



EU Network of Independent Experts on Social Inclusion

Breaking the cycle of disadvantage

A Study of National Policies

Greece

This publication has been prepared for the European Commission by



© Cover illustration: European Union

Neither the European Commission nor any person acting on behalf of the Commission may be held responsible for use of any information contained in this publication.

The opinions expressed are those of the author(s) only and should not be considered as representative of the European Commission's or Member States' official position.

Further information on the Network of independent experts is available at: http://ec.europa.eu/social/main.jsp?catId=1025&langId=en

© European Union, 2014 Reproduction is authorised provided the source is acknowledged.

Investing in children:

Breaking the cycle of disadvantage

A Study of National Policies

ZIOMAS D., BOUZAS N. & SPYROPOULOU N. NATIONAL CENTRE FOR SOCIAL RESEARCH (EKKE)

COUNTRY REPORT - GREECE



Table of Contents

1.	Sumr	nary	7
2.	Asses	ssment of overall approach and governance	.10
3.	Acces	ss to adequate resources	.15
	3.1.	Policies to support parents' participation in the labour market	.16
	3.2.	Policies to provide adequate living standards	.17
4.	Acces	ss to affordable quality services	.22
5.	Addre	essing child poverty and social exclusion in the European Semester	.31
6.	Mobil	ising relevant EU financial instruments	.33
Ref	erence	2S	.35
Ann	nex		.36





1. Summary¹

In 2010, the Greek Government, in the framework of EU 2020 Strategy, set a specific target for reducing child poverty, namely the reduction of the at-risk-of poverty rate for children (0-17) from 23% in 2008 to 18% in 2020. Yet, all relevant available social indicators on poverty and social exclusion, and especially those for children, have been deteriorating since 2010 in Greece, implying thus that the target can hardly be achieved. The negative impacts of the current economic recession and the implementation of strict austerity measures, let alone the lack of action to cushion the social impact of the crisis, have a significant bearing upon this situation. They have brought about, among other things, a decrease of family disposable income and cuts in social public expenditure, resulting thus to a worsening of the living conditions of children and even more of poor children.

Although children in Greece are among the groups which exhibit a high at-risk of poverty rate for some years now, there is an absence of an overall national strategic framework for tackling child poverty and exclusion and for promoting children's wellbeing. In the absence of such a framework, the relevant policy measures implemented remain partial and fragmented and do not form part of an integrated multidimensional approach. Synergies between relevant policy areas and players are hard to come by, given that solid governance arrangements are clearly missing. No institutional setting is there to ensure inter-departmental coordination and cooperation, neither a monitoring system to monitor progress of implementation of the related measures and to evaluate their impact on child poverty. The policy design process is hardly underpinned by an evidence-based approach, and it remains, by and large, circumstantial, while involvement of relevant stakeholders, let alone of children, is profoundly missing.

In general, policy design for tackling child poverty is lacking strategic directions. It is not driven by a need to bring a good balance between universal and targeted measures nor by a need to achieve a balance between helping families and targeting children in their own right. Specifically targeted measures focusing on children at increased risk of poverty are rare, one-dimensional and of limited coverage, while no large scale Government initiatives have been taken to protect children from the impact of the crisis, let alone to disentangle public spending on sustained investment in children and families from the restrictions imposed by the austerity measures. Some progress has been made to mainstreaming children's rights, but this is mainly confined in adopting certain legal arrangements and it is not reflected in the measures implemented in the various policy areas.

As regards policies to support parents' participation in the labour market, the active labour market measures implemented especially for people further from the labour market, appear to be unable to make any positive contribution in increasing the employability of second earners and generally of unemployed parents. Parents' participation in the labour market is not supported by any specific measures other than the provision of pre-school child care facilities, heavily financed by the ESF, which is an initiative in the right direction. The income support policy to families with children consisted until 2012 of a range of low level cash benefits and tax relief, most of which have now been replaced by two new means-tested allowances. Both old and new benefits can hardly be considered as decisive factors in fighting child poverty and/ or social exclusion, while the recent change in cash benefit policy is not underpinned

Readers should note that the drafting of this report was completed in September 2013 thus it does not include an analysis of data or policy developments that became available after this date.



by an approach which aims at bringing a balance between universal and means-tested measures. As to the in-kind benefits, these are rather missing.

In spite of the increase of the structures and services provided for early childhood education and care, affordable child care services are still not widely available for preschool children in Greece. Moreover, there is an acute 'public welfare deficit' in terms of the services provided to children and families in economic difficulty, the number of whom has been rising under the current economic crisis. The public interventions for ensuring access to education to all children have been on the increase in recent years, which is reflected in the rate of early school leavers that presents a downward trend. Nevertheless certain deficiencies still remain, especially in terms of low coverage rates for the disadvantaged groups of children (disabled, migrants, Roma, etc.) and of the absence of links between the initiatives taken in the field of education of children from vulnerable groups and other policy measures taken in related social policy fields.

Children in Greece have free access to the public health care system on the condition that their parents are covered by work related public social insurance schemes or by the special 'social welfare booklet', which is provided to the uninsured with very low income. Yet, in the current conjuncture of economic recession and unprecedented levels of unemployment, there has been a dramatic increase in the number of those who are not insured and who are not eligible for welfare booklets. This implies that a considerable number of families with children have lost free access to the public health care system. To deal with this situation the Government introduced very recently the 'Health Voucher' programme, which, nevertheless, is considered very limited, in terms of both its scope and coverage and thus inadequate to meet the ever rising needs in this area. Moreover, the fact that public health services have suffered serious cutbacks over the last few years, it has negatively affected the capacity and the efficiency of the health care system, undermining thus the quality of the services provided. As to the public health infrastructure and services for children, in particular, and especially for the disabled and the mentally ill, these continue not to be widely available all over Greece, presenting an uneven distribution.

As to the current housing policy in Greece, this is rather non-existent, given that no social housing schemes are currently in force. This, together with the absence of a social safety net scheme, leads all the more families, especially those facing extreme poverty and social exclusion, at a high risk of becoming homeless. Immediate actions should, therefore, be taken by the Government to prevent homelessness of families with children. As regards the alternative care and support provided to children without a family or with problematic families, this remains an area for which public interventions have been negligible, although an increase in the establishment of community based care centres has been observed in recent years which are run by NGOs.

Overall, it may be said that the public policy measures and initiatives, which are being implemented by the Government in the various social policy related areas with a view to tackling child poverty, raise serious questions in relation to their ability to achieve such an objective and to break the intergenerational transmission of poverty. This can be partly explained by the fact that social challenges in Greece have never been given high priority for action in the political agenda and as a result there has never been a strong political commitment.

Given all the above, it is imperative that political commitment is made for taking concerted action and, in particular, for developing, in the immediate future, an evidence based Strategic Action Plan for tackling child poverty and for promoting child well-being. On the basis of this Plan, a public investment plan for children for the period 2014-2020 should be elaborated and appropriate funding should be earmarked by both national and EU Structural Funds in the framework of the new programming



period 2014-2020. The plan should be based on evidence-based priorities and be underpinned by an integrated – multi-sectoral approach, while EU financial support should be multi-funded.



2. Assessment of overall approach and governance²

The context

It is generally accepted that, over the last 10 years, the issue of child poverty has been steadily growing in importance in almost all EU states in the context of the social OMC. This led very recently (February 2013) to the adoption by the European Commission of a Recommendation on "Investing in children: breaking the cycle of disadvantage". Greece is not an exception to this tendency, given that in 2010, in the context of Europe 2020 Strategy, a **specific target** was set by the Greek Government for reducing child poverty, namely the reduction of the at-risk-of poverty rate for children (0-17) **from 23% in 2008 to 18% in 2020** (i.e. a reduction of 100.000 children).

However, it should be pointed out that the target was set at a time when Greece was hit by a fiscal crisis which eventually led to an imposition of strict austerity measures and a deep recessionary phase that continues through today. This situation, in turn, has brought about significant adverse effects on all social and employment indicators.

As regards, in particular, the relevant social indicators for children aged 0-17, these have been deteriorating since 2010 in Greece and no signs are there that this situation will be reversed in the near future. That is, the poverty and/or social exclusion rate for children (less than 18 years old) increased from 28.7% in 2010 to 30.4% in 2011. Worse still, the rate of severely materially deprived children has climbed up from 18.7% in 2008 to 25.3% in 2010 and to 29.2% in 2011, whereas the at-risk of child poverty rate (after social transfers) has increased slightly from 23% in 2010 to 23.7% in 2011. A very significant increase is also observed in the indicator with regard to the children (0-17) living in very low work intensity households, which has gone up from 3.9% in 2010 to 7.2% in 2011.

