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Access to social protection for young people

Greece

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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Access to social protection for
young people**

Greece

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SUMMARY

Youth unemployment in Greece remains among the highest in the EU, while a large proportion of young people are neither in employment nor in education and training (NEETs). Worse still, the impact of the COVID-19 pandemic on the economy and the labour market poses considerable challenges for young people; large job losses are expected to increase the already high youth unemployment rate, while those seeking employment face severe barriers due to the stagnation of hiring.

In Greece, there are no specific rules for young people concerning access to regular social protection schemes, and no measures directly targeted at facilitating such access. As a result, access to the social protection benefits available in the country is hindered for many young people, due to the contributory nature of the majority of them. More specifically, young people usually have short contributory periods and, thus, they cannot fulfil the qualifying conditions for accessing unemployment, sickness and maternity benefits.

As to the non-contributory social protection schemes available in Greece, namely the guaranteed minimum income scheme (GMI) and the rent subsidy, the main gap faced by young people is the fact that those aged up to 25 who are enrolled in universities, colleges or vocational training institutes, and who live alone, are not eligible to receive these benefits. In addition, eligibility for these schemes is subject to criteria on income and property that, in practice, make them inaccessible to many young people, especially to those who live with their parents and to low-wage earners.

No major reforms have taken place since 2015 concerning access of young people to social protection. Instead, the main focus of social policy-related measures/reforms has been getting people into employment and combating extreme poverty, in order to cushion the consequences of the crisis for the most deprived. Although these measures have not excluded young people, none of them has been targeted directly at this segment of the population. This has also been the case for the social protection measures taken to mitigate the effects of the COVID-19 crisis; they were addressed to the whole (eligible) population, irrespective of age.

Nevertheless, some of the social policy reforms undertaken over recent years have indirectly affected young people's access to social protection. These concern the introduction of a new special (lower) social insurance category for those freelancers and self-employed people who have less than five years of insurance, and the abolition of the sub-minimum wage for young people aged under 25. The latter, although it does not concern the access of young people to social protection as such, has resulted in increases in a number of allowances or benefits which are linked to the amount of the minimum wage.

There has been little or no debate on the issue of young people's access to social protection in Greece. In general, the issue has mostly been addressed as a by-product of broader policy objectives, mainly within the goal of promoting young people's labour market participation or addressing poverty and social exclusion.

Concerted action is needed to address the issue of young people's access to social protection, taking the form of specific policy measures and initiatives; these should be based on an integrated approach, with the ultimate aim of supporting young people to achieve autonomy. These measures should be focused on promoting youth employment, especially standard forms of employment, along with ensuring access to social protection rights for those working under non-standard forms of employment. Efforts should also be concentrated on reforming contributory social protection benefits to ensure benefits are accessible to all young people. The system needs to be adapted to the Greek labour market's current circumstances by reducing the minimum period of contributions required to access the various benefits.

1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE¹

1.1 Distribution of young people (aged 15–29) by main activity status

Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Greece , % 15-29 and 30-64)

	GREECE											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	28.0	28.6	29.3	30.0	31.3	29.5	58.1	59.4	61.0	62.6	64.3	64.7
<i>Paid employment**</i>	78.7	79.4	79.6	81.0	82.2	81.8	63.9	64.8	64.9	65.4	67.1	67.4
<i>Self-employment**</i>	7.9	8.2	8.5	8.3	8.9	8.9	25.4	25.2	25.7	26.1	25.6	25.8
<i>Contributing family work**</i>	13.4	12.4	11.9	10.6	8.9	9.3	10.7	9.9	9.3	8.4	7.3	6.8
UNEMPLOYMENT***	41.3	38.4	35.6	32.3	28.9	29.8	21.8	20.8	19.0	17.1	15.4	14.2
INACTIVITY****	52.3	53.6	54.6	55.6	55.9	58.1	25.7	24.9	24.7	24.5	24.0	24.7
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work **</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (**) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (***) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Greece, 29.5% of people aged between 15 and 29 were in employment, compared to 64.7% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Greece was 29.8% of the 15-29 age group and 14.2% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Greece in the 15-29 and 30-64 age groups were 58.1% and 24.7%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa_eeqais], [lfsa_egaps], [lfsa_pganws] and [lfsa_igan]. Data downloaded on 24 May 2021.

¹ Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

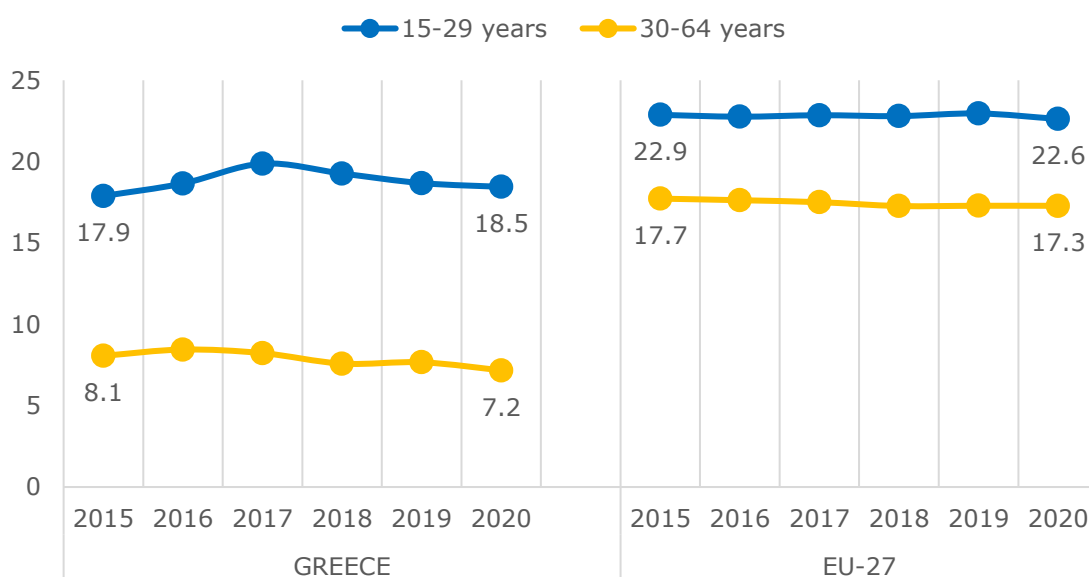
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Greece, ratios 15-29/30-64)

