



ESPN Thematic Report on minimum income schemes

Greece

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Summary¹

Greece still lacks a nationwide general minimum income scheme, which in the present deteriorating socioeconomic conditions would act as a buffer against the severe situations of poverty and social exclusion. For years, the Greek social welfare system was geared towards social insurance and contributory benefits, while social assistance benefits have remained rather limited. Nevertheless, a pilot guaranteed minimum income scheme (also called Guaranteed Social Income – GSI) was launched in November 2014, to be implemented in 13 municipalities of Greece for six months. The total cost of the pilot programme was initially estimated at approximately EUR 20 million, but it is now expected to reach approximately EUR 25 million. A national roll-out of the scheme is currently under consideration.

The pilot minimum income (MI) scheme was based on three pillars: (I) financial assistance to eligible persons/families, (II) improved access to social services and goods and (III) provision of supportive services for people's (re)integration into the labour market. The main focus, however, was on the first pillar, while proper mechanisms and arrangements to ensure the linkage of the income support with the other two pillars of the MI scheme were not in place. In this respect, it is questionable whether the MI benefit has acted as a passport per se for the recipients to access other social services and benefits that they need.

Policy decisions are taken at the national level, while municipalities – through their social services – are responsible for informing and supporting the would-be beneficiaries at the local level, acting as intermediaries between the applicants and the central government.

The MI scheme was a strictly means-tested programme, requiring the beneficiaries to be residents of the country and to fulfil specific income and property criteria. It did not discriminate with regard to nationality, household composition, age, employability, etc. The minimum income benefit was paid to beneficiaries on a rights basis, and the amount of the benefit was fixed. It was set at EUR 100 monthly basic support for all household types, plus a proportional amount set at EUR 100 for every adult and EUR 50 for every dependent child in the household. The main tool introduced was the notion of 'the threshold income', which equated to the total amount of income support for the eligible person/family in the case of zero income.

The pilot scheme has now been completed, although some benefit payments are still pending, while its evaluation was submitted to the Ministry of Labour in December 2015, but it is not as yet publicly available. It is thus not really possible to provide an overall evidence-based assessment of coverage, take-up and impact. As for the level of the MI support, this is considered to be grossly inadequate, being below the extreme poverty threshold, as well as the level of unemployment benefit and the minimum wage. As such, it can cover only a part of those experiencing extreme poverty. Thus, the expected impact of the pilot programme, if it were to be rolled out nationwide, would not be a decrease in the total number of poor and excluded persons/families, but rather a decrease in the poverty gap.

¹ This report was prepared in October 2015, but has been updated to include some more recent developments.

Part I – Description of main features of the minimum income scheme

1 Governance arrangements

1.1 Levels of governance

Policy decisions with regard to the pilot MI scheme were made centrally at the national level, while municipalities – through their social services – were responsible for informing and supporting the would-be beneficiaries at the local level. According to the Joint Ministerial Decision (JMD),² the main bodies responsible for implementation of the pilot MI scheme were: the Ministry of Labour, Social Security and Welfare, the Ministry of Finance, the e-Government Centre for Social Security SA (IDIKA)³ and the 13 local government authorities (municipalities), which participated in the pilot scheme.

In particular, in the Ministry of Labour, Social Security and Welfare, an ad-hoc working group, acting as a Programme Management Unit (ODE), was established, with the aim of planning, supervising, coordinating, monitoring and assessing implementation of the pilot MI scheme, as provided by the JMD (article 7).⁴ According to the JMD, the unit should comprise of at least seven members (officials from the ministries and the organisations involved)⁵ and should report directly to the Deputy Minister of Labour, Social Security and Welfare. The ministry's Directorate of Social Protection and Social Cohesion supported the work of the unit, while the Directorate of Social Perception and Solidarity was also involved in implementation of the pilot scheme.

The Ministry of Finance, through its two secretariats – namely the General Secretariat for Information Systems (GSIS) and the General Secretariat of Public Revenues (GSPR) – was responsible for information-technology (IT) processing and electronic checking of the relevant data of the applicants against the ministry's archives.

IDIKA had an upgraded role in the management of the pilot scheme. It was responsible for: a) the operation of the e-system that collects and processes all the applications, b) the confirmation and evaluation of the applicants' data, c) the processing of all information, and d) the compilation of the provisional list of beneficiaries and the corresponding amount of benefits. IDIKA was also responsible for keeping a database with all information on applicants and beneficiaries. The list of beneficiaries, including all relevant information and the financial support allocated, was submitted for approval to the Directorate of Social Perception and Solidarity (Ministry of Labour). After approval, the analytical list of beneficiaries and amounts was forwarded to the competent financial services of the Ministry of Labour and the Ministry of Finance, which were responsible for transferring the relevant amounts to people's banks. The financial support was to be paid monthly into the bank account that each beneficiary had specified in the application.

² Joint Ministerial Decision 39892/ΓΔ1.2, determining the terms and conditions for implementing the Guaranteed Minimum Income – Guaranteed Social Income pilot programme, Official Journal of Government, Second Volume, No 3018, 7 November 2014 (in Greek).

³ IDIKA was established by Law 3607/2007 and has replaced the Public Institution for Social Security Information Systems (KHYKY). The new organisation IDIKA is under the supervision of the Social Insurance Organisation for Private Sector Employees (IKA-ETAM).

⁴ According to the JMD, the Programme Management Unit was also responsible for preparing monthly monitoring reports (IDIKA data) and assessment reports pertaining not only to the overall programme implementation, but also to programme implementation per municipality and competent service. However, the reports made have been short bimonthly progress reports, which included mainly a compilation of basic statistical data and a progress assessment. The latter was mainly confined to the identification of problems and obstacles encountered during implementation of the pilot scheme. As to the evaluation of the pilot scheme, this was carried out by the National Institute of Labour and Human Resources (EIEAD) and the World Bank.

