



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to social protection for young people

Cyprus

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

Cyprus

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SUMMARY

This report summarises the access of people aged 15-29 to social policies in Cyprus, while pointing out the obstacles and gaps to social protection for this age group. In general, Cypriot society is characterised by the prevalence of traditional norms and values, which often result in the cultivation of strong family ties between parents and their adult children, typically taking the form of economic or other forms of support. The share of young adults living with their parents in 2019 was 75.2% (well above the EU27 average: 69%). The estimated average age for leaving the parental home was 26.8 in 2020 (marginally above the EU27 average). Finally, the risk of poverty or social exclusion among young people is comparatively low, although certain pockets of severe poverty may exist among vulnerable groups (e.g. young migrants, and young people who lack economic or other support from their families).

The report covers the areas of: unemployment benefits; sickness and healthcare benefits; maternity, paternity and parental benefits; guaranteed minimum income (GMI); and housing benefits. The overarching finding is that, with very few exemptions, young people in Cyprus do not face statutory restrictions on access to benefits and, in principle, they have the same access to social protection (as well as facing the same gaps in protection) as other age groups. An obvious exception to this is the GMI scheme, eligibility for which requires people to be over 28. This age restriction does not mean that young people cannot benefit at all from the scheme. First, if applicants fall into certain categories – orphans, married people, people with disabilities, and people under the legal care of the Director of Social Welfare Services – the restriction is relaxed. Second, young people under 28 may benefit as dependants of an eligible recipient (typically their father or mother).

Apart from the fact that there is a lack of policy measures targeting young people in Cyprus, the current social protection measures may impede access for young people due to the fact that most social protection benefits in Cyprus are contributory. This means that benefit eligibility depends on the fulfilment of certain contributory conditions, and their level is typically calculated on the basis of insurable earnings. As a result, newcomers in the labour market, typically young people aged 15-29, bear a higher risk of not fulfilling the required conditions; or, if they fulfil them, of receiving an inadequate benefit, as their labour earnings are usually low. Suffice to say that these risks are higher for young employees on non-standard job contracts. The risks are also high for the self-employed, who additionally are excluded from unemployment benefit. Gaps in protection are also considerable for uninsured young people due to the high reliance of the system on contributory benefits, and the fact that they are excluded from minimum-income support (unless they belong to some special categories or they are dependants of an eligible recipient).

Housing is also an area of concern as the existing policies are targeted at specific groups of the population (e.g. GMI beneficiaries), while most young people rely on parental economic support or their own family property in order to gain access to good-quality housing. The lack of effective housing support may have a harsher negative effect on vulnerable groups of young migrants such as refugees and asylum-seekers.

Policy recommendations stemming from this report include: a) consider a relaxation of contribution conditions, as well as other social insurance solutions and measures to facilitate access to contributory benefits for young people; b) consider a lower age cut-off for minimum-income benefits (also taking into account cost and other considerations); and c) consider a more comprehensive array of housing policies, covering all needs and groups without exclusions.

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 Cyprus, % 15-29 and 30-64)

	CYPRUS											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	44.6	45.7	47.3	50.5	53.7	51.6	70.5	71.3	73.3	76.2	77.5	77.2
<i>Paid employment**</i>	92.3	91.5	93.2	92.4	92.5	93.6	84.5	85.7	86.6	86.7	86.2	86.1
<i>Self-employment**</i>	4.8	5.5	5.0	5.9	6.1	5.4	12.9	12.1	11.6	12.2	12.6	12.9
<i>Contributing family work**</i>	2.9	3.0	1.8	1.7	1.4	1.1	2.6	2.1	1.7	1.2	1.2	1.1
UNEMPLOYMENT***	24.5	21.8	18.7	14.7	11.3	13.2	12.2	10.5	9.0	6.7	6.0	6.2
INACTIVITY****	40.9	41.5	41.7	40.9	39.4	40.5	19.7	20.3	19.4	18.3	17.6	17.7
	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 Cyprus, 51.6% of people aged between 15 and 29 were in employment, compared to 77.2% 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 Cyprus was 13.2% of the 15-29 age group and 6.2% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Cyprus in the 15-29 and 30-64 age groups were 40.5% and 17.7%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa_eegais], [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](#).

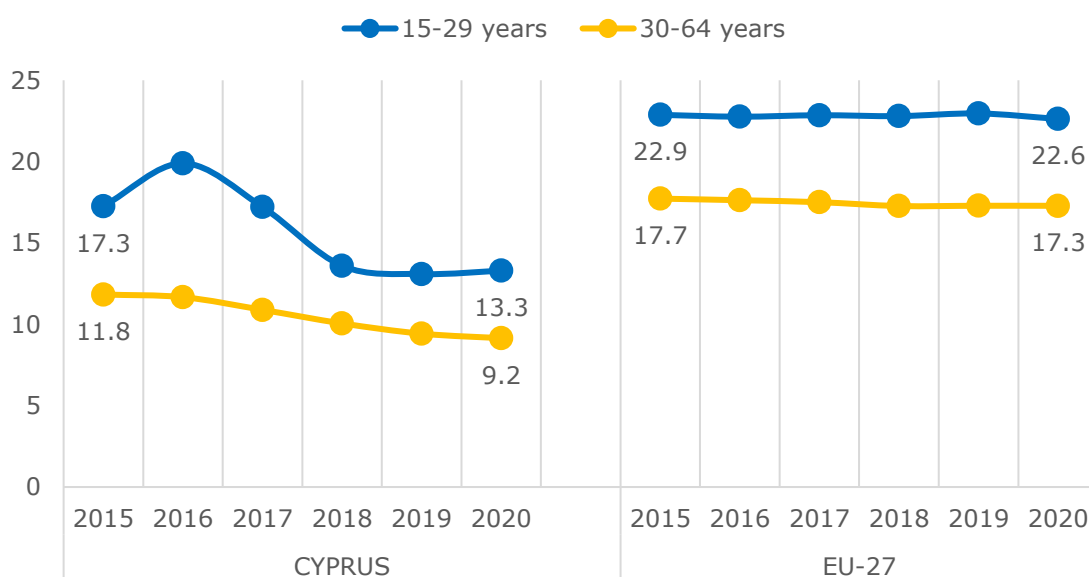
Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Cyprus, ratios 15-29/30-64)

	CYPRUS						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.63	0.64	0.64	0.66	0.69	0.67	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.09	1.07	1.08	1.07	1.07	1.09	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.37	0.45	0.43	0.48	0.48	0.42	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.12	1.40	1.03	1.47	1.15	0.99	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.01	2.06	2.08	2.19	1.88	2.15	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.07	2.05	2.15	2.23	2.24	2.29	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 Cyprus, 51.6% of people aged between 15 and 29 were in employment compared to 77.2% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.67. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