	GREECE						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.48	0.48	0.48	0.48	0.49	0.46	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.23	1.23	1.23	1.24	1.23	1.22	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.31	0.33	0.33	0.32	0.35	0.34	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.25	1.24	1.28	1.26	1.21	1.36	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	1.89	1.84	1.87	1.89	1.88	2.10	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.03	2.15	2.21	2.27	2.33	2.35	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Greece, 29.5% of people aged between 15 and 29 were in employment compared to 64.7% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.46. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

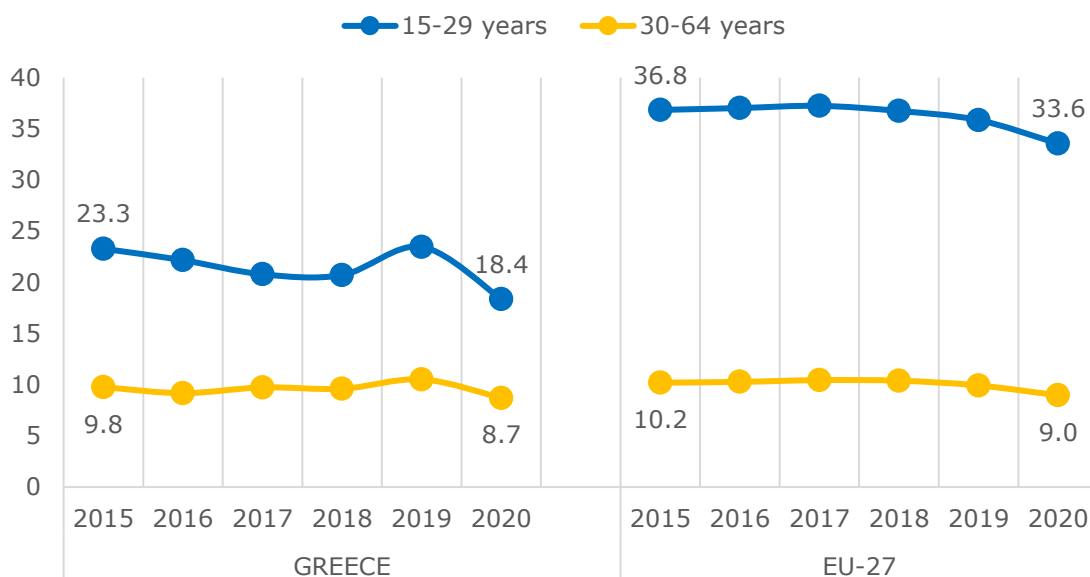
Source: See Table 1a.

Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Greece, %)

Reading note: In 2020, in Greece, the share of part-time employment in total employment was 18.5% for the 15-29 age group and 7.2% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa_epgn62]. Data downloaded on 24 May 2021.

Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Greece, %)

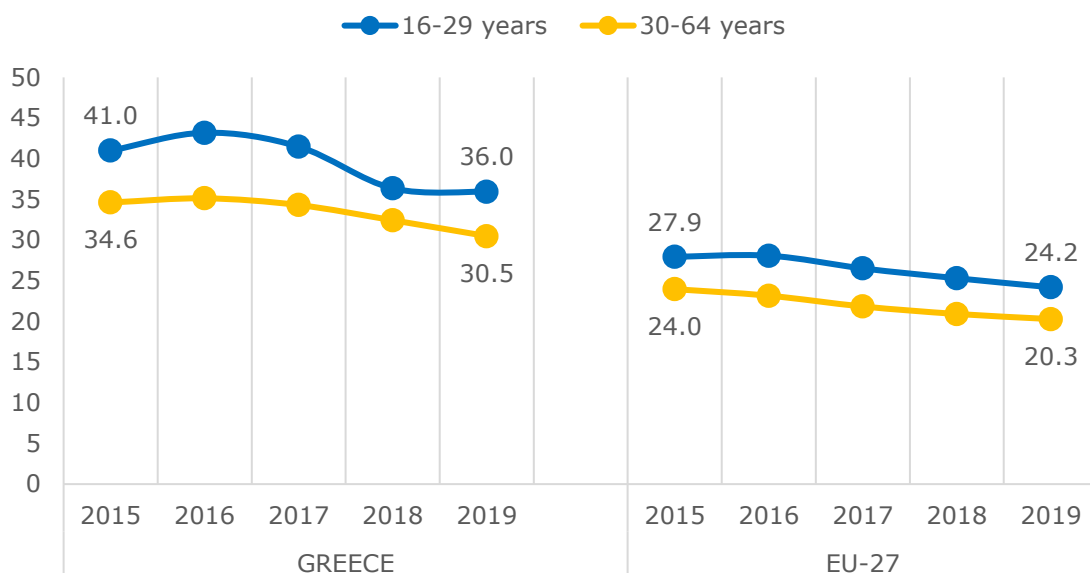


Reading note: In 2020, in Greece, the share of temporary workers among employees was 18.4% for the 15-29 age group and 8.7% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa_epgn62] and [Ifsa_egaps]. Data downloaded on 24 May 2021.

