Are Greeks Really the Poor Relations of the European Union? Evidence of the Standard of Living

David Close

Greek governments frequently emphasise that their goal is convergence in standard of living with the European Union average, and assume that they have far to go. This paper discuses the methods available to compare standards of living between the 15 member countries. They are: estimates of Gross Domestic Product at Purchasing Power Parity; average incomes in relation to average prices of everyday necessities; estimates of income inequality; subjective expressions of satisfaction with living conditions, and subjective assessments of improvement or deterioration in them; and ownership of certain goods, and of homes. Each measure is open to objection; but on most, Greece comes near the bottom of the EU scale. According to the other criteria of Human Development adopted by the United Nations, Greece rates high in health but low in educational level.

The goal of convergence

A constantly-emphasised goal of governments in Greece — one accepted by both major parties — is convergence with the average per capita income of the fifteen European Union countries (henceforth referred to as the EU–15). A measure of convergence which is often

Close, David 2005. Are Greeks Really the Poor Relations of the European Union? Evidence of the Standard of Living. In E. Close, M. Tsianikas and G. Frazis (eds.) "Greek Research in Australia: Proceedings of the Biennial International Conference of Greek Studies, Flinders University April 2003", Flinders University Department of Languages - Modern Greek: Adelaide, 225-240.

used is per capita Gross Domestic Product (GDP) at Purchasing Power Parity (PPP — income in relation to the cost of living in each country). To help Greece to attain convergence, the EU has since Greece's entry in 1981 bestowed vast sums in subsidies, which have in broad categories of expenditure been matched equally by Greek governments. Many of these subsidies have been devoted to material infrastructure, such as the impressive new underground railway system of the metropolis. There is frequent debate in Greece about how soon convergence can be achieved, and also about whether it can ever be achieved at all. The government in 2003 — that of the PASOK party, led by Kostas Simitis — must of course appear optimistic, because it has to defend its ten-year record in power against a public which has become increasingly critical. The issue of convergence was recently aired in the influential daily newspaper *Kathimerini*, in which the Minister for National Economy was quoted as estimating that the process would require 15 years; whereupon the Governor of the Bank of Greece responded with an estimate of thirty. The commentator in *Kathimerini* (22 January 2003, Greek Internet edition), Giannis Kotofoulos, queried whether convergence was ever attainable, given the low productivity of the economy and Greece's geographical distance from the main centres of economic activity in the EU. What is significant for our purposes is that even the government assumes that the country is still far from the goal.

Underlying the debate is the assumption that comparisons of GDP at PPP are worth undertaking at all. Do they tell us anything significant about material welfare? This question can be answered only by discussing the methods available for measuring and comparing material welfare in the EU–15. This is the task of the following paper, undertaken from the chronological vantage point of July 2003. This paper will also touch on some broader aspects of human development, for which there exist some tangible indices.There remains a larger question, which for obvious reasons this paper will not attempt to answer: whether measurement of material welfare tells us anything significant about welfare in the fullest sense: psychological and spiritual.

By the latest count of GDP per capita at PPP, in 2002, Greece ranked at 70% of the EU average, placing it fifteenth or bottom, below the next-poorest country, Portugal. These figures are apparently accepted without serious question by informed commentators, such as government ministers and columnists in the most prestigious newspapers. They understandably respond with gloom, and some note that Greece now ranks lower among the 15 countries than in 1980, when it was ahead of Portugal and Ireland.