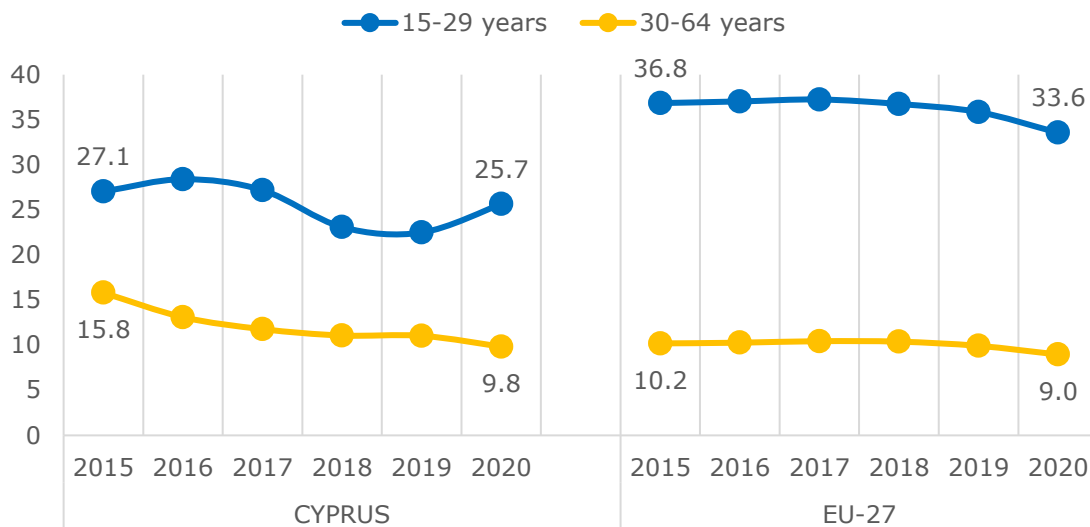
Source: See Table 1a.

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 Cyprus, %)

Reading note: In 2020, in Cyprus, the share of part-time employment in total employment was 13.3% for the 15-29 age group and 9.2% 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 Cyprus, %)

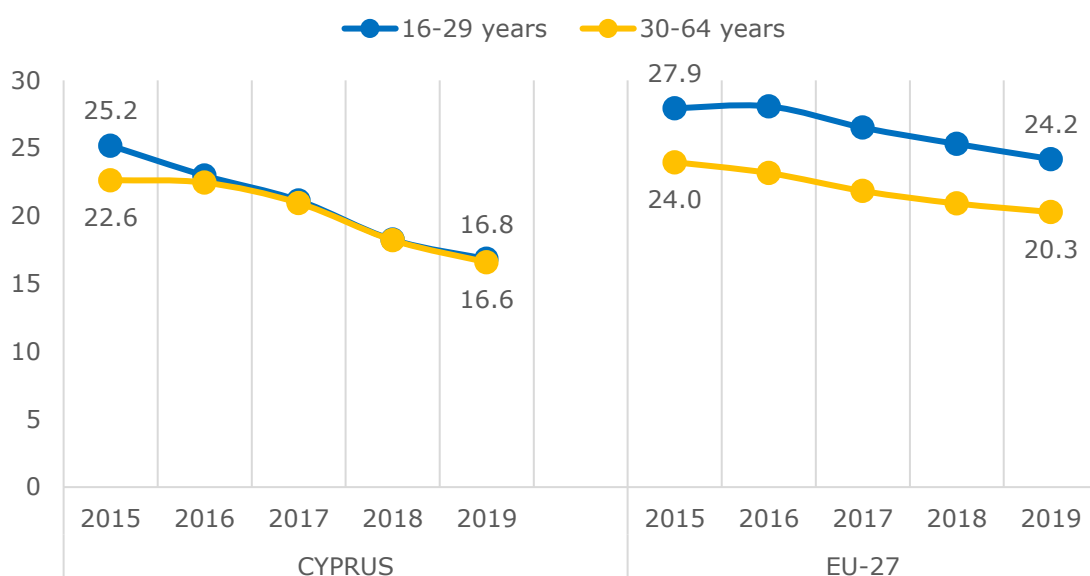


Reading note: In 2020, in Cyprus, the share of temporary workers among employees was 25.7% for the 15-29 age group and 9.8% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

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 Cyprus, %)

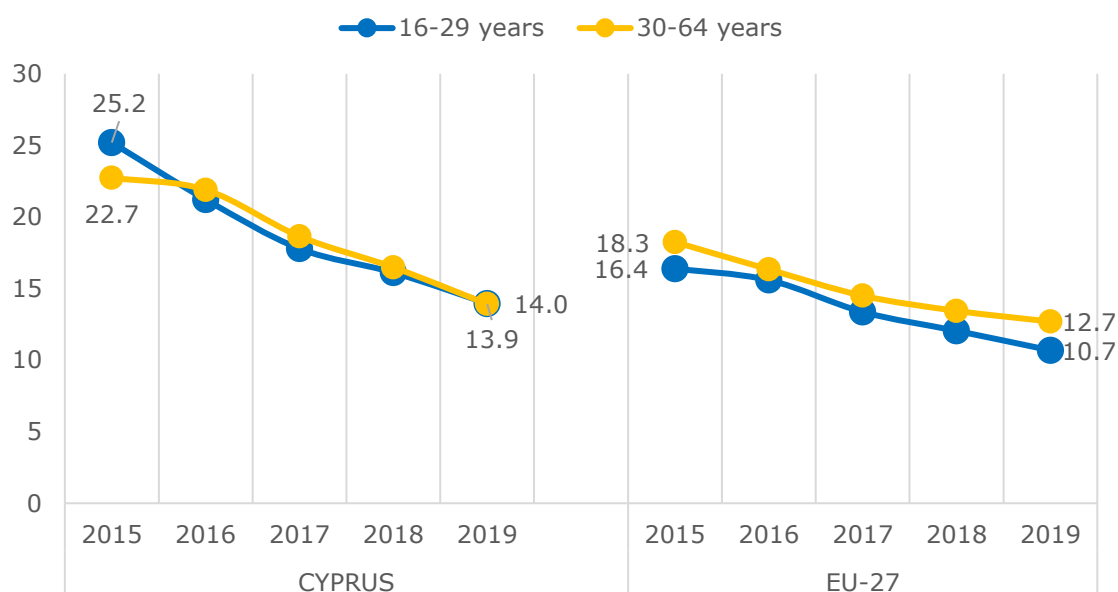


Reading note: In 2019, in Cyprus, 16.8% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 16.6% 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 Cyprus, %)