1.2 Young people (aged 15–29) at risk of poverty or social exclusion

Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Greece, %)

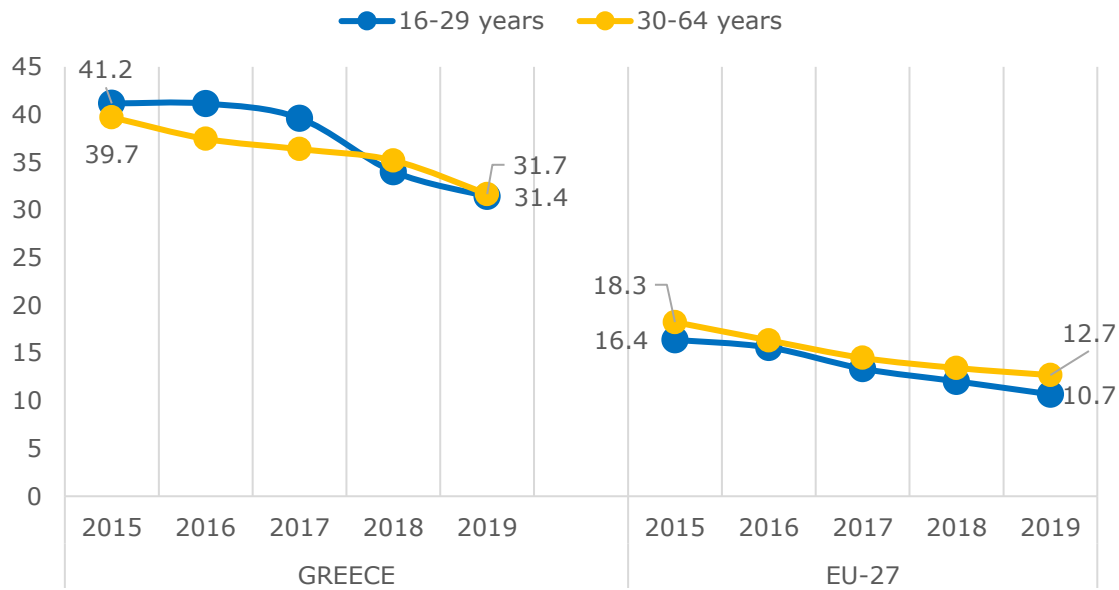


Reading note: In 2019, in Greece, 36.0% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 30.5% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_peps02]. Data downloaded on 24 May 2021.

1.3 Young people (aged 15–29) materially and socially deprived

Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Greece, %)

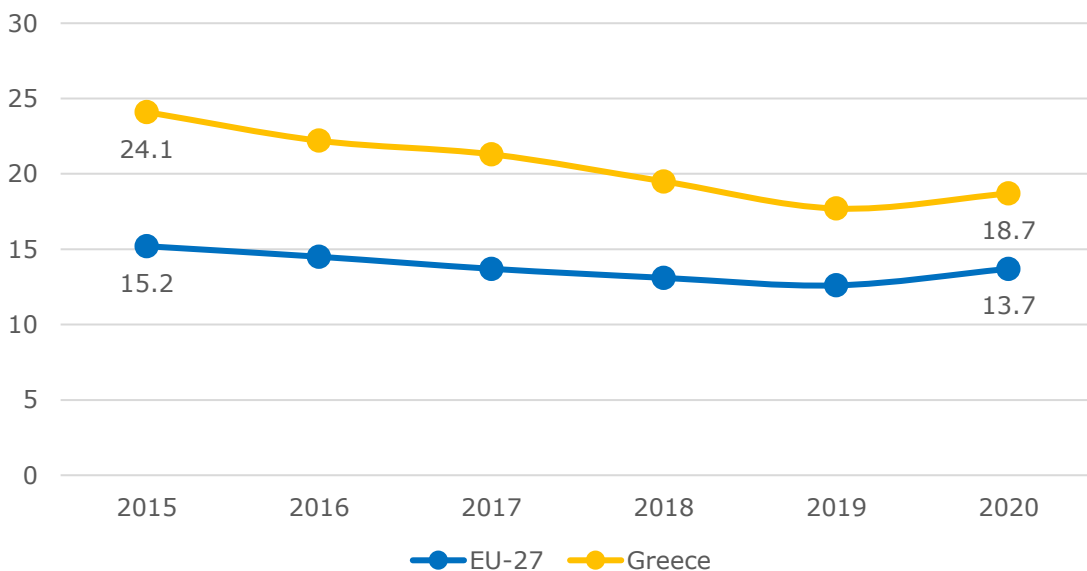


Reading note: In 2019, in Greece, 31.4% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 31.7% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsc]. Data downloaded on 24 May 2021.

1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Greece, %)

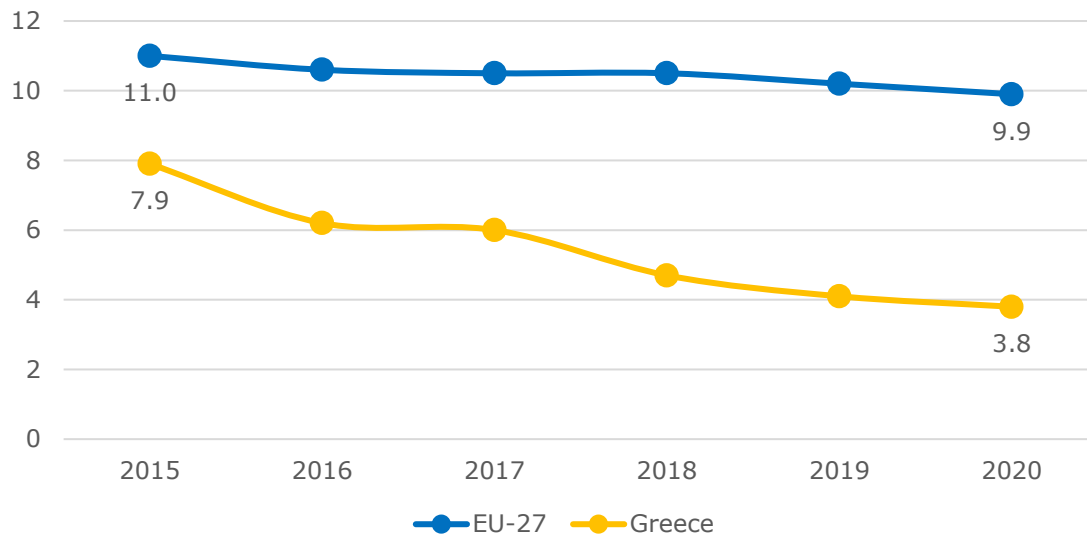


Reading note: In 2020, in Greece, 18.7% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse_20]. Data downloaded on 24 May 2021.

