

A stylized map of Greece is formed by a grid of dots. Most dots are light gray, but several are colored red, highlighting specific regions or points of interest on the map.

# The social situation of Greece under the crisis

Basic socio-economic data for Greece, 2011

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September 2012

- The economic crisis in Greece has hit all the social strata. But the full extent of the crisis is not yet fully visible.
- The following report summarizes different socio-economic factors to give an overview of the developments that have taken place in Greece.
- It becomes clear, that the picture of Greece and the Greeks is far more differentiated and that there is no easy understanding of the Greek society.
- The report also clears the myth that Greek salaries, pensions and social benefits are generous and places these numbers into a European comparison.



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## 1. Population and employment

### Total population of Greece <sup>1</sup>

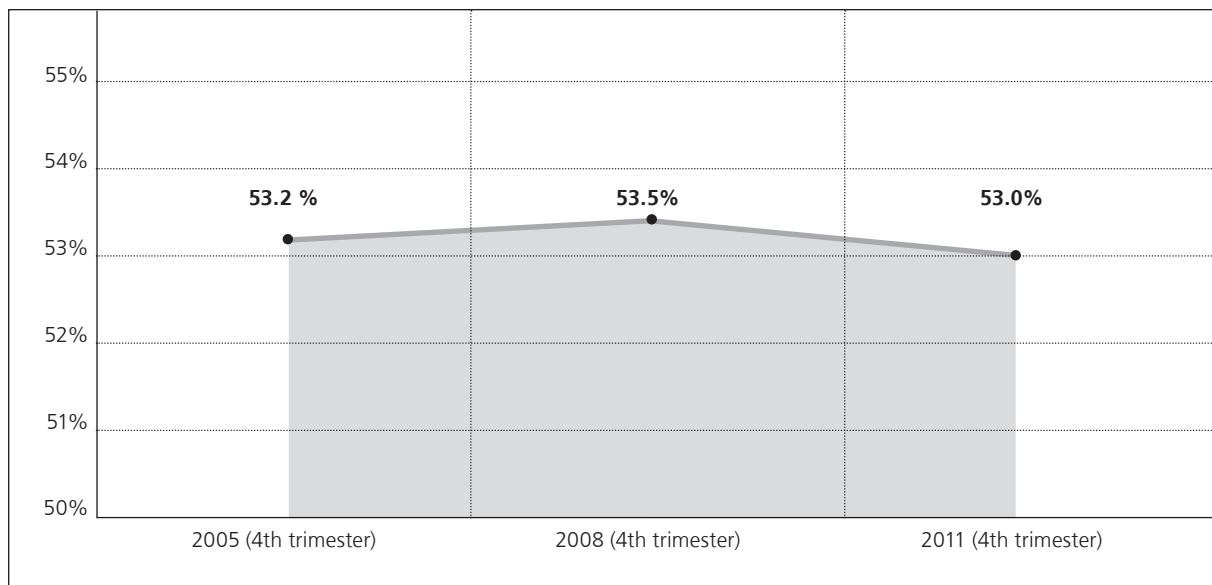
<b>2001</b>	10,950,000
<b>2011</b>	11,310,000

In 2011 the consolidated debt of the general government of Greece was 355,617 million Euros. This amounted to 165% of the GDP. (If one divides the total debt by the total population, then the public debt burden for every Greek is approximately 31 million Euros.)

1. Source: European Central Bank, available at [http://sdw.ecb.europa.eu/quickview.do?SERIES\\_KEY=119.ESA.A.GR.N.0000.POPULA.1000.TTTT.N.P.A](http://sdw.ecb.europa.eu/quickview.do?SERIES_KEY=119.ESA.A.GR.N.0000.POPULA.1000.TTTT.N.P.A), last accessed on 27 May 2012

Total population aged 15 and over, in the 4th trimester of 2011: 9,354,500

### Active population as percentage share of total population in Greece



Source: EC, The 2012 Ageing Report, Table 2.19 (European Economy 4/2011)

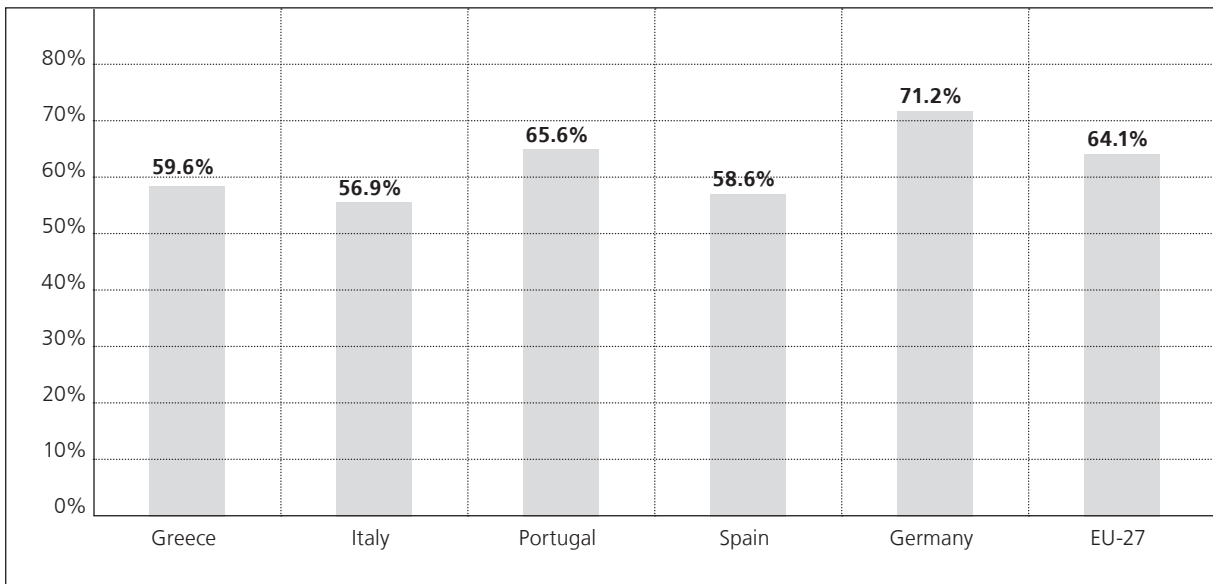
#### Commentary:

Greece, along with other European countries, such as Italy and Austria, encounters a demographic problem, i.e., it has a low total fertility rate (number of children which women bear while in their reproductive years). The difference between 2001 and 2011 observed in the table above is mostly owed to incoming migration. The Greek population is growing slowly and mainly as a result of large waves of incoming migrants. Typically, most mi-

grants are illegal residents of the country. Unless caught by the police, entering illegal migrants are not registered in any official record and by 2011 they may have reached the figure of 1 million. The waves of migration towards Greece have not abated since the onset of the crisis in Greece, i.e. since May 2010, as Greece is considered to be a transit area for migrants flowing into Europe from North Africa, Sub-Saharan Africa and South Asia.