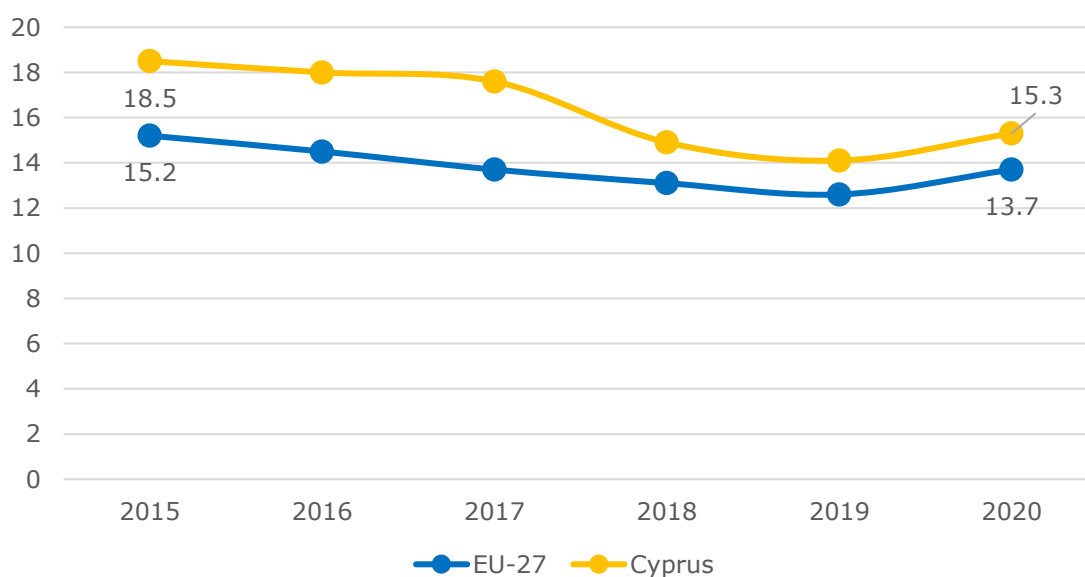


Reading note: In 2019, in Cyprus, 14.0% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 13.9% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc_mdsd]. 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 Cyprus, %)

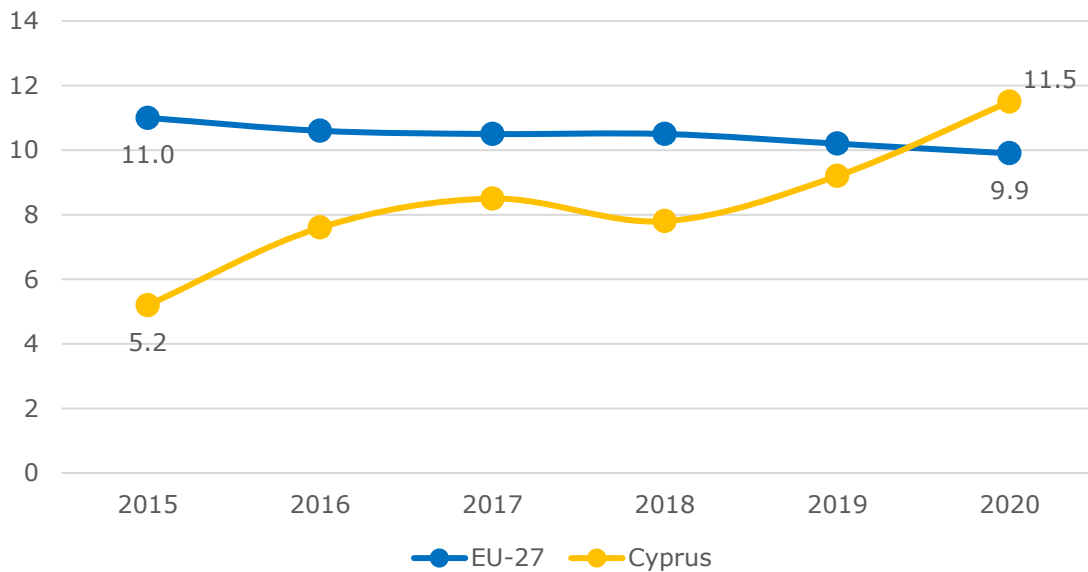


Reading note: In 2020, in Cyprus, 15.3% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

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 Cyprus, %)

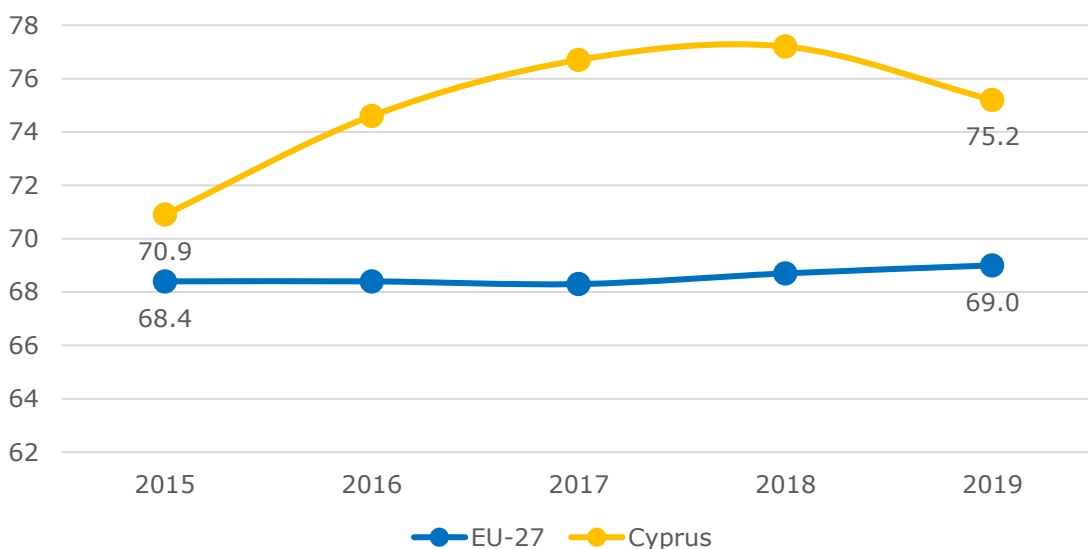


Reading note: In 2020, in Cyprus, 11.5% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

Source: Eurostat, LFS - indicator [edat_ifse_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 Cyprus, %)



Reading note: In 2019, in Cyprus, 75.2% 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

Income support to the unemployed in Cyprus is provided by the unemployment benefit scheme, which is administered by the Department of Social Insurance Services (SIS) of the Ministry of Labour, Welfare and Social Insurance. The scheme is financed by compulsory social insurance contributions calculated on insurable earnings.

2.1 Eligibility conditions and benefit entitlements

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

a) Age

The unemployment benefit is available to people aged 16 or over.

b) Activity status requirement

This scheme covers all employed people, including non-standard workers, trainees and apprentices who become unemployed². The only category excluded is the self-employed, who are not entitled to the benefit.

c) Contributory history required to access the scheme

To be insured, people must have actual insurance equal to at least 0.5 of the insurance unit³; at least 26 weeks must have elapsed since the insurance commenced; and people should have actual or assimilated insurance⁴ equal to at least 0.39 of the insurance unit in the relevant contribution year⁵. These conditions apply to all insured people irrespective of their age.

d) Waiting period

The unemployment benefit is paid from the fourth day of unemployment. This waiting period is the same for all.

e) Replacement rate/benefit level

The calculation of the benefit is the same for all age groups.

f) Duration

The duration of the benefit is the same for all age groups.

2.2 Gaps/obstacles in access for young people

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

a) Main gaps in access for young people

The scheme explicitly excludes all the self-employed (including dependent self-employed people). In 2020, the self-employment rate in the 15-29 age group was 5.4% (note that the corresponding rate in the 30-64 age group was 12.9%) (see key figures in Section 1). The scheme is also contributory. This means that undeclared workers are not covered by the scheme.

² Voluntarily insured people working for a Cypriot employer overseas are also included.