1.5 Early leavers (aged 18–24) from education and training

Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Greece, %)

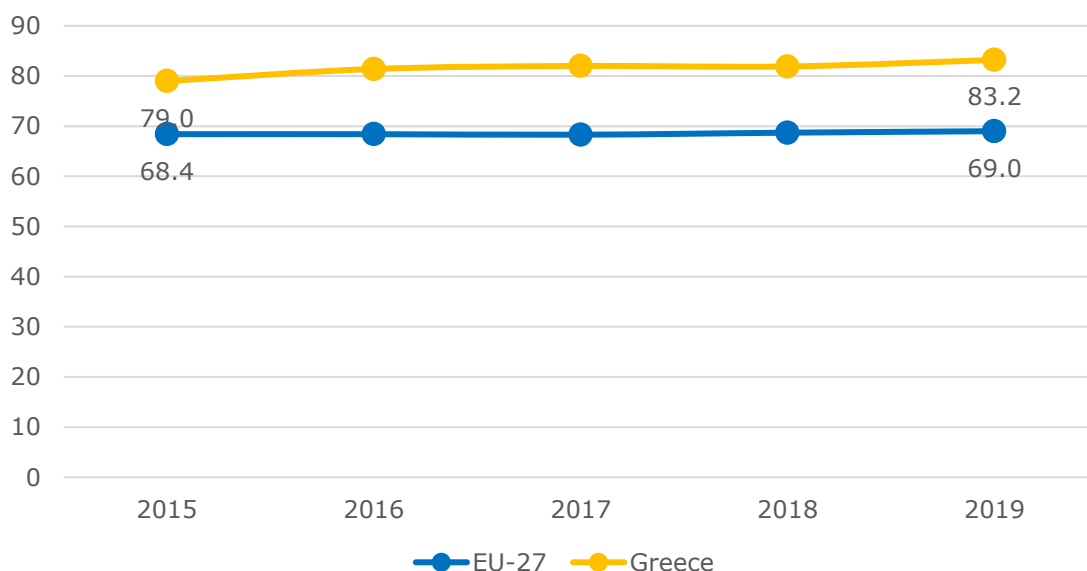


Reading note: In 2020, in Greece, 3.8% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_lfse_14]. Data downloaded on 24 May 2021.

1.6 Young people (aged 16–29) living with their parents

Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Greece, %)



Reading note: In 2019, in Greece, 83.2% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.

Source: EU-SILC - indicator [ilc_lvps08]. Data downloaded on 24 May 2021.

2 ACCESS TO UNEMPLOYMENT BENEFITS

The unemployment benefit system in Greece is structured on the basis of previous work and contributions, and thus it does not constitute a typical unemployment assistance scheme; rather it is an unemployment insurance system, which is of limited coverage. The Greek Manpower Employment Organisation (OAED) is in charge of the provision of unemployment benefits (i.e. the regular unemployment benefit, the long-term unemployment benefit and the unemployment benefit provided to self-employed people and freelancers). The regular unemployment benefit amounts to €399.25 per month, increased by 10% for every dependent child of the beneficiary, while the long-term unemployment benefit is set at €200 per month. As to the unemployment benefit provided to self-employed people and freelancers, this amounts to €399.25 per month.

2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Greece as far as young people are concerned are the following.

a) Age

Age is not a criterion for the regular unemployment benefit and the unemployment benefit for self-employed people. However, the long-term unemployment benefit is available only to young people aged 20 or over.

b) Activity status requirement

The main conditions for receiving the regular unemployment benefit in Greece are: to have previously been employed and insured for unemployment; to be unemployed involuntarily (labour contract terminated by the employer or end of fixed-term contract); not to be self-employed; to be capable of and available for work; and to be registered with the OAED, and to remain at its disposal.

Therefore, young unemployed people who are available to work and are actively seeking employment have access to the unemployment benefit scheme in Greece under the same rules that apply for those aged over 30.

Non-standard workers (people working part time and on fixed-term contracts) are also included, provided that they fulfil the relevant eligibility criteria. It should be noted, however, that the regular unemployment benefit does not cover self-employed people who have become unemployed. People who were previously self-employed (freelancers and independent self-employed people, but not farmers) are able to claim a monthly means-tested unemployment benefit provided to self-employed people and freelancers, for a period lasting three to nine months, depending on the period of contributions (the minimum being three years). This is a compulsory social insurance scheme financed by contributions paid by freelancers and independent self-employed people.

As to trainees and apprentices, according to the relevant legislative framework they are not considered to be in employment, and they do not have access to the unemployment benefit scheme. The only exception is those beneficiaries who, while receiving unemployment benefit, intend to participate in a vocational training programme (with or without receiving an educational allowance). In that case, they maintain the status of unemployed and continue to receive the unemployment benefit (together with the educational allowance) only if they meet cumulatively the following conditions: (i) they were registered with the OAED for at least four months during the 12 months before the programme's start date; (ii) they declare the details of the programme to OAED services before the start date of the programme; and (iii) they have not participated in similar programmes over the previous two years (Law 4430/2016). If a beneficiary receiving the unemployment benefit does not meet the above-mentioned conditions, the receipt of unemployment benefit is suspended and can be resumed after the completion of the vocational training programme, which must be completed within two years of the initial grant decision.

c) Contributory history required to access the scheme

As to the contributory history required for receiving the regular unemployment benefit, the following rules apply for all age groups: (i) at least 125 days of work during the 14 months preceding job loss (the two last months preceding job loss are not taken into account for the calculation of the required number of days of work); and (ii) the total number of days of paid unemployment for which unemployment benefit has been received cannot exceed 400 days within the four-year period preceding job loss. Moreover, for first-time claimants, there are specific requirements. These are: (i) at least 80 days of work per year in the two years prior to their application; and (ii) at least 125 days of work during the 14 months preceding job loss (without taking into account the last two months) or, alternatively, at least 200 days of work during the two years preceding job loss.

With regard to the means-tested unemployment benefit provided to self-employed people and freelancers, eligible beneficiaries must have at least three years of contributions. This rule applies to everyone, irrespective of their age.

d) Waiting period

The waiting period required for the regular unemployment benefit, applicable only for the first application, is six days (i.e. beneficiaries are subsidised from the seventh day). The waiting period is the same for all age groups of eligible beneficiaries.

