



Framing the Cypriot economic crisis: In the service of the neoliberal vision

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Abstract

This study examines the framing of the bailout-related news in Cyprus, adopting a critical analytical perspective. The examination of the actors' associations with the main framing components (actors, causes, solutions and effects), as presented in the Cypriot elite press, revealed the dependency, the (non)liability and the economic frame. These frames reproduce the hegemonic neoliberal discourse over the crisis, while disconnecting the responsibility for the crisis from the agents involved, protecting, thus, the legitimacy of their actions and of their authority. The media studied advocate the implementation of neoliberal policies (expressed in harsh austerity and protection of the banking system), legitimating them as the optimal model not only of the economy, but also of politics and social practice.

Keywords

Bailout, Cyprus, economic crisis, frames, haircut, hegemonic discourse, neoliberalism, news, news framing

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Introduction

The persisting international economic turmoil has been a major challenge in the practice of journalism, as, among others, it highlighted the shortcomings in the ways the media communicate the complexity of economic phenomena and portray the critical interconnections between politics and economy. Research within the critical media studies paradigm points to a narrow scope of insisting frames, mantras and stereotypes that dominate the public discourse, as articulated by mainstream media, regarding the definitions and the treatment of the economic crisis, much in line with the neoliberal perspective (Preston and Silke, 2014; Titley, 2012). Within this scope, the capitalistic systemic traits of the crisis are largely neglected and austerity is legitimized, while their societal implications are ignored (Mylonas, 2012; Tracy, 2012).

Critical theory has a long tradition in studying the media's contribution in constructing and resonating particular visions and definitions of reality (Gitlin, 1980; Hall et al., 1978; Jensen, 1987; Schranz and Eisenegger, 2011). One of the processes and practices that are often recognized as contributing to the reconstruction of reality is framing. According to Gitlin (1980), 'frames are principles of selection, emphasis, and presentation composed of little tacit theories about what exists, what happens, and what matters' (p. 6). In the same vein, news frame analysis 'seeks to understand the social implications of how journalists organize their representations of the world' (Watkins, 2001: 83). Media critics contend that these representations are often restrictive, limiting the range within which public issues are presented and discussed, and lie close to the views of societies' power elites (Iyengar, 1994; Redden, 2011; Tuchman, 1978). In this sense, news frames work as expressions of power (Entman, 2004; Watkins, 2001).

Implementing frame analysis informed by critical theory, this study examines how the domestic mainstream press in Cyprus¹ presented the news on the 'bailout' agreement the country signed with the troika (European Union (EU), European Central Bank (ECB), International Monetary Fund (IMF)), during an 11-month period (June 2012–May 2013). The Cypriot bailout deal was portrayed as necessary to prevent the country's imminent bankruptcy, led by the surge of its public debt, and its inability to attract new loans and support the recapitalisation of its banks. The financial assistance plan included the provision of a €10 billion loan, in exchange for austerity measures, and the unprecedented measure of a 47.5 per cent 'haircut', namely a slash, of all deposits above €100,000 in Cypriot banks. This decision was highly controversial, not only for Cyprus, which experienced the biggest economic challenge in its contemporary history, but also for the whole European financial system. The study, focusing on the actors, causes, solutions and effects related to the Cypriot economic crisis and the bailout, adopts the analytical framework developed in a previous research on the news framing of the Greek bailout agreements (Doudaki et al., 2016), adapted to the particularities of this study. Where relevant, comparisons among the framing components and frames found in each country are attempted.

News frames and framing

Frames can be broadly perceived as 'clusters of proposed meanings constructing prevalent interpretations' (Doudaki et al., 2016: 429). According to Entman (1993),

To frame is to select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation for the item described. (p. 52)

Gitlin (1980) sees frames as ‘persistent patterns of cognition, interpretation, and presentation, of selection, emphasis, and exclusion’ (p. 7), while Altheide (2002) argues that ‘frames focus on what will be discussed, how it will be discussed, and, above all, how it will not be discussed’ (p. 45). In this sense, selection and salience play a central role in the process of framing, and the potential effects of frames are found not only in what they include but also in what is omitted (Entman, 1993).

Frames are neither constructed nor perceived in a social vacuum. Rather they are culturally produced and shared, drawing on commonly accepted codes or norms and inviting people to read texts in particular ways (Van Gorp, 2007: 63). In relation to news-making, framing is ‘a distinct mode of cultural production informed by a system of professional repertoires, values regarding what constitutes news, and access to sources that enable journalists to routinely construct and process news discourse’ (Watkins, 2001: 84). Even though journalists may have a central role in the construction of frames, all actors involved in the news (political elites, experts, interest groups, journalists, etc.) participate in frame building, through complex processes of selection, synthesis and salience. During these processes, all frame builders invoke and use ready-made, easy-to-apply symbols, ideas, myths and stereotypes (Van Gorp, 2010) that are culturally embedded and ideologically charged, producing widely accepted ‘structures of meaning’ (Reese, 2010). This bestows frames naturalness, strengthening their effectiveness.

Framing is both a conscious act (in cases where specific media and journalists, but also institutional sources – for example, political elite representatives – attempt consciously to promote their versions of reality) and a tacit product of the widely shared knowledge in a culture. In this respect, news frames can be understood both as ‘interpretive packages’ (Gamson and Modigliani, 1989), creating understandings of the social world (Reese, 2010: 11) and as expressions and outcomes of power (Entman, 2004; Watkins, 2001). They impact our recognition and perception of political processes and social issues (Entman, 1993, 2004; Gamson and Modigliani, 1989), while engulfing and reproducing the power structures of society through the worldview and opinions of elite actors, which function as the main sources of news (Hall et al., 1978).