Criticisms of GDP as a criterion

A common criticism that one hears of this measure of welfare is its alleged failure to take into account the black economy — that is, the economic activity which escapes the attention of the tax department. Common estimates are that the black economy is relatively large in Greece, at 29% of GDP according to an estimate by the University of Linz on behalf of the International Monetary Fund (*Kathimerini*, 1 March 2002, Greek Internet edition). Indeed Greece is commonly considered to have the largest black economy in the EU, relative to GDP, although that of Italy is generally considered to be almost as large — 27%. But one cannot therefore assert that Greece and Italy should actually rank higher among EU countries in terms of GDP. This is because every country's estimate of GDP that is reported to the European Commission is required to include the black economy (as this author confirmed by writing to Eurostat, the statistical service of the European Commission). There can however be no certainty about the size of the black economy in each country, because it is notoriously difficult to estimate: it is, after all, by definition hidden. What is worse, EU countries are not required to report to the Commission their methods of calculating it; and these methods are much debated among economists. One's confidence in the calculations of the National Statistical Service of Greece is not enhanced by the fact that this organisation was recently found by Eurostat to have seriously underestimated the size of the national government's budget deficits for several successive years. National government finances should not be nearly as difficult to estimate as the black economy. All member-countries have a motive to underestimate their GDP, which is to minimise their contributions to, and maximise their receipts from, the EU budget. On the other hand, there are counter-incentives working against underestimation. Greece would, by crying poor, risk driving away foreign investment which it desperately needs; while its current ruling party, PASOK, would thereby condemn its own record of economic management, given that it has been in power for the last ten years and indeed for most of the last twenty-two. What one can say is that the figure of 70% and the ranking of fifteenth give a misleading impression of numerical precision.

Fortunately, the general conclusion that they indicate can be supported by other measures. Now that Greece shares the same currency, the euro, as eleven other members of the EU (which are henceforth referred to as the euro-zone), it has become possible to compare the real incomes of the majority of the population in each euro-zone country by looking at pay-scales and the cost of living. A difficulty here is a peculiarity of the Greek labour force, which is the comparatively low proportion in the labour force of wage and salary earners, and the high proportion of employers and self-employed people, whose incomes are difficult to determine — and indeed impossible to determine if they are subsistence farmers, as a significant number are. Nevertheless, the proportion of wage and salary earners (i.e. employees) has been growing in Greece in recent decades, and now stands at 60% of the economically active population. According to a recent estimate by the consulting firm Pricewaterhouse Coopers, published in 2003, Greek wages and salaries are 57.5% of the euro-zone average, whereas the cost of living is as high as 90% of the euro-zone average. A combination of those two estimates gives us a figure close to the above-quoted 70% of per capita GDP. The estimate of Eurostat in 1995 was that average hourly earnings in Greece were half those in the EU–15, and therefore the lowest at that time except for those of Portugal. The Eurostat estimate does not tell us about average working hours, a figure necessary to enable us to determine income. But its estimate of hourly earnings appears consistent with the recent estimate of wages and salaries by Pricewaterhouse Coopers, because some move towards convergence of income is considered by Eurostat to have occurred since 1995 (*Kathimerini*, 22 June 2003, Alexandra Kassimis, Greek Internet edition; Eurostat 2000:158). Unfortunately, the source used by Pricewaterhouse Coopers does not specify the items included in the estimate of the cost of living. It does, however, specify that common food items are comparatively cheap in Greece; whereas clothes, shoes, medical services, and telephone calls are comparatively expensive. Not mentioned in this source, but discussed later in this paper, is the comparatively high rate of home-ownership, and therefore low expenditure on housing, in Greece. But if the Pricewaterhouse Coopers figures are at all accurate, they confirm that the standard of living in Greece is well below the euro-zone average.

Inequality

Another important aspect of the standard of living is the degree of inequality. In a society with an exceptionally unequal income-distribution, much of the population is poorer in real terms than would be indicated by a national figure of per capita GDP. Such a society is, moreover, likely to be afflicted by internal tensions which obstruct attempts to promote economic development. This is evidently the case with Greece. Eurostat compared the ratio of the top 20% to the bottom 20% in terms of income in twelve EU countries in 1999 (I assume that the assessment of income was taken after the effect of taxes and welfare benefits; but as we will see, these are exceptionally ineffective in redistributing income in Greece). This comparison shows that those countries in the EU–15 which are conventionally considered to be economically the least developed — Greece and Portugal — have the most unequal income distributions. Table 1 shows the order of inequality.