It should also be noted that, until recently, the waiting period for entitlement to unemployment benefit for the self-employed was three months for all age groups. In July 2020, a ministerial decision was adopted, introducing certain modifications to the granting procedures of unemployment benefit; among them was the abolition of the three-month waiting period.

e) Replacement rate/benefit level

The calculation of all unemployment benefits (i.e. the regular unemployment benefit, the long-term unemployment benefit and the unemployment benefit provided to self-employed people and freelancers) is the same for young people aged 15-29 as for those aged 30 or over.

f) Duration

The duration of all unemployment benefits is not age-specific; the period during which the unemployment benefit is provided is determined by the insured person's contribution record and varies between five and 12 months.

2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

As the preceding section shows, there is no unemployment scheme specifically targeted at young people in Greece. In addition, there are no different eligibility criteria that apply for the 15-29 age group. It should be noted, however, that young people aged 15-19 do not have access to the long-term unemployment benefit, as this is available only to people aged 20 or over. Self-employed farmers, irrespective of their age, are not entitled to the unemployment benefit provided to self-employed people.

b) Main obstacles in access for young people

The insurance-based nature of unemployment benefits in Greece, along with the fact that the duration of the benefit differs according to the individual's contributory history, create obstacles in access for young people. There are serious difficulties for young people concerning the fulfilment of the qualifying conditions, which relate mainly to the short duration of their contribution periods.

This can be further supported by the fact that a huge number of registered young unemployed people aged 15-29 are not eligible to receive an unemployment benefit. According to the latest available OAED data for April 2021 (OAED, 2021), out of the total number of registered unemployed people aged 15-29 (180,219 people), only 21,269 (or 11.8%) received an unemployment benefit. However, it should be noted that this obstacle in access also concerns older workers with shorter contributory periods, though it is a more serious problem for young people in the transition from education to work, trainees, apprentices and young people in non-standard forms of employment.

Moreover, self-employed people and freelancers, including those aged 15-29, are in general partially covered, given that eligibility criteria for the unemployment benefit provided to self-employed people and freelancers are stricter than those that apply to employees. Therefore, a large number of self-employed people and freelancers fail to fulfil these eligibility criteria, which, in turn, impedes their access to the unemployment scheme.

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

Sickness (cash) benefits in Greece are not means-tested and are paid to insured employees and self-employed people who, because of physical or mental illness, or an accident at work, are unable to work and are absent from their work for more than three days. The period for which the benefit is paid varies depending on the social insurance contributions made by the insured employee.

3.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Greece as far as young people are concerned are the following.

a) Age

Age is not a criterion for this scheme.

b) Activity status requirement

Given the compulsory work-related social insurance scheme for employees with earnings-related benefits, all employees, self-employed people and non-standard workers are included in the scheme, irrespective of their age. Therefore, young people in employment are entitled to benefits in cash from the digital National Agency for Social Insurance (e-EFKA) according to the statutory regulations of each incorporated fund, until e-EFKA's unified benefits regulation is published. Trainees and apprentices do not have access to the scheme, except for those apprentices who have an apprenticeship contract.²

c) Contributory history required to access the scheme

The qualifying conditions for insured people to receive sickness benefit are the following:

- 120 days of contributions in the year preceding the illness (or 100 for those employed in the construction sector) or for the first 12 of the 15 months preceding the illness, excluding the last quarter;
- 300 days of contributions during the last two years preceding the illness, or 27 of the 30 months preceding the illness;
- at least 1,500 days of contributions, 600 of which must have been accumulated in the last five years prior to the incapacity to work due to the same illness; or

² Apprenticeship contracts are signed between apprentices and employers, co-signed by the heads of the relevant educational structures in the case of OAED vocational schools, or approved by head of the relevant educational structures in the case of vocational senior high schools (EPAL/ IEK). According to the relevant ministerial decision, apprentices are insured with the e-EFKA for the whole period of their apprenticeships.

- 4,500 days of insurance prior to the notification of the illness.

One day of work corresponds to one insurance day. Days of annual paid leave are considered days of employment. The contributory history required to access the scheme is the same for those aged 15-29 as for those aged 30 or over.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

There is a statutory obligation (under social security law) for the employer to pay 50% of the gross wage for the first three days of sickness. From the fourth until the 15th day the employer pays the difference between the sickness benefit provided by e-EFKA and the wage of the employee. From the fourth day of sickness, e-EFKA provides, for 12 days, 50% of the daily wage of the notional insurance class in which the insured person is classified according to their wage in the last 30 days of the previous year. From the 16th day, the full amount (100%) is paid by e-EFKA. Civil servants are paid their wage during sickness.

The above calculation is not age-specific.

f) Duration

The duration of the benefit increases according to the duration of the insurance contribution payments.

- For at least 120 days of work subject to contributions during the calendar year preceding the illness (100 for those working in the construction sector) or during the first 12 of the 15 months preceding the illness, the duration of the benefit is up to 182 days within the same year (for the same or a different illness).
- For at least 300 days based on the contributions paid during the two years, or 27 of the 30 months, preceding the illness, the duration of the benefit is up to 360 days within the same year for the same illness.
- For at least 1,500 insurance days, 600 of which were accumulated in the last five years prior to the incapacity to work due to the same illness, or for 4,500 days of insurance prior to the notification of the illness, the duration of the benefit is up to 720 days for the same illness.
- Depending on the patient's age and insurance record, 720 days of benefit can be paid in cases where the requirement of 1,500 or 4,500 days is not fulfilled.

The qualifying period does not vary with age.

3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

Given the fact that the Greek scheme for sickness benefits in cash is contributory, the main gap in accessing the scheme is for the unemployed and inactive young people. This is a gap that is not specific to the 15-29 age group; however, it is more evident to the young people considering the unemployment rate (see Section 1).