Framing economy and its crises

Research on the news coverage of the economy and the related crises has focused broadly on how the media reconstruct the economy and the crises reality. Recurrent findings within the critical tradition are the dissociation of the crises from their capitalist structures (Preston and Silke, 2014), the advocacy of economization (Lindhoff, 1998), by overstressing the economic dimensions of processes and phenomena, while downsizing their political or social dimensions, the promotion of austerity policies and the omission of their implications in contextualized settings (Mylonas, 2012), and the discredit of the welfare state in support of the free economy model (Lundstrom, 2013).

Research has shown that news is constructed around a particular ideological vision of an economic system in which a small set of explanations is offered to account for economic developments and political interventions into the economy (Jensen, 1987). Within this ecosystem, the market is usually portrayed not as a crisis generator, but as part of the solution (Lindhoff, 1998: 152), whereas alternative policies or measures are rarely present (Mylonas, 2014).

Also, attribution of responsibility for the crisis is often stripped from any structural dimension, and, when present, is portrayed as the outcome of individuals' actions. Schranz and Eisenegger's (2011) research on the media construction of the financial crisis through a cross-country comparative study (Switzerland, the United Kingdom and the United States) showed that even though responsibility was attributed mainly to the financial industry, 'reporting had acquired a markedly personalized form. Criticism was not leveled at structures and systems, but at fallible individuals' (p. 253).

Both older and more recent research endeavours stress the advocacy of austerity, through a variety of insisting frames and mantras in the media discourse, without acknowledging its effects. Mylonas' (2012) study on *Bild-Zeitung's* framing of the Greek crisis showed that the German newspaper employed the dominant neoliberal rhetorics, hiding the capitalistic systemic characteristics of the economic crisis while focusing on the cultural and ontological traits of 'Greekness'. In a similar vein, Tracy (2012) found that the US news media, framing episodically the Greek crisis, legitimated policies of severe austerity as the sole remedy for the country's (economic) 'rehabilitation', through the stereotypical representation of Greece being 'irresponsible and incorrigible', arousing concern that it threatens to contaminate the whole of Europe. '[T]he persistent depiction of the Greek crisis as being self-inflicted' and of Greece largely presented as 'a financial burden on the other European nations' are also recurrent findings among researchers (Bickes et al., 2014: 439). The fear of contamination, in particular, was used broadly by the German financial press to justify the application of austerity across the Eurozone (Kutter, 2014).

As 'neo-liberal assumptions, themes and frames are steadily becoming a "common sense" ideology in the mass media' (Preston and Silke, 2014: 21), the model of the welfare state is discredited as expensive and inefficient, through its juxtaposition with the dynamics of liberal economy. Lundstrom (2013), examining the dominant media discourses on benefit cheating in Sweden and the United Kingdom, identified delegitimizing frames of the aims and purpose of the welfare state, as part of a broader news discourse that establishes a neoliberal, financialized and individualized notion of welfare.

A related finding is the prominence of the TINA (There Is No Alternative) frame. Both Titley's (2012), and Preston and Silke's (2014) studies on how Irish mainstream media represented the economic crisis of the country stressed the inevitability of austerity for Ireland's economic 'salvation'. As Preston and Silke argue, 'The TINA perspective not only takes existing institutional, political and economic arrangements as universal goods and givens, but it also ignores, indeed eliminates consideration of, all other possible political alternatives' (p. 19).

These findings are not surprising, considering that news on the economy and the financial crises is dominated by elite sources, such as government officials, politicians,

experts of the financial sector and journalists (Berry, 2012; Manning, 2013; Thomson, 2013). Especially the government and business sources – including many with a ‘vested interest’ – are ‘overwhelmingly cited’ in the news (Schiffrin and Fagan, 2013: 151) and are offered plenty of opportunities to address the public (Rafter, 2014) at the expense of alternative voices, which are largely absent.

Studying the media performance in presenting a comprehensive account of the crisis to the public, Schechter (2009) argues that many media lack ‘the independence and critical judgment needed to investigate the financialisation of the economic system and warn of serious excesses and, sometimes, criminal conduct’ (p. 20). The dependence of journalists on experts from elite institutions, banking and corporate sources (Mercille, 2014; Tambini, 2010) leads to their coordination with these sources’ views and interpretations of the crisis, and to the omission of ‘inconvenient’, for these sources’ interests, information (Manning, 2013).

The Cypriot economic crisis timeline

As noted by the European Parliament (2014),

[i]n May 2011, Cyprus lost access to international markets due to the significant deterioration in public finances as well as the heavy exposure of the Cypriot banking sector to the Greek economy and the restructuring of public debt in Greece, which led to sizeable losses in Cyprus.²

The losses were estimated to be between 4.5 and 5 billion euro (*www.economist.com*, 28 March 2013).

By 2012, Cyprus was faced with major liquidity problems and the surge of its public debt,³ and was seeking for financial support within an already aggravated international environment.