⁵ Since June 2015, the unit was composed of nine members, as defined in the Ministerial Decision 25178/Δ9.6890/04-06-2015.

Municipalities, through their social services, acted as intermediaries between applicants and central government. Their role was to offer applicants support at the local level, by filling in the electronic application (when asked to), while they collected all the necessary supporting documents from applicants and forward them to IDIKA. In addition, the municipal social services confirmed the situation of the eligible households as regards the residential and living conditions criteria, by conducting social research whenever necessary. The municipal social services also bore responsibility for helping beneficiaries gain access to other social services and goods (pillar II of the pilot scheme – see Section 3.3 of Part I) and for offering them supportive services for their (re)integration into the labour market (pillar III of the pilot scheme). The personnel involved in the pilot scheme were employees of the municipal social services, who were appointed to work on implementing the pilot programme alongside their ordinary tasks and who participated in a two-day seminar for this purpose organised by the National Centre for Public Administration.

Other public organisations involved in implementation of the pilot MI scheme were:

- The National Institute of Labour and Human Resources (EIEAD). It provided scientific support for the Programme Management Unit in analysing the statistical data, and in monitoring and assessing the pilot implementation. In addition, it was responsible for the management and coordination of the counselling, training and employment-promotion programmes, adjusted to the needs of those included in the pilot MI scheme and who were able to work. The latter task, however, has never been carried out, since pillar III of the pilot scheme has remained rather inactive.
- The National Centre for Public Administration. It was responsible for designing and implementing an information and training programme for officials from the relevant bodies and services involved in implementing the pilot scheme. Yet, in practice, only a two-day information seminar was held.

1.2 Delivery arrangements

The relevant Ministerial Decision foresees specific arrangements and procedures for participation in the pilot MI scheme and for delivery of the benefits; these involve both the national and the local level.

Applications are submitted electronically to the Ministry of Labour, Social Security and Welfare through the website (<https://www.energo-eke.gr>), either by individuals themselves, or with the support of the municipalities' services or by third parties. However, all necessary documents in support of the electronic application need to be submitted to the municipality's social services, at most 15 days after submission of the electronic application.

Responsibility for processing and cross-checking the information provided in the electronic application and the supporting documents rests with GSIS, GSPR and IDIKA. IDIKA issues a temporary list of beneficiaries, which is sent to the municipality social services for confirmation (mainly as regards the place of residence). In addition, the municipality services are responsible for gathering and forwarding to the Ministry of Labour any objections, appeals and complaints by rejected applicants.

However, the most important role assigned to the municipalities is not so much in the delivery of the benefit, as in their involvement in linking the benefit with the other two pillars of the pilot MI scheme: namely access to social services and goods, and provision of supportive services for the reintegration of beneficiaries into the labour market. According to the Ministerial Decision, linking the MI benefit with other benefits and services, such as social services and activation services, is seen as the main task of the municipal social services, and involves – among other things – the drafting (in cooperation with the beneficiaries) of individual integration plans. Yet, proper mechanisms and monitoring arrangements, as well as appropriate organisational structures (such as one-stop shops) that are required for effective linking of the benefit with other social services and activation services, are still not in place at the local level.

1.3 Rights-based versus discretionary benefits

The minimum income benefit is paid to beneficiaries on a rights basis. In other words, eligibility criteria for them are fixed, being analytically described in the Joint Ministerial Decision, which determines the terms and conditions for implementation of the pilot MI scheme.

2 Design of minimum income scheme

2.1 Level of benefit

The pilot MI scheme makes no distinctions among different categories of individuals or household types as far as the level of the benefit is concerned. The only positive distinction that is made in this respect concerns the one-parent family household type. The amount of benefit is fixed, but it differs between adults and children. It is set at EUR 100 per month *basic support* for all household types, plus a *proportional amount* set at EUR 100 for every adult and EUR 50 for every dependent child⁶ in the household (with the exception of the one-parent family household, where the amount of benefit for the first child is set at EUR 100 instead of EUR 50) (see Table 1 below).

Table 1: Minimum income benefit of the pilot scheme

		per month	per year
Fixed amount of benefit	Basic support	EUR 100 for all household types	EUR 1,200
	Proportional support	EUR 100 for each adult EUR 50 for each dependent child	EUR 1,200 for each adult EUR 600 for each child ≤18

The total amount of income support that a person/family can claim is related to the number and composition of the family members and depends on the real income of the person/family. The main tool introduced for calculating the actual amount of the income support that a person/family can receive is the notion of 'the threshold income', which equates to the total amount of benefit for an eligible person/family in the case of zero income. So, the income support provided to every eligible person/family is the difference between their real income and the threshold income that has been estimated for each family type.⁷

For example, for a couple with two children and with zero annual income, the annual benefit would be the same as the 'threshold income' – EUR 4,800: that is, EUR 1,200 (basic support) + EUR 2,400 (proportional support: EUR 1,200 for each adult) + EUR 1,200 (proportional support: EUR 600 for each child) = EUR 4,800.

However, a family with the same composition as above, but with an annual real income of EUR 2,000, would have the same 'threshold income' of EUR 4,800, but a MI annual benefit of EUR 2,800 (i.e. EUR 4,800 – EUR 2,000).

⁶ It should be mentioned that dependent children are regarded as all unmarried children aged less than 18 years.

⁷ Joint Ministerial Decision 39892/ΓΔ1.2, 7 November 2014, p. 35950.

Table 2 below presents the levels of the MI benefit for four household types (when the real income is zero).