Active population in Greece in comparative perspective (ages 15–64, 2010)



Source: EC, The 2012 Ageing Report, Table 2.19 (European Economy 4/2011)

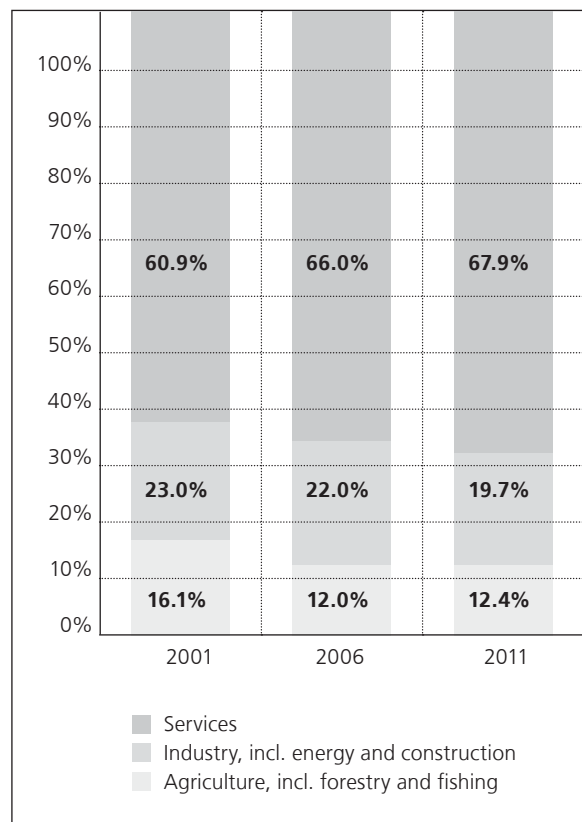
Commentary:

Greece, along with Portugal and Malta, belongs to a group of EU countries in which labour force participation is low. In Greece labor force participation is certainly far below the targets which had been set by the Lisbon Strategy. The main reason why statistics show that relatively few Greeks work or seek work has to do with the traditional role of women and the patriarchal culture still prevailing in Greece. Women enter the labor force only to leave it soon, either because they are employed last and fired first by business employers or because women themselves, including educated women, switch to the traditional role of mother and housewife as soon as they bear children.

1.1 Employment by branch of economic activity in Greece (persons aged 15 years and over)

Commentary:

Greece remains one of the very few countries of the Eurozone that still has a substantive agriculture labour force. This labour force has been sustained because of a combination of a traditional way of life, in which people are tied to their place of birth, and a generous policy towards farmers followed by successive Greek governments with the aid of funds from the Common Agricultural Policy (CAP) for a period of about 30 years (since 1981, when Greece joined the European Communities).

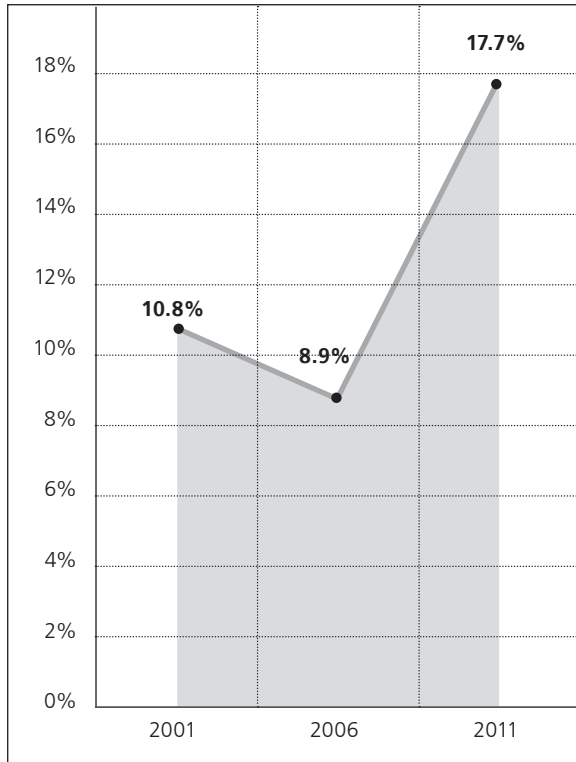


Source: Bank of Greece, *The Greek Economy*, Athens, 6 April 2012

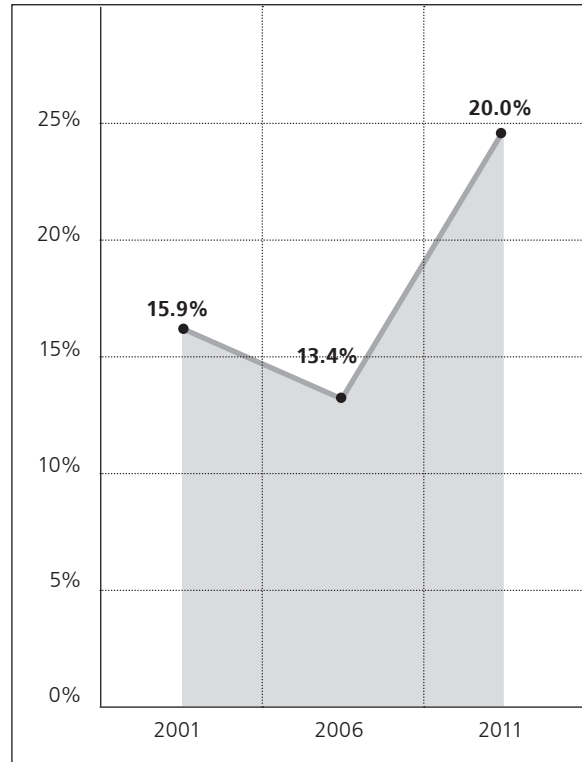


## 2. Unemployment

Total unemployment ratio for persons aged 15 and over in Greece



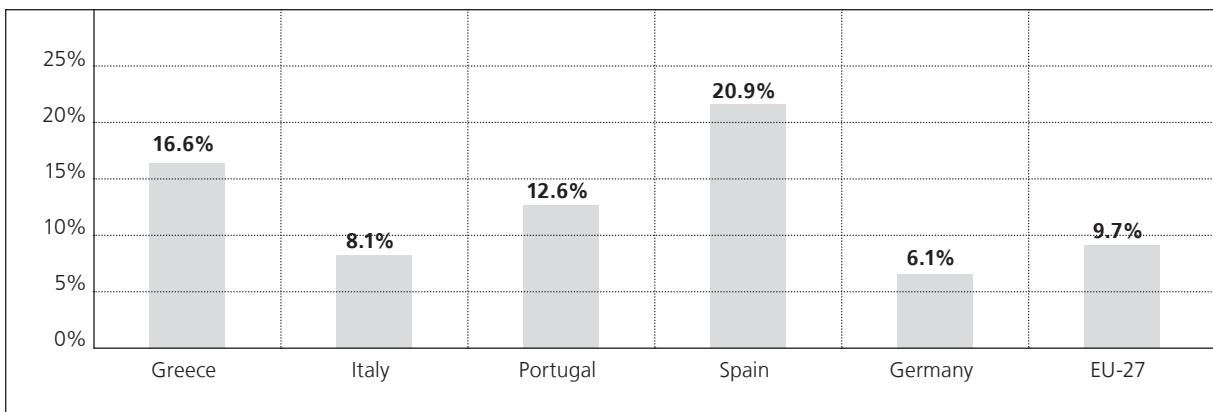
Total female unemployment ratio for persons aged 15 and over in Greece



(The 2001 and 2006 figures are annual averages; the 2011 figure refers to the third trimester.)