³ The result is arrived at by converting real and assimilated insurable earnings to insurance units.

⁴ Earnings for which insured people have no obligation to pay contributions, such as for periods of military service or study at an educational institution after the age of 16.

⁵ The relevant contribution year is the last year of contributions before the year of benefits, which includes the date on which the insurance conditions related to the benefit must be met (i.e. for the first half of 2014 the relevant year of contributions was 2012, and for the second half of 2014 it was 2013).

With regard to gaps specific to the 15-29 age group, the scheme excludes people aged 15. Besides that, there are no other conditions excluding young people.

b) Main obstacles in access for young people

Although the eligibility rules of the scheme cannot be characterised as particularly stringent, they pose obstacles to young people with short working histories and/or working on various forms of non-standard employment (e.g. part-time), including trainees and apprentices and in general newcomers in the labour market, as they are more likely not to satisfy the contribution conditions described in Section 2.1.

Furthermore, it should be noted that the benefit is calculated on insurable earnings, thereby creating inequalities in terms of adequacy for low-paid workers (for example, young people on non-standard employment). Part-time employment as a percentage of total employment in the 15-29 age group was 13.3% in 2020, and temporary employment as a percentage of total dependent employment in the same age group was 25.7% (the respective figures in the 30-64 age group were 9.2% and 9.8%, respectively) (see Section 1.1). With regard to adequacy, a 2016 ILO report characterised the minimum level of unemployment benefits in Cyprus as “manifestly inadequate”. Comparative data on unemployment benefit reciprocity by age are not available from Eurostat, but Table A1 (from the Cyprus Statistical Service) provides implicit evidence that young people are likely to be disproportionately harmed by inadequate unemployment benefits. This table reports the mean hourly earnings for full-time and part-time employees in Cyprus by age and gender (2018 data). It shows that mean hourly earnings (for full-time work) were considerably lower for young employees (e.g. €5.21 for those under 20 and €6.86 for those aged 20-29); and thereafter they steeply increased for older groups (peaking at €12.77 for the 50-59 age group). There are also gender-related differences in earnings, but they appear at later stages of employees’ career trajectories.

Given that contributory benefits in general, and unemployment benefits in particular, are calculated as a proportion of insurable earnings, the above evidence implies lower and probably inadequate contributory benefits for young people. For example, according to the most recent data from the SIS, the minimum weekly unemployment benefit for the period 6 July 2020 to 4 July 2021 was €41 (beneficiary without dependants) and the maximum amount was €352 (beneficiary with three dependants). To put these figures into perspective, the poverty threshold for a single person in Cyprus in 2018 was €11,154 per year (or around €222 per week). It can therefore be concluded that unemployment support might be inadequate for low-wage young employees who lose their jobs and furthermore lack parental economic support.

The problem of inadequacy is probably even more intense for young people who, as we showed above, are over-represented in non-standard employment compared with the 30-64 age group, and therefore may face the significant wage inequalities characterising non-standard employment in Cyprus (Koutsampelas, 2018). As we have also elaborated in a previous report, labour market inequalities transpose to disparities in contributory benefits, thereby compromising the redistributive capacity of the social protection system (Pashardes and Koutsampelas, 2016).

3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS

3.1 Sickness benefits

Sickness benefit is a contributory “regular” social protection scheme, targeted at: i) employees; ii) self-employed people; and iii) voluntarily insured people working for a Cypriot employer overseas. It covers people aged 16-63, with the same eligibility rules for all age groups.

3.1.1 Eligibility conditions and benefit entitlements

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

a) Age

People aged 16-63, who are incapable of working due to illness or accident.

b) Activity status requirement

The scheme covers those who are incapable of working due to illness or accident. It covers employees (including non-standard employees), self-employed people and voluntarily insured people working for a Cypriot employer abroad. Students, trainees and apprentices are also covered by the scheme, provided they are insured. Basic eligibility condition for all, including non-standard workers is to be insured.

c) Contributory history required to access the scheme

To be insured, people must have actual insurance equal to at least 0.5 of the insurance unit; at least 26 weeks must have elapsed since the insurance commenced; and people must have actual or assimilated insurance equal to at least 0.39 of the insurance unit in the relevant contribution year.

d) Waiting period

To receive the benefit, an application form, accompanied by the required certificates, must be submitted within 21 days from the onset of the illness. There is a waiting period of three days for employees, whereas the waiting period for the self-employed is nine days. However, where self-employed people are unable to work due to an accidental injury, or are admitted to hospital for at least one night, the allowance is paid from the fourth day of inability to work. If the application is submitted out of time, the allowance is only paid retroactively for 21 days, provided that the illness or inability to work continues to exist. The above waiting periods are the same for all age groups.

e) Replacement rate / benefit level

The replacement rate is equal to 60% of the weekly basic insurable earnings, increased to 80, 90 and 100% for one, two or three dependants respectively (maximum three dependants), plus 50% of supplementary insurable earnings up to a maximum equal to the amount of the weekly basic insurable earnings. If employees receive part of the salary from their employer for the entitlement period to sickness benefit, the sickness benefit is reduced so that the total amount does not exceed employees’ normal earnings. However, there are cases where applicants are deprived of the right to payment⁶. The benefit calculation is the same for all age groups.

⁶ Applicants are deprived of the right to sickness benefit for up to six weeks where: a) their inability to work was a result of their own fault; b) they had worked on any of the days applied for sickness benefit; and c) they had acted in a way which may have delayed their recovery, because they failed either to be examined by a doctor or to undergo treatment.

In cases where insured people are entitled to sickness benefit concurrently with another periodic benefit of the social insurance fund, they receive only the highest benefit. The only exception to this rule is the widow’s pension, which may be received with the sickness benefit.

f) Duration

The duration is not age-specific. It is the same for all ages between 16 and 63.

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 Cyprus are the following.

a) Main gaps in access for young people

- (i) The current scheme excludes those aged 15.
- (ii) In cases where beneficiaries have no dependants, and therefore the replacement rate is only 60%, the remaining 40% must be paid by their employer. But it is not easy to check whether this actually happens. That is to say, in these cases beneficiaries rely on the goodwill of their employer.
- (iii) Based on the contributory history required, newcomers to the labour market and employees who return to work after two years of unemployment are not entitled to sickness benefit during their first 12 months of employment, as they do not meet the insurance requirements (see footnote no 4).

b) Main obstacles in access for young people

According to International Labour Office (2018): *"While some workers in non-standard forms of employment may be excluded from coverage, others may face lower benefits, both in terms of levels and duration, owing to the fact that they tend to have lower earnings, shorter working hours, and interrupted employment careers"*.

Although there are no relevant data for Cyprus to substantiate this ILO finding, it is certain that a significant number of employees aged 15-29 may be unable to claim social benefits either because they are not insured or because they do not have the minimum required period of insurance, working hours and/or earnings (i.e. third-country nationals, casual and seasonal workers, part-time workers, on-call workers, workers with multiple employers, and those combining part-time dependent work and self-employment). This is especially the case in a country like Cyprus with a significant informal economy. There is also the possibility that, even if young people are eligible for sickness benefit, its level will be inadequate (the analysis presented in Section 2.1.2.b also applies here, due to the similar way these benefits are calculated).