Table 2: MI benefits for four household types

Household type	Calculation of maximum income support per month	Maximum income support per month	Maximum income support per year
a. Divorced singles without children	<i>Basic: EUR 100 plus Proportional: EUR 100</i>	EUR 200	EUR 2,400
b. Married couples without children	<i>Basic: EUR 100 plus Proportional: EUR 100 + EUR 100 = EUR 200</i>	EUR 300	EUR 3,600
c. Married couples with two children aged 7 and 14	<i>Basic: EUR 100 plus Proportional: EUR 100 + EUR 100 + EUR 50 + EUR 50 = EUR 300</i>	EUR 400	EUR 4,800
d. Divorced single parent with one child aged 2 years	<i>Basic: EUR 100 plus Proportional: EUR 100 + EUR 100 = EUR 200</i>	EUR 300	EUR 3,600

Payments of the MI benefits are made to the bank account specified by the member of the family who submits the electronic application form. As to the frequency with which payments are made, according to the relevant Joint Ministerial Decision, these should be made monthly. However, in practice, payments of the benefits have not been regularly made monthly.

2.2 Eligibility conditions

The pilot MI scheme is strictly means tested and requires beneficiaries to fulfil specific eligibility conditions.

In particular:

a) As regards nationality/residence requirements, beneficiaries, regardless of their nationality, should be legally and permanently resident in the country and should have lived in the specific municipality for at least 6 months. However, for families which consist of both Greek and foreign members, a valid residence permit is necessary for the latter. As for families with no Greek members and for third-country nationals, previous legal residence in the country of more than 5 years is needed. For refugees and asylum seekers, a relevant residence permit is required, while for those with no nationality, a special stateless identification card is needed.

b) With regard to employment status, the pilot MI scheme covers all people, irrespective of whether they are in employment or are out of work. In the latter case, entry on the Manpower Employment Organisation's (OAED) 'unemployment register' is required.

c) As to the income/asset status of the person (or household), the following criteria should be met:

- The real income of the beneficiary (person or family) should be below the respective income threshold set by the pilot scheme, as this is calculated on the basis of the number and composition of the household members. That is, annual real income should not be more than EUR 2,400 (for a single person).

This is increased by EUR 1,200 per year for each adult member of the family and EUR 600 per year for each dependent child (see also Section 2.1 above).

- It should be noted that real incomes are net. In other words, taxes and social contributions have been deducted. Twenty per cent of earnings from salaried employment are excluded, while disability benefits are fully disregarded. However, almost all other social benefits, including family allowances and unemployment benefits, are treated as income.
- The total tax-value property should not be over EUR 90,000 per person (increased by EUR 15,000 for each additional adult and EUR 10,000 for each dependent child). In any case, the maximum amount for the household should not be more than EUR 200,000.
- The imputed value of motor vehicles owned (including cars, motorcycles, etc.) should not exceed EUR 6,000.
- The total amount of income from liquid assets (bank deposits, bonds, shares etc. in Greece and abroad) of the member(s) of the household should, over the previous 12 months, not have exceeded twice the level of the household's income threshold, and also should not have exceeded the level of the income threshold during the previous 6 months.
- Applications are not accepted if the applicant or his/her family members are owners of private boats, helicopters, aircraft or swimming pools.

It should be noted that testing of all the above-mentioned income/assets is confined only to those family members living in the household concerned.

d) No specific age criteria have been set for the participation in the pilot MI scheme. Indirectly, the JMD implies that adults over the age of 18 are eligible to applying for a minimum income benefit. However, this does not apply to young persons up to 25 years old who are not married and are: 1) still in education, or 2) registered in the Manpower Employment Organisation (OAED) as unemployed or 3) serving their compulsory military service. Young persons belonging to these categories are considered as dependent members of their family and, thus, are not eligible to apply on their own for receiving an MI benefit.

e) Persons living in 'residential care institutions' (i.e. chronic illness nursing homes, psychiatric hospitals etc) or 'sheltered boarding houses' (for disabled, persons with mental health problems etc) are not eligible for participation in the MI scheme. The same applies to persons or families who benefit from 'special programmes' that cover basic housing needs (i.e. living in hostels etc.).

2.3 Conditionality rules

Payment of the pilot MI benefit stops if the recipient leaves Greece for a period of over 2 months (unless for reasons of hospitalisation abroad) or if he/she refuses to take up a job position that fits the beneficiaries' qualifications and is offered by the Manpower Employment Organisation (OAED). The only exceptions to this latter point concern those who are not able to work and those who are able to work but have to care for dependent elderly people and/or children not in education or in child care centres.

2.4 Duration

Since the minimum income scheme (also called Guaranteed Social Income) was a 6-month pilot programme, entitlement to the MI benefit lasted for only up to 6 months (from 1 November 2014 until 30 April 2015). That is, the benefit was paid to beneficiaries for a maximum period of 6 months, following approval of their applications.⁸ Those who applied in the first 2 months of the programme (i.e. November and December) were entitled to benefit for 6 months; whereas those who

⁸ Applications started on 15 November 2014 and lasted until 15 March 2015.

applied in subsequent months (i.e. January, February or March) were entitled to benefit for 4, 3 and 2 months, respectively.⁹

However, according to the relevant Joint Ministerial Decision, payment of the benefit would be interrupted if the beneficiary no longer fulfilled the eligibility conditions. The change of beneficiary status could be detected either on the basis of written evidence (indicating that payment was made without fulfilment of the statutory prerequisites) received by the relevant services, or through electronic cross-checking and sample controls.

2.5 Transitions

The pilot MI scheme in Greece applied to all individuals (and families) regardless of their employability status and their eligibility for unemployment benefit. If the applicant received unemployment benefit, that amount would be included in the calculation of the real annual income. In that case, if the total income of the applicant was lower than the income threshold set by the pilot MI scheme, then the applicant was eligible for an MI benefit as well. Participation in employment is considered one of the main factors towards achieving social inclusion, and for that reason the pilot scheme allowed 20% of the beneficiary's real net income from dependent employment or training activities or from any participation in employment programmes to be deducted from the calculation of his/her total annual income.