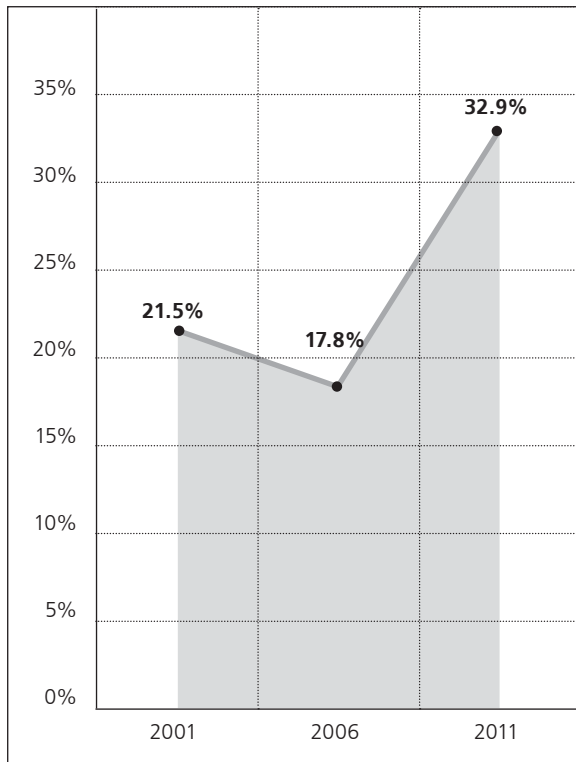
Source: Bank of Greece, Bulletin of Conjunctural Indicators, Athens, March-April 2012, Table III.1, p. 77.

Total unemployment in Greece in comparative perspective (2011)



Source: European Economy Statistical Annex, Autumn 2011, Table 3, p. 34

Total youth unemployment ratio  
(for persons aged 15–29 years) in Greece



Note: in December 2011, unemployment in the age-group 18–25 reached 51.1 per cent, which along with the corresponding Spanish figure, was the highest in Europe

Source: Bank of Greece, *The Greek Economy*, Athens, 6 April 2012.

**Commentary:**

While unemployment soared in the wake of the crisis that started in early 2010, there was persisting unemployment in the decades preceding the crisis. In 1990–2009 unemployment in Greece fluctuated between 8 and 12 per cent which was quite high for EU standards. Nevertheless, the recorded unemployment may not reflect reality. On the one hand, owing to the current crisis, a share of the unemployed may be working in the underground economy. On the other hand, a share of the unemployed such as women may have completely abandoned the labour market because they do not seek work anymore.

Unemployment has severely hit the Greek youth, as it has done in the comparable case of Spain. It is notable

that young people with professional or university skills may have started emigrating away from Greece over the last two years. There is only impressionistic evidence on this up to now. Such emigration had stopped by the late 1960s when the last Greek migrants moved to Germany and Australia, while in the early 1970s the return of Greek migrants from Western Europe started taking place.

**Unemployment benefit: level of benefit, duration and eligibility criteria.**

**Level of unemployment benefit:**

This benefit, which is distributed by the Greek Manpower Employment Organization (OAED), amounts to 55 per cent of the wage of unskilled worker. Salaries and wages were slashed in the public sector in 2010–2011 and in February 2012 in the private sector. Until February 2012, the unemployment benefit for an unemployed person amounted to 561.5 Euros per month. After the salary cuts of February 2012, the unemployment benefit went down to 359.6 Euros per month. If the unemployed person has children, this amount is increased by 10 per cent for every child.

**Duration of unemployment allowance:** between 5 and 12 months, depending on the length of time at work prior to dismissal.

**Commentary:**

The level of the benefit is very low and its duration really short. Eligibility criteria for receiving unemployment benefit:

Not all persons who are laid off are entitled to the unemployment benefit (see Table in the next page). For example, an unemployed person who petitions for the benefit for the first time, should have worked for a total of 125 days (approximately 4 months) over a period of 14 months. For seasonal workers (e.g., those employed in the tourist sector during the summer), a total 100 of working days over the previous 12 months is enough to receive the benefit.

People in the 20–29 age group could claim an allowance of 73 Euros per month, if they had been unemployed for a period of up to five months. In 2008 only one thousand young people received this allowance (Matsaganis 2010: 13). The situation was worse for the long-term

unemployed, who could receive a benefit of 200 Euros under very stringent conditions, i.e., if they were in the 45–65 age group and had very low income from other sources. The total duration of distributing that benefit of 200 Euros could not exceed 12 months. In 2008, only 733 persons (0.5 per cent of all long-term unemployed) received that benefit (Matsaganis 2010:13).

The strict conditions of the unemployment compensation scheme, shown on the right, mean that young people, who are just out of school or who have worked for less than a year before their dismissal, rarely ever receive unemployment benefit.

Sources: Greek Manpower Employment Organization (OAED) and Laws 2961/1954, 1545/1985, 1636/1989, 1892/1990, 3016/2002 and 3552/2007.

### Unemployment compensation scheme for dependent workers in Greece

Type of applicant for unemployment compensation	
First-time unemployed	Must have completed 125 working days (approx. four months) over the last 14 months; OR must have completed 80 working days in each of the previous two years.
Already once unemployed	Must have completed 125 working days (approx. four months) over the last 14 months
Employed in seasonal work or in the tourist sector	Must have completed 100 working days over the last 12 months

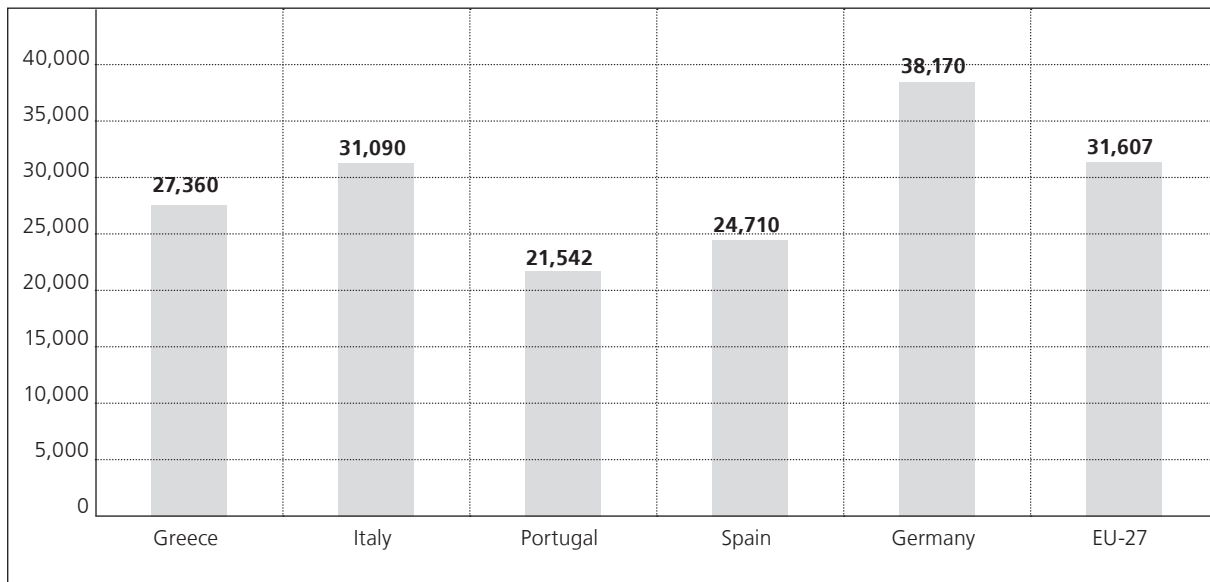
## 3. Income and wealth data

### 3.1 Average annual income in Greece

Per capita income at current prices: 19,200 Euros in 2011 (in 2010: 20,400 Euros, and in 2008: 21,100 Euros)

Per capita income in Greece in comparative perspective (2010, in ppp)

Source for per capita income at current prices: elaboration of data on total Greek GDP in current prices divided by total population. Data available at: European Economy, statistical annex, autumn 2011.

