



EU Network of  
Independent Experts  
on Social Inclusion

Assessment of the implementation of  
the European Commission  
Recommendation on **active  
inclusion**

[A Study of National Policies](#)

Greece

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Assessment of the implementation of the  
European Commission Recommendation on  
**active inclusion**

**A Study of National Policies**

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**COUNTRY REPORT - GREECE**



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## Summary

For three years now, since 2009, Greece has been experiencing an unexpected fiscal crisis, which, in conjunction with the implementation of a package of strict austerity measures, has brought the economy into a deep recessionary phase. The measures taken over the last two years are being almost entirely focusing on rapid public deficit and debt reduction, mainly through curtailing public spending on salaries, pensions and services and increasing taxes as well as through a relaxation of employment and wage protection legislation in the private sector.

The existing social assistance system in Greece, and in general the social protection system, is grossly unfit to deal with such a rapid worsening of living standards. It lacks the proper means of protecting the most vulnerable and of cushioning the social consequences of the crisis. It provides insufficient coverage for those population categories that needed most, while the amounts of benefits and allowances, on the whole, are very low and they can hardly act as disincentives for welfare recipients to seek employment. Social welfare provision continues to be characterised by serious imbalances, giving rise to inequalities and inefficiencies, and certainly by its limited capacity and perspective to ensure a dignified level for living for all its citizens. Greece still lacks an adequate general minimum income scheme or a wider 'social safety net' combining minimum resources and affordable and accessible health and social care services.

Active inclusion strategy and policies in terms of integrated provision to all people in need of adequate financial resources, high quality social services and labour market support are not only still pending in Greece, but they remain a low priority in the national policy making. For, active inclusion policy still lacks an overall strategy and it continues to be heavily based upon the provision of uncoordinated and not related active labour market measures and certain financial transfers which are addressed to people in need or to people suffering a severe disease/ handicap.

In other words, during the last three years, apart from an increase in the number and the strengthening of employment support and activation measures, no other measures have been taken by consecutive Governments in relation to the three strands of active inclusion so as to ensure an adequate income support for those in need, while access to services (let alone to quality services) has been rather weakened. Neither any new universal measures/ initiatives have been implemented in order to protect the most vulnerable population groups from the crisis/ recession impacts.

No evidence can be found in practice nor in any official Greek document, that due to the EU Recommendation on 'active inclusion' of 2008 there has been a shift of social policies towards combining active employment measures, adequate income support and access to services. Neither any intention has been expressed to alter the system of social benefits so as to provide incentives for facilitating labour market integration of welfare recipients. Such measures, in turn, if taken, would have a positive impact on reducing the high percentage of those who are far from the labour market.

Among the main barriers, apart from the absence of a clear-cut political commitment, is the lack of appropriate mechanisms required for inter-Departmental coordination in the policy design process as well as in the implementation phase. Synergy and close interaction between various social policy related measures are entirely missing, impeding, thus, the implementation of an integrated approach, which is considered crucial for effectively promoting on the ground an active inclusion strategy. Putting in place the necessary arrangements should therefore be given a high priority by the Government.

The present ever deteriorating social situation in Greece, calls urgently for implementing such an integrated approach, which is likely to prevent more people from falling into poverty. In this context, particular attention should be paid on reconciling the need to ensure a social safety net, entailing also universal access to quality services, with cost constraints, given the fiscal conditions of the country. To this end, there is an urgent need to disentangle active inclusion policy measures from the restrictions imposed by the austerity measures, given that the latter undermine seriously the efforts in this policy area.

## 1. Integrated comprehensive strategies

### *An Introductory note*

It should be stated right from the outset that the concept of “Active Inclusion” per se does not seem to have found as yet a place in public and political discourse in Greece. However, one observes that, under the influence of the European OMC for social inclusion, the term “Active Inclusion” or “Active Inclusion Policy” has begun over recent years to appear in various Greek official documents related mainly to programmes and actions for the social inclusion of vulnerable population groups, which are largely co-financed by the European Social Fund.

Yet, even when it is being used as a ‘term’, this is not clearly identified or perceived as a process which is underpinned by an integrated three pillar-approach of social protection. Instead, the ‘term’ is being used mostly to underline the distinction between ‘active’ and ‘passive’ policy measures rather than the combination of measures, in an integrated and balanced way, in the three policy strands, namely adequate income support, inclusive labour markets and access to quality services. To a certain extent, this lack of understanding of what the ‘term’ actually stands for, is being observed even among public officials in social policy related Government departments – let alone in regional and local administrative bodies and services. It would not be an exaggeration to say that, on several occasions, the terms ‘Active inclusion’ or ‘Inclusive Labour Markets’ have been used to reflect merely ‘Active Labour Market Measures’.

In short, there is a lack of common understanding in Greece of both the content and the way that the ‘active inclusion approach’ works. There has never been a public debate on the issue and no action has been taken, thus far, by any Government to bring it into the social policy agenda and to make a commitment for its implementation. And this situation has not changed since the adoption of the European Commission Recommendation of 3.10.2008 on the active inclusion of people excluded for the labour market. In other words, Greece is still lacking an ‘Active Inclusion Policy’ framework or strategy which would facilitate and promote integrated and multidimensional approaches to combating poverty and social exclusion in a consistent and comprehensive manner.

Given the above, it would be hard to maintain that the adoption of the EC Recommendation on Active Inclusion has had any influence, in substance, on the national social policy agenda, let alone that it has triggered any policy outcome in Greece. For, apart from the absence of a political will to design and implement an Active Inclusion Strategy, a number of prerequisites which are necessary for putting in place an ‘active inclusion approach’, are still missing in Greece. That is, such an approach presupposes, among other things, the existence of the following elements: (i) a solid institutional setting as regards active inclusion policy design, monitoring and evaluation, (ii) proper mechanisms and administrative arrangements that would ensure coordination and cooperation between the various competent Government Departments and thus to avoid fragmentation of policy action, (iii) open procedures and structured social dialogue processes that would enhance involvement and participation of all relevant actors in all stages regarding the design and implementation as well as the monitoring and evaluation, and above all, (iv) a decisive Government in order to ensure that all these prerequisites are being in place.

Yet, as it is briefly explained below, all the above mentioned prerequisites are still missing in Greece.