This study examines three time periods, associated to major developments in what is known as the Cypriot economic crisis that led to the signing of the bailout agreement between Cyprus and the troika (EU, ECB, IMF). Each period includes 1 week preceding and 1 week following the core events:

Period A (18 June–6 December 2012)

Unable either to raise liquidity from the markets or agree with Russia on a second loan in order to support its economy,⁴ on 25 June, Cyprus requested financial assistance from the EU. Following the negotiations between the troika and the Cypriot side, an ‘in-principle agreement’ was reached on 29 November, which included austerity measures following the Greek ‘recipe’. The terms of the bailout deal and the amount of financial support Cyprus would get, were left to be determined.

Period B (10 February–1 March 2013)

In February 2013, Cyprus run its national elections which were dominated by a debate about who would be more qualified to finalize the bailout agreement and apply the austerity measures. After two rounds, on 17 and 24 February, Nicos Anastasiades, the

Democratic Rally (DISY) conservative candidate, beat the – then governing – communist party (AKEL) leader, Dimitris Christofias. A coalition government was formed by DISY and a smaller party of the centre, DIKO. The government's first task was to head to Brussels for the final talks on the bailout agreement.

Period C (8 March–7 May 2013)

After a Eurogroup meeting, on 16 March, the troika agreed on a €10 billion deal with Cyprus. The deal included a 6.7 per cent slash of all deposits in Cypriot banks up to €100,000 and a 9.9 per cent slash of higher deposits. Among strong reactions, the national Parliament rejected the deal on 19 March. On 25 March, Cyprus and the troika reached a second agreement that was later (on 30 April) ratified by the Cypriot parliament. It involved a €10 billion bailout and a – later finalized – 47.5 per cent 'haircut' of all deposits above €100,000 in Cypriot banks (bail-in), combined with the shutdown of the second largest bank on the island, Popular Bank of Cyprus ('Laiki Bank'), whose depositors lost all their 'unsecured' savings (above €100,000).

Research questions and methods

This study examines how the main constituents of the economic crisis were presented and how the relevant discussion was framed by domestic mainstream media in Cyprus, focusing on their coverage of the bailout-related news, given the central position of the latter in the crisis discourse.

The media chosen for the study were the two daily newspapers with the highest circulation at the time of research (indicated by the journalists' association, as there are no official data regarding newspaper circulation in Cyprus), *Fileleftheros* and *Politis*. These newspapers are examples of the elite press in Cyprus, which holds a dominant position in framing the public discussion on the major issues of the Cypriot society (see Christophorou et al., 2010). Journalism in Cyprus has traditionally been described by weak professionalism, while the domestic mainstream media have always been supportive to the positions of Cypriot governments on important issues, acting often as 'propagators of power or elite group views' (Christophorou, 2010: 243). Alternative media, which are expected to offer different representations of the crisis, while existent, are hardly visible and rather marginal in Cyprus (Doudaki and Carpentier, forthcoming), not reaching a large part of the audience. Both *Fileleftheros* and *Politis* are considered independent, not linked ideologically to political parties, representing mainstream views. However, in practice, they have taken a clear stance in all the major issues of the Cypriot society (e.g. in relation to the Cyprus Problem). During the economic crisis, they were largely critical towards the left-wing government of AKEL for its policies, accusing it also for mishandling the process of negotiations with the troika (Doudaki, forthcoming; Charalambous, 2014: 75).

The methodological and analytical model of this study was adopted from a similar research developed previously for the examination of the bailout-related news framing in Greece (Doudaki et al., 2016), and was adapted to serve the particularities of the Cypriot case. Apart from Cyprus being the second country at the European level that followed a similar to the Greek 'bailout recipe', the social and cultural affiliations of the two

countries also allow to test the analytical model of news framing of economic crises that had been employed in the Greek case.

The research methods employed in this study were qualitative and quantitative content analysis, followed by qualitative analysis of the quantitative findings, in order to locate the main frames that dominated the bailout discussion. According to Entman (2004), ‘frames perform at least two of the following basic functions in covering political events, issues, and actors: Defining effects or conditions as problematic, identifying causes, conveying a moral judgment, endorsing remedies on improvement’ (p. 5). This definition, together with Coombs and Holladay’s (2004) approach that defines crises in terms of actors, causes, solutions and attributions, instructed the detection of prevailing framing constituents and frames, as they appear in the coverage of the bailout-related news.

Thus, in order to answer the main research question of the study – ‘What are the prevalent frames through which the bailout-related discussion was presented by the domestic press in Cyprus?’ – the following secondary questions were formulated:

- Which actors dominate the bailout-related news? Are they associated with any accountability over the crisis?
- What are the main reasons of the economic crisis that resulted in the bailout agreement?
- Which solutions appear as the major remedies for the crisis?
- What are the effects of the crisis and the bailout implementation?

To answer these questions and locate the framing components and frames that dominated the bailout-related discourse in Cyprus, the analysis followed three steps: First, qualitative content analysis of 60 selected news articles on the topic, was performed, to locate inductively the main constituents of the crisis. Data saturation was reached after the 50th article. Then, a codebook of 132 variables⁵ was constructed, on the basis of the findings of the first research wave, which, after being retested and revised, comprised 20 actors, 16 causes, 13 solutions and seven effects of the crisis and the bailout. The codebook was the instrument for the quantitative content analysis of 474 texts.⁶ Coding was conducted by three coders, following extensive training. To ensure adequate levels of intercoder reliability, the three researchers coded separately a sample of 96 articles (20.25%). *Cohen’s Kappa* coefficient range within each group of variables was 0.736–0.812 for actors, 0.741–1.000 for causes, 0.827–0.910 for solutions and 0.790–0.980 for effects.⁷ In the last phase, and in order to locate the dominant frames in the bailout-related discourse, the quantitative findings were qualitatively analysed, using the techniques employed in axial coding (Saldaña, 2009: 151). The analysis focused on the systematic examination of the actors’ associations with the main framing constituents (actors and their accountability – positive or negative, causes, solutions, effects), given the central role of actors in frame building.