Furthermore, according to the eligibility conditions presented above, most trainees and apprentices are not covered for sickness benefits in cash. In addition, although all insurance funds are incorporated in e-EFKA, e-EFKA's unified benefits regulation has not yet been published. As a consequence, for the time, the self-employed receive benefits in cash from e-EFKA according to the statutory regulations of the Social Insurance Organisation for the Self-employed – OAEE (the social insurance fund for self-employed people incorporated in e-EFKA), which does not provide sickness benefits in cash, though this gap exists at any age and is not specific to the 15-29 age group.

b) Main obstacles in access for young people

The main obstacle in access for young people concerns those with a permanent or temporary contract of employment who have been in work for a shorter period of time than that required to qualify for benefit. This may, for example, be because they have very recently entered the labour market or are migrants who have been in the country a relatively short period of time. Similarly, non-standard workers face obstacles in access due to difficulties in the labour market and the inability to fulfil the strict conditions for entitlement, because they do not work enough hours or days to be eligible (see the incidence of part-time and temporary work in Section 1). According to the results of research conducted in 2015, 75.1% of non-standard employees aged 15-17 and 21.8% of those aged 18-24 in Greece were at risk of not being entitled to sickness benefits in cash (Matsaganis et al., 2016).

3.2 Healthcare benefits

In this section, the focus is on the general rules related to the access of young people to healthcare services, as the Greek healthcare system does not provide reimbursement of healthcare costs.

The Greek healthcare system has a mix of public and private funding and service delivery. It is characterised by the co-existence of a national health system (which is rather hospital-oriented), compulsory work-related social insurance and a fairly strong private for-profit healthcare sector. The National Organisation for the Provision of Health Services (EOPYY), which is a public corporate body, acts as a single purchaser of healthcare services for the vast majority of insured people and their dependants, while since 2016 uninsured citizens are also granted access (free of charge) to public healthcare.

Healthcare coverage by the EOPYY for insured people is financed by contributions paid by employees, the self-employed and retired people through the e-EFKA. Insured people pay a fixed premium, which is collected by the e-EFKA and then transferred to the EOPYY. They are entitled to access (free of charge) to all public primary (medical care, dental care and diagnostic examinations) and secondary (hospital treatment) healthcare services; they also have access, though on a cost-sharing basis, to healthcare services delivered by certain private providers contracted with the EOPYY. In the latter case, for diagnostic examinations the EOPYY pays 85% and the insured person pays 15%; for medical examinations by doctors contracted with the EOPYY (but not dentists), the EOPYY pays 100% of the doctor's fee. With regard to hospital treatment in private clinics contracted with the EOPYY, 70% of the total cost is paid by the EOPYY and 30% by the insured person, calculated in accordance with the "closed unified hospital expenditure/diagnosis-related groups" classification system (KEN-DRGs). In the case of healthcare services delivered by private providers not contracted with the EOPYY (i.e. visits to doctors and diagnostic examinations/hospital treatment in diagnostic centres or private clinics), insured people have to pay the whole cost by themselves (out-of-pocket payments) or through private insurance. As for the uninsured, the healthcare coverage package is the same as that of the insured, the only difference being that, unlike the insured, uninsured people are not entitled to access private providers contracted with the EOPYY on a cost-sharing basis. It should be pointed out that, in all cases, everyone irrespective of legal status is entitled to access health emergency departments for the management of life-threatening conditions.

3.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Greece as far as young people are concerned are the following.

a) Age

Age is not a criterion for the employees covered under this scheme. In the case of dependants' status (protected members), unmarried children living with their insured parents are covered: (i) up to age 18; (ii) if they are unemployed, up to age 24; (iii) if

they are students, for two years following the completion of their studies or once they have reached age 26 (whichever comes first); or (iv) if they have a disability of more than 67%.

b) Activity status requirement

Healthcare benefits are provided to employees insured with the e-EFKA (public and private sector employees, farmers, self-employed people, and mariners).

Unemployed people and their dependants are also entitled to healthcare benefits in kind in the public healthcare system.

Legislation passed in 2016 provided access to healthcare for the uninsured and vulnerable, including those without healthcare coverage, migrants who are legally resident in Greece, children, pregnant women and people with chronic conditions – irrespective of their age or insurance status. Moreover, irrespective of legal status, all residents are entitled to access emergency departments for the management of life-threatening conditions (Economou et al., 2017; Ziomas et al., 2018).

c) Contributory history required to access the scheme

In order to gain access to healthcare benefits it is necessary to have paid insurance contributions corresponding to at least 50 days of employment during the year preceding the illness or during the 12-month period preceding the illness.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

Healthcare insurance in Greece is based on the contractual model. Insured people are entitled to medical care at no extra charge at the point of use.

f) Duration

No specific limit.

3.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

There are no specific age gaps in access to healthcare. The fact that uninsured people can access only public providers and not private providers contracted with the EOPYY, is an issue concerning the whole population and not only young people: this undermines equity of access, particularly in regions where public healthcare units are understaffed or face shortages of modern equipment such as computed tomography and magnetic resonance imaging scanners (Economou, 2015; Ziomas et al., 2018).

b) Main obstacles in access for young people

There are no specific age obstacles in access to healthcare. Public underfunding of healthcare, the increased burden of out-of-pocket payments (due to falls in household income), staff shortages and poor-quality provision in the public healthcare sector, and the uneven geographical distribution of doctors and healthcare facilities, are the main challenges that need to be addressed, which, nevertheless, concern the whole population and not only young people (Economou, 2015; Ziomas et al., 2018).

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

For women employees in the private sector on any type of contract (full-time, part-time, or fixed-term), maternity leave is accompanied by the provision of maternity cash benefits, which are contributory. These are equal to the beneficiary's average net wage and are provided by the e-EFKA and OAED for 56 days before and 63 days after childbirth (119 days in total). After the end of maternity leave, women employees are entitled to an extra six months of maternity leave and, thus, to an extra allowance (the special maternity protection allowance), which is equal to the statutory minimum wage, paid by the OAED. As regards public sector women employees, they are entitled five months maternity leave with full remuneration, while self-employed women are entitled, for a period of four months, to a monthly maternity allowance.

It should be noted that, until very recently (June 2021), there were no paternity cash benefits available in Greece. Fathers, irrespective of their age, were entitled to two days of paid paternity leave. For these two days, they received their salary as normal, though this cannot be considered a cash benefit. With the adoption of Law 4808/2021, which incorporated the EU Directive 2019/1158 on work-life balance for parents and carers, 14 days of paid paternity leave has been introduced. Additionally, four months of parental leave for each parent, with an allowance by the OAED for two months, was introduced (see also Section 7.1).