Moreover, a number of other relevant indicators confirm further the deterioration in the situation of the children in Greece. In 2011, the at risk of poverty rate for households with dependent children stood at 23.2% against 19.5% for households without dependent children, while **the share of children** aged 0-17 that are living **in jobless households has increased from 3.6% in 2008 to 6.3% in 2010 and 9.2% in 2011**. Furthermore, 43.2% of the single parent households with at least one dependent child is found to be at risk of poverty in 2011, while the highest relative at-risk-of-poverty gap (27.4%) is recorded among children aged 0-17 years.

² Readers should note that the drafting of this report was completed in September 2013 thus it does not include an analysis of data or policy developments that became available after this date.



The evolution in a number of relevant indicators is presented in the figure 1 below (EU-SILC data).

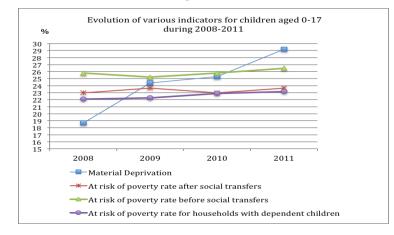


Figure 1.

Undoubtedly, the fact that Greece, since 2009, has been experiencing a deep and persistent recessionary phase, resulting from the fiscal crisis and the implementation of strict austerity measures, has been the main determinant factor for the worsening of the social situation and, in particular, of the quality of life of the children. It should be pointed out, however, that the very fact that successive Greek governments have taken over recent years **very limited action for the prevention of child poverty**, let alone for cushioning the negative impacts of the crisis on children, has also a significant bearing upon this situation.

Integrated multi-dimensional strategy and synergies between relevant policy areas and players

It would be hard to maintain that there has been any serious effort or political commitment in Greece, either before or during the crisis, to develop and implement a multi-dimensional and integrated approach to preventing and addressing the problems of poverty and social exclusion, let alone of child poverty. **Greece still lacks an official policy framework or strategy**, entailing specifically focused measures and solid governance arrangements, **for tackling child poverty and exclusion** and for promoting child well-being. The absence of such a policy framework is greatly related to the fact that Greece has failed thus far to develop a broader national social inclusion strategy or an action plan to prevent and tackle poverty and social exclusion.

In the absence of an overall policy framework, the measures under implementation remain partial and fragmented and do not constitute part of an overall approach, let alone of a multi-dimensional approach, with clearly defined objectives. No governance arrangements or policy coordination mechanisms have been put in place to promote synergy and close interaction between the measures taken for supporting children in the various social policy related areas. By and large, **synergies between relevant policy areas and players are still weak** and no institutional setting is there that would ensure inter-departmental cooperation and coordination, which eventually would facilitate integrated policy approaches.

An illustration of the above deficiencies can be found in two very recent official documents-replies, one signed by the Minister of Finance³ and the other one signed by

³ Ministry of Finance - Official Document (17-7-2013, RefN. FKE 1114411 EE 2013 4756).



the Minister of Education⁴. These documents attempt to answer a **question raised in the Greek Parliament** on 2nd July 2013 with regard to the **actions taken by the Greek Government for tackling child poverty and social exclusion** and for promoting child well-being in Greece. The Finance Minister, although he acknowledges the fact that child poverty and/or social exclusion in Greece is very high, presents a few, partial and fragmented, measures consisted of financial benefits for families with children with low income and certain tax relief arrangements for them and other vulnerable groups. The Minister of Education confirms that combating child poverty and social exclusion constitutes one of its priorities and to this end presents a number of measures which concern the provision of food in schools, the continuation of the provision of a specific child school benefit for very low income families, supplementary teaching classes in schools, promotion of fruit consumption in schools, etc.

None of these official documents indicate that there exist an overall national integrated policy for tackling child poverty, while, at the same time, they bring into light an inter-departmental cooperation deficit in this policy area. Besides, one observes that no replies have been recorded, so far, by the competent Ministry of Labour and Social Security and Welfare and the Ministry of Health. Moreover, both documents make no reference at all as to whether the Government has any plans to develop a strategy or an action plan to dealing with child poverty, especially under the present deteriorating socioeconomic conditions. It may thus be said that the **action taken so far** by the Greek Government **to combating child poverty**, let alone to achieving the target set for Europe 2020, **hardly justifies that strong political priority** has been accorded to it.

The children's rights approach and mainstreaming of children's policies and rights

It should be stated right from the outset that despite the fact that Greece has signed the UN Convention on the rights of the child, the progress made so far to implementing a children's rights approach has been slow. Some progress has been made over the last ten years with regard to the legislative harmonisation, but still its wider enforcement is questionable, given that, apart from the fact that specific and systematic data is not properly available, it takes a long time before a law in Greece becomes enforceable and operational. In other words, **the linkage between the relevant legislative arrangements and the policies for children pursued in Greece remains rather weak** and as a result it can hardly facilitate the promotion of a children's rights approach. Besides, **no specific arrangements** have been put in place **to ensure that the rights and needs of the children are mainstreamed** across all relevant policy areas as well as in the related State budgetary decisions.

The lack of specific policies to implement a children's rights approach in all aspects of their development is considered to have a negative effect in preventing child poverty and promoting children's well-being. For, in spite of the good intentions expressed by consecutive Governments in various official documents, the issue of preventing and combating child poverty has not been taken up in the actual practice as a key priority in the Greek contemporary social policy, neither it has become a cross-Government policy priority. This is confirmed by the UN Committee on the Rights of the Child in its concluding observations in 2012, where it recommends that "the State party [should] design public policies aimed particularly at addressing both in the short term and in a sustained manner, the problem of increasing child poverty. These policies must be capable of effectively coordinating actions at the national, regional and local levels; and actions in different areas (particularly economy, health care, housing, social policy

⁴ Ministry of Education – Official Document (5-8-2013, RefN. 108551/IH EΞ 89916 εις).



and education) that are particularly relevant to children and must include the participation of children in its development"⁵.

The balance between universal and targeted policies and focus on children at increased risk

The policy mix, which is currently under implementation, is hardly based on any clearcut strategic directions. As a result, it is short of constituting a coherent and universal approach, while the targeted measures, namely those aiming at supporting the most disadvantaged, apart from being limited in number, are not being articulated in an overall approach, lacking appropriate links and failing to be complementary to each other. What is more, no signs are there that the current policy design is underpinned by -or is moving towards- an approach that opts to strike the right balance between universal and targeted measures, which is urgently required under the current conditions of the crisis. Instead, there appears to be **a tendency to turn social policy interventions from universal to means-tested ones**, reflecting mainly the Government's fiscal constraints and tight budgetary situation and not the real needs of children and their families.

Involvement of relevant stakeholders and children

As it has been repeatedly reported, **it is hardly possible to find any forms of 'interactive' consultation and dialogue in Greece** between decision makers and stakeholders which are taking place in the area of social inclusion in terms of policy design and elaboration of measures. This includes, in particular, the policy area of preventing child poverty and promoting children's well-being. Consultation and cooperation between decision makers and stakeholders remains at low levels and **no arrangements or procedures** have been developed to mobilise the involvement of stakeholders and **to take on board the views of children and their parents**, especially those experiencing poverty and social exclusion. The only exception being, the recently established (2010) "open governance website" which provides the opportunity to the wider public to participate in an 'on line consultation' process by commenting on the draft laws and certain ministerial decisions. In general, participation of stakeholders such as Social Partners, Local Authorities and NGOs is mainly confined to the implementation phase of certain social policy related programmes and actions, especially those co-financed by the European Social Fund.

Evidence-based approaches and evaluation of the impact of policies introduced in response to the crisis on children

The limited action taken to date and the very few **measures** introduced by the Government, which are currently implemented to respond to the impact of the crisis on children, apart from the fact that **are not based on any impact evaluation**, they are considered negligible to protect children from the impact of the crisis and thus incapable to reverse the increasing trend of child poverty and social exclusion in Greece. What is more, there is a **profound lack of a coherent monitoring system** to monitor progress of implementation of related measures and to evaluate their impact on child poverty.

Sustained investment in children and families to protect from the impact of the crisis.

Needless to say that the need for **sustained investment in children and families has been left completely aside** by the Government's current plans in this policy area and no visibility of action is there to changing this situation in the near future.

⁵ UN- Committee on the Rights of the Child, 2012, p. 13.



Signs are rather in the opposite direction. The fiscal consolidation measures and, in particular, the budgetary cuts in public social spending have an adverse impact on investing in children and families.

Recommendations for urgent action required

Following from the above, it becomes evident that Greece continues to lack a strategy or an overall policy framework for tackling child poverty and social exclusion and for promoting child well-being. What is of rising concern, however, is the fact that **no official recognition is made, thus far, as to the need for developing such a strategic policy framework.** And this, despite the fact that the elaboration of a Strategic Action Plan for combating child poverty and social exclusion has been a long awaited challenge in Greece, which is becoming all the more urgent as the negative impacts of economic recession continue to hit hard the majority of households and especially households with children. Besides, the absence of such an Action Plan makes it hard for Greece to respond in a timely and consistent way to the principles and guidelines of the EC Recommendation on investing in children.