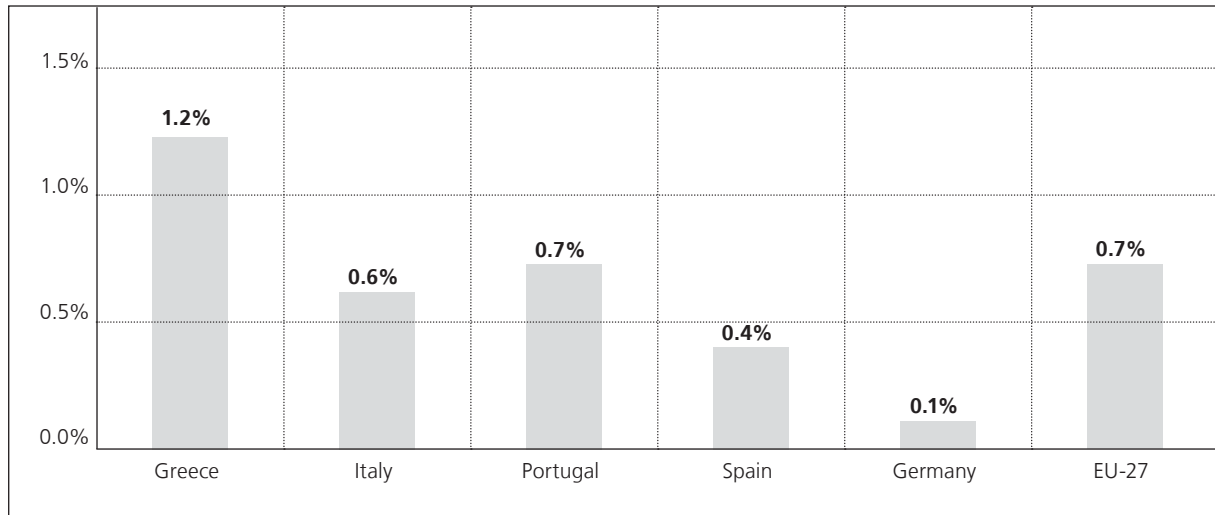


Source: The World Bank, <http://siteresources.worldbank.org/DATASTATISTICS/Resources/GNIPC.pdf>, last accessed on 19 May 2012

In PPPs (purchasing power parities): if EU-15 average set at 100, then in 2011 Greek average income stood at 74.4 (compared to the EU-15 = 100). In 2010 it was 79.7 and in 2009, 84.0.

### 3.2 Compensation of salaried employees

Percentage of increase in real compensation per employee in 2001–2010 in Greece in comparative perspective (deflator GDP)



Source: European Economy Statistical Annex, Autumn 2011, Table 30, p. 88

#### Commentary:

This table shows that in the past decade (2001–2010), in contrast to Germany where increase in real wages was kept at a minimal level, in Greece there was a much higher increase in real wages. The second highest increase was that of Portugal. One has to take into account, however, that Greek and certainly Portuguese wages are among the lowest in EU-15 (but are higher than the corresponding wages in Eastern Europe).

Average income by profession/occupation in Greece (in Euros, 2010 annual income)

Salaried employees	<b>19,829 Euros</b>
Pensioners	<b>16,546 Euros</b>
Lawyers	<b>23,192 Euros</b>
Doctors	<b>45,700 Euros</b>
Dentists	<b>24,896 Euros</b>
Electricians	<b>12,708 Euros</b>
Plumbers	<b>10,474 Euros</b>
Owners of barber shops	<b>5,519 Euros</b>
Owners of night clubs and bars	<b>6,528 Euros</b>





### 3.3 Income distribution

Income quantile share ratio (in 2010)

<b>Greece</b>	5.6
<b>Italy</b>	5.2
<b>Portugal</b>	5.6
<b>Spain</b>	6.9
<b>Germany</b>	4.5
<b>EU-27</b>	5.0

Source: Eurostat. Explanation: in Greece the 20 % of the population with the highest equivalised disposable income received 5.6 times as much income as the 20 % of the population with the lowest equivalised disposable income.

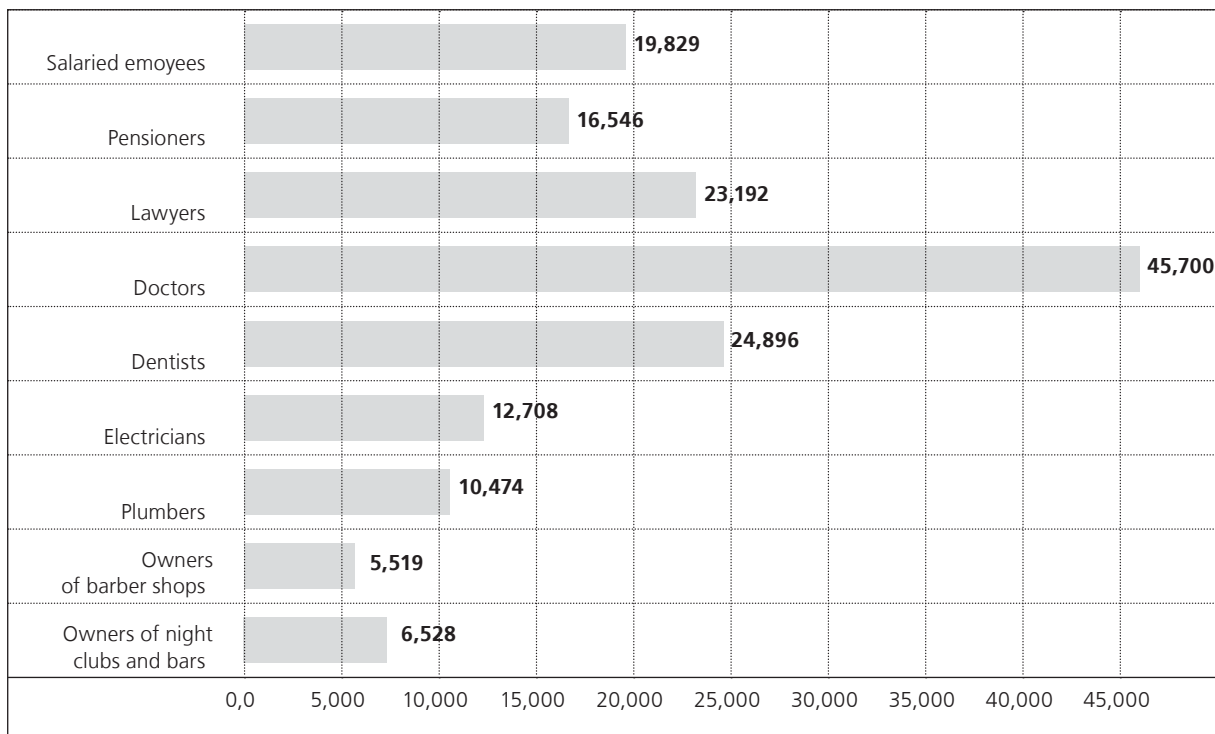
Percentage distribution of direct tax burden (data for taxes imposed in 2010 for income raised in 2009) <sup>2</sup>



- Wage-earners and pensioners: **55.54%**
- Rest of income earners (self-employed, professionals, autonomous workers): **15.79%**
- Business enterprises: **28.67%**

2. Source: General Secretariat of Information Systems, Ministry of Finance, [http://www.gsis.gr/statistiko\\_deltio/statistiko\\_deltio\\_2010/stat-deltio2010v4.pdf](http://www.gsis.gr/statistiko_deltio/statistiko_deltio_2010/stat-deltio2010v4.pdf) (last accessed on 11.05.2012)

Average income by profession/occupation declared for tax purposes in Greece (in Euros, 2010 annual income)



Source: Greek press reports, based on sources of the Ministry of Finance, published on 17 October 2011

Commentary:

Compare the above income figures with the income threshold of Greeks at risk of poverty which in 2010 stood at 7,178 Euros per year. It is improbable that the average barber and owner of bar is so poor and that the average dentist or lawyer has an income slightly higher than that of a salaried employee. Salaried employees and pensioners declare income from their work which has already been taxed at their source of income. This is because income tax is withheld by the business organization for which they work on a monthly basis. It seems that except for salaried employees and pensioners, the rest of taxpayers grossly under-report their income to tax authorities. Typically, owners of restaurants and bars (particularly in rural areas) as well as professionals do not issue receipts to clients.