Findings and analysis

The main actors of the crisis

The troika’s team (troika as a whole, or EU and IMF alone) and the Cypriot governments (the present and the past) are the most significant actors of the crisis throughout the three

Table 1. Actors blamed for the crisis – actors able to deal with the country's economic deadlock.

N=474	Blamed actors						Solution-related actors					
	Period A		Period B		Period C		Period A		Period B		Period C	
	N	%	n	%	n	%	n	%	N	%	n	%
Troika (troika, EU, IMF)	17	11.0	4	2.5	2	1.3	58	36.0	55	34.0	44	27.8
Cypriot governments	31	20.0	10	6.3	7	4.4	42	26.0	48	30.4	38	24.1
DISY ^a	12	7.6	3	1.9	1	0.6	6	3.8	3	1.9	2	1.3
AKEL ^a	9	5.7	5	3.2	3	1.9	5	3.2	0	0	8	5.1
Other parties, ^b political leaders and politicians	12	7.6	8	5.1	5	3.2	11	7.0	15	9.5	9	5.7
Russia	0	0	0	0	2	1.3	11	7.0	16	10.0	4	2.5
Germany	0	0	4	2.5	2	1.3	2	1.3	8	5.1	7	4.4
Greece	1	0.6	0	0	0	0	1	0.6	0	0	2	1.3
Banks	11	7.0	8	5.1	3	1.9	2	1.3	11	7.0	18	11.4
Unions	1	0.6	0	0	0	0	5	3.2	0	0	1	0.6
Business associations	2	1.3	0	0	0	0	0	0	1	0.6	2	1.3
Everyday people	0	0	0	0	1	0.6	0	0	3	1.9	0	0
Other ^c	2	1.3	9	5.7	5	3.2	11	7.0	12	7.6	17	10.8

EU: European Union; IMF: International Monetary Fund.

^aPolitical parties.

^bDIKO, EDEK, EVROKO and ECOLOGOI.

^cRepresentatives of the Orthodox Church, of Justice, non-government officials and other public figures.

periods examined, with solution-related references outweighing those on their responsibility for the crisis. The troika emerges as the most important actor, mainly via a solution-related or neutral presence. The first period is the only one when articles critiquing troika for the Cypriot crisis appear with some frequency. Later on, there are hardly any references on troika's responsibility. The Cypriot governments are also presented mainly as the actors that will provide solutions, especially during the second pre-election period. Attribution of blame is more frequent in the first period but gradually shrinks and fades after the bailout agreement (Tables 1 and 2).

The Cypriot political parties' role, and of few independent candidates who run for the presidential elections, is secondary. Parties and their leaders are mostly actors to be blamed during the first period, and appear as solution-providers during the second (pre-electoral) and third period (when the bailout is agreed with the troika and voted by the national Parliament). AKEL, the communist party that governs during the first period and loses the elections in 2013, is being accused mainly while it governs and re-emerges as an actor to provide solutions after the elections. DISY, the former opposition right-wing party that wins the elections and heads the coalition government from February 2013, is also condemned before and during the elections, but not in the third period, when it governs.

Russia and Germany are two countries that are presented to be involved in the Cypriot crisis. Russia appears as an actor that might offer an alternative solution by providing

Table 2. Actors with both solution and blame attributions – actors with neutral presence.

N per period = 158	Actors with both solution and blame attributions						Actors with neutral presence					
	Period A		Period B		Period C		Period A		Period B		Period C	
	N	%	n	%	n	%	n	%	n	%	n	%
Troika (troika, EU, IMF)	6	3.8	3	1.9	3	1.9	30	19.0	33	20.9	23	14.6
Cypriot governments	18	11.4	6	3.8	4	2.5	16	10.1	9	5.7	11	7.0
DISY ^a	1	0.6	2	1.3	1	0.6	10	6.3	1	0.6	4	2.5
AKEL ^a	2	1.3	0	0	1	0.6	10	6.3	2	1.3	1	0.6
Other parties, ^b political leaders & politicians	4	2.5	11	7.0	3	1.9	15	9	5	3.2	8	5.1
Russia	0	0	0	0	1	0.6	2	1.3	3	1.9	6	3.8
Germany	0	0	0	0	0	0	2	1.3	13	8.2	6	3.8
Greece	0	0	0	0	0	0	1	0.6	0	0	2	1.3
Banks	0	0	1	0.6	1	0.6	4	2.5	5	3.2	5	3.2
Unions	0	0	0	0	0	0	14	8.9	1	0.6	0	0
Business associations	0	0	1	0.6	0	0	3	1.9	1	0.6	0	0
Everyday people	0	0	0	0	0	0	0	0	1	0.6	3	1.9
Other ^c	1	0.6	0	0	3	1.9	5	3.2	8	5.1	10	6.3

EU: European Union; IMF: International Monetary Fund.