It is thus considered crucial that combating child poverty and social exclusion is given a strong political priority by the Greek Government and concentrate efforts accordingly to immediately **design and implement a Coherent Strategy, taking the form of an Action Plan**, entailing specific objectives in key policy domains (such as health, education and income support), concrete measures, funding arrangements and implementation timetable, while **ensuring an integrated approach**. Appropriate specific measures should also be included to addressing the needs of specific vulnerable groups of children, such as children from migrant background, Roma children, children with disabilities, unaccompanied children, refugee and asylumseeking children etc. Such a Plan should be based upon the good knowledge of the obstacles and barriers, which various groups of children are confronted with, as well as, the magnitude and the special needs of every target group of children. To this end, it is considered necessary to strengthen the mechanisms for data collection by **establishing a national central database on children in all areas of concern** and to develop accordingly specific indicators⁶.

⁶ See also, UN- Committee on the Rights of the Child, 2012, p. 5.



3. Access to adequate resources

A short overview

It is generally accepted that "the main factors affecting child poverty are the labour market situation of the parents, the composition of the household in which the children live and the effectiveness of government intervention through income support and the provision of enabling services"⁷. For, evidence suggest that, the rate of child poverty is positively related to the age (too young, too old) and the employment status (unemployed, retired and inactive) of the head of the household, to the size of the family (lone parent families, families with more than 3 children) and to the government's policy measures taken to support families and their children in various related areas.

This relation **is clearly reflected in the case of Greece**, especially under the present socioeconomic conditions, where all these factors have affected negatively (and continue to do so) child poverty, which has been high and rising. That is, unemployment has reached unprecedented levels (26.6% for the 1^{st} quarter of 2013^8), while Government interventions in this area have been very limited and are further restrained in recent years due to the budgetary limitations of the fiscal consolidation programme. This is confirmed by the fact that, in Greece, during the time period 2000-2009, the percentage of social expenditure devoted to families/ households with children remained stable at more or less 1.7% of GDP⁹, in spite of the fact that the total social protection expenditure as a percentage of GDP presented an upward trend of 4.6 percentage points. As to the very recent years, according to available data, "*real public social spending in 2011/12 was 13% to 14% lower than in 2007/08*"¹⁰.

As regards the **policies pursued in Greece to support parents' participation** in **the labour market**, it should be stated that these mainly concern the provision of childcare facilities for low income families, and specific legal arrangements for parents returning to their job after parental leave (including maternity benefits). There is also a number of active labour market measures, which aim at promoting female employment. Yet, these are not designed to constitute part of a family friendly employment policy, given that they are not linked with other related accompanying measures.

As to the **income support policy for families and children**, it should be stated that, until very recently, this consisted of low level universal income transfers (various family allowances and large family benefits) and tax reductions with particular generous arrangements in favour of families with more than 4 children, regardless of their economic situation. Specific provisions (income support or in-kind benefits) for supporting families/households with children in need were –and still are- very limited. Since 2013, however, there has been a change in the policy direction by converting most of the universal child benefits to two means-tested benefits, while no other policy measures have been introduced. This conversion, which has been largely dictated by the fiscal consolidation programme, rather ignores the horizontal principle of the Commission's Recommendation to "maintain an appropriate balance between

⁷ Antuofermo M., Di Meglio E., 2010, "23% of EU citizens were at risk of poverty or social exclusion in 2010", Eurostat-Statistics in focus, Brussels, p. 2.
⁸ Eurostat J.C. deta, Adjusted Series

⁸ Eurostat LFS data, Adjusted Series.

⁹ Data extracted from:UNICEF, 2012, p. 45.

¹⁰ OECD, 2012, "Social Spending during the Crisis, Social Expenditure (SOCX) Data Update 2012, Paris, p. 3, http://www.oecd.org/els/social/expenditure



universal policies, aimed at promoting the well-being of all children, and targeted approaches, aimed at supporting the most disadvantaged"¹¹.

3.1. Policies to support parents' participation in the labour market

It should be stated right from the outset that there are no particular policies targeted at supporting parents' participation in the labour market in Greece. The only exception being the programme for the "**reconciliation of family and professional life**"¹² which offers subsidised places for pre-school child care services (municipality and private ones) to families fulfilling certain socioeconomic criteria. The programme is financed by the Greek NSRF (National Strategic Reference Framework) 2007–2013 and it has been running since 2011. For the school year 2013 it is estimated that approximately 65,000-70,000 children will be benefited.

This programme, although not covering the needs of all children for pre-school child care services, is moving towards the right direction and it is improving the situation as regards an identified gap in Greece in the area of supporting parents' participation in the labour market through providing free access to pre-school services.

This gap was confirmed in 2010, one year before the launching of the programme, by the Hellenic Statistical Authority (EL.STAT.), which conducted an ad-hoc field survey concerning the driving factors that play an important role in the reconciliation between work and family life¹³. Data revealed that more than 200,000 parents or 12.4% of the total number of parents were forced to leave their jobs in order to look after their children (less than 14 years old), while more than 144,000 parents would have searched for a job if there were childcare services available.

Moreover, according to OECD data for 2009 on family friendly workplace practices, Greece exhibited the lowest percentage (35%) of employer-provided flexible working time arrangements among 19 EU countries, while Finland exhibited the highest score (82%) of firms providing flexibility in working time arrangements. Similarly, the proportion of men and women employees who can adjust and/or decide their working time was less than 10% in Greece in comparison to 60% in Sweden¹⁴. In general, Greek parents have much lower opportunities to arrange their working hours than parents in the rest of the EU countries or, to put it in another way, the workplace practices of firms in Greece are not as family-friendly as in the other EU Member States.

As to the public employment policies implemented in Greece with regard to the (re-) integration into the labour market, these are run by the Manpower Employment Organisation and mainly concern active labour market programmes and especially programmes aiming at the promotion of employment and entrepreneurship of certain groups of unemployed, namely young persons, women, members of vulnerable groups (disabled persons, single parents, etc.)¹⁵. An indication of such programmes is given below:

¹² More details for the programme can be found at:

 http://www.eetaa1.gr/enarmonisi/paidikoi_stathmoi_2013/index_no_template.html
 ¹³ More details for the field research can be found at: http://www.statistics.gr/portal/page/portal/ESYE/PAGE-

¹¹ EU, 2013, "Investing in Children: breaking the cycle of disadvantage", COMMISSION RECOMMENDATION of 20.2.2013, C(2013) 778 final, Brussels, p. 4.

themes?p_param=A0102&r_param=SJO23&y_param=2010_00&mytabs=0

¹⁴ Data extracted from: OECD Family database http://www.oecd.org/els/social/family/database

¹⁵ More details for active labour market programmes can be found at: http://www.oaed.gr/index.php?option=com_content&view=article&id=630&Itemid=764&Ian g=el



- "Subsidy programme for private enterprises to recruit unemployed persons in severe situation" aiming at the recruitment of 1,000 unemployed persons who must have the characteristics: 6 months without job, or drop-outs from secondary education, or more than 50 years old, or heads of single parent household.
- "Special two year programme for promotion of employment, subsidising social insurance contributions and aiming at the recruitment of 25,000 unemployed people" who are: unemployed persons near pension, long-term unemployed women more than 45 years old, unemployed women more than 50 years old, unemployed persons with three or more children, heads of single parents households, and
- "Work experience programme for new labour market entrants aged 16-26 years old" concerning 10,000 persons.

However, it should be pointed out that these programmes, apart from the fact that they are of limited coverage, have been mainly launched to act as a buffer stop to the rising unemployment levels than as measures to increasing employment of families with children and to supporting parents' participation in the labour market. Undoubtedly, all age cohorts have been confronted with considerably rising unemployment rates and thus the Government has to try to find solutions for all unemployed persons. Yet, if the objective of social policy is the alleviation/ eradication of child poverty, then special care must be taken by the Government for unemployed persons with children, given that, as evidence suggest, the number of children 0-17 years old who live in jobless households and households with low work intensity have rapidly increased over recent years.

Overall, it may be said that there are hardly any specifically targeted policies in Greece to support parents' participation in the labour market, let alone any initiatives to ensure that work 'pays' for parents. No major policy initiatives such as "make work pay" or "welfare to work" policies have been developed, thus far, in Greece to support the segment of the workforce who are trapped in low pay and insecure jobs, which are conducive to increasing in-work poverty. Moreover, the provision of affordable child care facilities and services are still not widely available in Greece, while they are hardly linked in a consistent manner with the existing employment promotion measures.