Table 1. *Income inequality: ratio of top 20% to bottom 20%*

Portugal	7.1	Germany	4.9
Greece	6.7	Austria	4.9
Spain	6.0	Belgium	4.8
Ireland	5.8	France	4.5
United Kingdom	5.5	Netherlands	3.5
Italy	5.2	Denmark	3.0

Inequality of income worsened during the 1990s, as a result of the programmes of austerity and economic liberalisation pursued by successive governments in their battle to reduce the chronic problems of budget deficits and resulting inflation. This was also the case in other southern member countries of the EU (*Kathimerini*, 6 September 2002, Giorgos Terzis, Greek Internet edition).

Another index of inequality is the percentage of the population living below the poverty line, which Eurostat defines as 60% of the median income in any given country. In Greece, those in poverty were estimated in 2002 to be 22% of the population: the highest figure in the EU and the same as that for Portugal (Eurostat figures, cited by *Athens News*, 27 September 2002, Internet edition).

It is arguable that the subjective expressions of satisfaction with life in general that have been regularly measured by the European Commission should also be taken as a measure of perceived inequality. This is because respondents must have some criterion of satisfaction in mind; and it has been found in practice that an important determinant of satisfaction is the perceived welfare of other groups in the same society. As Francis Fukuyama recently noted, many surveys over several decades have shown that "people in the top twenty percent of the income distribution consider themselves happier than those in the next quintile, and so on down to the bottom fifth, who judge themselves to be the least happy" (Fukuyama, 1999:229). It is here suggested, however, that there may be another, related, determinant of respondents' perceived happiness, which is their assessment of recent changes in their own welfare. In other words, respondents might compare their own situation not only with that of others, but also with their own situation in the recent past. Those who have recently risen from a state of abject misery to one adequate for subsistence would, on this hypothesis, have good reason to declare themselves satisfied with life. This is now likely to be the case with tens of thousands of recent immigrants to Greece. On the other hand, those who have recently fallen from a state of prosperity to a state adequate for subsistence would have cause to declare themselves dissatisfied. This may now be true of tens of thousands of people whose shares lost much of their value during the great slide of the Greek stock market in the period September 1999 to March 2003. Some decline in real income has also been suffered, as we will see, by the lowest category of wage and salary earners.

To develop the hypothesis further, an expression of satisfaction or dissatisfaction might be a response to a recent change in circumstances. For example, those who regard themselves as having become worse off in relation to other groups might be disposed to declare themselves dissatisfied.

There is recent survey evidence that all the causes of discontent that have just been described are very widespread in Greece. According to Professor Savvas Robolas, on behalf of the Institute of Labour (the research organisation of the main trade union confederation, the General Confederation of Greek Workers), the pay of the lowest income group (unfortunately not defined) declined in real terms by 6.7% in the period 1990–2001 (*Kathimerini*, 6 September 2001, Giorgos Terzis, Greek Internet edition). This is considered to be a trend widespread in southern Europe, because governments cut expenditure and increased taxation in the 1990s, so as to balance their budgets and reduce their public debt, in preparation for entry into the euro-zone. Meanwhile in Greece as in other countries, increasing job-insecurity and unemployment weakened the bargaining power of employees. This decline in real incomes would explain why, in response to a national survey in December 2001, as many as 38% believed that their household circumstances had worsened in the previous twenty years, while only 20% believed that they had improved. When asked which social groups had benefited from economic changes in this period, 88% said large-scale businessmen, and 47% said independent professional people like doctors and lawyers. When asked which groups had suffered most, 53% identified farmers, 51% manual workers, and 50% pensioners (*Vima*, 23 December 2001:A6).When asked to comment on the statement: "Greece is a country in which you are lost without influential contacts and acquaintances", 85% agreed and 9% disagreed. In response to the statement that Greece was a country in which the rich were becoming richer and the poor were becoming poorer, 83% agreed and 11% disagreed. This survey shows, therefore, that social envy as well as relative deprivation are both prevalent. The associates of the ruling party form the target of much of this envy. An experienced and acute commentator, Nikos Nikolaou, probably spoke for most of the population when he wrote in September 2002: "A broad circle of people connected with PASOK's long period of government enjoy high incomes of opaque origin, which they spend in a provocatively open way" (*Vima*, 1 September 2002:A18).