3.2 Healthcare benefits

The general health system, launched in June 2019, is a compulsory universal scheme covering all residents, regardless of citizenship, income, and payment of contributions. Since its introduction there are no healthcare benefits or reimbursement of co-payments to any beneficiary of any age group. Since June 2019 user charges in the form of fixed co-payments apply to out-patient visits to emergency departments, nurses, midwives, specialists and allied health professionals such as physiotherapists; they also apply to out-patient prescribed medicines, medical devices and diagnostic tests. There are no co-payments for in-patient care. Exemptions from co-payments are applied to some groups of people, mainly linked to health status. The important thing about co-payments is the annual cap, which applies to all co-payments for publicly financed health services. The cap is set as a flat amount (€150 per person per year), with a more protective lower cap (€75 per person per year) for beneficiaries under 21, people receiving the GMI, and low-income pensioners (for more details, see Table 4 on p.16 of Kontemeniotis and Theodorou, 2021).

3.2.1 Eligibility conditions and benefit entitlements

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

a) Age

There are no age requirements.

b) Activity status requirement

There are no active status related requirements.

c) Contributory history required to access the scheme

No contribution period is required.

d) Waiting period

No waiting period is required.

e) Replacement rate/benefit level

Not applicable.

f) Duration

Not applicable.

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 Cyprus are the following.

a) Main gaps in access for young people

The new system has changed the basis of entitlement from one based on citizenship, income and payment of contributions (the previous scheme), to one providing universal access to all legal residents, including people from third countries (non-EU countries) and documented asylum-seekers, regardless of citizenship. The entire population, including all immigrants living in the areas under the control of the Republic of Cyprus, are therefore beneficiaries of the new system.

b) Main obstacles in access for young people

The system is far more inclusive and protective than the previous one (Kontemeniotis and Theodorou, 2021). Until now, no obstacles in access for young people have been documented.

4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS

Regarding maternity, paternity, and parental cash benefits, there are two contributory schemes; maternity and paternity paid leave of absence from the workplace. No other parental cash benefit is in place in the form of paid leave, though parents are entitled to unpaid leave⁷ of 18 weeks – a benefit that in general is not preferred by parents.

4.1 Eligibility conditions and benefit entitlements

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

⁷ It is worth mentioning that, in the context of the implementation of the demographic and family policy action plan for 2019-2020, the Ministry of Labour, Welfare and Social Insurance is currently studying various aspects of the cost (and methods of finance) of a parental leave benefit scheme.

a) Age

Age is not a criterion to be a beneficiary.

b) Activity status requirement

The maternity benefit is paid to insured employees (including non-standard workers), self-employed people and voluntarily insured women employed by a Cypriot employer abroad, who are expecting a child or have adopted a child (up to age 12) with their spouse, or have a child through a surrogate mother. The paternity benefit is paid to insured employees, self-employed people and voluntarily insured men employed by a Cypriot employer abroad who become biological or adoptive fathers and are legally married to their spouse or in a civil partnership agreement. Trainees and apprentices are also covered by the scheme.

c) Contributory history required to access the scheme.

There are two main conditions which must be fulfilled and which are the same for all ages starting at 16; (a) the actual basic social insurance must be equal to at least 0.5 of the insurance unit, and at the same time a minimum of 26 weeks must have elapsed from the commencement of the social insurance; and (b) the actual or simulated insurance must equal at least 0.39 of the insurance unit within the relevant contribution year.

d) Waiting period

A minimum of 26 weeks must have elapsed from the commencement of social insurance. The waiting period is the same for all ages of beneficiaries.

e) Replacement rate/benefit level

The calculation of the benefit is based on the insurable earnings of the beneficiary and the number of dependants (see also Table A3 in the Appendix). Its calculation is the same for all age groups.

f) Duration

For biological mothers it is paid for 18 weeks, starting between the ninth and the second week before the week of the expected labour. Adoptive mothers receive the allowance for 16 weeks from the week of adoption, provided that the child is under 12. Surrogate mothers receive the allowance for 14 weeks, starting two weeks before the week of expected labour. The duration is not age-specific and is the same for all ages of beneficiaries. The paternity benefit is paid to biological fathers for two consecutive weeks, starting between the week of childbirth and the 16th week after it, or between the week of childbirth and the completion of maternity leave in the event of multiple births. Adoptive fathers receive the allowance for two consecutive weeks between the week of adoption and the 16th week after it. The duration is not age-specific and is the same for all ages of beneficiaries.

4.2 Gaps/obstacles in access for young people**a) Main gaps in access for young people**

Although age is not a criterion for these cash benefits, those aged 15 are excluded since real and assimilated contributions begin at age 16⁸. Employees belonging to the age group under scrutiny (15-29) are often people recently employed or in part-time or non-standard employment and as a result often without sufficient contributions to be eligible.

b) Main obstacles in access for young people

- (i) According to information provided to us informally by one of the largest trade unions in Cyprus (the Pancyprian Federation of Labour, PEO), many employees in workplaces without formal representation by trade unions or without proper

⁸ For maternity and paternity benefits, the age for legal marriage or entering a civil partnership contract should be reached.

organisation (usually in small or medium-sized private businesses) may be significantly disadvantaged in relation to social insurance benefits. They may not be adequately conscious, sensitive or aware of their social insurance rights, and maternity (and paternity) benefits may be paid to them only after the actual payment of the benefit by the SIS to their employers – usually five to six months after the application. The lack of timely payment of these benefits can put beneficiaries in financial difficulty. In addition, it was also reported that workplaces represented by trade unions enter into additional contractual agreements with their employees, obliging them to pay the remaining amount – resulting in the payment of the full salary to employees for the period they had applied for the maternity or paternity benefit. This obstacle is relevant for all beneficiaries regardless of age. Moreover, it could be argued that the situation is of similar relevance and impact for the self-employed. In summary, in small or medium-sized businesses which often do not have trade union involvement, the payment of the maternity and paternity benefits is not timely.

- (ii) The lack of timely payment reported above is caused by the long delays observed in the processing of applications by the SIS, due to their administrative procedures. However, this is a source of financial hardship to beneficiaries which could be avoided if handled efficiently. The problem caused by the long delays seems to also be dealt with by trade union involvement, since the contractual agreements between trade unions and businesses oblige the latter to pay the benefits in a timely manner and before the late payment by the SIS. Again, this obstacle is relevant for all beneficiaries regardless of age.
- (iii) The barrier to accessing the maternity and paternity allowances seems to be dealt with in the contractual agreements between trade unions and employers, since in these cases, when the contributions of the employee are not sufficient, the employers are obliged to pay 50% of the amount to their employees.
- (iv) Both the duration of maternity and paternity leave, and consequently the corresponding benefits, are insufficient to meet the current situation and social needs of modern young couples and to achieve the desired effects in terms of work/family reconciliation. This can be seen by comparing Cyprus with the corresponding periods and benefits in other Member States, but most importantly by examining the current trend in Cyprus with the growing need for childcare observed in the recent decades along with the poor supply of organised pre-school childcare facilities. As a result of this inadequacy, the phenomenon of informal pre-school childcare has also flourished in recent decades. The Covid-19 pandemic has also shown that entrusting the care of these children to grandparents (widely practised in Cypriot society) should not always be considered a given or the most appropriate choice for young parents.