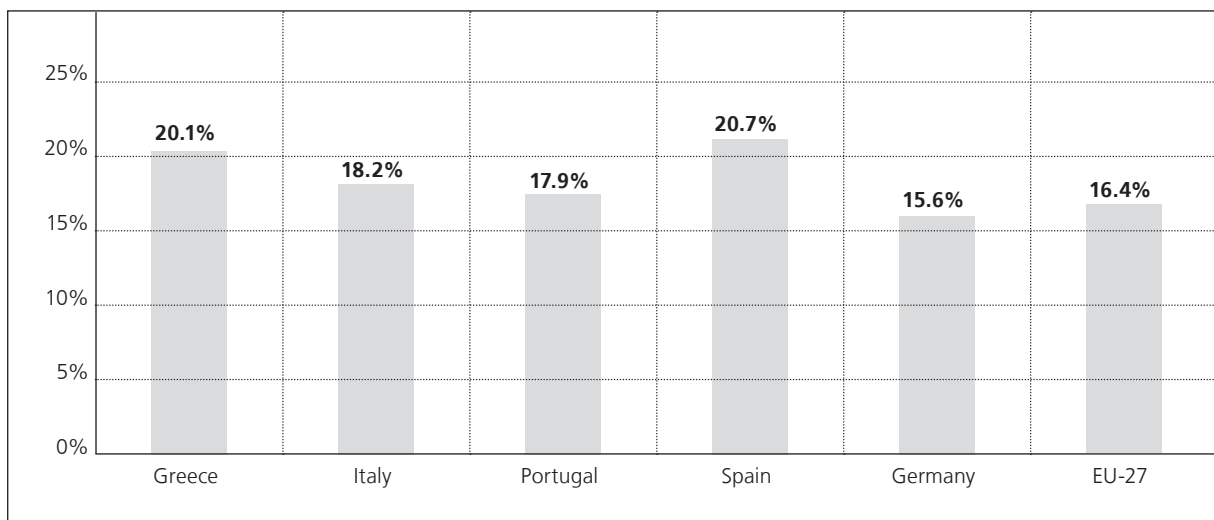
### 3.4 Wealth distribution

There is no data on this item. There is no national land registry in Greece and one cannot find information on the distribution of landed property. It is impossible to detect the value of mobile assets either. There is a very vague situation due to dramatic lack of information on real estate and other assets.

In 2012, before the 'bank run' of 7–18 May 2012, that occurred just after the results of the parliamentary elections of 6 May were known, the sum total of deposits in Greek banks was approximately 165 bln. Euros.

## 4. Poverty

Share of the population at risk of poverty in Greece in comparative perspective (2010)



Source: Eurostat-SILC

Explanation: This is the share of the population living on an annual income equal or less to the 60 per cent of the population's median income after social transfers i.e., after welfare benefits. Figures are not adjusted to include homeownership or self-consumption among the poor. A poor person who owns his or her home is in a comparatively better position than one who pays rent. A farmer

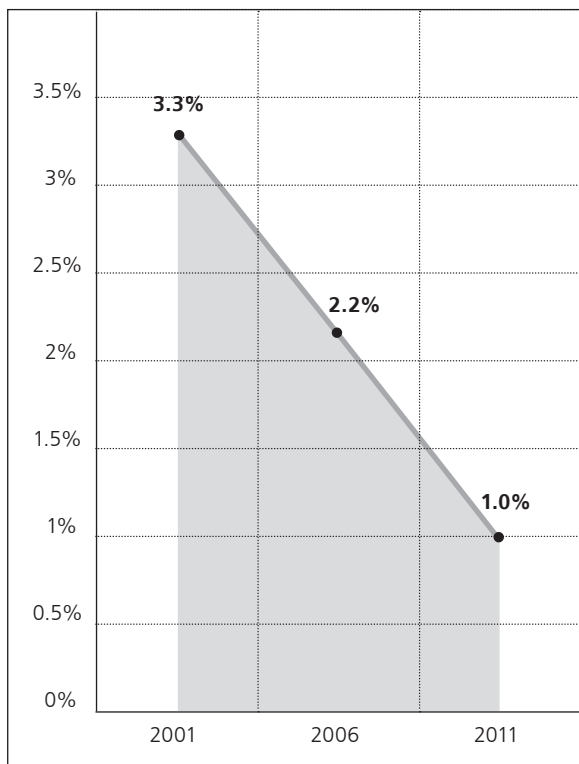
who lives off his or her land and is self-sufficient with regard to some food stuffs produced and consumed in his or her plot of land is in comparatively better position than a poor person who is a city dweller and has to buy food stuffs. Data on poverty refer to the period before the onset of the crisis in Greece. The crisis erupted in the early months of 2010.



### 5. Inflation

(core inflation, i.e. consumer price index excluding food, tobacco, beverages and energy the prices of which are heavily influenced by state taxes):

Annual inflation rate in Greece



### 6. Pensions

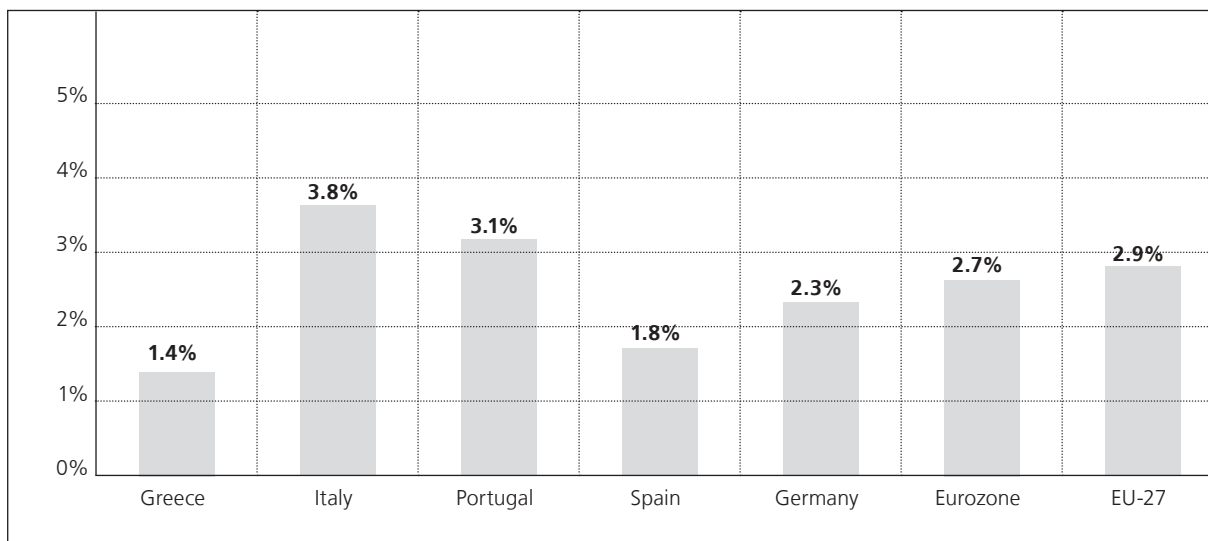
Eligibility criteria for granting pensions: under the Memorandum of Understanding signed between the government of Greece and the Troika of EU, IMF and ECB, the target is to set the retirement age at 65 years and to gradually raise the minimum contributory period of retirement on a full pension benefit to 40 years (if the worker has reached 60 years of age). In contrast to the past, when pension was calculated on the basis of the last salary obtained before retirement or the average salary of the last five-years before retirement, under the Memorandum of Understanding the calculation will be made on the basis of life-time earnings.