4.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the contributory maternity cash benefits in Greece as far as young people are concerned are the following.

a) Age

Age is not a criterion for any of the contributory maternity cash benefits provided in Greece.

b) Activity status requirement

All contributory maternity cash benefits are provided to public sector employees as well as to those actively insured employees in the private sector (including non-standard workers) who have a dependent employment relationship at the beginning of the maternity leave. Women who are self-employed, freelancers or farmers must be eligible to receive benefits in kind (healthcare insurance capacity) in order to be entitled to maternity allowances. It is worth noting that unemployed mothers who have 200 days of work during the two years prior to childbirth are only eligible for the maternity cash benefit provided by the e-EFKA.

c) Contributory history required to access the scheme

In order to be entitled to these benefits, the required contributory period for women employees on any type of contract (full-time, part-time, or fixed-term) in the private sector is 200 days of work during the two years prior to childbirth. Periods of unemployment are not taken into account in calculating this period. No contributory history is required for the provision of maternity allowance to women who are self-employed, freelancers or farmers. The same rules apply to all women, irrespective of age.

d) Waiting period

No waiting period required.

e) Replacement rate/benefit level

The calculation of all maternity cash benefits is based on the same rules, irrespective of age group. However, it is considered necessary to point out that the amount of the maternity allowance provided to women who are self-employed, freelancers or farmers is significantly lower than the respective allowance provided to employees.

f) Duration

The duration is the same for all beneficiaries, irrespective of their age. It should be noted, however, that the period of receipt of maternity allowances is shorter for women who are self-employed, freelancers or farmers than that for women employees (in either the public or the private sector).

4.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

Uninsured women are not entitled to claim benefits from the e-EFKA, and women who are unemployed, self-employed or freelancers do not have access to maternity benefits. Similarly, unemployed women with less than 200 days of work are not entitled to the maternity benefit. Although this does not only concern young people, they are more affected by this, given the high youth unemployment rate.

b) Main obstacles in access for young people

The main obstacle in access for young people is linked with the fact that these are contributory benefits. Given that young women in Greece continue to exhibit, by and large, low employment rates (see Section 1.1) and high rates of non-standard employment, they have short contributory periods and, thus, they cannot fulfil the qualifying conditions. It should also be noted that self-employed women are in general partially covered, given that there are significant variations as to the benefit level and its duration. More specifically, as regards self-employed women, the period of maternity leave is shorter than that for women employees, while the amount of the respective allowance is significantly lower. Although women employees receive monthly maternity benefits that are equal to their monthly salary, self-employed women are entitled, for a period of four months, to a monthly maternity allowance of €200 in the case of those in liberal professions and €150 for freelancers, while women farmers are entitled only to a lump-sum allowance of €486.77.

5 GUARANTEED MINIMUM INCOME SCHEMES**5.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Greece as far as young people are concerned are the following.

a) Age

The scheme is available to adults (aged 18 or over).

b) Activity status requirement

The scheme is available to eligible households, irrespective of whether their members are in employment or are out of work. Therefore, young people who are employed (including the self-employed and people in non-standard employment), unemployed and economically inactive all have access to the scheme, provided that they fulfil all income, property and residence eligibility criteria for the GMI scheme. It should be noted that no explicit reference is made to young people participating in an apprenticeship or traineeship programme in the relevant ministerial decisions. Hence, they shall have access to the scheme on the condition that they fulfil the eligibility criteria.

c) Other eligibility conditions

The GMI scheme is means-tested and requires the beneficiaries to be legal and permanent residents of the country and to fulfil specific income and property criteria depending on the size and composition of the household, but these are not different for young people (Ziomas et al., 2017). In addition, all adult members of a beneficiary household are obliged

to register with the OAED's unemployment registry, within a month after the approval of their application. However, full-time university students, young people in vocational training and trainees without an employment relationship are exempted from the above-mentioned obligation.

d) Benefit level

The total monthly amount of the income support that a person/household can claim depends on the size and composition of the household and on the household's gross income. The financial benefit is set at €200 per month basic support per household unit, plus a proportional amount set at €100 for every adult and €50 for every dependent child in the household (with the exception of single-parent households, where the amount for the first child is set at €100). The maximum monthly amount of the benefit cannot exceed €900, irrespective of the household's composition. The calculation of the financial benefit is based on the same rules irrespective of the age group.

e) Distinctions between different groups of young people

Young people aged up to 25 who are enrolled in universities, colleges or vocational training institutes, and who live alone, are not eligible to receive the single-person household GMI benefit, regardless of their place of residence.

5.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

The main gap faced by young people is the fact that those aged up to 25 who are enrolled in universities, colleges or vocational training institutes, and who live alone, are not eligible to receive the single-person household GMI benefit, regardless of their place of residence.

b) Main obstacles in access for young people

The fact that eligibility for the GMI scheme is subject to criteria on income and property makes it inaccessible to many young people in Greece. This is especially the case for young people who live with their parents and for low-wage earners. In addition, according to an evaluation study of the first two years of implementation of the scheme, 60% of households in the first decile that are likely to fulfil the eligibility criteria did not apply to the GMI scheme – either because they had never heard about the scheme, or they had heard about the scheme but did not know the relevant details (Marini et al., 2019). Although this evaluation study does not focus solely on young people aged 15-29, it provides useful insights highlighting significant issues of non-take up that are relevant for young people as well.

6 HOUSING BENEFITS

The housing benefit, which takes the form of a non-contributory means-tested rent subsidy, is targeted at people who live in rented primary residences, irrespective of their age. It is set at €70 per month for a single-person household, while for each additional household member (adult or child) this amount is increased by €35 per month. The total amount of the rent subsidy cannot exceed €210 per month, irrespective of the composition of the household. It should be pointed out, however, that if the actual amount of the rent paid by the household is lower than the amount of the rent subsidy for which the household is eligible, the total amount of the subsidy paid is equal to the actual rent. As to the income criteria for eligibility, the total annual income of a single household cannot exceed €7,000, while for each additional household member this amount is increased by €3,500. The total eligible annual income cannot exceed €21,000, irrespective of the composition of the household.