^aPolitical parties.

^bDIKO, EDEK, EVROKO and ECOLOGOI.

^cRepresentatives of the Orthodox Church, of Justice, non-government officials and other public figures.

Cyprus with a second loan. During the first two periods there is no blaming or neutral representation of Russia, but only solution-related references. The positive references fade only in the third period, when it becomes clear that help will not come from Russia and expectations are disproved. Germany's (positive) presence is stronger during the second period, before the final negotiations for the bailout agreement. However, as during the same period Germany exercises pressure on Cyprus to accept a private evaluation of its banking system, both criticism and neutral references rise somehow. Surprisingly, Greece is presented as a rather insignificant actor throughout the Cypriot crisis, although the preceding haircut of Greek bonds emerges as one of the causes of the crisis, given the big exposure of the Cypriot economy to the Greek debt.

The banks' contribution to the crisis changes over time. Banking institutions are presented as part of the problem during the first period, but their role is gradually reversed. Their emergence as part of the solution gains momentum in the second and especially in the third period, when they rise in the third place of treatment-related actors (after the troika and the governments).

One finding that differentiates the Cypriot study from the Greek case is the small but noteworthy number of secondary actors (mostly absent in the Greek research). Union representatives are present as either neutral or, less often, solution-related actors, during the first period but almost disappear after the elections. A variety of other uncategorized actors – mainly concerning the Orthodox Church, justice or non-government officials – represent a noticeable percentage of solution-related or neutral actors throughout all periods of research.

The sources of the crisis

The 'constellation of causes' that led to the Cypriot crisis and the country's appeal for help by the troika is rather limited in the two newspapers studied, being more dense in the first two periods and gradually shrinking. The excessive public debt appears steadily as the main reason of the Cypriot economic crisis, while the country's deficit is present mostly in the first period, fading over time. Interestingly enough, the country's exposure to the Greek debt, which is considered a main reason for the surge of Cyprus' public debt, even though steadily present, does not attract equal attention (Table 3).

Also, the problematic function of the banking sector appears as a determinant of the crisis mostly in the first period, when the banks were called by the then left-wing Cypriot President, Dimitris Christofias, as the 'real culprit' of the island's fiscal troubles. The references however get scarcer in the pre-electoral second period and the third period of negotiations with the troika.

Finally, other factors, such as the corrupt political system, clientelism, lack of punishment, the existence of established elites or interests, of privileged social or professional groups, and the unbalanced system in the eurozone, that would get some sporadic references in the Greek case did not appear at all as reasons of the crisis. Also, Cyprus' mismanagement, its extensive public sector, tax evasion, the existence of high salaries and pensions and the country's lack of competitiveness were hardly referred to as causes of the crisis.

Table 3. Causes of the crisis.

Causes	Period A		Period B		Period C	
	N	%	n	%	n	%
N = 474						
N per period = 158						
Excessive public debt	17	10.8	31	19.6	9	5.7
Problematic function of banking sector	16	10.1	8	5.1	2	1.3
Excessive deficit	16	10.1	5	3.2	1	1.3
Cyprus' exposure to the Greek debt	9	5.7	8	5.1	9	5.7
Cyprus' mismanagement	1	0.6	4	2.5	5	3.2
Extensive/dysfunctional public sector	3	1.9	1	0.6	1	0.6
Lack of competitiveness	1	0.6	1	0.6	1	0.6
Tax evasion	0	0	1	0.6	1	0.6
High salaries and pensions	0	0	0	0	1	0.6

The main solutions to tackle the crisis

After the final agreement with the troika in March 2013, the Cypriot government adopted a series of austerity and bank-related measures, including the direct closure of the most troubled Cypriot bank, 'Laiki Bank', whose 'good' assets and deposits below €100,000 were 'saved' and transferred to the Bank of Cyprus, whereas the rest of the bank's deposits and shares were lost.

The restructuring of the banking system was part of the discourse regarding potential solutions of the Cypriot crisis in all three periods examined. Its coverage seems inescapable, as the Cypriot crisis was characterized by the EU and the country's highest officials as a crisis of the banking sector. However, the solutions that would specify the form of restructuring, like the reduction in the banking system, did not attract equal attention. The haircut of deposits in the Cypriot banks, which was negotiated and then agreed between the troika and Cyprus (while being denied as an option until the last moment by the Cypriot side), was barely covered in the first period, attracting gradually more interest and, unavoidably, dominating in the third period. The combat of money laundering appeared frequently in the second period, when the rhetoric suggesting that Cyprus was a paradise of 'laundering foreign capital', especially Russian, was employed by EU and IMF officials, during the negotiations between Cyprus and the troika (Table 4).

The slash of salaries and pensions received significant coverage, especially in the first period, followed by a fairly stable reference on tax increases as potential solutions to the Cypriot crisis. Furthermore, privatisations were presented as able to contribute to the country's financial recovery, while the reduction in the civil servants' numbers and of Cyprus' social welfare got milder coverage, as measures to reduce the country's expenses, appearing mostly in the first period. It is worth mentioning that most of these austerity measures are not in correspondence with the sources of the crisis that appear in the texts studied (e.g. size of the public sector, height of salaries and pensions), a

Table 4. Solutions to overcome the crisis.