Following from above, one of the **key challenges** that need to be addressed in the short term is to fill the gaps identified in the provision of pre-school childcare in terms of both **increasing the capacity of places** in the existing structures and **extending the hours of their operation** so as to respond to the working patterns of the parents. Another key challenge is to **develop and implement complementary special employment or training programmes** for unemployed parents, and especially mothers, who are beneficiaries of the programme of subsidised places in pre-school child care facilities. The aim of such programmes is to provide support to parents in an integrated way by ensuring child care facilities and also subsidised income from work, facilitating, in this way, their re-integration into the labour market.

3.2. Policies to provide adequate living standards

Greek households' disposable income has been getting rapidly worse year by year since 2009, having been hit hard by ever-rising unemployment and by considerable cuts in salaries and wages as well as by a range of other fiscal measures. As a result, there has been a rapid worsening of living standards which have triggered an increase in situations of poverty and social exclusion, where more and more people find themselves in economic hardship. The at-risk of poverty rate has kept rising, despite the sharp fall in the medium income, standing at 21.4% in 2011.



As regards child poverty, it exhibits a more or less steady upward trend in relative and absolute terms during the time period 2003-2011 (from 21.5% or 416,000 children in 2003 to 23.7% or 465,000 children in 2011)¹⁶. The percentage of 23.7% is higher than both the figure for the total Greek population $(21.4 \%)^{17}$ and the average EU-27 child poverty rate $20.6\%^{18}$. Moreover, the percentage of those children who live under situations of multiple disadvantages that is under monetary poverty and severe material deprivation and in low work intensity household has increased dramatically from 0.6% of the total number of children living in poverty and/or social exclusion in 2010 to 3.5% in 2011 (i.e. from 12,000 to 69,000 children). This increase is the biggest one across EU member states and it partially highlights the worsening of living conditions of children in Greece¹⁹.

Undoubtedly, in the absence of comprehensive policies supporting families with children, children appear to constitute a poverty generating factor, as this has been the case for Greece. According to available data the at-risk-of-poverty rate was 19.5% for households without children and 23.2% for households with children (see Table 1 in the Annex). This is even more evident in the case of single parent households with dependent children, which has presented a very remarkable increase in the at-risk-of poverty rate, that is, from 27.1% in 2008 to 43.2% in 2011.

In Greece, **no serious efforts have been made so far** to design and implement a comprehensive policy for families with children aiming at ensuring adequate living standards through an optimal combination of cash and in kind benefits. The public support provided to families with children has been confined to income transfers (low level cash benefits) and tax relief, while benefits in kind have been rather missing. However, the impact of these transfers on poverty reduction appears to have been negligible, while the distribution of family benefits of the child population by income groups has been unfavourable to the poor²⁰. In 2011, the cash benefits for families with children reduced child poverty by only 2.8 percentage points²¹. A comparison between Greece and Luxembourg reveals that social transfers in Luxembourg reduce the proportion of children living in in-work households at risk of poverty by 13 percentage points, compared to only 2 percentage points in Greece. It should be noted that family benefits account for 21% of the income of such households in Luxembourg, against 2% in Greece²². In general, it is observed that "Countries with the lowest child poverty rates are those in which families with children benefit a good deal from overall social transfers"23. Greece is not one of these countries.

Very recently, there has been a change in the cash benefit policy and the tax relief arrangements for families with children. It has been decided to convert the various cash benefits into two means tested benefits and to abolish all tax relief arrangements relating to families with children. Exemption to this rule are the financial

¹⁶ Data extracted from UNICEF Report, 2013, "Report on the situation of children in Greece", National Committee of UNICEF, Athens, p. 14.

¹⁷ EL.STAT., 2013, Table 1, p. 45.

 ¹⁸ UNICEF Report, 2013, p.26.
 ¹⁹ UNICEF Report, 2013, p.17.

²⁰ EC, 2012, p. 40.

²¹ Eurostat Data, EU – SILC 2012.

²² TARKI-Applica, 2010, "Child poverty and child well-being in the European Union", Budapest-Brussels, p. 142, found at:

http://www.tarki.hu/en/research/childpoverty/report/child_poverty_final%20report_jan2010 .pdf

²³ EC, 2012, p. 39.



benefits provided to families with children who suffer from severe health problems such as mental health, mental retardation, blindness, deafness, etc.

In particular, according to the provisions of the new Laws: 4093/2012, 4110/2013, and 4141/2013 all universal non-contributory family allowances such as third child benefit, large family benefit, life-time pensions to mothers with four or more children and birth grants to mothers giving birth to a third child are to be replaced from 2013 onwards by two new family benefits: a) the single child support allowance²⁴ ²⁵ and, b) the special large family benefit (for households with three or more children) ²⁶. Both these benefits are strictly conditioned upon the total income of the family /household, while the amounts of the benefits are decreasing as the family/household income increases (see Table 2 of the Annex).

The Government argues that these **new family benefits** aim to provide financial support to all families/households whose income is below a predefined level and not only to the large families, as this was the case before. Furthermore, they claim that both these new benefits are focused on the most vulnerable part of society, while they are in line with the restrictions imposed by the fiscal consolidation programme. According to the Greek Labour Minister, the amount of money foreseen in the 2013 State Budget for family benefits has increased from 566 million euro in 2012 to 755 million euro in 2013. Nevertheless, until today, only 142,543 requests for family benefits have been approved, amounting to 234 million euros²⁷. On the other hand, the Higher Confederation of Large families of Greece argue that the new benefits for large families are lower than the pro-crisis ones and that the total public expenditure savings will amount to about 19 million euros per year²⁸.

An ex ante assessment of the impact of these two new benefits on child poverty and social exclusion is hardly possible, given that their implementation has just began, and therefore neither the total number of beneficiaries (families with children) is known as yet, nor is there any official estimation both with regard to their number and the extent of the expected increases in their incomes.

Nevertheless, it is considered necessary to make a few critical remarks. Firstly, the fact that the policy for families with children continues to be confined to the provision of cash benefits and, in particular, means-tested financial benefits is not in line with the Recommendation on investing in children, which advocates the need that Member States ought to find a balance between universal and targeted schemes. In this respect, the Government appears almost to ignore the need to develop measures to support the well-being of children and does not take into account the severe material deprivation suffered by a considerable part of children in Greece. Secondly, this kind of benefits resemble to the old ones in the sense that they are interventions, which do not constitute part of an overall concrete strategy. For, Greece still lacks a social inclusion strategy aiming at alleviating poverty and especially child poverty and social exclusion, as well as a quaranteed minimum income scheme or a safety net intervention, which is urgently needed under the current economic conditions. Thirdly, it is questionable whether these benefits will address the long lasting problem of low effectiveness of public social spending on poverty reduction. For, these are not accompanied by appropriate mechanisms and arrangements that would improve the administrative capacity so as to increase the take up rate and to ensure a systematic

²⁴ L.4093/2012, Published in the Official Government Journal No 222, 12 November 2012.

²⁵ L.4110/2013, Published in the Official Government Journal No 17, 23 January 2013.

²⁶ Law 4141/2013, Published in the Official Government Journal No 81, 5 April 2013.

²⁷ http://www.forologikanea.gr/news/oikogeneiako-epidoma-stiriksis-teknon-2013-polloi-toksexasan/

²⁸ http://www.aspe.gr/index.php?option=com_content&task=view&id=1456&Itemid=2



follow up. Besides, it may be said that **the replacement of the various benefits** by the new ones **has been dictated more by the need to curtail public social spending** and less so by the need to improve the effectiveness of social spending and the impact on the families with children. As OECD points out, from 2009 and after, "the crisis led to cuts in cash benefits in many countries including Estonia, Greece, Iceland and Ireland"²⁹.

Apart from the above two measures, financial support continues to be provided a) to families with children (including single-parent families) living in mountainous and/or disadvantaged areas amounting to $600 \in$ per year for families with annual yearly income up to $3,000 \in$ and to $300 \in$ per year for families with income between $3,000 \in$ and $4,700 \in$ and b) to families with children up to sixteen years old who attend compulsory education in public schools and whose annual income is no more than $3,000 \in$.

As to the tax policies for families with children, these concern mainly some favourable adjustments for vulnerable groups with regard to the Special Property Tax, increases in the amount of the heating allowance depending on the number of children, as well as reductions in the income taxation for low income families with children. Nevertheless, these arrangements, apart from being partial, are considered inadequate to cover the current needs.