## **1.1 Comprehensive policy design**

Greece has made no attempts so far to design and implement a distinct 'Active Inclusion Strategy', let alone a comprehensive 'Active Inclusion Policy Framework' consisting of specific policy interventions in the three strands concerned. In fact, there is no permanent mechanism which is responsible for the policy design process for social inclusion in Greece and thus the various social policy related measures are designed on their own merit and are only to a certain extent underpinned by a social inclusion perspective. And this, certainly, applies even more so to the Active Inclusion policy design in Greece. Indeed, the active inclusion policy design process appears to be rather one-dimensional by focusing merely on the development of active labour market measures which, nevertheless, are not linked to any measures in the other two strands, namely adequate income support for those who are unable to find a job or are unemployable and measures to facilitate access to services – let alone quality services. A partial explanation for this is the fact that responsibility for the different policy strands lies with various government departments and there are no institutional arrangements that would ensure, among other things, the necessary synergies and trade-offs.

## **1.2 Integrated implementation**

As it has been repeatedly underlined in several previous reports, the lack of planning – and especially forward planning-, organisational deficiencies and fragmented implementation of actions, are considered among the main drawbacks which impede the likely effectiveness of social policy interventions carried out in Greece. The absence of proper mechanisms and procedures in this respect, have undoubtedly a significant bearing upon this situation, which remains almost the same to date. And this despite the fact that, over recent years, consecutive governments have, on many occasions, acknowledged this need and have expressed their intentions to put such mechanisms in place. Thus, the various measures and actions implemented under the three policy strands of active inclusion, though at variance and in an unbalanced way, do not appear to be complementary and/or combined with each other. As a result, the measures implemented are short of constituting an integrated policy response to the problems of poverty and social exclusion, especially under the present deteriorating social and economic conditions that the country is faced with.

## **1.3 Vertical policy coordination**

It should be underlined, once more, that in Greece there is little tradition of coordination and cooperation among the various Government departments or even among the various units of the same Government department, let alone between the central and the regional or local administration. Indeed, there are no clear vertical links between local/regional and national levels to ensure that the national action and the local actions are mutually reinforcing. It should be reminded that social policy in Greece, continues to retain its centralised character and it remains predominately a top down activity. And this, despite the fact that very recently certain competencies in the social policy related areas (such as the provision of social and health care, welfare benefits etc., but with the exception of employment policy) were transferred to the regional and local levels ('Kallikratis law', 2010). An explanation for this is that it takes a long time before the laws and the institutional arrangements in Greece are actually enforced and become fully operational. Besides, the capacities of existing mechanisms and institutions and of human resources, which are necessary to implement effectively such laws, more often than not, prove not adequate enough.

## 1.4 Active participation of relevant actors

In general, in Greece, active participation of relevant actors is profoundly missing and very little has been done, thus far, in mobilising and consulting those concerned in the area of social inclusion in terms of policy design, monitoring and evaluation arrangements. In other words, involvement of all relevant actors such as social partners, NGOs, services providers etc. in the design, implementation, monitoring and evaluation of the measures related to social inclusion, let alone to active inclusion, is very limited, being mainly confined to the implementation phase.

Indeed, consultation and cooperation with stakeholders in general, remains at low levels and it is mainly reflected in their “formal” participation in a few Committees, which usually concern the implementation process and not the decision making process. Social Partners’ involvement, though has a longer tradition in Greece in relation to the civil organisations, continues to remain rather limited. As to the involvement of those experiencing poverty and social exclusion, no provisions or arrangements whatsoever are there to facilitate their active participation.

## 2. Description and assessment of the impact and cost effectiveness of measures introduced or planned under the 3 strands

As already highlighted in the introductory note, Greece has not developed as yet an ‘active inclusion strategy’ in line with the relevant EC Recommendation and ,thus, the various measures which are being implemented in each of the three strands are not underpinned by an integrated approach and by an active inclusion ‘spirit’. Even so, however, there is a lack of readily available relevant statistical data of the various measures under each of the three strands, with the exception of the active labour market measures for which some data is published relating mainly to the number of beneficiaries and to the budget devoted, as well as an absence of any impact evaluation and cost effectiveness studies. This lack makes it hard to provide a proper assessment in this regard. Thus an effort has been made to provide a short critical assessment of the main measures taken in the three strands, with particular emphasis on examining whether these measures form to some extent a distinct active inclusion policy.

However, before embarking into this exercise, it is considered necessary to provide an overall picture of the current socioeconomic situation in Greece, which continues to worsen year by year. For, the context in which efforts need to be made to develop and implement an active inclusion strategy in Greece, has changed radically since 2008.

### *The context: The never-ending deterioration of the socioeconomic situation in Greece*

Over the last three years the country is faced with a deteriorating economic situation as well as with great uncertainty for the near future. Nearly all indicators with regard to the economic and employment situation in Greece have deteriorated in the period 2008 – 2011, while it is expected that they will worsen further in the year 2012.

With regard to the fiscal situation, provisional data from the Hellenic Statistical Authority (EL.STAT) for the 1<sup>st</sup> Quarter of 2012 places GDP at - 6.5%, while the Greek Centre of Planning and Economic Research (KEPE) announced that according to its estimations the economy will contract by 6.7% in 2012.

As it can be seen in Table1 below, **during the period 2008-2011**, the general government deficit showed a slight improvement, that is from -9.8% in 2008 it reached -15.6% in 2009 to decrease at -9.1% in 2011. On the contrary, the rest of the macroeconomic indicators deteriorated. The general government debt increased

from 113% in 2008 to 165.3% in 2011 (by 52.3 percentage points), and the real GDP growth rate declined from -0.2% to -6.9% (by 6.7 percentage points).

**Table 1: Data on the Greek economy**

| Key numbers/Year                      | 2005   | 2006   | 2007   | 2008   | 2009    | 2010   | 2011   |
|---------------------------------------|--------|--------|--------|--------|---------|--------|--------|
| General Government Deficit (% of GDP) | - 5.2% | - 5.7% | -6.5%  | - 9.8% | - 15.6% | -10.3% | - 9.1% |
| General Government Debt               | 100%   | 106.1% | 107.4% | 113.0% | 129.4%  | 145.0% | 165.3% |
| Real GDP Growth Rate                  | 2.3%   | 5.5%   | 3%     | - 0.2% | - 3.3%  | - 3.5% | - 6.9  |
| Unemployment Rate                     | 9.9%   | 8.9%   | 8.3%   | 7.7%   | 9.5%    | 12.6%  | 17.7%  |