3 Links with other social benefits and services

3.1 Components covered by minimum income schemes

The pilot MI scheme was not designed to cover housing costs or costs related to specific circumstances, such as disability, children, etc. Needs related to such circumstances are covered by specific categorical cash benefits, which are mainly not means tested and not related to the pilot MI scheme.

However, it is worth noting that the pilot MI scheme stipulated that income related to specific circumstances such as disability should not be included in the calculation of the applicant's real income. In particular, all disability welfare benefits provided by the state were not taken into consideration in the income threshold calculation. The same applied to alimony income and the foster-care allowance. In addition, the allowance provided to families for the care of homeless adults through the programme 'Housing and reintegration' was not calculated as income.

3.2 Other means-tested benefits

The Greek social welfare system does not comprise a general income support mechanism. For years, it was geared towards social insurance and contributory benefits, while social assistance benefits remained rather limited, aimed at the financial support of specific population groups; many of these benefits were (and still are) not means tested (disability benefits, unprotected children, uninsured elderly, etc).

However, over recent years, a shift in social policy has been observed towards replacing some of the non-means-tested benefits with new means-tested benefits. For example, from 2013, all family benefits were abolished and replaced by two new cash benefits, which are means tested. Yet, the amounts of the new benefits are considered rather low and are not specifically designed to support families at risk of poverty. These are: a) the single child support allowance¹⁰ and b) the special large family

⁹ For example, if a beneficiary applied on 15 March 2015 (last day for submitting applications), he/she would receive the benefit for two months (March and April 2015).

¹⁰ Law 4093/2012, Published in the Official Government Journal No. 222, 12 November 2012 (in Greek) and Law 4110/2013, Published in the Official Government Journal No. 17, 23 January 2013 (in Greek).

benefit (for households with three or more children).¹¹ Both these benefits are strictly conditional on the total income of the family/household, and the amount of the benefits decrease as family/household income increases. In the case of the child support allowance, a household with one child is eligible for support of EUR 480 per year if the annual income is up to EUR 9,000. This amount decreases to EUR 320 per year for incomes between EUR 9,000 and EUR 18,000, and to EUR 160 per year for an annual income of up to EUR 27,000. As for the large family benefit, this concerns an extra amount of EUR 500 per year for the third and every subsequent child.

Another means-tested benefit is the non-contributory (welfare) long-term unemployment benefit, which is granted to those unemployed persons who fulfil the following criteria: they should have received ordinary unemployment benefit for 12 months; they should apply within 2 months of the expiration of the ordinary unemployment benefit; they should be aged 20–66; and they should have an annual family income not exceeding EUR 10,000 (plus EUR 586.08 for each child). The long-term unemployment benefit is set at EUR 200. Yet, in 2014, only 7.24% or 36,000 persons out of 495,000 long-term unemployed persons received it.

Means-tested financial support is also provided: a) to families (including single-parent families) living in mountainous and/or disadvantaged areas, and amounts to EUR 600 per year for families with annual yearly income up to EUR 3,000 and to EUR 300 per year for families with income between EUR 3,000 and EUR 4,700, b) to families with children up to age 16 years who attend compulsory education in public schools if the family's annual income is no more than EUR 3,000, and c) to 'unprotected' children¹² up to the age of 16, if the monthly family income does not exceed EUR 294 for a three-member family, plus EUR 24 for each additional member. The monthly amount for each 'unprotected' child is EUR 44 and has remained stable since 1997.

3.3 Passport to other services and benefits

As was mentioned earlier, the pilot MI scheme is based on three pillars: (I) financial assistance for eligible persons/families, (II) access to social services and goods, and (III) provision of supportive services for people's (re)integration into the labour market.

In particular, under the Joint Ministerial Decision, the beneficiaries of the MI scheme can benefit from a number of social services and goods, such as: provision of information and counselling support, provision of a heating allowance, participation in the social grocery programme, eligibility to obtain a 'welfare booklet' if they have lost their healthcare coverage, participation in the FEAD programme,¹³ as well as any other programmes that aiming at fighting poverty and social exclusion. An individual integration plan is drafted by the municipal social services in cooperation with the beneficiary, so as to promote and facilitate his/her participation in the various services and programmes described above.

In addition, beneficiaries are provided with supportive services that seek their employment promotion through participation in subsidised employment and training programmes, social work programmes, etc. It should be underlined, however, that in spite of the fact that the Manpower Employment Organisation (OAED) runs the public employment services, including a wide range of active labour market programmes, no description or any particular provision can be found in the relevant JMD with regard to OAED's specific role in the pilot scheme. No arrangements are in place for linking OAED to the social services of the municipalities or for promoting the re(integration) of beneficiaries into the labour market through the provision of activation services.

¹¹ Law 4141/2013, Published in the Official Government Journal No. 81, 5 April 2013 (in Greek).

¹² A child is considered 'unprotected' when it is orphaned through the loss of both parents, when it is born out of wedlock, and if the father is absent, sick, disabled, imprisoned or serving in the armed forces.

¹³ Greek Operational Programme 'Food and Basic Materials Assistance to the Most Deprived through the Fund for European Aid to the Most Deprived'.

Undoubtedly, the fact that the pilot MI scheme is linked with actions ensuring access to social services and goods, as well as to the provision of supportive services for the reintegration of beneficiaries into the labour market, is a very positive development in this respect. To this end, proper mechanisms and arrangements is needed to ensure that such links have been effectively established on the ground. Yet such provisions are not envisaged in the Joint Ministerial Decision concerning implementation of the pilot MI scheme, and nor have any initiatives been taken in this respect by the municipalities or by other parties involved (OAED, etc.). Thus, although assessment of its impact today is pending, it is questionable whether the MI benefit has acted as a passport per se for recipients to access other social services and benefits that they need, let alone to participate in active labour market programmes.