#### 6.1 Pension levels

There is wide variation in pension levels, owed to the very fragmented nature of the Greek pension system that used to include more than one hundred occupational pension schemes. A process of convergence of such schemes is currently under way, but, as the table in the next page shows, there are very large differences in pension levels.

Source: Bank of Greece, *The Greek Economy*, Athens, 6 April 2012

Annual inflation rate in Greece in comparative perspective (data for March 2012):



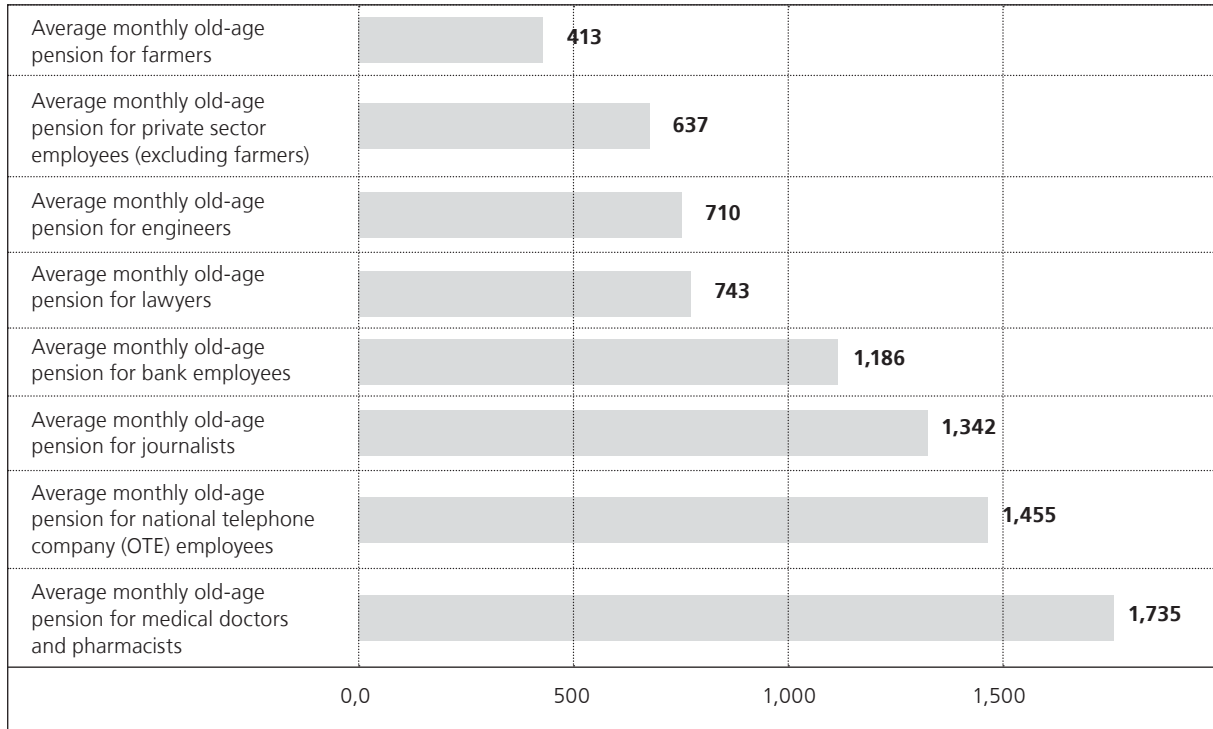
Source: Eurostat, news release, Euroindicators, 17 April 2012



### The fragmented structure of pension levels in Greece

Average monthly old-age pensions for various occupations/professions in Greece (in Euros, 2009 data)

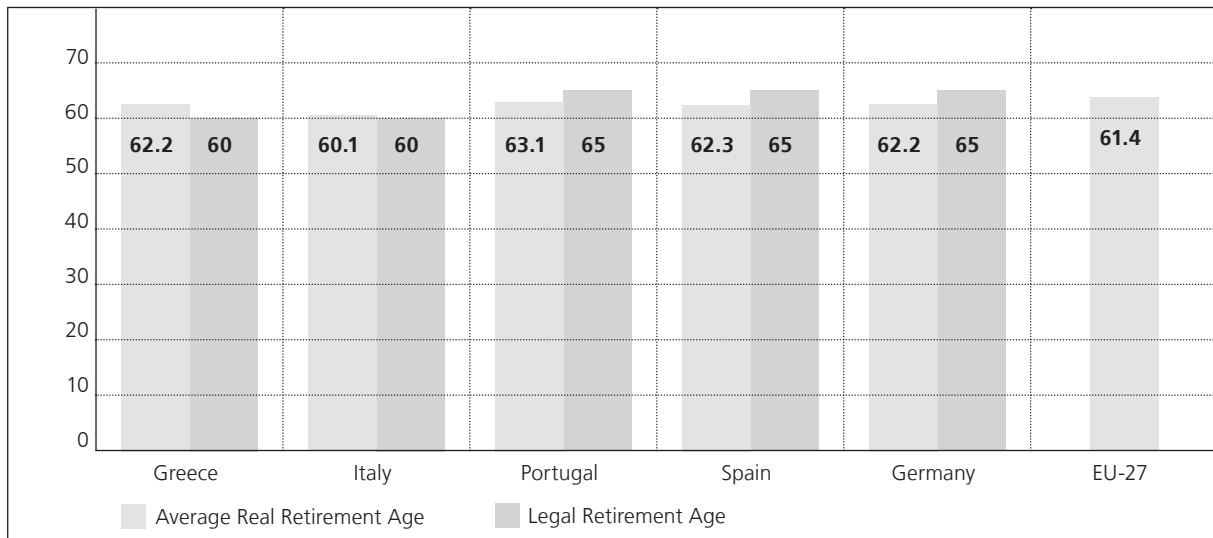
It is important to note that 62 per cent of all pensioners earn pensions below 750 Euros per month. These are mostly retired farmers and private sector employees.



Source: <http://www.3comma14.gr/pi/?survey=10900>, accessed on 28.04.2012. This information is based on report published in the Athens newspaper *Eleftheros Typos* on 9 May 2010.

