The Greek crisis is uniquely long and deep; while it is unfolding, secular trends in ageing, technology and globalization are changing the ways people work and how economics shapes attitudes. Add to this that Greece has been following the EU precepts for equality legislation for more than a generation, and the gender implications of its crisis acquire wider significance. As for the domestic significance of gender, suffice it to point out to the waste implicit in the second fastest ageing society, leaving the full potential of half of its citizens unexplored.

In approaching the gender impact of the crisis one must guard against easy generalisations: What is unfolding in Greece is more than an austerity crisis. It started as a private sector crisis, it morphed into a public sector fiscal crisis, while after 2015 it seems to be developing into a finance/services crisis. Indeed, given that the country may be moving in unforeseen directions, no definitive ex-post commentary is possible. This fluidity necessitates focusing on the big picture and picking a methodology that allows for the contingent nature of developments: One must admit that the ‘jury is still out’, but still attempt to chart what might happen and how this could still be affected by policy and by people’s reactions to personal and social dilemmas.

The international gender record of crises is ambivalent. The Great Depression in the US, to which the Greek crisis is often compared, signaled progress in women’s independence in some areas, but backtracking in others. European crises in the 1990s and after 2007 were kinder to women rather than to men; however, there is no automatic guarantee that this will hold in all cases. The way the Greek crisis is progressing increases the possibility that developments may veer into a negative direction. The knife edge between progress and regression must be acknowledged as a possibility in order to be averted.

Looking at the pre-crisis background, though there was considerable progress in the twenty years to 2010, this was subject to a number of asterisks. The distance between Greece and the EU was not greatly reduced, unlike its peers in Southern Europe. A key problem was that, while gender legislation was ubiquitous, it was unevenly applied, while the welfare state persisted in relying on the family for functions other than pensions. In consequence, values remained patriarchal to a far greater degree, while progress was particularly evident in the public sector. The insider/outsider divide was especially present among women – though even insider women did less well than insider men. As a consequence, gender progress was fragile and vulnerable.

Our work tried to use what information was available to track what happened up to 2015 – i.e. the transition from the second to the third bailout. In doing so ten take-home lessons can describe ‘the story so far’ – i.e. what happened between 2010 and 2016.

1. Women’s progress in employment was arrested by the crisis- employment rates for women are moving downwards for the first time.

2. Unemployment increased sharply – more or less equally for men and for women.

3. Public discussion ignores the fact that women’s unemployment rates persist in being higher than men’s, and proceeds as if unemployment of male breadwinners is more serious than women’s unemployment.

4. Women have been making a clear, though modest, improvement in labour market performance in the sense of being more actively involved in the job market.

5. Gender gaps in employment have been shrinking throughout the crisis.

6. Poverty is concentrated on the working age population, with the poverty gender gap in modest decline.

7. Women tend to be added workers (anti-cyclical); men discouraged (pro-cyclical). Women could be seeking
work as a reaction to job loss by family members, as a partial replacement of the functions of a social safety net – which is still not in existence.

8. **Unpaid women’s work** probably rose, despite their increased job search. Women are adding responsibilities whilst apparently not being helped in this by their menfolk. However, attitudes and behaviours may be slowly changing.

9. Women’s **income role in the family is more significant** during the crisis.

10. **Early retirement grew** especially among women. It has major long term implications in creating the expectation of a new kind of poverty focussed on older women with low pensions in years to come.

However, as the crisis is still unfolding, how things will develop from this point on will depend on what happens in **four risk areas**:

1. **The Labour Market**: Will labour market reforms uncover the ‘hidden asset’ of women’s work?

2. **The Sources of Growth**: Will the exit route out of the crisis be based on old-style public enterprises or on small and medium enterprises (as had happened in previous crises)?

3. **The care nexus**: Will there be support to allow women not to be overwhelmed by care responsibilities for the elderly and children?

4. **The welfare state**: Will the hybrid welfare state, which implicitly relies on women to do the real work of social policy, start at long last supporting women?

What will happen under each heading is not a foregone conclusion. It depends on public awareness, public discussion and policy choices. It also depends on how women themselves respond to the subjective experience of seven years of economic and personal hardship.

To illustrate the heterogeneity of female experience and the fundamentally contingent nature of possible developments, we sketched in outline three ideal typical cases of women, each of whom could be expected to react in different ways: These three types were:

- The insider who played by the rules, but now finds herself side-lined, through no fault of her own.
- The outsider who has tried to acquire insider status, and is pinning her hopes on the rules not changing completely.
- The independent outsider, who sees aspects of the crisis as an opportunity and tries to forge a way forward for herself.

The crisis could result in the third type leading the way, and convincing her sisters to follow her. On the other hand, the resignation of either of the two other types could prove infectious and the course of gender might take one or more steps back.

**Antigone Lyberaki** is Professor of Economics, Panteion University; Visiting Professor, Hellenic Observatory; **Platon Tinios** is Assistant Professor at Piraeus University; Visiting Senior Fellow, Hellenic Observatory.

A research seminar on the topic took place on Tuesday, 6 December 2016, organised by the Hellenic Observatory. To listen to the podcast and more details about the event, please visit the [event page](#).