Source: Eurostat

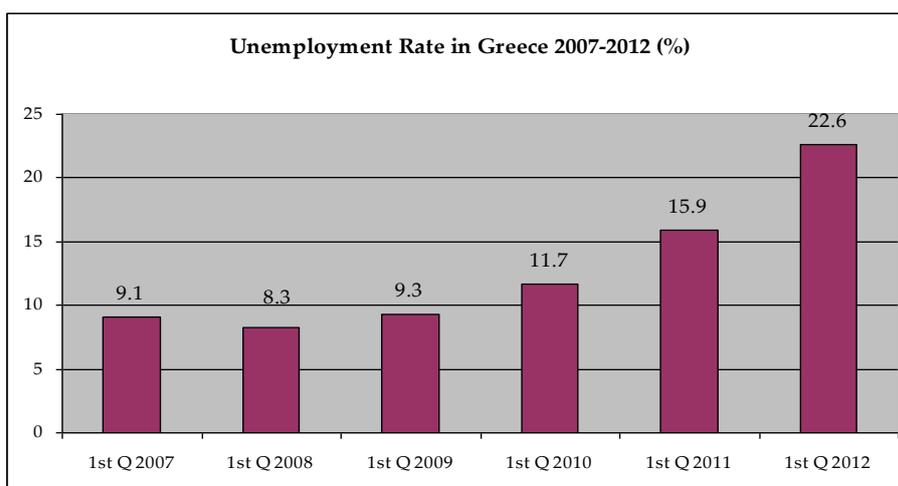
**With regard to the labour market situation**, there has been a further deterioration of all the labour market indicators. Latest LFS data for the 1<sup>st</sup> Quarter of 2012<sup>1</sup> reveal that the number of **employed amounted to 3,837,950 persons** showing a decrease by 2.4% compared to the previous quarter, and by 8.5% compared to the 1st Quarter of 2011. The employment rate of people aged 20-64 was 59.9% in 2011 against 64% in 2010.

It should also be mentioned that, during the last 2 years, there has been **an ever increasing conversion of full employment contracts to part time employment or rotation work** from 16.461 jobs in 2009 to 58.962 in 2011<sup>2</sup>. In 2011, Greece had the second highest percentage among EU countries of involuntary male part-timers (68.8%) and the highest percentage of female part-timers (55.5%).

As to the number of **unemployed**, in the 1<sup>st</sup> Quarter of 2012, this amounted to **1,120,097 persons** and the unemployment rate was 22.6% compared to 20.7% in the previous quarter, and 15.9% in the 1<sup>st</sup> Quarter of 2011 (792,600,000 persons). The number of unemployed persons increased by 9.2% compared to the previous quarter and by 57.3% compared to the 1st Quarter of 2011. The highest unemployment rate is recorded among young people in the age group of 15-24 years (52.7%). For young females, the unemployment rate is 60.4%

<sup>1</sup> HELLENIC STATISTICAL AUTHORITY, 2012, "LABOUR FORCE SURVEY 1st Quarter 2012" PRESS RELEASE, Piraeus, 14 June 2012.

<sup>2</sup> Labour Inspectorate, 2012



Source: Eurostat

The long-term unemployment rate has also shown a rapid increase over the last three years. The percentage of the **“long term” unemployment** (in % of active population) **increased from 3.6% in 2008 to 8.8% in 2011**. The percentage of the **“long term” unemployed** (as % of total unemployed) for the 1<sup>st</sup> Quarter of 2012 was **56.5%** against 54.6% for the Q3 of 2011 and against 47.5% for the year 2008.

In general, it is evident that **the labour market situation** in Greece, **during the period 2008-2011, has worsened significantly** in terms of both rises in unemployment and contractions in employment. More analytically, the unemployment rate increased during this period from 7.7% (in 2008) to 17.7% (in 2011), while, during these years, **almost half a million people lost their jobs** and **total employment fell from 4,559.400 in 2008 to 4,090.700 in 2011**.

The unemployment rate for active persons aged 55-64 **doubled** during the period 2008-2011, and youth unemployment has been very high (52.1%) recording the highest year-on-year rises (11 percentage points). Greece presents a **very deteriorating situation for the young**, given the continuous increase in youth unemployment over the past two and a half years. What is more, during the period 2008-2011, Greece recorded the most dramatic rises, among the EU countries in the share of young people who are neither in employment nor in education and training (NEET). The NEET rate rose by 5.7 percentage points over the three year period and in 2011 it stood at 17.4%<sup>3</sup>.

With regard to the social situation of the households' in Greece, official data from EU SILC are still not available for the years 2010 and 2011. Latest available data from EU-SILC 2010 refer to the economic year 2009, just when the unfolding of the crisis began in Greece, and therefore fails to provide an accurate picture of the current economic situation of the households. In 2009, **20.1% of the population in Greece was at risk of poverty** (EU-SILC 2010) against 19.7% for 2008 (EU-SILC 2009), showing a slight increase of 0.4 percentage points<sup>4</sup>. A slight increase by 0.6 percentage points has also been observed in the 'severely materially deprived people' rate (11.6% in 2009) and by 1 percentage points in 'people living in households with very low work intensity' rate (7.5% in 2009). **As to the overall rate of 'people at**

<sup>3</sup> European Commission, *EU Employment and Social Situation, Quarterly Review*, June 2012, p. 76

<sup>4</sup> Hellenic Statistical Authority, 2012, "SILC 2010", Press Release, Piraeus, 3/1/2012.

**risk of poverty and/or social exclusion' this stands at 27.7% in 2009** (against 27.6% in 2008).

Nevertheless, as it has been stated in previous reports, all indications show that **the socioeconomic situation of the Greek households has been getting rapidly worse, year by year, since 2009**. The continuing contraction of the Greek GDP and the implementation of austerity measures appear to be positively related to the rapid increase of unemployment and to the diminishing of disposable personal and household incomes year by year. Thus, with unemployment close to 20%, significant wage reductions (minimum wage reduced by 22 % and by 32 % for the young) and cuts in social expenditure, it is expected that the 'at-risk-of-poverty' rate will show an increasing trend for the years 2010 and 2011. It should be noted however, that it is expected to show only a marginal increase, as the median income of the population is expected to fall.

According to the findings of a recent survey on "Household Income and Expenditures"<sup>5</sup>, which was conducted during the last two weeks of December 2011 in a sample of 601 households residing in Attica Prefecture, **the vast majority of the households (91.2%) have seen their incomes decrease in relation to the previous year 2010. This decrease is estimated approximately at an average of 30%**. In addition, 74.9% of the households expect their income to decrease further during the year 2012. The majority of the households of the survey (64.2%) have cut their expenses in order to make ends meet, while 13.5% of the households are experiencing difficulties in meeting basic daily needs.