5 GUARANTEED MINIMUM INCOME SCHEMES

Minimum-income support in Cyprus is provided by the GMI scheme. The scheme was introduced by the Guaranteed Minimum Income and Social Benefits Act of 2014, which ensures that every person legally residing in Cyprus who fulfils the relevant eligibility criteria is entitled to a benefit that ensures a minimum acceptable standard of living. The GMI is a means-tested, non-contributory, top-up benefit defined as the difference between the actual income of the recipient unit and a pre-specified basic amount, corresponding to the minimum standard of living accepted by society. GMI recipients are also entitled to additional support depending on their needs, such as activation support, housing allowances and long-term care benefits.

5.1 Eligibility conditions and benefit entitlements

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

a) Age

Applicants must be at least 28. This condition is relaxed in certain circumstances – see point e) below. It does not apply to married people, single parents, orphans, people with disabilities and people who are under the legal care of the Director of Social Welfare.

b) Activity status requirement

The scheme is open to all, irrespective of activity status. Employed and self-employed people are also included. There are no specific conditions for young people, except for the restriction described above. Trainees and apprentices also have access to the scheme.

c) Other eligibility conditions

Other eligibility conditions include those regarding: residence status⁹; income and asset criteria¹⁰; and job-related conditionalities¹¹. These conditions are not different for young people.

d) Benefit level

The benefit is equal to the difference between the basic amount¹² (a pre-specified amount deemed necessary for ensuring a decent living) and the actual income of the recipient unit (the sum of the income of applicants and of their dependants).

Certain income components are excluded from the definition of family income. Relevant to the topic of this report is the partial exclusion of income from employment as shown in Table 2. Table 2 describes the earnings disregard, or retention, rate (that is the proportion of earned income disregarded) for two different categories of dependants. Thus, the level of the disregarded income may result in different levels of GMI. As Table 2 clearly shows, the earnings disregard substantially differs for dependants aged 18-28 (in particular it is much higher, so as to mitigate work disincentives, for young employees and self-employed people).

Table 2: Earnings disregard for the calculation of GMI benefit in Cyprus

Other than children aged 18-28		Children aged 18-28	
Monthly earnings	Retention rate	Monthly earnings	Retention rate
Up to €50	100%	Up to €480	50%
€50-€200	40%	€480-€1,000	90%
€200-€500	20%	€1,000-€2,000	85%
€500 and above	0%	€2,000 and above	80%

Source: Christofides and Koutsampelas (2019).

⁹ All eligible recipients should have been legally residing in the government-controlled area of the Republic of Cyprus continuously for at least five years before the date of the application.

¹⁰ Both movable and immovable properties are means tested. The means testing is applied to all immediate household members but not to other relatives.

¹¹ For example, beneficiaries ought to accept employment provided that they have the required skills for the particular job. For an elaborate description of the scheme see ESPN Country Profile of Cyprus.

¹² The current value of the basic income is €480 per month for a single adult household and increases with the size of the recipient unit in accordance with the OECD equivalence scales. For example, the basic income is equal to €720 per month for a two-adult household with no children. Notice, also, that this amount can be further supplemented with a housing allowance (see Section 6).

e) Distinctions between different groups of young people

Applicants must be at least 28 in order to be eligible. This restriction does not apply to married people, single parents, orphans, people with disabilities and people who are under the legal care of the Director of Social Welfare. In all these cases people under 28 may apply for the benefit.

5.2 Gaps/obstacles in access for young people

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

a) Main gaps in access for young people

The main gap in access for young people is the age restriction described in Section 5.1.1. This restriction excludes all people under 28, except married people, single parents, orphans, people with disabilities and people who are under the legal care of the Director of Social Welfare. All these categories of people can apply for the benefit even if they are under 28.

Note that this restriction does not mean that young people cannot benefit at all from the GMI. Effectively, they are treated as part of their original family unit and can benefit implicitly from the benefit as dependants of an eligible recipient (typically their father or mother).

The rationale for this policy is mostly economic. In Cyprus a large number of unmarried young people aged 18-28 live with their parents. Moreover, the incidence of inter-generational cash (or in-kind) transfers is very high (for example, there are cases of unemployed or under-employed young people who live with their parents and are also economically supported by them). On that basis, it is likely that the lack of the age restriction would have increased the number of benefit units (by making them eligible to apply for the benefit although their actual living standard is not necessarily low), thereby increasing the total cost of the scheme. The poverty impact of this policy is not known due to the lack of relevant studies (e.g. microsimulation studies exploring the effect of GMI on poverty among young people); however, the available evidence does not show a very high incidence of poverty and/or social exclusion among young people. In particular, the at-risk-of-poverty (AROP) and at-risk-of-poverty-or-social-exclusion (AROPE) rates (16-29) were 12.2% and 16.8% in 2019 (only slightly above the respective rates in the 30-64 age group: 11.9% and 16.6%), while the severe material and social deprivation rate (16-29) was 2.3% in 2019 (well below the respective rate for the 30-64 age group) (see key figures in Section 1).

However, it is also obvious that this treatment limits young people's autonomy by prolonging their dependency on their parents. The treatment of the labour earnings of young people (see Section 5.1) may mitigate this situation, as they preserve to a large extent their incentive to work even if they are dependants of a GMI recipient. However, this may also create other types of intra-family dependencies.

b) Main obstacles in access for young people

The GMI is a scheme with complicated rules which may pose obstacles to certain groups. Asylum-seekers are excluded from the scheme, as they have first to gain the legal status provided under the Refugees Acts. According to Caritas Cyprus, a charitable organisation operating in Cyprus, the financial assistance they receive is lower than the GMI and has been characterised by several reports as inadequate (Caritas, 2017; UHCR, 2018). Although this inadequacy affects all asylum-seekers irrespective of age, it should be highlighted that many of them are young (Caritas, 2017). The same Caritas report raises the problem of complex bureaucratic procedures, which might also be burdensome for refugees. Finally, the scheme is open to third-country nationals with long-term resident status (as defined by the Aliens and Immigration Law). Again, this is not an age-related restriction; however, it may effectively affect all third-country nationals, especially young ones.

6 HOUSING BENEFITS

6.1 Schemes run by the Welfare and Rehabilitation Service for Displaced Persons

In Cyprus, there are different schemes run by the Welfare and Rehabilitation Service for Displaced Persons (WRSDP) of the Ministry of Interior. The WRSDP was established by the Council of Ministers after the Turkish invasion of 18 August 1974 to address the refugee problem that had then arisen, and is designed to provide assistance and support to displaced people and victims. These schemes include rent subsidies, provision of units in specific housing estates, provision of land for self-building, and grants for the purchase or construction of a house or apartment.

6.1.1 Eligibility conditions and benefit entitlements

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

a) Age

There is no age restriction.

b) Activity status requirement

The scheme is open to all, irrespective of activity status, except for a specific programme of the scheme providing rent subsidies to tertiary students.

c) Other eligibility conditions

Well defined income criteria are in place in relation to the composition of the family unit and total annual family income¹³.