With regard to in-kind benefits, it should be mentioned that **Greece has no tradition** in designing and implementing policies which entail the provision of in-kind **benefits** to families with children. Nevertheless, during the last three years, due to the economic recession, a small number of programmes have been launched in this respect, which are heavily supported by the EU Funds. These programmes can hardly be considered complementary to the existing cash income support benefits. Most of these programmes are under the responsibility of the Ministry of Education and concern the provision of free meals, food, fruits and milk to pupils in certain school units, mainly in 'zones (areas) of educational priority' (ZEP). A small-scale pilot programme (called "SCHEDIA") was also implemented from May to November 2012 covering 100 children living under conditions of poverty. The programme aimed at combating poverty through a multilevel approach, which consisted of supportive teaching lessons, provision of food for the children and also participation in cultural activities. In addition, a two-year pilot programme was launched in 2011, being cofunded by the European Social Fund, which aims at the provision of integrated local support and care services for poor families and vulnerable groups.

Apart from the above, there are some programmes financed by private funds, which offer a range of in-kind benefits to children and their families. The Institute of Preventive Medicine Environmental and Occupational Health, Prolepsis, runs a Programme on Food Aid and Promotion of Healthy Nutrition (financed by the 'Stavros Niarchos Foundation') for students of elementary and secondary schools in underprivileged areas. The Programme was piloted in around 6,300 students of around 34 schools during the period April – June 2012 and continues through in 2013 for a total of 25,349 students (from 163 schools all over Greece)³⁰. The programme provides students with a daily free, healthy meal and it reinforces healthy nutrition and promotes the health of both students and their families. According to the findings of the research carried out by 'Stavros Niarchos Foundation', 1 in 3 children in Greece are not adequately fed. Dr. Athena Linos, professor at the University of Athens Medical School, estimated that 10% of Greek elementary and middle school students suffered

²⁹ OECD, 2012, p. 4.

³⁰ http://www.prolepsis.gr/new/en/Projects/37/Program-on-Food-Aid-and-Promotion-of-Healthy-Nutrition.html



from "food insecurity", that is they faced hunger or the risk of being hungry. She concludes that: "When it comes to food insecurity, Greece has now fallen to the level of some African countries"³¹.

The 'Stavros Niarchos Foundation' also finances a programme run by the NGO Praksis, which was launched in 2012 and supports poor families with children that are at risk of being homeless. The programme covers their living expenses (rent, heating, food etc.) for a period of 3 to 6 months in order for the families to preserve their houses. From March 2012 up to June 2013 the number of families with children who benefited from this programme was $1,016^{32}$.

Overall, once again, it must be said, that policies aiming at providing adequate living standards to families with children through an **optimal combination of cash and in kind benefits are under-developed in Greece**. The new cash benefits, which are now means- tested, are of low level and are not specifically designed to combat child poverty, while in kind benefits are almost entirely missing. What is more, there are no actions taken to avoid low take up and to promote dissemination of knowledge with regard to the eligibility of the poor families with children. Besides, it seems that social policy interventions taking the form of income support are hardly related to the extent and severity of social needs but instead they are conditioned upon the availability of public funds, which under the present conditions, are affected by strict budgetary constraints.

Suggestions for policy improvements

It is suggested that the programme for the "reconciliation for family and professional life" which is under implementation, aiming at supporting parents' participation in the labour market, should be further developed and extended so as to take the form of an integrated programme. To this end, firstly, there is a need to **increasing the capacity of places and the quality of services provided** in the early child-care facilities so as to fill the gaps identified. Secondly, it is considered necessary to **extend the hours of their operation** so as to respond to the working patterns of the parents. Thirdly, additional support should be provided to unemployed parents, especially mothers, by **ensuring** not only the provision of subsidised child care facilities, but also **their participation in subsidised employment** or training programmes, securing, thus, adequate resources and promoting their re-integration into the labour market.

In addition, it is suggested that particular attention should be paid in the design of the recently adopted pilot programme of **"Minimum Guaranteed Income**" to be launched at the beginning of 2014, so as **to act as an integrated programme** of social support, combining the provision of adequate income support for families with children with relevant enabling quality services, such as employment promotion services for the parents, child care and education services, health services, housing facilities etc. There is an urgent need that such a programme **should be timely put in force on a general and permanent basis**.

³¹ http://www.nytimes.com/2013/04/18/world/europe/more-children-in-greece-start-to-gohungry.html?pagewanted=all&_r=0, 17 April 2013.

³² http://www.theinsider.gr/index.php?option=com_content&view=article&id=28754:ftoxeiata-2300000-prosopa-tis-krisis-&catid=75:fakeloi&Itemid=132



4. Access to affordable quality services

Early childhood education and care

As it has been clearly stated in many EU documents and on various occasions, "the *availability of high quality, affordable childcare facilities for young children from birth to compulsory school age is a priority for the European Union*"³³. As early as 2002, the Barcelona European Council set specific objectives in this area by asking Member States to "remove disincentives to female labour force participation, taking into account the demand for childcare facilities and in line with national patterns of provision, to provide childcare by 2010 to at least 90% of children between 3 years old and the mandatory school age and at least 33% of children under 3 years old"³⁴. This priority has been reaffirmed both in the Lisbon Strategy and subsequently in the Europe 2020 Strategy. For, it is commonly recognised that the lack of adequate care services for dependent household members remains a serious obstacle, not only in relation to labour market engagement for carers (mainly women), but also in relation to improving children's sociability and well-being.

In this context, in 2011, Greece was found to be among those Member States (11 countries) which achieved none of the objectives set in Barcelona, scoring 19% in the case of children under 3 years old cared for under formal arrangements and 75% in the case of children between the age of 3 and the mandatory school age cared for in formal structures³⁵. It should be acknowledged, however, that although Greece lags behind the achievement of these objectives, there has been a noticeable increase during the period 2006-2011 in the number of childcare centres, daylong kindergartens, nursery schools and creative centres for children 6-12 years old and for disabled children aiming at helping women to reconcile family life and work. This positive development is confirmed by data, which show that in 2006 the proportion of children in the age category 0-3 years cared for in formal arrangements was only $10\%^{36}$ (against 19% in 2011), while the respective proportion of children 3 years to mandatory school age was $60\%^{37}$ (against 75% in 2011). The data show that the improvement in the relevant coverage rates is more evident in the case of childcare facilities for children aged 3-6, than for children below 3 years of age. Note should be made of the fact that the increase observed in the pre-school and care facilities for children has been largely supported by EU Structural Funds financing.

In general, however, it may be said that **affordable early childhood education and care services are still not widely available for pre-school children in Greece**, while no specific initiatives have been taken to adapting the provision to the needs of the families, especially under the present socioeconomic conditions. According to the European Quality of life Survey from the European Foundation for Living and Working Conditions, cost and lack of availability are the main barriers that prevent parents from using childcare services, followed by opening hours and quality³⁸. Data from EU-LFS ad hoc survey 2010, show that in Greece 67% of women who don't work because they have children up to 5 years old, claim that childcare is too expensive, while 21% state that childcare is not available.

³³ EU, 2013, "Barcelona Objectives: The development of childcare facilities for young children in Europe with a view to sustainable and inclusive growth", Luxembourg, p.4.

³⁴ Ibid, p.4.

³⁵ Ibid, p.7 and p.9.

³⁶ EC, 2009, "The provision of childcare services: A comparative review of 30 European countries", Luxembourg, p.30.

³⁷ Ibid, p.35.

³⁸ EC, Report on childcare provision in the Member States and study on the gender pension gap, June 2013.



Nevertheless, it should be noted that since 2011 a programme has been under implementation aiming at the "Reconciliation of Family and Work life", which provides free access for children to public (municipality) and some private nursery schools, being co-financed heavily by the ESF under the NSRF (National Strategic Reference Framework) 2007–2013. The beneficiaries of the programme are children whose parents work in the private sector or are unemployed and have an income below a predefined level. In 2011, 48,000 children benefited from this programme, while in 2012 the number increased to 57,500. For the school year 2013-2014 there are more than 98,000 applications for 65,000 places. The programme has already secured funding of 149 million euros, while 10 more millions are expected to be allocated to this programme³⁹. This implies that demand exceeds the supply of places in early childhood education and care services.

As to the quality of the existing early childhood education and care services, there is no available data. Yet, according to the Children's Rights Department of the Greek Ombudsman the provision of welfare pre compulsory care has been deteriorated since 2010, due to budgetary cuts and the decrease in the number of staff, which have resulted in overpopulated classes and in some cases to the provision of leap services or even to the closure of the services⁴⁰.

Following from above, it becomes evident that **the magnitude of the existing early childhood education and care services are far from being adequately enough to cover the demand for such services**, while the rising unemployment and the diminishing family incomes together with the cuts in social spending may impose a greater pressure on the existing structures. As Matsaganis concludes "*with respect to childcare, the supply of places in publicly-subsidised centers lags behind demand, while the services of private providers remain beyond the reach of most poor families. <i>Improved provision of affordable childcare is a key requirement for the increase in female employment that is necessary for the country to achieve a significant reduction in child poverty"*⁴¹.