Solutions	Period A		Period B		Period C	
	n	%	n	%	n	%
N = 474						
N per period = 158						
Recapitalise/restructure banks	28	17.7	40	25.3	28	17.7
Haircut of deposits	2	1.3	13	8.2	57	36.1
Cut salaries/pensions	23	14.6	6	3.8	9	5.7
Combat money laundering	2	1.3	25	15.8	5	3.2
Increase taxes	17	10.8	11	7.0	15	9.5
Privatize public companies	11	7.0	19	12.0	11	7.0
Lay off/limit number of civil servants	9	5.7	3	1.9	3	1.9
Limit social welfare	8	5.1	2	1.3	3	1.9
Reduce banking sector's size	2	1.3	8	5.1	5	3.2
Combat tax evasion	2	1.3	5	3.2	0	0
Increase competitiveness via flexible labour conditions	3	1.9	2	1.3	0	0
Dispense justice	0	0	1	0.6	1	0.6

finding present also in the Greek case. Finally, cleaning-up the political system, dispensing justice and enhancing the country's competitiveness were not presented as important issues to be tackled.

The major repercussions of the crisis and the bailout agreement

The discourse on the effects of the economic crisis in Cyprus and the measures implemented to tackle it is fairly limited in the two newspapers studied. The growth of unemployment is presented as the main repercussion of the crisis appearing mostly in the second and third period. However, the deterioration of living conditions in Cyprus does not attract equal attention. Recession is covered mildly and the growth of the country's debt rather poorly as effects of the crisis. Interestingly, any consequences of the crisis on the private economy and on individuals are barely present, even during the third period, when the private and business deposits were slashed by 47.5 per cent above the level of €100,000, and the bank accounts were frozen and subjected to restrictions for an extended period of time. Given this context, the contraction of business activity and the lack of liquidity in the Cypriot market get limited coverage. Similarly, the social consequences of the measures taken to combat the crisis appear slightly only in the third period; social unrest and the rupture of social cohesion are inexistent as effects of the crisis in the first two periods and barely present in the last one (Table 5).

One interpretation of the particularly narrow effects discourse could be that the implementation of the agreed with the troika measures starts only in the third period and their repercussions become visible with some delay. It should be noted, though, that the effects discourse was restricted also in the Greek case, reaching its lowest in the third period,

Table 5. Effects of the crisis and the bailout.

Effects	Period A		Period B		Period C	
	N	%	n	%	n	%
N = 474						
N per period = 158						
Growth of unemployment	3	1.9	13	8.2	11	7.0
Recession	5	3.2	6	3.8	9	5.7
Deterioration of living standards	4	2.5	5	3.2	3	1.9
Contraction of business activity	0	0	5	3.2	3	1.9
Growth of debt	0	0	4	2.5	1	0.6
Lack of liquidity	0	0	1	0.6	5	3.2
Rupture of social cohesion/social unrest	0	0	0	0	4	2.5

when the measures were being implemented for 2 years, unfolding their strengths and weaknesses to their full extent.

The dominant frames in the bailout discourse

The prevalent frames through which the bailout-related discourse was articulated in the Cypriot media that were examined were detected by identifying, through qualitative analysis of the quantitative findings, the actors' associations with the main framing constituents. The study attaches special importance to the role of actors and their positive or negative accountability, as these elements reveal issues of agency (or non-agency) and help to identify the power relations underpinning the construction of frames. Three main frames were identified through the analysis, the dependency, the (non)liability and the economic frame (Table 6), which share some similarities with those found in the Greek case, exhibiting at the same time certain particularities.

Within the *dependency frame*, which focuses on the relations among the main actors and the accountability attributed to them, Cyprus rests its hopes for financial recovery on external forces, and especially on the troika, which is steadily presented as the actor that can guarantee better than any other its ability to lead the country out of the crisis. The domestic actors, notably the Cypriot governments, are attributed some solving capacity, but it is weaker than the troika's in all three periods of study. The implied sense that there is no alternative but to abide by the troika's remedies, which was found in the Greek case (Doudaki et al., 2016), is also repeated here (see, also, Preston and Silke, 2014). In addition, other countries, like Russia and Germany are expected to contribute to the Cypriot rescue, together with the banks, which are presented as an institution that has the power to revive the Cypriot economy, even though they appear as a reified force outside human intervention.

Within the *(non)liability frame*, which focuses on the connections among the main actors, the accountability attributed to them and the causes of the crisis, the actors that appear as having some relation to the crisis and the bailout agreement are largely dissociated from their accountability for the crisis. The Cypriot governments and parties, the

Table 6. The main frames and their constituents.

Dependency frame	(Non)liability frame	Economistic frame
Strong presence of troika with enhanced solving power Weaker solving competence for domestic actors	Actors' connections to blame are weak Solving competence is stronger than blame for all major actors	The powerful actors impose strict policies Austerity (slash of salaries/pensions, lay-off of civil servants) and bank-protection (haircut, restructuring) solutions dominate
Third countries (Russia, Germany) can assist in Cyprus' salvation Cyprus will be bailed out by reified institutions (troika and banks)	The sources of the crisis are not associated to actors The main reasons of the crisis (debt, deficit, exposure to Greek debt, function of banking sector) are contextless or reified	Non-austerity or bank-unrelated solutions are absent The austerity and bank-related measures proposed do not always correspond with the identified causes
No other actors can assist Cyprus (TINA)		The measures proposed and implemented are disconnected from concrete effects

TINA: There Is No Alternative.

troika's group and the banks share some responsibility – mostly present during the first period; however, it is always much lower than their solving capacity and therefore gets significantly neutralized or even overcome by the latter. In addition, it fades gradually and almost disappears during the third period. The main causes of the economic deadlock are the 'excessive' debt and deficit, these abstract reified forces that are outside human control (Doudaki, 2015: 13), which are not associated either with the structures of the financial system or with particular policies, which are, again, suggested and implemented by specific political or other actors. Equally contextless is the portrayal of the banking sector as a source of the crisis. Also, the country's exposure to the Greek bonds, which appears as affecting the country's financial sustainability, is portrayed as a problem lying outside the domestic actors' range of responsibility.

