettas, MIT Press MIT Press, pp 459-516.
- Tinios, P. 2017, Greece: Forced transformation in a deep crisis, in B.Greve (ed) *Long-term* care challenges and perspective, Routledge, pp93-106.
- Tinios, P. 2017, Social policy, pensions and the legacy of modernization, in S, Economides (ed), Greece: Modernisation and Europe 20 years on, Hellenic Observatory, LSE pp 64-73, http://www.lse.ac.uk/europeanInstitute/research/hellenicObservatory/CMS%20pdf/Publication s/Modernisation\_%20Publication.pdf
- Lyberaki, A. and P. Tinios, 2017 Small Firms as a Blind Spot in Greek Austerity Economics'. IDS Working Paper 491, Brighton: IDS. <u>https://www.ids.ac.uk/publication/small-firms-as-a-blind-spot-in-greek-austerity-economics</u>
- Tinios, P., 2017, Pensioners and pension reforms during the Greek crisis, in F. Karl (ed), *Ageing in the Crisis– Experiences from Greece, pp.* 25-47
- Lyberaki, A. et Tinios, P, 2015, La crisis Griega 2010-18; Una vision desde dentro, *Revista de Economica Crítica*, no 20, pp159-171. http://revistaeconomiacritica.org/sites/default/files/revistas/n20/2-Lyberaki-Tinios\_La-crisis-griega.pdf
- Tinios P, 2016, South Korean Pensions: Impressions from a distance, *Polityka Społeczna, Warsaw*, No 1, Eng (12), pp31-38.

- Tinios P. 2016, Greece: Forced transformation in a deep crisis, in B.Greve (ed) Long-term care for the elderly in Europe- challenges and prospects, Routledge, (forthcoming), pp 93-106.
- P.Tinios, 2016, *The Greek pension Tragedy: A case of failure in Governance*, Konrad Adenauer Stifftung, Katoptron, #4, 2016, <u>http://www.kas.de/wf/doc/kas\_44877-1522-2-30.pdf?160414150400</u>
- P.Tinios, 2015, 'Pensions and Gender: A critical gap in our radar screens?', in F.Bettio and S.Sansonetti (eds), Visions for Gender Equality, European Commission, DG for Justice, pp 37-40, <u>http://ec.europa.eu/justice/gender-equality/files/documents/vision\_report\_en.pdf</u>
- P.Tinios, A.Lyberaki and Th. Georgiadis 2015, "Intra-Household Pension Gender Gap and Subjective Well-Being in Europe: Do Older European Women Value Economic independence?" The International Journal of Aging and Society, Volume 5, Issue 3,
- Lyberaki A. Tinios, P., 2014 "The Informal welfare State and the family: Invisible actors in the Greek drama", Political Studies Review, 2014 VOL 12, 193–208.
- Tinios, P and S. Poupakis, 2013, "Knowledge is power": Public attitudes and the stalling of pension reform in Greece, Journal of Population Ageing Volume 6, Issue 4 (2013), Page 247-267
- Tinios, P. 2012, Greece: Extreme crisis in a monolithic unreformed pension system, Global Social Policy, 12 (3) pp 332-334.
- Lyberaki, A. Tinios, P, 2012, Labour and pensions in the Greek crisis: The Microfoundations of Disaster, Südosteuropa. Zeitschrift für Politik und Gesellschaft, (60) 3, pp 363-386.
- Lyberaki,A. Platon Tinios, George Papadoudis 2013, Retrospective explanation of older women's lifetime work involvement: individual paths around social norms, Advances in Life Course Research, 18, pp. 26-45
- Antigone Lyberaki, P. Tinios, A. Mimis & T.Georgiadis, 2013, Mapping population ageing in Europe: How are similar needs in different countries met by different family structures?, Journal of Maps, pp...
- Tinios, P and S. Poupakis, 2013, "Knowledge is power": Public attitudes and the stalling of pension reform in Greece, Journal of Population Ageing
- Tinios, P, 2011, Accounting Standards as Catalysts for Pension Reform: Greek Pensions and the Public/Private Boundary, Journal of European Social Policy Volume 21 Issue 2, May 2011, pp164-177.
- Tinios, P. (2015) "Off-the-Shelf Reforms" and their blind spots: Pensions in postmemorandum Greece", in R.Gerodimos and G.Karyotis (eds) 2014, The Politics of Extreme Austerity: Greece beyond the crisis., Palgrave., pp 66-76
- Lyberaki, A. & Tinios, P. (2015), A 'Fairweather Welfare State'? Formal and informal social protection and the Greek crisis, in R.Gerodimos and G.Karyotis (eds) 2014, The Politics of Extreme Austerity: Greece beyond the crisis., Palgrave, pp 77-88
- Platon Tinios, 2015 Pensions and gender: a critical gap in our radar screens?, in F.Bettio and S.Sansonetti (eds) Visions for Gender Equality, European Commission, DG Justice and Consumers, Brussels, pp 36-39, http://ec.europa.eu/justice/genderequality/files/documents/vision\_report\_en.pdf
- Platon Tinios, Antigone Lyberaki and Thomas Georgiadis, 2011, Explaining Persistent Poverty in SHARE: Does the Past Play a Role? In Axel Börsch-Supan, Martina Brandt, Karsten Hank and Mathis Schröder (eds) *The Individual and the Welfare State: Life Histories in Europe*, Springer, Heidelberg pp 19-29.
- Antigone Lyberaki, Platon Tinios and George Papadoudis, 2011, Atypical Work Patterns of Women in Europe: What Can We Learn From SHARELIFE? In Axel Börsch-Supan, Martina Brandt, Karsten Hank and Mathis Schröder (eds) *The Individual and the Welfare State: Life Histories in Europe*, Springer, Heidelberg pp 137-149
- Lyberaki, A. Tinios, P and Th. Georgiadis, 2010, "Multidimensional Poverty in Greece: A deep, persistent grey?", South Eastern European Journal of Economics 1 (2010) 87-110.
- Tinios, P. 2012 The pensions merry-go-round: End of a cycle?, in by S. Kalyvas, G. Pagoulatos and H. Tsoukas (eds). From stagnation to forced adjustment: Reforms in Greece 1974-2010, C. Hurst & Co, London, pp117-132.
- Lyberaki, A. & Tinios, P. (2012) "The crisis as handmaiden of social change: adjusting to the 21st century or settling old scores?" in Anastasakis, O. & Singh, D. (eds) Reforming Greece: Sisyphean task or Herculean challenge?, South East European Studies at Oxford