Education

In contrast to the identified gaps in the provision of early childhood education and care, **infant schools**, which are now part of the compulsory education system in Greece, **have shown an increase in recent years**. The data presented below in Table I reveal that during the time period 2008/09-2010/11 there has been an expansion of formal structures (both public and private ones) mainly in terms of the number of pupils cared for. Yet, it is not so evident that this tendency is going to continue in the upcoming years, given that a recent decision by the Minister of Education⁴² provides that 87 infant schools will cease to operate in the school year 2013/2014 due to budgetary restrictions.

³⁹ http://www.ethnos.gr/article.asp?catid=22768&subid=2&pubid=63875921

⁴⁰ The Greek Ombudsman – Children's Rights Department, 2012, "... and Proposals of the independent authority on the implementation of children's rights in Greece (July 2003-December 2011), Athens, p. 15, http://www.synigoros.gr http://www.0-18.gr

⁴¹ Matsaganis M., 2010, "Child poverty and child-well being in the European Union –Policy overview and policy impact analysis A case study: Greece. Paper submitted to TARKI, Athens, p. 11.

⁴² Ministry of Education and Religions,2013, Ministerial Decision, ADA:BL459-YBF, 11-07-2013, Athens,http://et.diavgeia.gov.gr/f/minedu/ada/%CE%92%CE%9B459-%CE%A5%CE%92%CE%A6



School Years	2008/09	2009/10	2010/11			
	Total					
School units	5,979	6,064	6,027			
Teaching staff	13,652	13,931	13,986			
Pupils	158,290	159,502	166,233			
	Public Scho	ols				
School units	5,660	5,658	5,752			
Teaching staff	13,087	13,258	13,278			
Pupils	147,692	147,606	154,217			
Pupils per kindergartner	11.3	11.1	11.6			
	Private Scho	ols				
School units	319	406	455			
Teaching staff	565	673	708			
Pupils	10,598	11,896	12,016			
Pupils per kindergartner	18.8	17.7	17.0			
Source: EL.STAT., 2013, "LIVING CONDITIONS IN GREECE", Table 1, p. 61						

Table I: Primary education (infant schools): Pupils, school units and teaching staff.

With regard to the enrolment rates and the participation of disadvantaged groups of children (Roma children, children with disabilities, immigrant children, children with other religions, etc.) in the formal education system, there are no available statistical data. Nevertheless, the Committee on the Rights of the Child of the UN, "*expresses its concern at the persistence of the limited access of Roma children to school, their limited enrolment and segregation in schools*...So, the Committee calls upon the State party: to ensure the enrolment of all Roma children of mandatory school age, to integrate them in preschool and primary education in all regions and communities of the State party, and to sanction school authorities that refuse to the enrolment of children to mandatory school age in the State party"⁴³.

It is well documented that **the percentage of early school leavers**⁴⁴ 18-24 years old **has declined considerably during the last decade**. It was 16.5% in 2002 and decreased to 11.4% in 2012. However, it must be pointed out that during the whole decade boys presented higher rates than girls which may reveal that the driving forces -mainly child labour- have not been changed at all. The downward trend observed in the rate of early school leavers shows that Greece is in good progress towards the achievement of the Europe 2020 national education target, namely the percentage of early school leaving, neither clarifies the situation of pupils who quit school during compulsory education (primary and lower secondary education) nor reveals the higher dropout rates faced by certain socioeconomic groups of children such as Roma children⁴⁶, children with an immigrant background⁴⁷ and children with disabilities⁴⁸.

Undoubtedly, the steady diminishing trend of school dropout rates in Greece is positively related to the implementation in recent years "of the three national education projects for immigrant and repatriate students, for children of Muslim

⁴³ UN- Committee on the Rights of the Child, 2012, Consideration of reports submitted by States parties under article 44 of the Convention", Sixtieth session 29 May- 15 June 2012, CRC/C/GRC/CO/2-3, 13 August 2012, p. 13.

⁴⁴ Early school leavers: Percentage of the population aged 18-24 with at most lower secondary education and not in further education or learning. EL. STAT., 2013, p. 71.

⁴⁵ Data extracted from: EL. STAT., 2013, p. 71.

⁴⁶ UN- Committee on the Rights of the Child, 2012, p. 13.

⁴⁷ UNICEF Report, 2012, p. 48.

⁴⁸ The Greek Ombudsman – Children's Rights Department, 2012, p. 19-20.



minority in Thrace and for Roma children, as well as the establishment in 2010 of the Educational Priority Zones (ZEP)...the issuance of the new circular 6/23/2010 on the right to enroll in school of every single child living in the State party, regardless of their residence status, and the possibility to enroll with incomplete documents for the children of third – country nationals residing in Greece"⁴⁹.

With regard, in particular, to the Roma students, the NRP 2012 refers to the development of a mid-term strategy aiming at integrating Roma children into the educational system. This process is to be performed under the coordination, guidance and supervision of the Ministry of Education and is integrated within the Operational Programme "Education and Lifelong Learning", co-funded by the NSRF (National Strategic Reference Framework). However, note should be made of the fact that segregation between Roma and other students still exists in at least two areas of Greece (Aspropyrgos and Sofades) and the Decisions of the European Court of Human Rights to reverse this situation are still pending. In this respect, the UN Committee on the rights of the child expresses its concern with regard to "the persistence of the limited access of Roma children to school, their limited enrolment and segregation in schools", as well as with regard to "the violence in schools and the cases of bullying among students"50. It should be pointed out, however, that the main factor which impedes the design and implementation of special educational measures in favour of the Roma children is the lack of data. There is no available data as regards their number, socio-economic situation and place of residence⁵¹, and especially for the Roma population who are travellers or live in settlements under severe housing and environmental conditions out of cities scattered all over Greece.

Another policy measure of the Ministry of Education, which has been in force in recent years is the implementation of a nation-wide programme (co financed by the ESF), which offers extra lessons to pupils of secondary schools. The aim of the programme is to prevent early dropout by supporting pupils in their lessons and by improving their performance at school. The programme has secured funding until 2015, while during the year 2012-2013, 3,600 extra classes operated, with 1,100 teachers and approximately 32,000 students, representing 12.5% of the total number of students in secondary schools.

Undoubtedly, the strengthening of ties with school through the implementation of measures affecting the enrolment, the attendance and the improvement of school performance for disadvantaged children, is considered one of the critical factors in reaching the EU 2020 national education target. However, efforts should be strengthened for decreasing further the drop-out rate. In this respect, the Greek Ombudsman proposes the collaboration of municipalities' social services with the local school units and the families, better design for the development of supportive measures for pupils with an immigrant background at prefectural level, better organisation of general schools, which host pupils with disabilities with adequate teaching and support staff -in qualitative and quantitative terms-, as well as the

⁵⁰ UN- Committee on the Rights of the Child, 2012, p. 13.

⁴⁹ UN- Committee on the Rights of the Child, 2012, p. 13.

⁵¹ The lack of appropriate statistical data on Roma children is part of the wider lack of data on disadvantage children. That is why, "the Committee recommends that the State party strengthen its mechanisms for data collection by establishing a national central database on children and developing indicators consistent with the Convention, in order to ensure that data is collected on al areas covered by the Convention, particularly on violence, trafficking and sexual exploitation of children, disaggregated by, inter alia, age, sex, ethnic and socioeconomic background, and by groups of children in need of special protection" (extracted from UN- Committee on the Rights of the Child, 2012, p. 5).



elaboration and implementation of special measures and services for pupils with disabilities in regions where there are no special education schools⁵².

Health systems

The sharp decrease in personal and family incomes and the cuts in public expenditures for health⁵³, have resulted to an **increase of the percentage of persons who report unmet needs for medical examinations or treatment**, during the time period 2008-2011, by 2 percentage points on average (see Table II below).

<u>Table II</u>: Percentage (%) of persons with self reported unmet needs (for several reasons)*, for medical examination or treatment, by equivalised income quintile, 2008-2011

Income Quintiles	2008	2009	2010	2011
1st	7.2	8.5	8.1	10.2
2nd	6.2	6.2	5.6	8.2
3rd	5.1	3.4	4.6	6.0
4th	2.0	1.9	2.2	3.7
5th	0.9	0.6	0.8	3.2
Average	4.3	4.1	4.2	6.3

*Among the possible reasons for "unmet needs" are: economic reasons (the individuals could not afford the cost) or waiting lists, lack of time, distance, fear for doctors, etc. *Source: EL. STAT., 2013, Table 2, p. 77*

The data presented above reveal that the financial crisis-economic recession and the imposition of austerity measures have affected all income quintiles, while the increase for the first quintile is higher, that is 3 percentage points, than the rest of the quintiles. This implies that proportionately more poor people report unmet needs throughout the years.