Within the *economistic frame*, which emerges principally from the associations among the actors and the solutions of the crisis, the powerful agents have the ability to lead the country out of the crisis via bank-oriented (haircut, recapitalization) and austerity policies (privatisations, tax increases, slash of salaries and pensions). The haircut of deposits dominates in the third period, as a measure that will 'save' the national economy and keep the banking system from collapsing, whereas the recapitalization and restructuring of banks are presented as necessary measures, given the circumstances, even though solutions such as the reduction in the banking sector, are barely part of the discussion. In addition, the banks' solving capacity increases over time, while their role in creating the crisis diminishes, with solving and blaming attributions following reverse order over time. The *economistic frame* promotes the idea that economy is mostly about numbers and indices, not related to political or social processes, as an entity with a life

of its own (Lindhoff, 1998). Regardless of the roots of the crisis, which is itself largely outside human control, strict austerity measures are the only way to tackle it (also in Vobič et al., 2014).

The discussion on effects is barely visible, even weaker than in the Greek case, where it was already fairly limited. Here, it mostly focuses on unemployment but in a rather abstract fashion, since the deterioration of living conditions does not attract equal attention. Recession appears to be an effect of the crisis and the implemented bailout, but the discussion on the repercussions on the private economy is considerably restricted. The actors' connection to the effects of the crisis, while not providing a coherent frame, possibly due to the absence of the effects discourse, strengthens, like in the Greek case, the discourse of the other three frames.

Discussion and conclusion

This study, adapting an analytical model previously elaborated for a similar research in Greece, focused on the framing of the bailout-related news in Cyprus, adopting a critical analytical perspective. The examination of the actors' associations with the main framing components (actors, causes, solutions and effects) as presented in the Cypriot press, revealed three prominent frames: the dependency, the (non)liability and the economic frame. These frames share a number of similarities with the Greek case (which revealed the dependency, the (non)liability and the austerity frame) but also bear some particularities in their constituents.

The similarities found between the Greek and the Cypriot studies reflect up to a point the resemblances in events. Both countries entered, after negotiations, into a mechanism of financial settlement with the same body of institutions (EU, ECB and IMF) agreeing to programmes of harsh austerity. Additionally, the dominance of institutional actors, who serve also as the main sources of news, is apparent in both cases. Non-institutional sources range from 0 to 1.3 per cent in the Cypriot study and from 0.5 to 1.6 per cent in the Greek study, in the three periods examined. In the vast majority of cases, the sources concern Cypriot/Greek government officials, troika representatives and other domestic political actors. This dependence on official sources results in high parallelism or coordination in the framing and interpretation of events between news organizations and these sources (Berry, 2012; Hall et al., 1978; Thomson, 2013).

As a result of the media's 'institutional bias', society is barely present in the main discourses that are taking place on its behalf. The world, as presented in the news, is a world of institutions and their representatives, but not of people, of individuals, of society members. The institutional worldview, through the main political actors' arguments and framing, is highly visible, whereas the truthfulness, correctness and fairness of their policies and arguments, become often, in the name of the 'objective' and detached presentation of information and views, rather unimportant or irrelevant. In this context, news frames can be perceived as expressions and outcomes of power (Entman, 2004).

The differences observed between the two studies are related to the fact that while in both cases bailout agreements were signed, there were specific circumstances and events that partly differentiated the course of action and the measures taken. In the Cypriot study, the bank-oriented discourse is highly visible, which was not the case in the Greek

study. Furthermore, the crisis discourse and the necessity to take action was framed differently by the institutional actors that dominated also as sources: in the Cypriot case, the country was presented as a paradise for money laundering, while in the Greek case, the focus on the part of the EU and IMF officials, highly adopted by domestic and foreign media, was that untrustworthy and incorrigible Greece was threatening, with its imminent default, to drag the whole of Europe into a financial abyss.

Examining the characteristics of frames, it can be argued that they are event-sensitive, but there are also indications that they are heavily influenced by the pre-eminence of political actors and institutions, not only as sources but also as primary definers of the news constituents (Hall et al., 1978: 58). However, this may not necessarily be the case in editorials, opinion articles and other commentary texts, which were not examined in either study. Previous research in such content provided rather contradictory indications (Mylonas, 2014; Squires, 2011). Also, it should be taken into account that this study focuses only on mainstream media. While different interpretations and framing of the crisis do exist in the Cypriot media, nonetheless, as discussed earlier, the mainstream media dominate the media landscape of the country, while alternative media are marginal (Doudaki and Carpentier, forthcoming) and lack the legitimacy, and thus the power, that the elite media possess, to mediate the critical discourses of the Cypriot society.