The worsening of the social situation in Greece is also reflected in the **growing number of the homeless people**. According to estimations of relevant NGOs, homeless population in Greece had increased by 25% between 2009 and 2011, counting approximately 20,000 people. Of those more than half live in the greater area of Athens and Piraeus. In addition, more and more people with mental health problems in Greece have ended up homeless, as services have been cut in line with austerity measures. Greece's state-run health care system has been particularly affected by budget cuts, and the mental health sector is among the hardest hit. Staff shortages and facility closures have left many service users stranded on the streets<sup>6</sup>.

Another indication of the worsening of the social situation is the rising number of **people asking for social welfare booklets**. According to the press<sup>7</sup>, **since 2008, the number has been on the increase**. In particular, from 86,535 booklets in 2008, the number increased to 91,885 in 2009, while in 2010 it increased further reaching 95,647 booklets. Unofficial data for 2011 put the number of claimants to 200,000 people. In addition, the fact that **public health and social services have suffered serious cutbacks over the last year**, it has aggravated even more the living standards and the social situation in Greece.

**The number of poor people in Greece without access to medical care is on the rise in Greece** and the NGO 'Doctors of the World' has warned that the economic crisis is taking its toll on people's health. Most of the people in need of help (75%) are migrants, but a growing number of Greeks depend on aid from the Doctors of the World. Most Greeks who request help are either unemployed, retired or families that can no longer afford their children's vaccinations. Social funding is not available and

5 Institute of Small Business of the General Confederation of Professionals, Craftsmen and Merchants (IME GSEVEE), Press release "Household Income and Expenditures", 11 January 2012, found at: [http://www.imegsevee.gr/index.php?option=com\\_content&view=article&id=386:-2011-&catid=59:ereunes-gnwmis&Itemid=208](http://www.imegsevee.gr/index.php?option=com_content&view=article&id=386:-2011-&catid=59:ereunes-gnwmis&Itemid=208) (in Greek)

6 [http://www.feantsa.org/code/en/pg.asp?Page=24&pk\\_id\\_news=5523](http://www.feantsa.org/code/en/pg.asp?Page=24&pk_id_news=5523)

7 Yannis Elafrou, *The increase of welfare booklets reflects the depth of the recession*, Kathimerini Newspaper, Sunday 18 March 2012.

**many people are forced to pay their own medical bills up front**, before being partially reimbursed.

## 2.1 Adequate income support

First of all, it should be reminded, once more, that, thus far, Greece has not yet put in force the EU Council Recommendation 92/441/EEC of 24 June 1992, concerning the implementation of a Minimum Income Scheme (MIS) for all people in need. Greece - and to a certain extent Italy- remains almost the only Member State among the old EU-15 that does not provide forms of social assistance which guarantee at least a subsistence income. There is still an absence of an officially predefined level of minimum resources or a subsistence level which the cash benefit policy is intended to cover. In other words, the basic ingredient of an 'active inclusion strategy', namely ensuring adequate minimum resources, which are necessary to lead a life of dignity, is clearly missing in Greece. This, in turn, implies that the recent EC Recommendation of 2008 on 'active inclusion' has not as yet led to specific policy action in this respect.

In general, it may be said that the Greek social welfare system does not comprise a general income support mechanism. It is clearly geared towards social insurance and contributory benefits, while social assistance benefits remain rather limited. The lack of a universal guaranteed minimum income scheme in Greece, is partly counterbalanced by a complex system consisting of a great variety of scattered and uncoordinated income transfer schemes (categorical social assistance schemes) aiming at the financial support of specific population groups or groups living under certain socio-economic conditions, such as: unprotected children, single- parent families, non-insured-mothers, disabled, uninsured elderly, large families, mothers of many children and unemployed persons. The benefits in cash provided to these categories are welfare benefits, in the main non- contributory, while many of them are no-means-tested.

However, it should be noted that these benefits and allowances, have not been designed to upgrade the income of welfare recipients up to a certain predefined level of income and, thus, these do not act as minimum income schemes. The only exceptions being: a) the Pensioners Social Solidarity Supplement (EKAS), which was introduced in 1996 as a non- contributory income-tested supplement for low pay pensioners, reflecting a kind of minimum income scheme, and b) the pension provided to uninsured elderly persons over 65 years old with no other resources, which amounts to 360€ per month. The latter is the only case where the Greek state recognises (in an indirect way) an extreme poverty threshold and provides a minimum income support, taking the form of a pension.

The amounts of benefits and allowances, on the whole, are very low and they can hardly act as disincentives for welfare recipients to seek employment. Moreover, it should be pointed out that the provision of benefits and allowances in Greece is not connected directly or indirectly with measures and actions aiming at the empowerment and labour market insertion of welfare recipients, in the sense that welfare recipients are not "obliged" to be linked with the labour market. In other words, the system of welfare benefits in Greece does not provide any incentives to occupational integration.

In addition to the above, there is a number of other benefits affecting persons already in employment (special maternity benefit, family benefit e.t.c) or persons exiting from employment (unemployment benefit, special seasonal benefit etc) and are **no means-tested**. One could say that these benefits are related either with employability or with maternity and family. It can therefore easily be stated that these benefits are not social welfare benefits, but contributory benefits, because they presuppose direct or indirect employability.

As regards in particular the unemployment benefit, which is social insurance based, its duration does not exceed a period of maximum 12 months and it is no-means tested. The only exception being the provision of a monthly allowance of 156€ for an additional 12 months for those long-term unemployed aged 45-64 which is conditional upon a predetermined level of family income. The unemployment benefit is provided to ex-employed persons engaged in the private economic sector with a permanent or a time fixed job contract that have been fired or their contract has ended up. Yet, not all unemployed persons are eligible for it due to the existing strict eligibility criteria. Thus, an increasing part of labour market members, mainly manual workers, young people with limited work record and immigrants, are faced with uncompensated wage/salary losses and no unemployment benefit, while self-employed persons are not eligible at all of an unemployment benefit when unemployed. Besides, the unemployment benefit is characterised by its low level, as a percentage of the basic salary, and by its limited time duration. Worse still, **as from March 2012, the basic unemployment benefit decreased from 561,50 € to 360 €** (with 10% added for each eligible dependent). This decrease is related to the decrease of the minimum wages by 22%. That is, the minimum wage is now 586€, while for young people under 25 years old, the minimum wage has declined further at 510.95€.

It is worth noting that, under the pressure exercised by the fiscal consolidation effort that Greece undergoes, apart from the recent reduction in the amount of the unemployment benefit, a number of other negative changes have also taken place as regards the system of benefits. Some of the benefits provided have become means-tested, while other benefits have become stricter as to their eligibility conditions and some other have been reduced.