As regards the conventional indexes of infant⁵⁴ and child mortality⁵⁵ they remain at low levels and they are lower than the EU averages: in 2010 the infant mortality rates were 3.2 in Greece and 4.2 in EU, while the child mortality rates were 4.1 in Greece and 5.1 in EU⁵⁶. These data are mainly pro-crisis data and do not reflect the current situation in relation to the children's health status and the impact of the unmet health needs on low income households.

In Greece, access to the public health care system is free to all those children who are covered by their parents' work related public social insurance schemes, although there is a relatively small patient cost sharing for some services and especially for medicines. In addition, refugees and migrant children without residence permission enjoy full medical and health coverage (law 3386/2005). Children of uninsured and very low income families (fulfilling certain eligibility criteria) have also free access to health services on a special 'social welfare booklet'. Yet, in the current conjuncture of economic recession and unprecedented levels of unemployment, **there has been a dramatic increase in the number of those who are not insured and who are not eligible for welfare booklets**. This implies that a considerable number of

⁵² The Greek Ombudsman – Children's Rights Department, 2012, pp.15-20.

⁵³ The public expenditures for health were 7.4% of GDP in 2009 and decreased to 6% in 2011, while the respective expenditures on hospital services decreased from 3.6% to 3.0% during the same time period. See UNICEF Report, 2013, p.49.

⁵⁴ Infant mortality: deaths per 1,000 children less than one year old.

⁵⁵ Child mortality: deaths per 1,000 children between 1 and 5 years old.

⁵⁶ Data extracted from UNICEF Report, 2012, p.14.



families with children have lost free access to the public health care system, although their actual number is still unknown. Official estimations put the number of uninsured persons at around $800,000^{57}$, while other estimations refer to 3 million persons⁵⁸.

To deal with this situation the Government introduced very recently (September 2013) the **'Health Voucher' programme**, which **provides** for three free **medical examinations** (seven for pregnant women) within a four month period to persons who have lost their public insurance coverage and to their dependent members. It is targeted at a total of 200,000 beneficiaries (including children) for two years. Since the launching of the programme, 31,800 application have been submitted and 20,400 'health vouchers' have been issued. **This programme is considered very limited**, **in terms of both its scope and coverage** and thus inadequate to meet the ever rising needs in this area. For, it only covers a small part of the estimated number of uninsured persons, while it offers only primary health care services and does not cover other health care needs (such as surgeries, drugs, etc.).

However, apart from the above, it should be stated that public health services have suffered **serious cutbacks** over the last few years. This, in turn, has **negatively affected the capacity and the efficiency of the health care system**, undermining thus the quality of the services provided. As regards, in particular, **public health infrastructure and services for children**, these **are not widely available** all over Greece, presenting an uneven distribution. And this is particularly the case with regard to health and care services, mainly at regional and prefectural level, for children with disabilities and especially for children with mental health problems⁵⁹. Similarly, there is a lack of special day-care and community services for children with serious forms of disability, resulting to their institutionalisation⁶⁰, as well as for children who are confronted with domestic violence, sexual abuse and trafficking.

Moreover, as the UN- Committee on the rights of the child states "the right to health and access to health services is not respected for all children, with regard to the fact that some health services have to be paid in cash and in advance, which hinder the access of these services especially for Roma children, children of the Muslim community in Thrace, children in street situations, and migrant, asylum-seeking and unaccompanied children. The Committee reiterates its concern...at the lack of data on basic national health indicators, at the weaknesses of infrastructure and at the shortage of nurses and social workers for children"⁶¹.

Overall, it may be said, that although Greece exhibits relatively good scores in the conventional indexes of the health status of children, a number of drawbacks, in quantitative and qualitative terms, in the provision of health care services for children remain. In this respect, efforts should be concentrated by the Government to deal with these drawbacks. Priority should be given to removing any barriers relating to the access for all children to the public health system and to strengthening (expansion and specialisation) the capacity and coverage of the health structures and services, with emphasis on prevention, including filling the gaps in specialised staff. To this end, funding should be allocated especially for the investments which are required relating to health infrastructure for children.

⁵⁷ Ministry of Labour, Social Security and Welfare, Hellenic National Social Report 2013, p. 5.

⁵⁸ According to D. Kontos, President of the National Organisation for Healthcare Provision (EOPYY), more than three million people are currently uninsured and consequently have no access to public health care system and medical care.

⁵⁹ Greek Ombudsman – Children's Rights Department, 2012, pp.13 -14.

⁶⁰ UN- Committee on the Rights of the Child, 2012, p. 11.

⁶¹ UN- Committee on the Rights of the Child, 2012, p. 12.



Housing and living environment

According to data on material deprivation of households with children (see Table 3 in the Annex) in 2011, almost 40% of poor households with children declare inability to pay for keeping their home adequately warm. The respective percentages for the total households with children was almost 20% and for non-poor households with children 13%⁶². Moreover, poor children are confronted with worse housing conditions in terms of leaking roof or damp walls, floors of foundations or rot in window frames of floor (see Table III below) comparing to the non-poor children. Similarly, in 2010, almost 47% of poor children were living in overcrowding conditions compared to almost 24% of non-poor children⁶³. The housing deprivation in terms of housing problems and overcrowding seems to be in positive relation to the age of poor children. As the poor children are getting older, the possibility to live in houses with severe problems and overcrowding is getting higher too. This is even worse in the case of the majority of Roma children who live in settlements with very bad housing and living conditions. As regards the latter, the UN- Committee on the Rights of the Child, urges Greece "to allocate human, technical and financial resources to ensure sustainable improvement in the socioeconomic conditions of Roma children"64

<u>Table III</u> .	Children	by a	ige	cohorts	(%)	living	in	houses	with	leaking	roof	or	damp
walls, floo	rs or foun	datio	ns c	or rot in	windo	ow frar	nes	s or flooi	⁻ , 201	1			

Age cohorts	Total	Poor	Non poor
Up to 17	14.2	19.3	12.7
Up to 6	15.4	16.5	15.1
6 up to 11	13.5	17.7	12.3
12 up to 17	13.7	23.0	10.5

Source: UNICEF Report, 2013, p.49

The current public housing policy in **Greece entails no social housing schemes**. Up to 2012, a number of work related social housing schemes had been in force run by the Workers' Housing Organisation (OEK)⁶⁵. These included the provision to low income workers of houses/ apartments, housing benefits, rent benefits and low interest loans. Yet, this organisation was abolished in 2012 according to Law No.4062/2012. Since its abolishment, **there are no public housing provisions** for low income workers, **nor any other special housing provisions for homeless families or for families at-risk-of homelessness.**

Moreover, one observes that during the time period 2009-2010, when the social housing schemes were in force, there has been a continuous decrease of the expenditure in housing and rent benefits (see Tables 4 and 5 in the Annex), which lags far behind the respective EU-27 averages. Data reveal also that, whereas there is an upward trend of housing expenditure in EU-27, the respective trend in Greece follows a downward trend.

Summing up, as the crisis continues, poor children in Greece are living under ever worsening housing conditions and no public policy is in force to tackle the housing

⁶² As it is stated in the UNICEF Report, 2013 (p.49), "It is worth noting that all the above statistical data are referred to 2011, while in 2012 taken place measures for the equation of fuel prices among different types of diesel, which resulted to the decrease of demand for heating diesel by 69%".

⁶³ UNICEF Report, 2012, p.34.

⁶⁴ UN- Committee on the Rights of the Child,2012, p. 17.

⁶⁵ OEK was under the supervision of the Ministry of Employment and it was financed by workers and employees contributions.



problems in Greece. The lack of a public housing policy together with the absence of a social safety net scheme, leads all the more families, especially those facing extreme poverty and social exclusion, at a high risk of becoming homeless. Immediate actions should, therefore, be taken by the Government to prevent homelessness of families with children and to ensure that poor households with children are provided appropriate support (for electricity, heating, etc.) to maintain -at least- some basic standards of housing conditions. In the long run, **a public housing policy should be developed** focusing, among other things, to tackling housing deprivation of families with children. Once again, **special attention** should be paid to implementing specific actions to address the long lasting problem of the poor housing and environmental conditions that **Roma children** face, given that their social integration, and especially their health status and their educational attainment, is greatly dependent upon the housing conditions they live.

Family support-alternative care

It is generally accepted that for children without a family, priority should be given to the provision of alternative care (adoption⁶⁶ or community based care⁶⁷) than any other form of institutionalisation. In Greece, until the decade of the 1990s, institutionalisation was the only form of support and care for children without a family, let alone for children with multi-disabilities. However, this tendency has changed over recent years and there has been a gradual increase of community based care centres for these children, along with the operation of 'closed' institutions, the conditions of which remain rather unacceptable. Yet, there are **no official published data as regards the number of children living in institutions** and, thus, the extent of **the problem is still unknown**. According to some unofficial sources, the number of abandoned children has increased during the current economic recession due to the fact that their parents cannot afford their living cost. Given that **alternative care in Greece is still underdeveloped**, concerns are expressed that this tendency will increase the number of children in institutions.