6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Greece as far as young people are concerned are the following.

a) Age

The rent subsidy is targeted at people who live in rented primary residences, irrespective of their age.

b) Activity status requirement

Young people who are employed (self-employment and non-standard work included), unemployed and economically inactive (trainees and apprentices included) who fulfil cumulatively all the eligibility criteria have access to the scheme under the same rules as those aged 30 or over.

c) Other eligibility conditions

There are conditions on residence, income, property, bank deposits or/and the current value of shares, bonds, etc.; but these are not different for young people. In addition, if a beneficiary family includes children of compulsory school age, the provision of the rent subsidy is contingent upon their enrolment in school and regular attendance (i.e. they should not have to repeat a grade due to absences) (Ziomas et al., 2019).

d) Benefit level

The amount of the monthly benefit depends on the composition of the household and is not age-specific.

e) Distinctions between different groups of young people

Young people aged up to 25 who live alone in rented premises and attend university, college or a vocational education and training institution (either in Greece or abroad) are not eligible to receive the rent subsidy.

6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Greece are the following.

a) Main gaps in access for young people

The main gap faced by young people is the fact that those aged up to 25 who are enrolled in universities, colleges or vocational training institutes, and who live alone in rented premises, are not eligible to receive the single-person household rent subsidy, regardless of their place of residence.

b) Main obstacles in access for young people

No particular obstacles can be identified in access for young people to the rent subsidy, other than the fact that eligibility for this scheme is subject to very strict criteria on income, which in practice make it inaccessible to people (irrespective of their age). For instance, an employee in the private sector receiving the minimum wage (i.e. €558 net per month or €7,815 per year)³ is not eligible for the rent subsidy, as in order to be eligible the total annual income of a single-person household cannot exceed €7,000.

³ The effective minimum wage amounts to €758.33 gross per month, since private sector employees are entitled to an additional two months' bonus payment per year (i.e., a full month's bonus payment at Christmas along with an Easter bonus payment and a summer holiday bonus payment, each equivalent to 50% of an employee's monthly salary).

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

As underlined in previous ESPN reports for Greece, given the deep recessionary phase that the country underwent, the main focus of social policy-related measures/reforms during the crisis period has been getting people into employment and combating extreme poverty, in order to cushion the consequences of the crisis for the most deprived. In this context, adopting measures specifically targeted at facilitating access for young people to social protection has not been a priority for action. This implies that no major reforms have taken place since 2015 concerning access of young people to social protection, while no significant change to the access to social protection has been introduced as a consequence of the COVID-19 crisis for young people. Instead, all social protection measures taken to mitigate the effects of the lockdown applied to the whole (eligible) population, irrespective of age. Therefore, although they did not exclude young people, none of them has been targeted directly at this segment of the population.

Nevertheless, some of the social policy reforms undertaken over recent years have indirectly affected young people's access to social protection. More specifically, the recent reform of the social insurance system (Theodoroulakis et al., 2020) introduced a new special (lower) social insurance category for those freelancers and self-employed people who have less than five years of insurance. Undoubtedly, this provision facilitates the access of young self-employed people to social protection, and especially to contributory benefits, as the amount of their social contributions is lower than in the case of those who have more than five years of insurance. In addition, it should be noted that, as of February 2019, the government introduced an increase in the statutory minimum wage and abolished the sub-minimum wage for young people aged under 25. Although this measure does not concern the access of young people to social protection, it has brought about a significant increase, by 27.2% (from €511 gross per month to €650), in the minimum wage for young people. It is also worth noting that this increase has resulted in increases to a number of allowances or benefits (24 in total) which are linked to the amount of the minimum wage (e.g. unemployment benefit, special maternity benefit, and subsidised employment schemes). Finally, it is worth noting that, very recently (June 2021), a new Law was adopted by the Greek Parliament (Law 4808/2021) which, among other things, incorporates the EU Directive 2019/1158 on work-life balance for parents and carers. Although this law did not contain measures specifically targeted at young people, it provides for: (i) 14 days of paid paternity leave, which is granted irrespective of the father's age; (ii) four months parental leave for each parent (irrespective of their age), with an allowance by the OAED for two months; and (iii) flexible working arrangements for parents of children up to age 12.

7.2 National debates

As the preceding analysis shows, there are no measures specifically targeted at improving young people's access to social protection, though some active labour market programmes have been directly targeted at young people. In general, young people's access to social protection has not been discussed at national level or addressed as a specific issue in Greece.

As already mentioned, in recent years, as a result of the 2008-2009 economic crisis, debates and social policy interventions/measures have focused on mitigating the consequences of the crisis by increasing employment, reducing unemployment and alleviating extreme poverty and social exclusion. In this context, the issue of young people's access to social protection has mostly been addressed as a by-product of broader policy objectives, mainly within the goal of promoting young people's labour market participation.

Overall, it may be argued that there has been little or no debate on the issue of young people's access to social protection in Greece; the issue is rarely debated independently of the general issues of boosting employment or addressing poverty and social exclusion.

7.3 Good practice and recommendations

No good practice that specifically helps young people to access the relevant social protection schemes can be identified in Greece. There are no measures specifically targeted at facilitating young people's access to social protection, although youth unemployment in Greece remains among the highest in the EU, and a large proportion of young people aged 15-29 are neither in employment nor in education and training (NEETs) (i.e. 18.7% in 2020; see Section 1). The impact of the COVID-19 pandemic on the economy and the labour market poses considerable challenges for young people; large job losses are expected to increase the already high youth unemployment rate, while those seeking employment face severe barriers due to the stagnation of hiring.

To address this situation, specific policy measures and initiatives should be based on an integrated approach, with the ultimate aim of supporting young people to achieve autonomy. These measures should be focused on promoting youth employment, especially standard forms of employment, along with ensuring access to social protection rights for those working under non-standard forms of employment. Efforts should also be concentrated on reforming contributory social protection benefits to ensure benefits are accessible to all young people. The system needs to be adapted to the Greek labour market's current circumstances by reducing the minimum period of contributions required to access the various social protection benefits. This could also act as an incentive for young people to seek formal employment, contributing, thus, to tackling undeclared work. That said, addressing the problem of undeclared work is crucial for ensuring young people's access to social protection, as they are more likely to be engaged in informal employment (ILO, 2016).

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