The amounts of housing assistance are also related to the number of rooms and square metres of the newly constructed houses/flats.

From 2019, new revised criteria came into effect. In particular, people must demonstrate they have sufficient resources to acquire residential housing, and are therefore really able to use the financial assistance that will allow them to obtain housing.

d) Benefit level

With regard to rent subsidies, the amount of rent allowance ranges from €84 to €269 per month depending on the number of family members and the corresponding annual gross income of the family (ranging from €14,284 for a single person to €26,876 for a family with 10 people). For students in tertiary education the amounts range from €67 to €168, depending on the family size and income, respectively.

The amount of the allowance for housing construction ranges from €20,000 to €40,000 depending on the composition of the family. The allowance is reduced to €10,000-€12,500 in the case of home repair or renovation.

e) Distinctions between different groups of young people

There is no distinction between different groups of young people.

6.2 Schemes run by the Cyprus Land Development Corporation

Other schemes are available and run by the Cyprus Land Development Corporation (CLDC), targeting low-income people as well as middle-income households. According to the relevant legislation, the CLDC acquires land, which it then separates into plots or allocates for the construction of residences and apartments. The CLDC is working on housing

¹³ Details on family income can be found in the following link:
<http://www.moi.gov.cy/moi/moiup/moi.nsf/All/D3E3BCC59A31FC93C225858C0027FE54?OpenDocument>.

projects throughout Cyprus. Plot separation is mainly available in rural areas where there is a need to accommodate young individuals/couples. These projects are available to individuals or families who are unable to solve their housing problems on their own.

6.2.1 Eligibility conditions and benefit entitlements

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

a) Age

There is no age restriction on access to this scheme.

b) Activity status requirement

The scheme is open to all, irrespective of activity status.

c) Other eligibility condition

The annual gross income according to which the households or individuals to whom housing units are sold varies, and is selected by the CLDC according to the composition of the family¹⁴. In addition, for the assessment of the applications received, criteria other than annual gross income are taken into consideration by the CLDC (such as movable and immovable property, and housing conditions). EU citizens are also entitled to apply, as well as permanent residents of the Republic (continuous legal residence in Cyprus for five years).

d) Benefit level

The CLDC works in co-operation with the Housing Finance Corporation and offers to its customers the option, if they so wish, of securing a loan of up to 75% of the value of the contract with long-term repayment options and subsidised interest. Buyers are free to secure a loan from any other financial/credit institution if they wish to do so.

e) Distinctions between different groups of young people

There is no distinction between different groups of young people.

6.3 Housing allowance for GMI beneficiaries¹⁵

6.3.1 Eligibility conditions and benefit entitlements

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

a) Age

This allowance is provided only to GMI beneficiaries. Therefore, the same age restrictions described in Section 5.1.1 apply.

b) Activity status requirement

The scheme is open to all, irrespective of activity status.

c) Other eligibility condition

Beneficiaries should be renters or mortgagees.

¹⁴ Specifically, this income should not exceed €22,000 for single people, and €76,000 for families with six children. More details can be found in the following link: <http://www.cldc.org.cy/cqibin/hweb?-A=1541&-V=schemes>.

¹⁵ This allowance is provided in the context of the GMI benefit. This means that applicants must first be entitled to the GMI benefit (see requirements in Section 5). In that sense, this benefit could have also been included in Section 5. However, for conceptual reasons, we chose to classify it in Section 6.

d) Benefit level

The benefit level depends on the family structure and area of residence.

e) Distinctions between different groups of young people

People under 28 cannot apply for the GMI benefit and therefore cannot benefit from the housing allowance. Exceptions to this rule are orphans, married people, people with disabilities and people under the legal care of the Director of Social Welfare Services. These latter groups can apply for the GMI benefit and consequently are covered by the housing allowance.

6.4 Housing allowance for students in higher education

Pursuant to the Law on State Student Care of 2015 (Law 203 (I) / 2015) as well as a relevant decision of the Council of Ministers, higher education students are entitled to financial support if they satisfy certain criteria. Eligibility is defined under a scoring system that takes into account economic as well as social and health criteria¹⁶, until the available budget of each academic year is exhausted.

6.4.1 Eligibility conditions and benefit entitlements

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

a) Age

There is no age restriction.

b) Activity status requirement

The scheme is open to higher education students.

c) Other eligibility conditions

Eligibility depends on income criteria, permanent residency (permanent residence has to be at least 30km away from the academic institution), nationality (the scheme is open to Cypriots and EU citizens) and other specific criteria such as not having benefited from other housing schemes (e.g. an allowance provided by the WRSDP can be combined with this scheme only up to €150 per month).

d) Benefit level

The level of the economic support has a maximum level of €1,800 annually and is based on the specific score that each beneficiary gets according to certain wealth, income, social and health criteria.

e) Distinctions between different groups of young people

There is no age distinction between different groups of young people.

6.5 New housing schemes to support mountainous, remote and disadvantaged rural areas

Very recently, two new housing schemes¹⁷, funded by the Ministry of Interior, have been launched to rejuvenate mountainous, remote and disadvantaged rural areas. The goal of these schemes is to provide financial incentives (i.e. economic support to build, purchase

¹⁶ Details on the scoring system can be found here:

http://www.moec.gov.cy/ypiresia_foititikis_merimnas/foititika_epidomata_monimoi_katoikoi.html.

¹⁷ [Housing scheme to support mountainous, remote and disadvantaged rural areas](#), [Housing scheme for rejuvenate certain rural areas](#).

or renovate a home) to promote home-ownership in certain areas specified by the schemes¹⁸.

6.5.1 Eligibility conditions and benefit entitlements

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

a) Age

There is no age restriction.

b) Activity status requirement

The schemes are open to all, irrespective of activity status.

c) Other eligibility conditions

Eligibility depends on income criteria, permanent residency, nationality (the scheme is open to Cypriots and EU citizens) and other specific criteria such as not having benefited from other housing schemes.

d) Benefit level

The level of the economic support is higher for young couples (defined as both being under 41 at the time of applying to the scheme). For example, the standard maximum amount for a couple is €30,000, while for a young couple it is €45,000 (50% more). Similarly, for a couple with children (including single-parent families) the standard maximum amount is €35,000, while for a young couple with children it is €50,000 (including single-parent families).

e) Distinctions between different groups of young people

There is no distinction between different groups of young people.

6.6 Overall gaps/obstacles in access for young people

a) Main gaps in access for young people

Rent subsidies are provided to specific groups (i.e. GMI beneficiaries, refugees of the 1974 invasion and their descendants, and higher education students). Other population groups are excluded from any support/assistance in respect of rents.

There is also a lack of social housing for young people who, despite the existing programmes mentioned above, still do not have access to decent housing if they are not supported by their parents, do not have the initial capital to buy, or fail to meet specific requirements for access to lending.