Many people may, of course, have reasons for dissatisfaction more tangible than envy or a sense of loss. For example, the proportion of the working population in Greece that is dissatisfied with their principal occupation is the highest in the EU together with Portugal: 22%. The chief causes of dissatisfaction are job-insecurity, low income, and length of working hours (*Kathimerini*, 10 September 2002, Giorgos Terzis, Greek Internet edition). Eurostat found in 1996 that the proportion of the population which reported "difficulty in making ends meet" (i.e. in paying for necessities of life) was highest in Greece (79%) and nearly as high in Portugal (78%, Eurostat 2000:185). Of course the definition of necessities of life is to some extent relative.

Table 2, which shows that an extraordinarily high proportion of people in Greece and Portugal are dissatisfied with life, should therefore be taken as a response both to deprivation and to a perceived increase in inequality.

Table 2. *Satisfaction with life in general, OCT–NOV 2002 (Eurobarometer Standard Series Report 58)*

Country	*Not satisfied %*	*Fairly satisfied %*	*Very satisfied %*
Denmark	3	33	64
Sweden	7	55	37
Netherlands	8	55	37
Luxembourg	5	59	36
United Kingdom	14	56	30
Austria	14	55	28
Ireland	10	61	26
Finland	9	66	25
Spain	19	62	18
Germany	21	64	14
Belgium	19	68	13
Italy	19	67	13
France	21	66	12
Greece	42	49	9
Portugal	40	56	3

Human development

As a measure of welfare, income alone is obviously inadequate. A more comprehensive index, which is used by the World Development Programme of the United Nations, combines per capita GDP with standards of literacy and life expectancy, in order to produce an index of what it calls human development. Somewhat more refined measures of health and education are available for EU countries.

Thus the various available measures of assessing and comparing health all show Greece as rating very well. One which seems especially significant is disability-free life expectancy at birth. According to Eurostat (2000:44) Greece in 1994 rated first in the twelve countries of the former European Economic Community (the pre-1992 name for the EU), with a disability-free life expectancy at birth (averaged for both sexes) of 64.0 years. Portugal by contrast ranked near the bottom with 55.8 years. A similar index at this time — the proportion of people aged 16+ who were not hampered in their daily activities by chronic ailments — also placed Greece highest with 83.4%, while Portugal once more came lowest with 72.0%. According to a report by the National Centre of Social Research (EKKE) cited in *Kathimerini* (22 December 2002, English Internet edition), Greece in 2002 still ranked first in the EU–15 on the last index with 68.5%. (The decline since 1994 can be explained by the increased proportion of elderly people in the population). One should add a sombre comment to such comparisons. Health authorities agree that Greece's ranking among developed countries will probably decline from now on, unless the population adopts healthier habits of life: a better diet, less smoking, and more exercise.

In the case of education, a particularly significant index seems to be the comparison of attainment of 15-year olds in reading, mathematics, and natural sciences, carried out in 2000 and ensuing years under the Programme of International Student Assessment (PISA) of the Organisation for Economic Cooperation and Development (OECD) (European Commission, 2002:29–31). The advantage of this test is that it measures the quality of education of the whole population, rather than the educational attainment of an elite. In all three subjects, Greece with Portugal came in the bottom three in the EU–15. A PISA test of November 2002 found moreover that Greek 15-year olds scored worst, or almost the worst, in the EU in ability to comprehend technical or official documents consisting of material other than straightforward prose, such as diagrams, maps, statistical tables, catalogues and official forms. In ability to evaluate critically any other kind of text, their ranking was average; but in ability to extract information from any sort of text, to interpret it and connect it with information derived from other sources, they ranked once more near the bottom of the EU scale (*Ta Nea*, 15 February 2003, Nikos Mastoras). These low scores are what one would expect from the opinions that informed Greeks frequently express about the public education system. Given that the government is responsible for the education system, these figures also illustrate the widely condemned incapacity of the public administration to contribute to economic development.