Furthermore, it should be pointed out that the existing social benefits system comprises benefits which, although they should be universal (such as unemployment, family and housing benefits), cover only the insured population. That is, they exclude from coverage a part of population which is mostly in need, such as poor persons who are able and willing to work but who have never been members of the labour force or whose insurance related rights have expired etc. It seems that there is a 'gap' in the system with regard to the protection of a part of the labour force and a part of inactive population of working age. Specific provisions taking the form of proper social transfers targeted at these population groups faced with financial deprivation, are clearly missing in Greece.

Overall, as unemployment in Greece is rapidly increasing, more and more people are being confronted with very significant income losses, while the social welfare system can hardly provide adequate income support to all those in need.

## 2.2 Inclusive labour markets

It should be emphasized, once more, that since 2009, and especially over the last two years that the country is being facing a severe economic recession, the labour market situation in Greece has shown an unexpected sharp deterioration. As a result, the unemployment rate has been showing year by year a rapid increase, reaching a record level of 22.6% in the 1<sup>st</sup> Quarter of 2012.

Under these conditions, and taking into consideration the restrained budget of the Greek government, the main steps taken in order to help people to enter, re-enter or maintain their jobs in the labour market, are reflected in an increase in the number of active labour market programmes, the vast majority of which are run by the Greek Manpower Employment Organisation (OAED). Some of these programmes are rather "old fashioned" in the sense that most of these are a continuation of previous programmes which have been expanded to cover more people, though they are still of

a rather limited coverage, especially for the vulnerable groups. Nevertheless, a number of new programmes has been introduced aiming, in the main, at: i) the creation and preservation of jobs -and in particular jobs in the tourism sector- through the subsidization of social security contributions, ii) the promotion of employment for the unemployed and for vulnerable groups through subsidies (including the conversion of the unemployment benefit into a 're-integration voucher'), work experience schemes, vocational training schemes as well as supporting small scale entrepreneurship opportunities, iii) re- activation of those workers laid off, and iv) provision of vocational training (including initial vocational training for young people). (An indicative list of OAED's active labour market measures can be seen in Table 2 below).

These new programmes constitute the main policy response by the State, given the ever rising number of unemployed people as a result of the considerable downturn of economic activity. Besides, a new situation has emerged in the sense that unemployment hits hard, apart from the 'traditional' groups such as young people, women and members of vulnerable groups, 'new' groups such as prime age males, while finding a job is getting much harder resulting to a significant increase in the number of long-term unemployed.

According to OAED<sup>8</sup>, since 2010 more than 1,000,000 people have participated, either as employees or as self-employed or as trainees, in a total of fifty-nine (59) programmes which include actions aiming at job retention, promotion of employment and vocational-training programmes. The total budget of these programmes amounts to 3.6 billion euros. OAED estimates that these actions have contributed to a halt in the growth rate of unemployment of at least 5%. This means that according to OAED's estimation the absence of such programmes would increase the unemployment rate to almost 27% in relation to 22% in March 2012, which has been recorded by the responsible Statistical Authority<sup>9</sup>.

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<sup>8</sup> OAED, *Press Release, Progress of Implementation of OAED Programmes, 14/06/2012*

<sup>9</sup> Greek Statistical Authority (ELSTAT), *Labour Force Survey, Press Release, 7 June 2012*

**Table 2: An Indicative List of Active Labour Market Measures run by OAED**

| Programme   | Kind of intervention   | Amount of money              | Source of financing   |
|---|--|------------------------------|---|
| Subsidization Programme of the social security contributions for the recruitment of unemployed to jobs created through public benefit programs, by institutions that have joined the Program "Creation of jobs locally through programs of public interest" | Subsidization of social security contributions.  | 90,000,000 €.                | ESF co-financing (O.P. Human Resources Development 2007-2013) |
| Subsidization Programme for the hotel businesses (Law. 1545/85) for the years 2011-2012.  | Subsidies to hotel enterprises for maintaining their personnel   | 600,000 €                    | OAED  |
| Structural adjustment of employees and enterprises in the context of the economic crisis.   | Counselling and career orientation services, aiming at enhancing employment prospects to Enterprises with more than 50 employees                                     | 60,000,000 €                 | ESF co-financing (O.P. Human Resources Development 2007-2013) |
| Programme subsidizing enterprises for the recruitment of young graduates aged up to 35 years old  | Subsidization of jobs and of the social security contributions.  | 75,000,000 €.                | ESF co-financing (O.P. Human Resources Development 2007-2013) |
| Programme for maintaining 10,000 jobs in hotel enterprises of continuous operation through the subsidization of part of the employers' social security contributions  | Programme targeted at the tourist sector, offering subsidization of social security contributions  | 19,000,000 €                 | OAED  |
| Local Integrated Programmes for 680 unemployed of specific enterprises (Municipality of Thessaloniki)   | Job creation subsidies for the unemployed  | 7,200,000 €                  | ESF Co-financing (O.P. National Contingency Reserve)          |
| Programme for the subsidization of local government enterprises of first and second grade (Municipalities and Regions) for the recruitment of 5,000 unemployed aged 55-64   | Job creation subsidies for unemployed aged 55-64 in local administration services that are short of staff.   | 75,000,000 €.                | ESF Co-financing (O.P. Human Resources Development 2007-2013) |
| Programme for the subsidization of businesses and employers for recruiting and training 10,000 beneficiaries of the "reintegration voucher"   | Conversion of the unemployment benefit into a "reintegration voucher" as a subsidy to the employer who hires a registered unemployed person.                         | 93,310,000 €<br>20,000,000 € | ESF co-financing (O.P. Human Resources Development 2007-2013) |
| Programme of grants for self-employment start up to 800 persons who belong to vulnerable groups (disabled etc) and programme of grants for the ergonomic arrangements of 50 workplaces for the disabled.  | Financial support programmes to enhance self employment and entrepreneurship   | 22,400,000 €                 | OAED & National Budget  |
| Special 3-year subsidization programme to employers for the recruitment of 2,300 unemployed of social vulnerable groups, including grants for the ergonomic arrangements of 50 workplaces.  | The programme includes subsidization of: a) social security contributions for the employers who hire them, b) ergonomic arrangements of the workplaces for disabled. | 30,500,000 €                 | OAED & National Budget  |

Source: OAED

Undoubtedly, the implementation of active labour market programmes constitutes a buffer against unemployment, but it is uncertain whether this buffer is adequate enough to deal with the ever rising unemployment, especially as regards the most vulnerable members of the labour force. For, despite the fact that a number of employment promotion programmes are being addressed to social vulnerable groups, this can hardly be considered as forming part of a strategy which aims at preventing poverty, given that these programmes do not link with other related services or complementary actions.