The gradually shrinking range of causes, solutions and effects of the crisis is not apparent in the Cypriot case the way it was manifest in the Greek study, possibly since the diversity of the crisis constituents is already limited throughout the three periods of research, more than in the Greek case (with the exception of actors). In general, the frequency of appearance of the different framing elements in the Cypriot study is lower than in the Greek one. What does wane during the three periods of study is the attribution of blame on the major actors that are related to the crisis. The Cypriot governments, the domestic parties and political actors, the troika's group, all appear as being blamed for the crisis less and less: the worse the crisis gets, the less they are connected with some responsibility for the state of the economy. Especially in the case of banks, their blaming and solving attributions follow a reverse order: their appearance as responsible agents for the crisis is stronger in the first period and gradually wanes, whereas their solving capacity is weak at first and is gradually strengthened.

Also, the main elements of the crisis seem to be disconnected both from the environment that created them and from each other (see, also, Vobič et al., 2014); the causes of the crisis do not always correspond with the promoted solutions, the main political and economic actors do not appear as having direct responsibility for the state of the economy, while any accountability is counterbalanced by their capacity to offer solutions. The crisis and the measures taken to tackle it appear almost as having no effects in society and in people's lives (also, in Mylonas, 2014). Similar were the findings in the Greek case.

Despite the particularities of each case, the media in both countries sketch very specific definitions of the crisis in economic terms, leaving out most of the political and social aspects of the crisis (Preston and Silke, 2014). The frames in these cases delineate the neo-liberal discourse through the processes of selection and salience that framing involves (Entman, 1993). Important elements of the crisis are either omitted or largely scattered and disconnected from structures and context (Mylonas, 2014; Tracy, 2012). Accountability for the crisis is quite limited, despite its severity. Blame attribution is fairly weak, with actors

presented as forced to follow the remedies proposed by supranational bodies (Doudaki et al., 2016), and overshadowed by the political actors' capacity to offer solutions. What is common in these studies is that austerity is represented as the optimal model of organizing the economy, while it is neglected that, as the economic policies and their implementation result from political decisions and actions, austerity is hardly solely economic.

The three frames identified in the Cypriot study (the dependency, (non)liability and economic frame) are part of the larger hegemonic neoliberal discourse, expressed by elite political (and economic) actors and largely reproduced by elite mainstream media, according to which austerity and the protection of the banking system are the remedy for the crisis. The framing of the bailout-related news in Cyprus reproduces the hegemonic discourse over the crisis while disconnecting the policies implemented and the responsibility for the crisis from the agents involved. In this way, the media studied facilitate the implementation of the neoliberal policies without the actors losing the legitimacy of their actions and of their authority.

Despite the clear presence of a neoliberal framing of the economic crises, in both the Cypriot and the Greek case, one should not hastily conclude that the findings are easily generalizable outside their context, given that there are always considerable cultural, social, economic and political particularities in each country/region, and in different time periods. Also, within each country, there are different discourses articulated by different ideological and political groups, which are reflected in the media's output. Furthermore, hegemonic discourses, given their contingent nature, apart from being created in, and adapted to, specific social and cultural conditions, are not free from internal tensions and contradictions (Laclau and Mouffe, 1985). Again, these struggles and inconsistencies can be seen both in the different media outlets and within the same media. Thus, in both the Cypriot and the Greek case, different discourses were, and still are, being articulated and presented in the media. One should not forget, also, that during the crisis, in Greece, there was a change in power from right-wing/centre governments to the left-wing government of Syriza, and in Cyprus, from the left-wing government of AKEL, to the right-wing government of DISY. Both the right-wing and left-wing parties have access to media spaces where they can address their discourses, and these opportunities are significantly increased when they become power holders. However, at the same time, it cannot be overseen that the main principles of the neoliberal discourse appear to traverse countries, and even ideologies and political parties (if one considers that both the AKEL government in Cyprus and the Syriza government in Greece negotiated largely with neoliberal terms and implement(ed) neoliberal policies). The mainstream media's coverage of the economic crises assists in the legitimization of this discourse as the optimal model not only of the economy, but also of politics and social practice.

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Notes

1. This research concerns only the Republic of Cyprus.
2. The Greek government bonds owned by private investors had been subjected to a 53.5 per cent 'haircut' of their face value (equal to overall losses of around 75%) in March 2012, as part of Greece's second bailout agreement.
3. In 2012, Cyprus' public debt rose to 85.8 per cent of its gross domestic product (GDP) from 58.5 per cent in 2009, the economy contracted by 2.4 per cent and unemployment rose to 11.9 per cent from 5.4 per cent in 2009.
4. In January 2012, Russia and Cyprus had agreed on a €2.5 billion loan for the refinancing of the Cypriot public debt.
5. The research also included sources, quotes, rhetorical devices and main ideas, the findings of which are not included in this analysis.
6. The key-words 'memorandum', 'loan agreement', 'troika' and 'haircut' were used to locate in the newspapers studied all possible stories related to the topic, within the selected research periods. Opinion articles, interviews, features and editorials were extracted from the sample, as the research focuses on 'neutral' accounts of event-reporting, limiting the total number of items to 2385. The period with the lowest number of items (Period B= 158 items) guided the final sample; using systematic random sampling, 474 items – 158 items from each period and both media – were selected in total.
7. For Frey et al. (2000) correlation coefficients exceeding the level of 0.70 and for Wimmer and Dominick (2006) the level of 0.75 demonstrate adequate reliability.

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