Family solidarity

There is one feature of Greek society which must affect the above measures of welfare: family solidarity. On various indices, made for example by Eurobarometer, Greeks are more attached to their families than any other people in the EU — and even more so than the other southern European peoples. Examples of this family-mindedness are reluctance to place elderly people in institutions, priority attached by women to family over career, a relatively low rate of divorce, an extremely low rate of births outside marriage, and a high proportion of young adults living with parents. Southern European peoples in general are more family-minded than the comparatively individualistic peoples of northern Europe (Close, 2001:215). Whether such family cohesion is on balance conducive to happiness seems impossible to determine; but it is clear that it has obvious advantages for material welfare. The family is generally agreed to be, for most purposes, the most effective welfare institution. In addition, closely-knit families tend to share expensive resources such as accommodation. A study which has tried to measure these advantages, by Professor Panos Tsakoglou of the Economic University of Athens and Theodoros Mitrakos (research department of the Bank of Greece, cited in *Kathimerini*, 3 July 2001, English Internet edition) shows that families with dependent children are better-off (relative to the rest of the population) in Greece than in other countries. The researchers attributed this fact to the persisting tendency of parents to give large dowries such as apartments to children on their marriage. On the other hand, the same researchers find that elderly people are relatively poor in Greece, a fact which could be attributed in part to their past generosity to their children, and in part to a generally low level of pensions. This low income is at least in part compensated for by the fact that the great majority of elderly people live close to one or more of their children.

Family solidarity is however made necessary by a meagre welfare system. One example of its ineffectiveness is its lack of influence on the level of poverty. The percentage of the population living below the poverty line in Greece is 22%. Without welfare benefits, it would be 23%. So the welfare system reduces poverty by only one percentage point, which is one-eighth of the EU–15 average (Eurostat figures cited in *Athens News*, 27 September 2002). In other words, welfare benefits do very little to alleviate poverty in Greece, and a great deal to do so in other EU countries. Another index of the inadequacies of the welfare system is the overwhelming public exasperation with hospitals, schools, and the social insurance institutions.

Household ownership of consumer goods

There remains a form of measurement which takes account of all the uncertainties referred to so far in estimating per capita GDP, the real value of pay scales, the black economy, and the impact of family cohesion and social services. This measure is the percentage of households which own certain consumer goods, and consume or enjoy certain pleasures. Fortunately, Eurostat, the statistical service of the European Union, has made systematic efforts to compare these in the fifteen member-countries. One of its tasks was to find out what percentage of households possessed or enjoyed certain goods, and at the same time what percentage said that they could not afford to possess or enjoy them. Respondents were given the option of choosing some reason other than lack of money for not possessing or enjoying the item in question; so that the survey can be taken as an index of material wellbeing. The year of the survey was reasonably recent: 1996. The consumer goods chosen for survey were cars, fixed-line phones, second homes, video recorders, dishwashers and microwave ovens. Households were also asked whether they took, or could afford, a week's annual holiday away from home, and whether they consumed, or could afford to consume, meat, chicken or fish every second day. In a separate publication, Eurostat recorded the percentage of households owning their primary dwelling, although without recording the percentage which reported that they could not afford to do so.

One might object that this test fails to account for differences in taste between peoples. Greeks might for example be relatively indifferent to at least some of the items referred to. In the case of food, the differing proportion of vegetarians among European peoples is a complicating factor. But in these cases, respondents were given the opportunity to provide some reason other than lack of money for not possessing or enjoying the items. This survey occurred rather too early to include what have recently become key indices both of consumer affluence and of economic development: ownership of computers and access to the Internet. A special survey by the European Commission publication, *Eurobarometer*, found in August-September 2001 that the percentage of the total Greek population reporting that they used a computer was 28.5, the lowest in the EU, although the percentage in Portugal was scarcely greater: 29.5. A survey earlier in the same year by *Eurobarometer* found that businessmen in Greece appeared "astonishingly passive," and in this respect "atypical" of EU countries, in their failure to train employees in information technology (European Commission 2001a:46; European Commission 2001b:6,19). A more general disregard for new technology in Greece is evident in the expenditure on research and development, measured as a proportion of GDP, by governments and private businesses. It is the lowest among the EU–15 (*Vima*, 1 July 2001:B18–19). Such a neglect of advanced technology must perpetuate Greece's dependence on the more developed countries of the EU, and condemn the country to remain a poor relation in this sense.