Besides, it is questionable whether OAED through its 121 Employment Promotion Centres has the administrative capacity or operational ability to provide a range of quality services, entailing "tailored, personalised, responsive services and support involving early identification of needs, job-search assistance, guidance and training, and motivation to seek a job actively"<sup>10</sup>, to such a large number of unemployed people.

Note should be made of the fact that the above active labour market measures are targeted, in the main, at the unemployed and at the vulnerable groups, while the segment of the workforce who is trapped in low quality and insecure jobs are being hardly benefited from any kind of active labour market measures or any in-work support schemes. No specific policy measures or targeted interventions, such as "make work pay" or "welfare to work" policies have been developed in Greece thus far to ease up the problems facing the segment of the workforce who are trapped in low quality and insecure jobs. It seems that, under the prevailing situation of the Greek labour market, no priority has been given to efforts targeted at tackling labour market segmentation, ensuring quality of jobs and providing in-work support, including increased attention to health and well-being. What is more, the Yearly Report of the Labour Inspectorate shows that there has been an increase of violations of the labour law, as well as of discrimination practices.

Apart from OAED's active labour market programmes, only very few other initiatives have been taken by the State in the main areas of policy intervention aiming at building inclusive labour markets. In particular, a new legislation has been introduced for the promotion of Social Economy. Yet, although there are indications that the development of social economy has a strong potential for becoming a vital source of jobs -including for people with poor qualifications or reduced work capacity-, implementation of actions to support social economy activities is still pending. There seems to be an unjustifiable delay by the competent public services to put in place the appropriate mechanisms to facilitate the development of social economy initiatives in Greece.

As to any initiatives taken with a view to expand and improve investment in human capital, apart from the recent reform of tertiary education, a National Program of Lifelong Learning -which has been long overdue- has finally been developed, entailing actions for the education of adults, vocational training and the social inclusion of migrants and the less-favoured social groups. Yet, it is too early to assess the impact of such a programme, especially on the social vulnerable groups. Nevertheless, it is questionable whether the basic prerequisites are there for such a programme to be effectively implemented. For, it seems that Greece is still lacking a coordinated, cohesive and clear-cut life-long learning and vocational training strategy. Moreover, as evidence suggests, participation rates in the various training schemes seem not to be a privilege of the social vulnerable groups, the low educated and low wage employees,

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<sup>10</sup> CEC, 2008, COMMISSION RECOMMENDATION of 3 October 2008 on the active inclusion of people excluded from the labour market, Official Journal of the European Union, 18.11.2008, p. L 307/13

who remain significantly under-represented in education and training. Enhancing vocational training and life-long learning actions targeted at the most vulnerable groups should be singled out as one of the basic priorities of action that would facilitate access to employment for those groups.

Overall, it may be said that the rapid worsening of the Greek labour market situation, due to the economic recession in conjunction with the implementation of the austerity programme, impedes the effectiveness of the efforts which have been made over the last 2-3 years in Greece towards building an inclusive labour market. In other words, although some efforts have been made, which seem to be in the right direction, these are confronted with unprecedented labour market conditions which go beyond the capacity of the Greek state to adequately deal with them. Still, there is an urgent need to establish appropriate links between active labour market measures and the other two strands of social inclusion strategy, namely adequate income support and access to quality services.

In attempting to make an overall assessment on the efforts made to date in Greece to build an inclusive labour market, it could be said that the negative impacts on people's labour market situation due to the continuing economic recession, are so considerable, which have undermined their likely effectiveness and have rendered them inadequate to meeting such a challenge. Besides, social assistance benefits (including the unemployment benefit) provided in Greece are so low that they can hardly be considered as disincentives for work. And this is certainly even more the case at the present period, where the implementation of austerity programmes has resulted, among other things, to cuts in the amount of certain benefits, not to mention the fact that their purchasing power has been reduced even more, given that the prices remain high. At a more aggregate level, it may be said that social protection in real terms in Greece has been deteriorated in comparison to the pre-crisis period.

### **2.3 Access to quality services**

It would be hard to maintain that any efforts have been made in Greece to link improvements in the health and social care provision with measures taken in the other two strands, namely adequate income support and inclusive labour markets.

In general, public health and social care provision in Greece continues to be deficient and inadequate to meet existing and emerging needs in these areas. And no measures have been taken towards this direction so as to facilitate access to quality services in these areas, especially for the most vulnerable groups of the population who are at a greater risk under the conditions imposed by the current economic crisis. It should be underlined that the recessionary phase that Greece undergoes and, in particular the fiscal consolidation effort which has been under way over the last two years in Greece, has already exercised additional significant pressures on the capacity and the efficiency of the health and social care system. For, as evidence show, demand for such services, especially for primary health care services, is rapidly increasing given that there is a rise in the number of people who cannot afford to use private services as before and thus they turn to the public sector. For example, recent data from the Ministry of Health reveal an increase of 20% in the use of public health services and a decrease of 15% in the usage of private health services. The only positive measure taken in this respect was the provision of medical care for the unemployed persons through prolonging the period of insurance coverage.

Yet, although the usage of the public services in the areas of health and social care has been on the increase, no measures have been implemented or planned by the state to improve the provision of services in these areas and to facilitate a better access for the most vulnerable groups to quality services, which are undoubtedly essential under the present deteriorating economic conditions. Instead, the measures

that have been taken are almost exclusively dictated by the general effort for fiscal consolidation so as to reduce public deficits and do not aim at improving the coverage and quality of the services provided. Public expenditures on health appear to have been cut by 15%<sup>11</sup>, while the reduction in short-term contracts in the public sector have had also a negative impact on the delivery and quality of the public services provided. This is supported also by the fact that there has been a rising number of complaints about the quality of social service provision that have been submitted to the Greek Ombudsman.

Undoubtedly, over the last decade there has been a substantial increase in public social services providing community care and welfare. Indeed, one observes an increase in the number of child-care centres, daylong kindergartens, nursery schools and creative children's centres aiming at helping women to reconcile family life and work, as well as an increase in the services provided (day care centres, help at home etc.) to dependant household members (elderly and disabled persons), which, among other things, are aiming at facilitating women's entry/ return into the labour market. Yet, there still exist considerable gaps in the provision of social services by the different levels of central, regional and local government, as well as by the private and the non-governmental sectors. Moreover, they are characterised by uneven development with respect to organisation, personnel and funding. Rural areas in Greece, in particular, continue to present – though to a lesser extent than 10 years ago- a greater "welfare deficit" in relation to urban areas, especially in terms of social infrastructure and human resources capacity.