(SEESOX), St Antony's College, University of Oxford, pp. 65-70, (e-book) http://www.sant.ox.ac.uk/seesox/publications/ReformingGreece3.pdf

- Platon Tinios, 2012, 'Pensions and the Lisbon Strategy' in Dimitris Papadimitriou and Paul Copeland (eds) The EU's Lisbon Strategy: Evaluating Success, Understanding Failure, MacMillan Palgrave, Basingstoke, pp. 111-129
- Tinios P, 2010, Vacillations around a Pension Reform Trajectory: time for a change?, GreeSe paper No 34, Hellenic Observatory Papers on Greece and Southern Europe, London School of Economics, April.
- Tinios, P. 2012 The pensions merry-go-round: End of a cycle?, in by S. Kalyvas, G. Pagoulatos and H. Tsoukas (eds). From stagnation to forced adjustment: Reforms in Greece 1974-2010, C. Hurst & Co, London, pp117-132.).
- Lyberaki, A and P.Tinios, 2010, The social and economic effects of deterioration in health: 'Naked-eye' evidence from a European panel survey, *Hygeia Internationalis* 9 (1):327-351...
- G.A.Provopoulos and P.Tinios, 1992 "Pensions and the fiscal crisis of the Greek State", in H.J.Psomiades and S.B.Thomadakis (eds) Greece, the New Europe and the Changing International Order, pp. 325-349, Pella, N.Y.
- P.Tinios and J. Vartholomeos 1994 "The Structure and Reform of social Security and the Demand for Pharmaceuticals in Greece", in Mossialos, E., Ranos, C. and Abel-Smith, B., Cost containment, Pricing and Financing of Pharmaceuticals in the European Community: The Policy-makers view, Athens 1994, pp 251-264.
- P.Tinios, M.S.D. Bagachwa and A.H.Sarris, 1993, "Small Scale Urban Enterprises in Tanzania: results from a 1991 Survey" (with), Working Paper 44, Cornell Food and Nutrition Program, June 1993.
- A.H.Sarris and P.Tinios, 1995, "Consumption and Poverty in Tanzania in 1976 and 1991: A comparison using Survey Data" *World Development*, vol23).
- J.Spraos and P. Tinios, 1998. "PAYG and Funded Pension systems: Appearance and reality, Economic and Statistical Bulletin of the National Bank of Greece, 10, July 1988.
- Börsch-Supan, A. and Tinios P., 2001, The Greek Pensions System: Strategic Framework for Reform, in Bryant, C. and N. Garganas and G.S. Tavlas, *Greece's Economic Performance and Prospects*, Bank of Greece and Brookings Institution, pp 361-442.
- Tinios, P, 2008 "Social insurance 1955-1980: Growth springboard or entry into today's labyrinth?" in K.Svolopoulos et al (eds) Constantine Cararamanlis in the Twentieth Century, Vol III, pp 185-211, C,Caramanlis Foundation,Athens. (in Greek)
- Featherstone, K. and Tinios, P., 2006, 'Facing up to the Gordian Knot: The political economy of pension reform', in E. Mossialos and M.Petmezidou, Social Policy Developments in Greece, Aldershot, Ashgate, pp174-193.
- Lyberaki, A and P.Tinios, 2005, 'Poverty and Social Exclusion: a new approach to an old issue' in A. Borsch-Supan, A. Brugiavini, H. Jurges, J.Mackenbach, J.Siegrist and G. Weber, Health Ageing and Retirement in Europe: First Results from the Survey of Health, Ageing and Retirement in Europe, Mannheim, pp 302-309
- Tinios, P. (2005), 'Pension Reform in Greece: 'Reform by Instalments' A blocked process?', West European Politics, Vol 28, pp 402-409, March. Also in: Featherstone, K. (ed), 2006, Politics and Policy in Greece, London, Routledge, also in Greek Translation, 2007, Okto publishers,
- Lyberaki, A and P.Tinios, 2005, 'Poverty and Persistent Poverty: Adding Dynamics to Familiar Findings' in A. Borsch-Supan, A. Brugiavini, H. Jurges, A.Kaptein, J.Mackenbach, J.Siegrist and G. Weber, Health Ageing and Retirement in Europe (2004-2007): Starting the Longitudinal Dimension, Mannheim, pp 276-283.
- L. Lambrianidis, A. Lyberaki, P.Tinios and P.Hadjiprokopiou, 2004. "Inflow of migrants and outflow of FDI:Aspects of interdependence between Greece and the Balkans", Migration Studies,
- O'Donnell, O. and Tinios, P. (2003) ' The Politics of Pension Reform: Lessons from Public Attitudes in Greece',.,Political Studies. Vol 51, pp262-281.
- Tinios, P., 2002, "A view from the South" in "Ageing as a challenge for economic policy:Panel Discussion" in in Auerbach, A.J. and Hermann, H., Ageing, Financial Markets and Monetary Policy, Springer
- P.Tinios with E.Markova, 2001, 'The Bulgarian Pension Reform' in R.E.Holzman (ed) Learning from the Partners, World Bank Washington DC and Vienna.