### 6.2 Retirement age

Average real retirement age in Greece in comparative perspective (2009)



Source: EC Ageing Report 2012, Table 2.6, p. 87 and [www.tovima.gr](http://www.tovima.gr), based on EC Ageing Report 2008

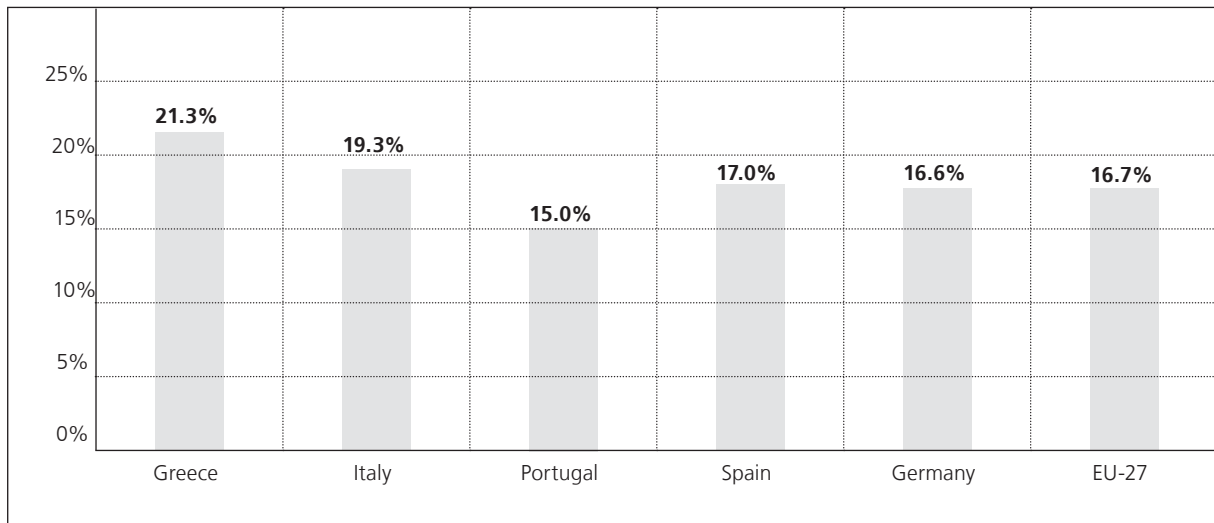


By 2015, all Greeks will be able to retire only if they have completed 40 years of work. Gradually, the legal retirement age will become 65, but there are many exceptions

to this general rule set by the new legislation on pensions passed after the Greek bailout of May 2010.

### 6.3 Social benefits other than social transfers in kind

Social benefits other than transfers in kind in Greece in comparative perspective (percentage share of GDP at market prices, 2011)



Source: European Economy Statistical Annex, Autumn 2011, Table 64, p. 156

Commentary:

This table shows that Greece offers social protection primarily through cash benefits. This is the reason why the percentage share of benefits is so high in the case of

Greece, where there is very limited and underdeveloped system of transfers in kind.

## 7. Housing

<b>Home ownership rate</b>	72.5 per cent (2006)
<b>Germany</b>	43.0 per cent (2006)

As far as the level of home ownership rate is concerned, Greece is ranked 11th in the EU-25.

Only a minority of Greeks rent houses, as the rest own their houses. The cost of housing varies by region and city. Athens is the most expensive city to live. In the table below, prices of rent per square meter are indicated for the Athens area, before the crisis. After the crisis (i.e. after the beginning of 2010), rent levels fell by 20% in old apartments and somewhat less in newly- built apartments.

Sources: [www.statistics.gr](http://www.statistics.gr) and [www.naftemporiki.gr](http://www.naftemporiki.gr)

Rent levels in early 2007, prices per square meter, apartments in apartment houses, various neighborhoods of Athens:

<b>Northern suburbs of Athens</b>	
<b>Filothoi, Psychiko, Nea Erythraia</b>	from 8.8 to 10.0 Euros per square meter
<b>Gerakas, Penteli, Drossia</b>	from 6.6 to 6.8 Euros per square meter
<b>Southeastern suburbs (by the sea)</b>	
<b>Vouliagmeni</b>	from 8 to 11 Euros per square meter
<b>Varkiza, Voula</b>	from 8 to 9 Euros per square meter
<b>Centre of Athens</b>	
<b>Kolonaki</b>	from 9.3 to 10.0 Euros per square meter
<b>Kerameikos</b>	from 5.5 to 7.5 Euros per square meter
<b>Kypseli, Plateia Amerikis, Plateia Koliatsou</b>	from 6 to 7 Euros per square meter

Source: newspaper *He Kathimerini*, 14 April 2007

## 8. Cost of everyday life

Range of consumer prices for the following products (prices in May 2012)

	<b>From</b>	<b>To</b>
<b>Milk (1 lt)</b>	0.98 Euros	1.37 Euros
<b>Bread (wheat, 1 kgr)</b>	2.00 Euros	2.89 Euros
<b>Feta cheese (1 kgr)</b>	8.19 Euros	11.09 Euros
<b>Fish (cod, frozen, 1 kgr)</b>	3.99 Euros	8.00 Euros
<b>Fish (sole, frozen, 1 kgr)</b>	7.9 Euros	26.00 Euros (fresh)
<b>Whole fresh chicken (1 kgr)</b>	2.6 Euros	4.96 Euros
<b>Veal (no bones, 1 kgr)</b>	6.50 Euros	11.2 Euros

Source: Ministry of Development, [www.e-prices.gr/](http://www.e-prices.gr/) search

## 9. Public services

Total employment in the public sector (excluding state-owned enterprises): 710,530 employees in February 2012 (source: Greek Prime Minister's office)

Including civil service and state-owned enterprises (SOEs): 1,022,000 employees in 2008

Source: International Labour Office (ILO). The last figure includes line ministries, local government, state-run agencies. This figure also includes SOEs which formally belong to the private sector but are essentially controlled and managed by the state in the sense that incoming governments appoint their management and make major business decisions for such enterprises. Examples are the national telephone company (OTE) and the public power corporation (DEI).

### 9.1 Salary levels

Salary levels vary a lot, depending on educational level, years in service, family status, type of duties and the Ministry or other public service in which one serves.

The data shown below refer to two categories of employees: a) newly hired civil servants and b) top civil servants (heads of administrative units). The time to which data applies is December 2011. With regard to top civil servants, owing to special allowances which are granted to civil servants employed in different Ministries, the salary figures shown below are approximate and there may be differences in salary levels from one Ministry to another. All salaries shown below are net (i.e., after income tax and insurance contribution are deducted)

#### A) Newly hired civil servants

Civil service salaries for a newly-hired civil servant with no family and no previous job experience in December 2011

<b>Civil servant with 9 years of school education:</b>	585 Euros per month
<b>Civil servant with university education:</b>	820 Euros per month

Source: personal research of the author at the headquarters of the Ministry of Administrative Reform and Electronic Governance

B) Top civil servants

Civil service salaries for top civil servants who are heads of units and have university education and 27–29 years of service:

<b>Chief of section</b>	1,450 Euros per month
<b>Head of Directorate (i.e., Director)</b>	1,650 Euro per month
<b>Head of General Directors (i.e., Director General)</b>	2,300 Euros per month

Source: personal research of the author at the headquarters of the Ministry of Administrative Reform and Electronic Governance and of the Ministry of Tourism and Culture

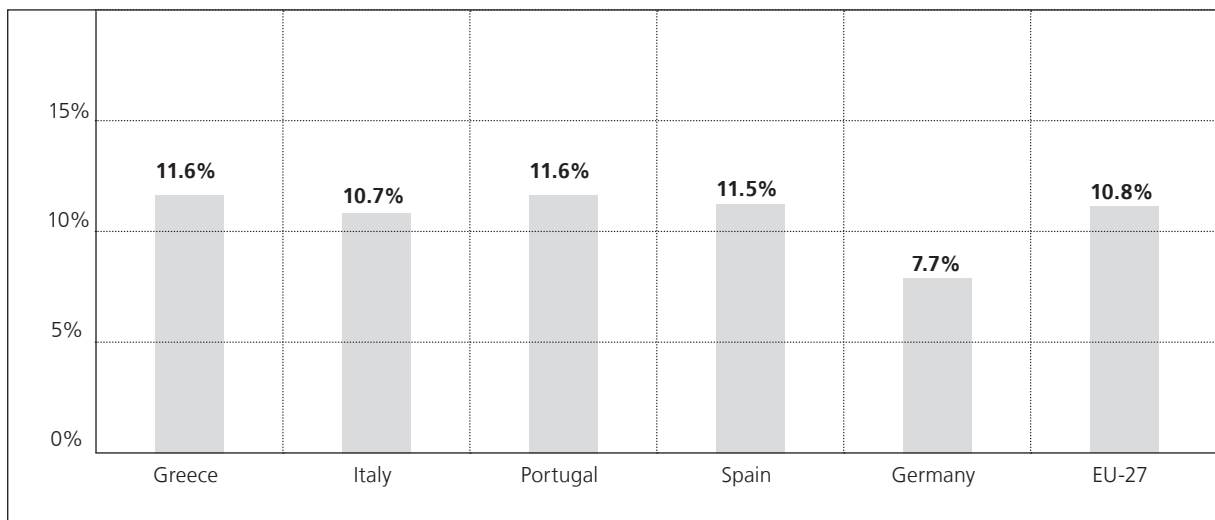
Commentary:

Salary levels are much higher in various state-owned enterprises (and the relevant information is difficult to obtain). In contrast to the salary figures for typical civil servants shown above, the average salary in state-owned enterprises is supposed to be 1,900 Euros. This ceiling on average salaries in SOEs was imposed by law in 2011, but to this day remains a policy target which has not been attained. (Salaries in SOEs are still higher than that ceiling.) In contrast to employees of Ministries, employees of SOEs exert high influence on incomes policy of the public utilities’companies for which they work. They have a high blackmailing capacity, since, for example, they can shut down the energy supply system of the country (which is 100 per cent state-owned) or the train transportation system (which is 100 per cent state-owned)

9.2 How much government salaries cost the state

The cost of compensation of employees of general government (percentage share of GDP at market prices spent for compensating general government employees)

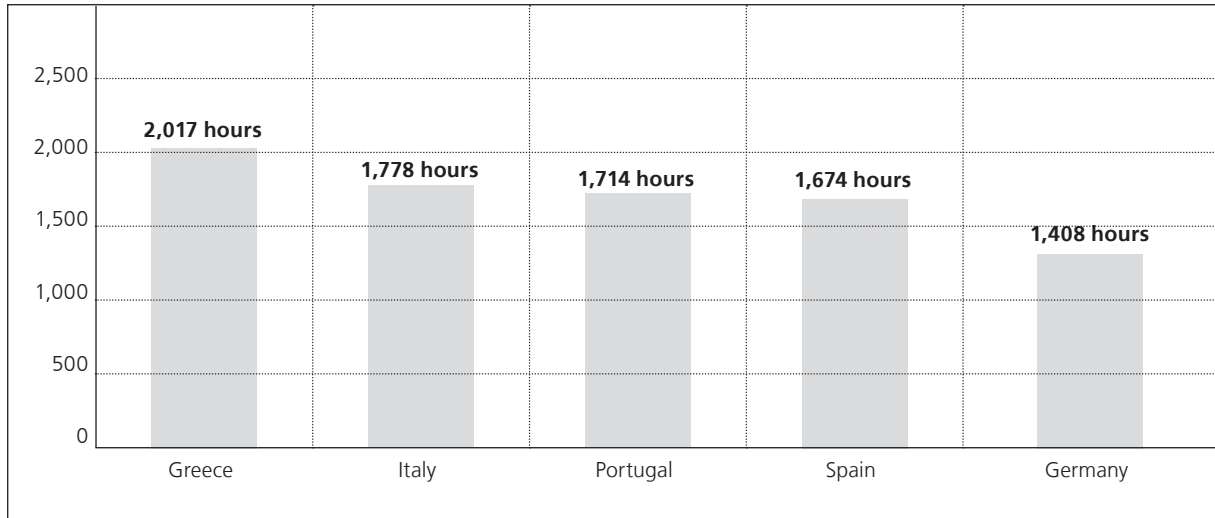
Cost of compensation of employees of general government in Greece in comparative perspective (% of GDP, at market prices, 2011)



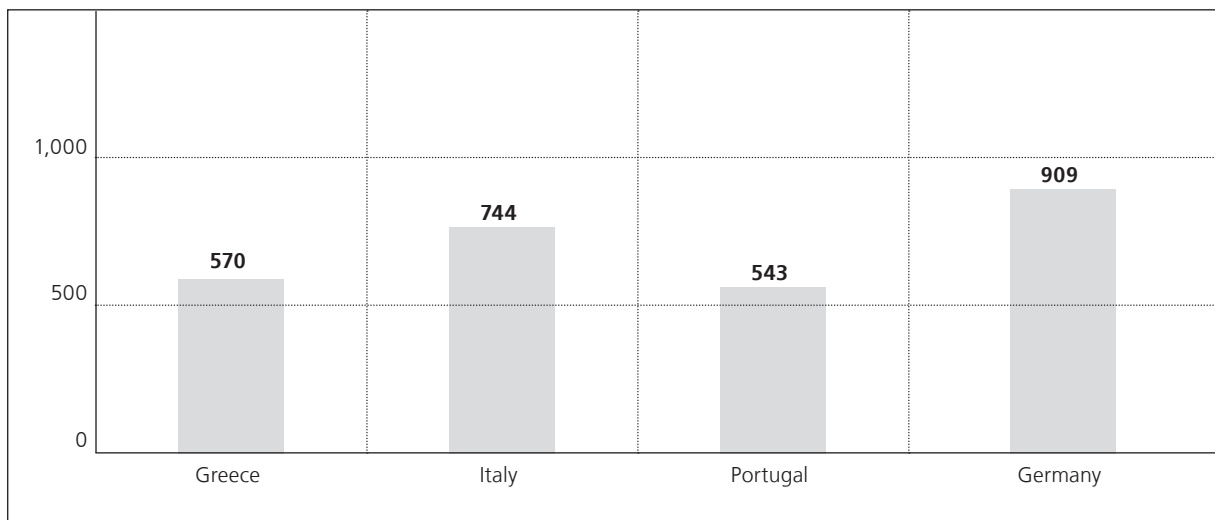
Source: European Economy Statistical Annex, Autumn 2011, Table 62, p. 152

### 9.3 Working hours

Annual total hours worked per person in Greece in comparative perspective (2010 data)



Productivity per hour in Greece in comparative perspective, 2009 (USA=1000)



Source: OECD, StatExtracts: labour productivity levels in the total economy, 2010

#### Commentary:

There is a stereotype about Greeks not working enough, compared to the rest of Europeans. As the table above shows, this stereotype is false. However, it must be noted that the high number of hours worked in Greece reflects the tendency of business owners to demand extra time work from their workers rather than hire part-time

labour to meet increases in demand for their companies' goods or services. It may also reflect the tendency of public sector workers and employees to press managers in order to work extra time and receive additional compensation.





## References and sources

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**OECD**

**The Observatory of Consumer Prices**, managed by the Greek Ministry of Development.

**And 6 personal interviews with:**

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- 2) A Greek academic specializing in fiscal and public sector statistical data, Panteion University, Athens, April 2012.
- 3) A Greek academic specializing in poverty and social inequality data, Athens University of Economics and Business, April 2012.
- 4) A top civil servant of the Ministry of Culture and Tourism, May 2012.
- 5) A top civil servant of the Ministry of Labour and Social Security, May 2012.
- 6) A top civil servant of the Ministry of Administrative Reform and Electronic Governance, May 2012.

## Information on the field research and sources for this report

Empirical research for this report was done in Athens, Greece, in April and May 2012. Research included visits to research centres, university departments and headquarters of the central services of Greek ministries.



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### Imprint

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Division for International Dialogue  
Hiroshimastraße 28 | 10785 Berlin | Germany

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This publication is printed on paper from sustainable forestry.

**ISBN 978-3-86498-282-8**