There are on the other hand certain consumer durables which are now so widespread throughout the EU that significant differences between countries are no longer discernible: colour television sets and washing machines. The percentages of Greek households owning at least one of these in 2000 were, respectively, 99 and 95. Possibly the same applies now to mobile phones, which, according to figures of 2001, were possessed by 68% of the (presumably adult) Greek population (*Kathimerini*, 7 December 2001, English Internet edition).

One of the most important items of wealth, referred to in a different Eurostat publication, was home ownership. The percentage of Greek households which owned their own dwelling was in 1996 the fourth-highest among EU countries: 76 compared with an EU average of 60 (European Commission, 2000:92). This is a consequence of the wide-spread distribution of land ownership which has always characterised modern Greek society, and has been strengthened by successive regimes from the earliest years of the modern state in the 1830s until the present, by the redistribution of land which passes into government hands. On the other hand, the area of housing was found to be very restricted by EU standards, as shown by the fact that the average number of rooms per person was, at 1.3, the lowest in the EU. In 1999, Greeks rated only after the Portuguese in extent of dissatisfaction with the amount of their housing space (Eurostat, 2000:185).

According to the test of household consumption, Greeks emerge as materially one of the poorest peoples in Europe, although apparently not the poorest — by this test, the Portuguese have a better claim to this position. Thus the Greek population recorded by far the highest percentage of households reporting that they could not afford to eat meat, chicken or fish every second day, the fourth-highest percentages which could not afford either a fixed-line phone or a second house, and the second-highest percentage of households after Portugal which said that they could not afford a car, video recorder, dishwasher, microwave oven, or a week's annual holiday away from home. Greeks do however show a significant peculiarity. Although a relatively high proportion (52%) could not afford a second house, a high proportion (18%) reported that they actually possessed one — the second-highest percentage in the EU. The latter figure is probably due to the large number of city dwellers (not necessarily affluent) who retain a house in their native village. Here is another result of traditionally widespread land ownership.

Conclusion

We have looked at several methods of comparing the standard of living of EU countries, each of which appears, on inspection, to be open to some objections. That which is most often quoted — per capita GDP — appears relatively abstract and hypothetical. Another measure of income — wage and salary scales, when related to the cost of selected necessities of life — is more tangible, and likely to be used increasingly now that Greece is in the euro-zone; but it tells us relatively little about the self–employed and those who farm for subsistence. A different measure of wellbeing — the expression of satisfaction or dissatisfaction with life — is highly subjective, and difficult to interpret. One essential measure of the wellbeing of a population — the estimation of inequality — must also be abstract and hypothetical. The index of wellbeing that seems least open to dispute is the ownership or enjoyment of specific goods, especially when respondents are asked their reasons for not owning or enjoying them. What for our purposes appears significant, however, is that all these indices point to the same conclusion: that Greeks come at, or near the bottom of, the EU scale in material standard of living. The lack of training in Internet usage by employers, and the deficiencies of the public educational system, point to another important conclusion: the existence in important sectors of society, and in the public administration, of atttitudes inimical to economic development. When however we look at wider measures of wellbeing, Greeks score well in one that is very important: health.

These conclusions should not be taken as justifying the prevalent *miseria* (a Greek word meaning habitual pessimism and complaint) which is a prominent and puzzling feature of the quality Greek press. *Miseria* evidently results from habitual comparison of Greece with the countries of northern Europe, instead of the countries with which comparison is surely more appropriate: those which share Greece's Balkan heritage, none of which is a member of the EU. The latter unfortunately lie outside the scope of international statistical services such as Eurostat or the Organisation for Economic Cooperation and Development. However what we do know about the other Balkan countries shows that, by comparison with them, Greece is a model of prosperity and stability. Obvious testimony is the massive influx into Greece of economic immigrants from many countries of eastern Europe since the fall of the Soviet bloc.

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