Part II – Analysis of minimum income schemes

1 Assessment of adequacy, coverage, take-up and impact

It should be stated right from the outset that an ex-post evaluation and an impact assessment of the pilot MI scheme, which was launched in November 2014 and was implemented in 13 municipalities of Greece, is not as yet publicly available. The evaluation exercise has been carried out by the World Bank (for five municipalities: Chalkida, Kallithea, Ioannina, Malevizi and Iera Poli Messolongiou) and by the Greek National Institute of Labour and Human Resources (for the remaining eight municipalities of the pilot programme).¹⁴ According to the latest information, the final evaluation reports were submitted to the Ministry of Labour in mid-December 2015.¹⁵

Given the above, it is not really possible to provide an overall evidence-based assessment, especially as regards coverage, take-up and impact of the pilot MI scheme. Thus, the analysis in the current section relies to a great extent on preliminary data and relevant material provided by the Programme Management Unit (ODE) of the pilot MI scheme, as well as on relevant announcements made by the Greek government and press reports. It should be stressed, however, that, even if final and complete data were available, it could hardly be expected that the programme has brought about significant changes in the lives of beneficiaries. For the very short period of implementation of the pilot programme (where entitlement to the benefit varied from 2 to 6 months only), together with the very low level of benefit provided, renders the potential impact of the programme very limited.

1.1 Adequacy

When it comes to examining the level of the income support set in the context of the pilot MI scheme, the evidence suggests that it is grossly inadequate. For one thing, the maximum MI support (in the case of zero annual income), which is EUR 200 per month for a single adult and EUR 400 for a four-member family, constitutes only 31% and 27%, respectively, of the national median equivalised incomes in Greece. Similarly, a comparison between the maximum income support that an MI beneficiary can receive and the different poverty thresholds based on EU-SILC 2014 data¹⁶ further confirms the inadequacy of the MI benefit.

Table 3 below presents the income of four different types of household,¹⁷ assuming maximum provision of MI benefit in relation to three different poverty thresholds (taken from EU-SILC data) for the same types of household. In particular, adequacy is examined in relation to: first, 60% of the median equivalised income – poverty threshold (column B); second, 68.7% of the median equivalised income of the poor – poverty gap (column C); and third, 40% of the median equivalised income – extreme poverty threshold (column D).

More analytically, as regards 60% of the median equivalised income – poverty threshold (column B), it becomes evident that even with maximum MI support all four household types continue to be in a state of severe poverty, since their disposable income is far below the poverty threshold. That is, for household *type a* ('Divorced singles without children') the yearly income after provision of the MI benefit could reach at most EUR 2,400, against the corresponding EU-SILC poverty threshold of EUR

¹⁴ <http://www.kathimerini.gr/813725/article/oikonomia/ellhnikh-oikonomia/pws-to-elaxisto-eggyhmeno-eisodhma-mporei-na-metatrapei-se-pagida-ftwxeias>

¹⁵ <http://www.kathimerini.gr/834373/article/oikonomia/ellhnikh-oikonomia/apo-to-elaxisto-eggyhmeno-eisodhma-sto-koinwniko-eisodhma-allhleggyhs>

¹⁶ Income Reference Period 2013.

¹⁷ It should be underlined that category 'Divorced singles without children' matches the one-member family; category 'Married couples without children' matches the two-member family; and so on. Actually, there is not any specific supplement for divorced or married people in the pilot MI scheme, but only for the additional dependant. The only specific provision is for single-parent families, where the first child 'takes' a supplement equivalent to that of an adult.

4,608 (Column A), the difference thus being EUR 2,208 or 92%. Similarly, for household types *b*, *c* and *d*, differences range from 66.3% to 100.2% ('Married couples with two children 7 and 14' presenting the highest difference).

With regard to the median equivalised income of the poor (Column C),¹⁸ this is estimated at EUR 3,165.70 for household type *a*. Here again, one can observe a significant difference of EUR 765.70 (or 31.9%) compared to the maximum MI benefit of EUR 2,400. This difference varies from EUR 515.10 or 14.3% for 'Divorced single parents with one child aged 2 years' to EUR 2,481.10 or 51.7% for 'Married couples with two children 7 and 14' (Column A-C).

Finally, the maximum MI support is lower even than the threshold of 40% of the median equivalised income, which is characterised as an 'extreme poverty threshold'. In all household types significant differences persist, ranging from 10.9% for 'Divorced single parents with one child aged 2 years' to 42.2% for 'Married couples with two children 7 and 14'.

Table 3: Guaranteed social income – adequacy (EU-SILC 2014 poverty thresholds benchmark)

	Income after maximum MI benefit (annual)	Poverty threshold 60% of the median of eq. income (annual)	Difference (annual)	Median of the poor: 68.7% of the poverty threshold (annual)	Difference (annual)	Poverty threshold 40% of the median of eq. income (annual)	Difference (annual)
Household types*	A	B	A-B	C	A-C	D	A-D
a. Divorced singles without children	€2,400	€4,608	-€2,208 (-92%)	€3,165.70	-€765.70 (-31.9%)	€3,072	-€672 (-28%)
b. Married couples without children	€3,600	€6,912	-€3,312 (-92%)	€4,748.50	€1,148.50 (-31.9%)	€4,608	-€1,008 (-28%)
c. Married couples with two children 7 and 14	€4,800	€10,598.40	-€5,798.40 (-100.2%)	€7,281.10	€2,481.10 (-51.7%)	€7,065.60	€2,265.60 (-42.2%)
d. Divorced single parents with one child aged 2 years	€3,600	€5,990	-€2,390 (-66.3%)	€4,115.10	-€515.10 (14.3%)	€3,993.60	-€393.60 (-10.9%)

Note: *Own calculations. (The pilot MI scheme makes no reference to the specific household types presented in this table, see also Part I, Section 2.1).