In addition to the above mentioned services, there has been a considerable improvement in the provision of public employment services by the Manpower Employment Organisation (OAED) through the creation of 121 Employment Promotion Centres, which provide guidance, job search support etc. based on an individualised approach. Nevertheless, the functioning of OAED falls still short of the desirable level of performance, especially under the current conditions of very high unemployment. This is partly due to the fact that it has not been properly and adequately resourced. What is more, it has failed to establish any links between the active labour market measures and the other two strands of active inclusion.

As regards the role of the non-profit sector in the provision of social services, it should be noted that the last decade has seen the emergence of a large number of non-profit and non-governmental organisations in Greece, which are involved in a wide range of social activities and programmes, such as rehabilitation services, psychological support, social care, the operation of residential care for the mentally ill, the provision of training, occupational and empowerment activities, etc. Yet, again, given that most of these services rely heavily on the availability of the State's and European Union's funding, they also find themselves under a serious strain at a time when there is a growing demand for such services and their capacity is rather limited.

In conclusion, at present, phenomena of poverty, social exclusion and marginalisation are rapidly increasing at a time when conventional forms of support –either from the public sector or the informal networks- are undergoing serious strain. The ever deteriorating economic environment and the unprecedented fiscal crisis have led to the implementation of strict austerity policies which, among other things, restrict public forms of support – which, in any case, in Greece have never been adequate. Traditional support networks, amongst which the family is the most important, are already under strain and find it increasingly difficult to fill the gaps caused by inadequate public provision. Nevertheless, given the lack of adequate public social

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<sup>11</sup> Newspaper "Kathimerini", *Public health in great demand*, 14-10-10, found at:  
[http://news.kathimerini.gr/4dcgi/\\_w\\_articles\\_ell\\_1\\_14/10/2010\\_418622](http://news.kathimerini.gr/4dcgi/_w_articles_ell_1_14/10/2010_418622) (in Greek)

services and care provision, coupled with the fact that Greece is still lacking a social 'safety net' scheme for all groups experiencing poverty and social exclusion, the family and informal networks in Greece are called upon to play an even greater role in caring for their members who are most in need, especially during these times of economic hardship.

## **3. Financial Resources**

### **3.1 National resources**

First of all, it should be noted that, given that an active inclusion strategy has still to be developed in Greece, it is hardly possible to expect that any efforts have been concentrated to ensure that appropriate financial resources from the national budget have been allocated to implement measures which form part of this strategy. So, the financial resources devoted to the various measures implemented under each of the three strands of the active inclusion policies, have not been allocated on a prioritised basis with the view to promote a combination of specific measures which serve the active inclusion objectives. Besides, given the budgetary strains imposed by the current fiscal conditions of the country, no efforts have been made by consecutive Governments over the last three years on finding room for budgetary manoeuvre in introducing measures targeted at alleviating poverty and social exclusion.

It should be pointed out, however, that according to preliminary data of the national budget execution, social spending in Greece has increased by 746 million euros between the years 2010 and 2011. Yet, more than 1/3 of this increase is devoted to the unemployment benefits, the number of which has shown a significant increase over the last years due to the significant rise in the number of unemployed persons. And, to this end, a new solidarity contribution has been implanted in all salaries. Still, as mentioned earlier in the Report, only a limited number of unemployed persons are eligible for unemployment benefits. In general, although it appears that social spending has increased, its impact on reducing poverty and social exclusion has been negligible. Besides, according to the medium-term fiscal strategy 2012-2015, social expenditure is inserted in a perspective of making specific savings (more than 1.2% of the GDP) and not of spending increases.

However, given that, there is no any available aggregate and specific data on the overall cost of the various measures implemented in the context of social inclusion policies, let alone of active inclusion, it is hardly possible to provide an accurate picture in this regard and even harder to make an assessment of the cost effectiveness of the various categories of social expenditure. Nevertheless, the total social expenditure amounts to more than 1/4 of the GDP which entails, among other things, expenditure for some active labour market measures, social assistance benefits (including unemployment benefits) and related income transfers, as well as, expenditure for the running of a wide range of social care and health services. In particular, according to available data provided by OAED, the total budget of the active labour market programmes which are run by the Organisation amounts to 3.6 billion euro for the period 2010-2014, of which more than 70% comes from national resources (from the national budget and from employers and employees contributions) and the remaining from EU resources (European Social Fund).

### **3.2 Use of EU Structural Funds**

In general, for some years now, most of the measures implemented in the area of social inclusion, except the income support measures, are heavily co-financed by the EU Structural Funds, under the various Operational Programmes of the consecutive Greek Community Support Frameworks, as well as under the European Community Initiatives. This is also the case, in the current period under the Greek Strategic

Reference Framework 2007-2013, where most of the measures taken or planned to be taken by the Greek Authorities to promote the social inclusion of vulnerable groups are supported by EU Structural Funds financing.

In particular, the European Social Fund (ESF) has been for years very active in supporting employment and other social policy related measures in Greece. This is reflected, in the main, in the co-financing of a large number of measures and actions, which concern in particular: the strengthening of employability and promotion to work of vulnerable groups, including facilitation of access to the education and to rehabilitation services, as well as through the establishment of a large number of structures and programmes providing community social support and care services.

During the current programming period, particular emphasis has been placed by the European Social Fund on supporting the funding of measures which facilitate the development of inclusive labour markets. These measures include programmes targeted at promoting the employability of vulnerable groups and, in particular, women. In addition, it provides support to specific programmes, which are linked to active labour market measures, aiming at facilitating access to these programmes through the provision of social care services to dependent members, as well as, the provision of childcare services and services for the care of the disabled children. Financial support is also provided by the ESF for the implementation of local integrated programmes addressed to vulnerable population groups, which have been recently launched.

However, given that aggregate, as well as, specific financial data is not readily available, it is once more difficult to provide an assessment as to the extent to which EU Structural Funds financing contributes to the active inclusion measures implemented in Greece and in particular the measures taken in the two strands of active inclusion, namely inclusive labour markets and access to quality services. Nevertheless, it seems that ESF in Greece is playing a significant role in promoting active inclusion measures and, in general, the active inclusion 'spirit'.

#### **4. Monitoring and evaluation**

As it has been repeatedly stated in previous reports, no mechanisms or any arrangements have been put in place in Greece to monitor and evaluate social policy measures in general or the social inclusion measures in particular. Needless to say that such arrangements are also absent for monitoring the implementation of the active inclusion Recommendation and the impact of the measures that have been introduced. Neither any efforts have been made to establish an on-going monitoring of the social impact of the current economic crisis.