Gaps in protection related to housing have also been identified for young asylum-seekers and refugees. According to Caritas, the reception centre for asylum-seekers and refugees in Kofinou faces substantial problems affecting the people hosted there, many of whom belong to the age group covered by this report (Caritas Cyprus, 2017). Additionally, the same organisation reports that asylum-seekers and refugees face difficulties in finding safe and affordable housing due to the inadequate level of the housing allowance.

b) Main obstacles in access for young people

Cypriot real estate is overpriced compared with the median real income of Cypriots and especially of young people, which constitutes the large majority of potential buyers. The current housing problems of young people in Cyprus are largely a result of the basic financial problems that young people face (e.g. job uncertainty, temporary work and consequently obstacles to easy access to real estate lending). Younger generations stay longer in their parents' homes; incur housing costs much higher than the average; and

¹⁸ The schemes cover a large number of communities (over 250) that meet specific criteria.

find it difficult to rent housing at prices commensurate with their salary, or to get access to a private home without the support of their parents.

7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

7.1 Reforms implemented since 2015

The introduction for the first time in Cyprus of paid paternity leave, in 2017, in the form of a paternal benefit, is the most important reform regarding parental cash benefits¹⁹. This reform can only be seen as a very positive development and a step in the right direction with the inclusion of the father in the work/family reconciliation effort (Koutsampelas, 2018). There have also been some recent changes, described by the government as improvements, to maternity benefits relating to multiple pregnancies, and an extension of the paid time period and the right of a woman to have a child through a surrogate mother and receive the maternity benefit.

Another important reform that should be mentioned, as it has had a positive impact upon the entire population, including the young, is the major health reform in 2020, which marked the introduction of a new and comprehensive healthcare system of universal coverage, ensuring equal access to health services for the entire population, without the high out-of-pocket payments of the past (Kontemeniotis and Theodorou, 2021).

Overall, the reforms and the measures taken since January 2015, although not targeted at young people, have in general improved access to social protection. Also, and despite the fact that during the pandemic the eligibility conditions for receiving the regular social benefits were not changed, all the Covid-19 measures taken to protect employment and support entrepreneurship (Kantaris and Theodorou, 2021; Theodorou et al., 2021) benefited many people belonging to the age groups under consideration. These measures, which are still in force, are considered to be temporary and are expected to be repealed after the pandemic has been brought under control.

Finally, it is worth mentioning that the EU-funded Cyprus recovery and resilience plan includes support measures specifically for the 15-29 age group (such as the provision of incentives to private sector employers to employ unemployed young people aged 15-29), as well as other wider reforms which will improve access to employment and social protection for all, including young people²⁰. Youth employment and support and outreach measures have also received support by the European Social Fund.

7.2 National debates

Young people's access to social protection has not played a central role in the national debate in Cyprus, and the issue usually arises as a by-product of discussions regarding the impact of wider reforms or in regard to problems of youth unemployment or youth inactivity.

The very recent decision of the council of Ministers on 21 May 2021 to approve the proposal of the Minister of Labour, Welfare, and Social Insurance to increase the maternity leave from four months to five months for mothers having a second child, and from four months to six months for mothers having a third child, has triggered a new cycle of debate among citizens and organised groups, mainly in social media. The main disagreements or concerns have to do with the insufficient duration of maternity leave, which should be increased for the first child and which is not in line with the WHO recommendation for breastfeeding up to six months and the mother's right to have the choice should she wish to use maternity leave for this purpose for up to six months. In a nutshell, the main argument on the issue

¹⁹ [The paternity protection law of 2017](#) (only in Greek).

²⁰ Such as the restructuring of the SIS and initiatives to improve of the effectiveness of public employment services (Cyprus recovery and resilience plan).

is that maternity leave should not be treated in a one-dimensional way, but in the context of an integrated social policy that needs to include solutions to the long-standing problem of pre-school childcare and the participation of the father.

7.3 Good practice and recommendations

Although a general conclusion stemming from this report is that more attention should be paid to young people's access to social protection, some examples of good practice have also been identified. For example, there are employees represented by trade unions who enter into additional contractual agreements with their employers, forcing the latter to provide more comprehensive protection in relation to maternity/paternity benefits (see Section 4.2 for more details). Regarding the aforementioned benefits, a notable example of good practice is when employees without sufficient contributions, and therefore no eligibility, can be paid 50% of the amount by their employers.

Some interesting initiatives were also implemented during (and due to) the Covid-19 pandemic. For example, the government extended income protection to self-employed people (note that the self-employed are not entitled to "regular" unemployment benefits in Cyprus). We do not know whether there are thoughts of extending protection to self-employed people in the future. Nevertheless, this measure certainly tested the waters.

In regard to policy recommendations, some suggestions stemming from this report are the following.

- (i) GMI reciprocity is confined by a rather high age limit (although certain exemptions exist as we elaborate in Section 5). A reduction of this age limit might be an idea worth considering; however, it should be viewed and assessed against the potential economic cost and behavioural ramifications such a reform would entail (for a more extended discussion, see Christofides and Koutsampelas, 2018).
- (ii) Housing policy in Cyprus is a rather problematic and fragmented area of social protection. More efforts are needed to build a more comprehensive and inclusive array of measures and benefits. One possible idea that is worth considering is to promote social housing (e.g. council rental housing schemes) targeting young people in vulnerable conditions.
- (iii) Finally, a general recommendation for most employees belonging to the 15-29 age group, who are unable to claim social benefits (either because they are not insured or they do not fulfil eligibility conditions on the minimum period of insurance, working hours and/or earnings), could be lower thresholds regarding working hours or earnings, in conjunction with adapted social insurance solutions and measures to facilitate coverage (e.g. a combination of social insurance incentives for employer and tax-financed mechanisms).

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APPENDIX

Table A1: Mean hourly earnings for full-time and part-time employees by gender and age group in Cyprus (2018, €)

Age	MEAN HOURLY EARNINGS					
	Full-time Employees			Part-time Employees		
	Total	Males	Females	Total	Males	Females
Total	10.78	11.33	10.15	8.08	7.99	8.16
<20	5.21	5.08	5.32	4.96	4.82	5.18
20-29	6.86	6.98	6.74	6.71	6.56	6.83
30-39	9.89	10.07	9.71	9.63	9.73	9.57
40-49	12.15	12.69	11.58	8.78	9.27	8.38
50-59	12.77	13.65	11.61	8.48	8.34	8.57
60+	12.19	12.94	11.03	6.60	6.65	6.46

Source: Cyprus Statistical Service.

Table A2: Minimum and maximum weekly benefit amounts for contributory benefits during the period 6 July 2020 to 4 July 2021 (in €)

	Minimum	Maximum
Unemployment benefit	41.16 (without dependants)	351.80 (with 3 dependants)
Sickness benefit	41.16 (without dependants)	351.80 (with 3 dependants)
Maternity benefit	49.39 (without dependants)	759.89 (with 3 dependants)

Source: Ministry of Labour, Welfare and Social Insurance.

Table A3: Maternity/paternity benefit calculation

	Basic amount	Supplementary amount
	% of the weekly value of the insurance unit of the basic insurance during the relevant year of contributions	% of the weekly value of the insurance unit of the supplementary insurance during the relevant year of contributions
Applicant	72%	72%
With 1 dependant	80%	-
With 2 dependants	90%	-
With 3 dependants	100%	-

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