Another comparison can be made between the level of the MI benefit and an indicator which estimates extreme hardship that is based on the cost of the cheapest basket of goods for a minimum level of dignified living. Based on this calculation, the extreme poverty threshold for a single-person household living in the Athens area, without rent expenses or housing loan, was found to be EUR 224 per month (for 2012).¹⁹ Even with this calculation, the maximum MI support falls short of guaranteeing a way out of extreme hardship.

¹⁸ Hellenic Statistical Authority, Press Release 'Risk of Poverty', 8 July 2015, p. 6, available at: http://www.statistics.gr/portal/page/portal/ESYE/BUCKET/A0802/PressReleases/A0802_SFA10_DT_AN_00_2014_01_F_EN.pdf

¹⁹ Matsaganis (2013, p. 15).

Turning to an examination of the adequacy of the MI benefit in relation to the regular unemployment benefit, one can observe that the unemployment benefit is significantly above the corresponding (maximum) MI support.²⁰ Table 4 presents both the income from the MI benefit and the unemployment benefit for each of the four specific groups. Again, there are significant differences that range from 20% for 'Married couples with two children 7 and 14' to 80% for 'Divorced singles without children'. It should be noted, however, that the regular unemployment benefit is a social insurance contributory benefit, which is provided irrespective of the economic situation of the person (i.e. is not means tested). Comparisons should thus be made with caution.

Table 4: Guaranteed social income – adequacy (unemployment benefit benchmark)

	Income after maximum MI benefit (annual)	Unemployment benefit for one person plus 10% for each member of the family (annual)	Difference (annual)
Household types	A	B	A-B
a. Divorced singles without children	€2,400	€4,320	-€1,920 (-80%)
b. Married couples without children	€3,600	€4,752	-€1,152 (-30%)
c. Married couples with two children 7 and 14	€4,800	€5,616	-€816 (-20%)
d. Divorced single parents with one child aged 2 years	€3,600	€4,752	-€1,152 (-30%)

Apart from the regular unemployment benefit, a long-term unemployment benefit exists for those unemployed for over 12 months, who have received ordinary unemployment benefit for 12 months and who have annual family income not exceeding EUR 10,000 (plus EUR 586.08 for each child). The long-term unemployment benefit is the only benefit that is set at the same level as the maximum MI support for a single person, namely EUR 200. Yet the long-term unemployment benefit does not take into account the family members, and as a result the amount of MI support for the remaining household types (apart from single-person households) is higher.

With regard to the adequacy of the MI benefit in relation to the minimum wage,²¹ once again the (maximum) MI support is well below the minimum wage/salary in all four specific household types. And this despite the fact that in 2012 the daily minimum wage of an unskilled worker was reduced by 22% (and by 32% for those younger than 25 years). At present, the minimum wage for those over 25 is set at EUR 26.18 per day (EUR 586.08 minimum monthly salary; or EUR 8,204 per year), while for those under 25 it is EUR 22.83 per day (or EUR 510.95 minimum monthly salary; EUR 7,153.30 per year). In other words, the amount of the (maximum) MI support for a single adult represents 34% of the current minimum salary for those over 25 and 39% of the minimum salary for those under 25 years. Similarly, a comparison between the MI benefit and the level of the guaranteed monthly minimum pensions of the main social insurance funds (i.e. IKA: EUR 486; OGA: EUR 360; OAEE: EUR 406; NAT: EUR 373), reveals that the MI benefit is set below the level of the main minimum pensions.

In conclusion, the pilot MI scheme is far from adequate for people living in conditions of poverty and deprivation. What is more, the level of the MI benefit seems unfit to

²⁰ It should be noted that the regular unemployment benefit is set at EUR 360 per month, plus 10% for each member of the family. The maximum period for receiving the benefit is 12 months, depending on an individual's work record. It is also worth noting that, of the total registered unemployed in August 2014, only about 112,000 persons (or nearly 14% of the registered unemployed) received unemployment benefit (passive measure). In fact, as has been emphasised in previous reports, unemployment benefit is of very limited coverage in relation to the total number of unemployed people.

²¹ The minimum wages mentioned here refer to a single person with no work experience. Depending on the years of experience, the family situation and the economic sector, the level of the minimum wage increases.

deal even with all those experiencing extreme poverty, such as those people under 40% of the median equivalised income and those people living under the median of the poor (nearly 69% of the poverty threshold).

1.2 Coverage

As was stated in the first part of this report, the pilot MI scheme in Greece is designed to cover all those people whose income is below specific income thresholds and who fulfil certain residential and property criteria, as described in the JMD. The JMD does not discriminate with regard to nationality, household composition, age, employability, etc. In this context, everyone who fulfils all the above three criteria is eligible to apply to receive MI benefit. However, the income thresholds set are very low, implying thus that the scheme falls short of addressing all those who face extremes of poverty, as the preceding analysis has shown (see Section 1.1 of Part II).

According to recent preliminary data (October 2015), the number of applications in the 13 municipalities reached 32,418 in total. Of these, 30,593 had been processed, while the rest were in the finalisation process. Applications by foreign nationals account for 12% of all applications. Of the 30,593 applications processed, approximately 60% had been found eligible to receive MI benefit.²² The total number of people covered by the pilot MI scheme is estimated to be around 50,000.²³ But, final figures are still pending.

It should be noted, however, that even if the final figures were ready, it would not really be possible to assess the extent of coverage of the pilot MI scheme. This is mainly due to the lack of available hard data concerning the actual number of people in extreme financial need who live in the 13 municipalities covered by the scheme. Nevertheless, some early indications from the data processed show that there are two population groups who appear not to be adequately covered: namely third-country nationals and the Roma population. According to some other preliminary data (which should be treated with caution), both these groups are facing particular difficulties in providing the necessary supporting documents. In particular, of all the rejected applications, more than 30% have been rejected because the specific documents required of third-country nationals cannot be provided, while another 30% have been rejected because permanent residence in the municipality cannot be proved. It is believed that in the latter case, most of the applicants are Roma population.