### iii) Selected (published) official reports

- Platon Tinios, 2015, Employment and Social developments in Greece, European Parliament, DG for Internal Policies, October 2015, <u>http://www.europarl.europa.eu/RegData/etudes/STUD/2015/563468/IPOL\_STU(2015)563468</u>
   <u>8\_EN.pdf</u>.
- Platon Tinios, 2015, Report on the Greek pensions system: Towards a new social contract (Identification of shortcomings and propositions of solutions for the establishment of an improved, sustainable and economically-sound pension structure. VC/2014/0646), EU Commissiont, Task Force for Greece, May. <u>http://www.lse.ac.uk/europeanInstitute/research/hellenicObservatory/C MS%20pdf/Publications/Greek-Pension-Publication-by-Platon-Tinios.pdf</u>
- Platon Tinios, Gianni Betti, Francesca Bettio, 2015, Men, Women and Pensions. report for DG Justice, June 2015, <u>http://ec.europa.eu/justice/gender-</u> equality/files/documents/150618 men women pensions en.pdf
- "The Gender Gap in Pensions in the EU, Gianni Betti, Francesca Bettio and Platon Tinios, report for DG Justice, March 2013. <u>http://ec.europa.eu/justice/gender-</u> equality/files/documents/130530\_pensions\_en.pdf
- "Portugal: Expenditure Policy Options to Support Rethinking of the State", G.Schwartz, P.Lopes, C. Mulas Granados, E.Sinnott, M.Soto and P.Tinios, IMF Fiscal Affairs Department, Washington D.C., January 2013, <u>http://www.imf.org/external/pubs/cat/longres.aspx?sk=40225.0</u>
- National Statistical Service of Greece, 2000, Social Protection in Greece 1990-1998. (In Greek)
- 'Spraos Committee', 1997, Economy and Pensions: A contribution to Social Dialogue, Athens, National Bank of Greece. (In Greek)
- I.M.F. Technical Assistance Reports: Pensions in Bolivia (1993), Poverty Relief in Guatemala (1994), Social safety net and devaluation in Senegal (1995), Pensions in Slovenia (1995), Pension Reform in Jordan (1996), Pensions in the West Bank and Gaza (1997), Ugandan Pensions (1998).
- D.Karantinos, M.Koniordos and P.Tinios, 1991"Social Exclusion in Greece", First National Report of the EC observatory on Social Exclusion in Greece, National Centre for Social Research, Athens.