It should be stressed once more that among the main drawbacks which continue to prevail in Greece in the social policy related areas, is the lack of hard evidence and impact and evaluation studies, as well as a solid institutional monitoring setting, which will be capable of monitoring closely the developments and changes taking place at constant time intervals. This lack renders policy planning and outcomes ineffective, while it impedes the development and implementation of integrated approaches such as these underpinning the active inclusion strategy. Besides, in the absence of proper monitoring arrangements, it is hardly possible to carry out impact assessments and evaluations, which are considered of utmost importance.

There is, thus, an imperative need for putting into place concrete mechanisms, entailing effective and transparent arrangements for the coordination, monitoring and evaluation of the initiatives and measures undertaken across the three strands of the active inclusion strategy. In this context, there is a strong need for the acquisition of hard evidence through the systematic collection and compilation of statistical data and

analyses, which would provide, among other things, a solid basis for impact evaluation and for strategic planning.

However, acknowledgement should be made of the fact that the new NRP 2012-2015 places a high priority for the reorganisation of the social policy system, which entails, among other things, the establishment of "*a mechanism for central coordination, designation and monitoring of social policies*" which will be under the responsibility of the Ministry of Labour, Social Security and Welfare. Yet, this is only a short reference and no other details or specifications are provided with regard to the functioning, the procedures, the implementation timetable etc., as well as to the expected impact of such a mechanism.

## 5. Recommendations

### 5.1 Priority actions for developing an integrated active inclusion strategy

First of all, there is an urgent need to develop an integrated active inclusion strategy in Greece which is still pending. To this end, it is strongly recommended to establish a single managing authority which will be responsible for the design, coordination, monitoring and evaluation of all the measures that are taken or planned in the context of an active inclusion strategy. The creation of such a solid institutional setting should be given high priority of action.

### 5.2 Priority actions for strengthening measures under the three strands of active inclusion

#### *Adequate Income Support*

- i) Given that in Greece the basic ingredient of an active inclusion strategy is almost entirely missing, there is a need to establish a universal means-tested minimum income scheme, which should be associated with strong monitoring and administrative capacities of the State's mechanisms. In other words, there is an urgent need for the Government to alter the social protection system so as to provide comprehensive coverage for all those in need, establishing, among other things, a broad 'social safety net' entailing a guaranteed minimum income scheme. To this end, the Government should take action to strengthen the administrative capacity and to divert resources, from other less pressing needs, to sufficiently fund such a general scheme.

In general, there is a need for altering and rationalizing the various social assistance schemes in Greece that would lead to the establishment of a general universal social assistance mechanism. It should be underlined, however, that such an attempt should be accompanied by a restructuring and improvement of the social services provision in Greece.

- ii) A re-examination of the system of unemployment benefits, and in particular of the long term unemployment assistance, in terms of its level, coverage, conditionality and duration, needs urgently to be carried out, for it is considered crucial under the present conditions of economic recession.

### *Inclusive Labour Markets*

- i) There is an imperative need for the Public Employment Services to find appropriate ways to establish close links, both administrative and operational, with the competent public authorities and bodies in the other two strands of active inclusion. And this should take place in both the design and implementation processes. In this context, action should be taken for improving the capacity of the Public Employment Services, through devoting proper and adequate resources.
- ii) There is a need for the design of new specific labour market measures targeted, in the main, at the newcomers in the labour market, which should entail, among other things, work experience programmes or engagement in work in areas, such as the social care and welfare services sector, where there is a shortage of adequate human resources ('social work programmes'). In addition, the current programme of the Manpower Employment Organisation (OAED) which concerns the conversion of the 'passive' unemployment benefit into an active labour market scheme, should be further strengthened and expanded, or even modified to cover a greater number of recipients of the unemployment benefit.
- iii) There is also a need for designing a new activation programme, which will be combining social assistance benefits (and especially disability benefits) and work payment for those to be employed in social enterprise type of organisations.

### *Access to quality services*

As already mentioned above, there is an imperative need for the restructuring and the improvement of the social services provision in terms of coordination, coverage/ accessibility and, in particular, quality. The State needs to devote much more attention and resources to the social services in Greece and to upgrade their functioning by prioritising actions in this field.

## **5.3 Priority actions at EU level to reinforce the implementation of the active inclusion Recommendation by Member States**

- i) It is recommended that the European Commission takes the appropriate steps to ensure that there is a clear engagement of the Member States to implement on the ground the necessary measures that would facilitate the implementation of EU Recommendation on active inclusion. In this context there is an urgent need to disentangle active inclusion policy measures from the austerity measures' restrictions, given that the latter undermine seriously the efforts in this policy area.
- ii) It is also recommended, that EU Structural Funds allow some space for flexibility as far as their eligibility criteria are concerned, so as to financially support integrated approaches, entailing a combination of measures in the three strands of active inclusion. This needs to be applied both to programmes under the current National Strategic Reference Frameworks and to those to be planned for the next programming period 2014-2020.

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Greek National Strategic Reference Framework 2007–2013

### Useful links

<http://epp.eurostat.ec.europa.eu/portal/page/portal/eurostat/home/>

<http://www.statistics.gr/portal/page/portal/ESYE>

## Summary tables

**Table 1**

| To what extent has an integrated comprehensive active inclusion strategy been developed in your Member State (Greece)? |                             |          |    |                           |          |    |                              |          |    |   |          |    |
|--|-----------------------------|----------|----|---------------------------|----------|----|------------------------------|----------|----|---|----------|----|
|  | Comprehensive policy design |          |    | Integrated implementation |          |    | Vertical policy coordination |          |    | Active participation of relevant actors |          |    |
|  | Yes                         | Somewhat | No | Yes                       | Somewhat | No | Yes                          | Somewhat | No | Yes                                     | Somewhat | No |
| For those who can work   |                             |          | X  |                           |          | X  |                              |          | X  |   |          | X  |
| For those who cannot work  |                             |          | X  |                           |          | X  |                              |          | X  |   |          | X  |

**Table 2**

| To what extent have active inclusion policies/measures been strengthened, stayed much the same or weakened since 2008 in your Member State (Greece)? |                         |          |          |                          |          |          |                            |          |          |
|--|-------------------------|----------|----------|--------------------------|----------|----------|----------------------------|----------|----------|
|  | Adequate income support |          |          | Inclusive labour markets |          |          | Access to quality services |          |          |
|  | Strengthened            | The same | Weakened | Strengthened             | The same | Weakened | Strengthened               | The same | Weakened |
| For those who can work   |                         |          | X        | X                        |          |          |                            |          | X        |
| For those who cannot work  |                         | X        |          |                          | X        |          |                            |          | X        |