On the other hand, questions are raised as to whether income under-reporting has led to the coverage of ineligible people. The limited capacity of the competent authorities (municipalities) to carry out cross-checks of applicants' incomes and living conditions, mainly through social visits and reporting, may have a bearing on this situation.

As to the potential coverage of a national roll-out of the MI scheme, initially it was announced that it would cover approximately 700,000 persons (or about 7% of the total population) who are confronted with extreme poverty.²⁴ However, according to EU-SILC 2014 (data for 2013), the population living in extreme poverty (under 40% of the median equivalised income) amounts to 981,463 persons (or 9.1% of the total population). This implies that not all those living in extreme poverty would be covered by a national roll-out of the pilot MI scheme.

On the other hand, the World Bank has estimated that the coverage of the pilot MI scheme, if it were to be rolled out nationally, would involve 1,211,181 recipients or 10.95% of the total population, and that it would cost around EUR 1 billion or 0.54% of GDP per year.²⁵

²² Other data put the number of eligible applications at 70% of the total processed applications.

²³ Again, other data put the number of persons covered by the MI scheme at roughly 64,000.

²⁴ www.imerisia.gr/article.asp?catid=26516&subid=2&pubid=113366739

²⁵ World Bank (2015, p. 8).

1.3 Take-up

No available data or relevant studies exist as regards the non-take-up rate. Besides, given that statistical data regarding the extent and intensity of poverty at the municipality level are not readily available, it is doubtful whether evidence-based quantitative targets for the potential number of beneficiaries of the pilot MI scheme in each of the 13 municipalities were initially set. The absence of such targets renders impossible the identification of the extent, let alone the reasons, for non-take-up.

1.4 Impact

It should be stated once again that there is no evidence available as to the impact of the pilot MI scheme to date. Nevertheless, it is necessary to note that the pilot MI scheme, as it has been designed, cannot really have an impact in terms of reducing the at-risk-of-poverty rate or the extreme poverty rate, taken as 40% of the median poverty threshold. For both the poverty and the extreme poverty thresholds are above the maximum amount of the scheme's income support. In particular, the poverty threshold and the extreme poverty threshold for 2013 (EU-SILC 2014) stood at EUR 4,608 and EUR 3,072, respectively, for a single-person household; both figures are much higher than the respective income threshold of EUR 2,400 required to be eligible to participate in the MI scheme. In this context, it can hardly be expected that the impact of the pilot programme would be a decrease in the total number of poor and excluded persons/families; rather it would be a reduction in the number of those at greatest risk of extreme poverty. In other words, assuming that income support will be directed at persons/families experiencing the highest level of extreme poverty, the impact of the pilot programme would be to increase the MI recipients' income, which would lead, in turn, to a reduction in the at-risk-of-poverty gap.

The effects of a rolled-out MI scheme in Greece were examined in a recent study,²⁶ which uses the European tax-benefit model EUROMOD. It is based on most of the rules of the pilot scheme, as well as on specific assumptions about take-up rates, the extent of income under-reporting, etc. According to the results of the study, the nationwide implementation of the pilot MI scheme is expected to have a modest, but not negligible anti-poverty effect. It has been estimated that the poverty rate would fall by 0.6 and 1.0 percentage points (in terms of the standard and the extreme poverty threshold, respectively). The effect would be larger in terms of poverty gaps: the median income shortfall of those below the respective thresholds would decrease by 2.3 and 16.2 percentage points (again, as regards the standard and the extreme poverty threshold, respectively).²⁷

However, as the study reports, the estimations 'are bound to differ from actually observed outcomes, were the programme to be implemented nationwide in the future (for example in 2015). This would be due to a variety of factors: changes in incomes between 2013 and 2015; changes in tax and benefit rules between 2013 and 2015; different income under-reporting patterns than the ones hypothesised here; and different programme rules than the ones modelled here.'²⁸ Nevertheless, the study concludes that the pilot MI scheme 'is a great opportunity to test various operational aspects that could and should be improved before the programme can be rolled out'.²⁹

2 Links to the other two pillars of active inclusion

As has been stated in our previous reports, the fact that the pilot MI scheme in Greece envisages being linked to the other two pillars of the active inclusion policy (namely inclusive labour markets and access to services) is considered a step in the right direction. However, it has also been stressed that this alone is not enough. For it requires specific complementary actions to be taken, including, in particular, proper

²⁶ World Bank (2015).

²⁷ *ibid.*, p. 6.

²⁸ *ibid.*, p. 7.

²⁹ *ibid.*

mechanisms and organisational and monitoring arrangements, so as to prove in practice that an integrated approach is actually in place. It is our view that these prerequisites are still missing; for the recipients of MI benefit, this makes the linkage to the other two pillars of the MI scheme rather weak.

2.1 Inclusive labour markets

To date, and although the pilot MI scheme has been completed, no official data have been published on either the number of MI recipients participating in active labour market policies (ALMPs) or the different types of labour market programmes used by the beneficiaries, let alone on the source of their funding. It is thus not really possible to make an assessment of the extent to which MI recipients have received any active labour market support. Similarly, although it is a condition for continued receipt of MI benefit that an MI recipient who is able to work must accept a job relevant to his/her skills and abilities,³⁰ it is not possible to assess the extent of take-up of labour market promotion support, due to a lack of actual data.

Nevertheless, according to the first bimonthly report (November–December 2014), compiled by the Programme Management Unit of the pilot MI scheme, in the early stages of MI implementation, the only activity undertaken by the Manpower Employment Organisation and other relevant institutions to direct MI recipients to ALMPs was the provision of basic information. And there is no evidence as to any actual improvement in this respect. On the contrary, some preliminary data show that participation by beneficiaries in ALMPs remained at very low levels. An indicative example of this is the case of Grevena municipality.³¹ Of the 610 MI recipients, only five appear to have received any kind of support (vocational training, subsidised social work, etc.) for their reintegration into the labour market.³² As to the effectiveness of this support, the expectations are rather low, although no evidence is yet available. In general, it seems that pillar III of the MI scheme (concerning the provision of supportive services for the reintegration of beneficiaries into the labour market) has remained rather inactive during the period of the pilot implementation.³³

As far as long-term dependency on MI benefit is concerned, it is evident that this cannot apply, since the MI scheme implemented in Greece was a pilot scheme of limited duration (6 months) and provided a low level of income support. Besides, the fact that the monthly payments of the benefit were in fact delayed and disbursed irregularly is another reason for stating that none of the recipients could have experienced 'dependency' on the MI benefit.

As to the possible traps or disincentives for MI recipients to take up work, these are actually non-existent. In particular, the Joint Ministerial Decision stipulates that 20% of income from dependent employment is exempt from the calculation of the beneficiary's income. In addition, contrary to income from employment, unemployment benefit is not exempted from income calculation. Furthermore, according to estimations, the average and median marginal effective tax rates for individuals of working age (15–64) would be higher for MI recipients than for non-MI recipients (5.9 percentage points and 5 percentage points, respectively).³⁴

Following from the above, it seems that the greatest problem of the programme is not income from employment, but rather undeclared income from activities in the informal sector of the economy; this is rather high in Greece, and could affect both participation and the fiscal cost of the programme. This could be addressed by requiring recipients to be available for work and to participate in labour market (re)integration programmes (on penalty of exclusion). Indeed, the JMD (article 4, para. 2) envisages that recipients should be directed to such programmes, and in the

³⁰ As stated in article 9, paragraph 2 of the relevant JMD.

³¹ This is the only case we could find with relevant statistical data.

³² No reference is made on possible use of European Social Fund programmes in this context.

³³ This was confirmed by the Deputy Minister of Labour, Social Security and Welfare in her speech in parliament on 21 May 2015.

³⁴ World Bank (2015, p. 6).

event of refusal to participate would be excluded from the scheme. However, in practice, during the period of the pilot MI scheme, promoting participation in ALMPs appears not to have been successfully put into force.

2.2 Access to quality services

As has already been mentioned (Part I, Section 3.3), the JMD provides that recipients of the MI Scheme, within the framework of their individual integration plan prepared by the social service of the municipality, are directed to appropriate programmes, actions, benefits and services of a social character. However, no specific arrangements exist in the JMD for the procedures and methods to be followed for implementation of the pillar concerning access to social services. As a result, each of the municipal social services involved had the sole responsibility for organising the provision of the appropriate social services to MI beneficiaries.

According to some available information,³⁵ although the municipalities' social services provided relevant information to the recipients of the MI scheme, this alone did not guarantee that beneficiaries would actually have access to the different types of services which they needed. It appears that recipients have benefited more from services provided by the municipality social services themselves – such as granting an 'welfare booklet' and participation in social grocery programmes – than from other public services, such as health services, housing services, etc.

Relevant information³⁶ reveals that there has been a weakness in the coordination and networking of the municipalities' social services with other structures and institutions that supply goods and services of a social nature. This is mainly due to the municipal social services' limited capacity in terms of human and financial resources, as well as to the lack of appropriate coordinating mechanisms and arrangements on the ground. As was stated in a speech in parliament on 21 May 2015 by Mrs Fotiou, Deputy Minister of Labour, Social Security and Welfare, who is responsible for issues of welfare and social protection, 'the second pillar of the pilot scheme concerning the provision of access to quality services did not perform satisfactorily, mainly due to the fact that the municipalities lack the appropriate human and financial resources'. Yet no action was taken before the programme was launched to improve the administrative capacity of the municipalities involved, so that they could effectively implement such a demanding and complicated pilot programme. Moreover, the lack of a binding coordination framework between the competent ministries and the municipalities involved also appears to have had a bearing on the poor performance of this pillar.

Notwithstanding the above, it is considered a positive development that in the context of the implementation of the pilot MI scheme, there have been many people in need who have contacted the municipal social services for information and support for the first time, thus re-establishing their contact with the social welfare system generally.

³⁵ Progress implementation reports by the Programme Management Unit.

³⁶ Progress implementation reports by the Programme Management Unit

3 Summary table

Assessment of MI scheme(s)				
	Assessment			Evolution over time
Adequacy How adequate is the level of MI benefits?	Adequate	Somewhat inadequate	Very inadequate	
			X	n.a.
Coverage How extensive is the coverage of people in need?	Fairly comprehensive	Partial	Very limited	
			X (pilot scheme)	n.a.
Take-up How complete is the take-up of MI benefits by those entitled to them?	Fairly complete	Partial	Quite limited	
	? (lack of data)	? (lack of data)	? (lack of data)	n.a.
Impact on Poverty Reduction (1) What is the impact of MI provision in reducing the at-risk-of-poverty rate?	Strong impact	Partial impact	Very limited impact	
			X	n.a.
Impact on Poverty Reduction (2) What is the impact of MI provision in reducing the at-risk-of-poverty depth?	Strong impact	Partial impact	Very limited impact	
		X		n.a.
Link to Active Labour Market Policy (ALMP) In practice, how effective are the links between MI scheme(s) and ALMP measures?	Very effective links	Mediumly effective	Very ineffective	
			X	n.a.
Link to Adequate Services In practice, how effective are the links between MI scheme(s) and access to adequate services?	Very effective links	Mediumly effective	Very ineffective	
			X	n.a.

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