As regards **community based care in Greece**, in spite of the increase observed in recent years in the establishment of care centres for children without a family or with problematic families, this remains an area for which **public interventions have been negligible**. The centres which have been established are run by a few NGOs and the church, and their operation is based largely on private donations. The state continues to run 'closed' institutions and there is no any indication that 'deinstitutionalisation' is among the priorities of the Government, given that up to now there has not been any kind of intervention in this policy area. The only exception to this is the establishment by the State, over the last 10 years, of a number of community based mental health and care centres for adults and children.

As regards the adoption of children without a family, the relevant rate in Greece remains low. And this despite the fact that in 2009 Greece signed the 1993 Hague Convention on Protection of Children and Cooperation in respect of Inter-country Adoption which was ratified by a Greek Law⁶⁸. The low rate of adoption is considered to be mainly the outcome of "*lengthy procedures and delays in adoption processes, which has a grave impact on the children who remain in institutions for a long time instead of being integrated into adoptive families in due time"*⁶⁹.

⁶⁶ UNICEF Report, 2012, p.102.

⁶⁷ EUROCHILD, 2012, "Annual Report 2012", Brussels, p. 8, http://www.eurochild.org

⁶⁸ Law No.3765/2009, in force from 1.1.2010.

⁶⁹ UN- Committee on the Rights of the Child, 2012, p. 9.



Suggestions for policy improvements

It is of utmost importance that **specific targeted policies**, entailing multidimensional measures, should be immediately developed and implemented **for the children who are facing increased risk because of multiple disadvantage**, and especially for children living in institutions, Roma children, children from migrant background.

There is also an urgent need **to design and provide to all children living in Greece** a **personal health card**, which will contain information on the health status of the children and will ensure free access to public health care services irrespective of the socioeconomic status of their parents. This would allow next generations to have a better medical treatment and eventually a healthier status. Financial assistance for the development of such a card could be provided for an initial phase by the ESF. It could even be suggested that this health card be adopted by all EU Member States.



5. Addressing child poverty and social exclusion in the European Semester

Greece, in the context of EU 2020 Strategy, set in 2010 two national poverty targets. The one target concerns the reduction of poverty in the general population and **the other target concerns child poverty reduction**. As to the latter, the aim is to reduce the number of children 0-17 years old who are at -risk- of poverty by 100,000 until 2020, that is a reduction of the at-risk of poverty rate for children from 23% in 2008 to 18% in 2020. This target has been reaffirmed in the Greek NRP 2013. The NRP identifies also **children as one of the key target groups** in the context of the action to be taken to address the challenge of fighting the social consequences of the crisis.

Undoubtedly, by being identified as one of the national targets in the NRP, the issue of combating child poverty appears to have gained in importance in Greece. For, among other things, it may constitute a driving force for the Government to concentrate efforts so as to ensure progress towards its achievement. For this reason, one would have expected that the NRP had identified also the policy initiatives which are being implemented or planned for achieving this target. But, contrary to the expectations, **no information is being presented in the NRP as to any concrete plans and actions or any specific arrangements for policy coordination and monitoring**. In other words, there is a complete absence in the NRP as regards the actual means to achieving the child poverty target.

The only reference made in the Greek NRP with regard to the actions taken, concerns the replacement of the existing benefits for families with children, universal in nature, by two means-tested allowances/ benefits, namely 'the single child allowance' and the 'special large family benefit'. Yet, no justification is being provided as to their impact on child poverty. The lack of adequate income support for families and children remains a challenge which has not been addressed by the NRP.

Apart from the above inefficiencies, the NRP makes no reference with regard to vulnerable groups of children (such as children from migrant background, children in institutions, etc.) who need specific attention. The only relevant reference is to be found under the education target of the NRP, namely "the share of early school leavers should be under 10%" in 2020. This concerns the establishment of 'Zones of Educational Priority' in areas where the basic indicators of school integration are low (in the main areas that presented high participation in school of pupils from social vulnerable groups i.e. Roma, migrants, etc.).

It is, thus, evident that the coverage of the issue of child poverty in the Greek NRP is confined only to highlighting the national child poverty target set for EU 2020 and to stating briefly the Government's good intentions to concentrate efforts to protect the weakest groups of the society, among them the children, from the adverse effects of the crisis. This leads to the conclusion that **combating child poverty in Greece has failed, thus far, to gain a strong political commitment**. The limited coverage identified in the NRP, can be partly explained by the fact that the main focus in Greece continues to be on fiscal consolidation to the detriment of increasing poverty and social inclusion. As it is clearly stated in the NRP "given the tight budgetary situation, as a result of the consolidation effort, the priorities of the Greek government have shifted from the accommodation of social challenges to the improvement of fiscal situation"⁷⁰. This implies that fiscal consolidation objectives overrun social policy objectives, resulting, thus, to a low coverage of social needs. Worse still, no visibility

⁷⁰ Ministry of Finance, Greek NRP 2013, p. 45.



of action -even in the long run- can be identified in the NRP that would reverse this situation.

Given the above, and taking into consideration the recessionary phase that Greece undergoes, it becomes all the more clear that, **unless concerted action is taken**, the national target set for 2020 will be by far unattainable. What is more, however, is that the very limited action taken to date, brings Greece at a very low point of departure with regard to the actions required for responding to the principles and guidelines of the EC Recommendation on Investing in children. Indeed, Greece has a long way to go in terms of the specific policies and arrangements, which need to be in place, before reaching the desired level of the implementation of the EC Recommendation in all three pillars.

It follows, therefore, that in order to facilitate the implementation of the Recommendation, which will eventually contribute to making progress towards the national child poverty target, concrete steps have to be made. First and foremost priority should be placed by the Government on developing a well-designed and evidence-based Strategic Action Plan for tackling child poverty. This should undoubtedly be part of an overall national strategy for social inclusion, which is still pending in Greece. In this context, the following actions are suggested: Firstly, a specific public investment plan for children for the period 2014-2020 should be elaborated, entailing prioritised objectives and actions in key policy domains, which will be based on the overall Strategic Action Plan for tackling child poverty and social exclusion and for promoting child well-being. The launching of this plan presupposes, however, that a solid institutional setting and appropriate mechanisms and arrangements are already in place. The tasks for managing and coordinating the implementation of the plan should be assigned to one authority with adequate administrative capacity. Secondly, the availability of funding for the investment plan should be conditioned upon the proper functioning of all the necessary mechanisms and arrangements. Funding allocation should be based on the needs identified in the Strategic Action Plan. Thirdly, the national funding for such a plan should be disentangled from the restrictions imposed by the austerity measures. It is imperative, that serious efforts are made to finding room for budgetary manoeuvre, and to this end EU influence is required. Fourthly, appropriate funding should be earmarked by the EU Structural Funds in the framework of the new programming period 2014-2020.



6. Mobilising relevant EU financial instruments

As it has been repeatedly highlighted in previous reports, for some years now, **most** of the measures implemented in the area of social inclusion in Greece, except the income support measures, have been heavily co-financed by the EU Structural Funds, and especially by the European Social Fund (ESF). These measures have taken the form of programmes, projects and actions, which have been implemented under the various Operational Programmes (sectoral and regional) of the consecutive Greek Community Support Frameworks (including the current Strategic Reference Framework 2007-2013), as well as under the European Union initiatives.

In addition to the above, very recently, the Greek Ministry of Rural Development and Food launched the implementation of two programmes financed by the EU in the framework of European School Milk and Fruit Schemes. The first programme "Plan for the promotion of fruit consumption in schools" provides nationwide fruits to students in schools. For the period March-June 2013 347,000 students benefited from the programme, while no use of the available funding was made by Greece in the previous year. The second programme "EU School Milk Programme" provides subsidies for milk consumption in schools. Both these programmes are 100% financed by the EU.

As regards the ESF, in particular, this has been for years very active in supporting labour market programmes and other social policy related initiatives and actions. These programmes and actions concern the strengthening of employability and reintegration into the labour market, facilitation of access in educational, training and rehabilitation services, as well as, the establishment of a large number of structures and programmes providing community social support and child care services. Special programmes are also included for certain categories of vulnerable groups. An indication of such an ESF co-funded programme, which is under implementation today, was presented earlier in the Report, namely "Reconciliation of family and professional life"⁷¹, that aims at filling the gaps in pre-school childcare by increasing the capacity of the child care centres and services. Another programme, which was launched at the beginning of this year, concerns the provision of free meals to pupils in certain school units, mainly in 'zones (areas) of educational priority' (ZEP). This programme is under the responsibility of the Ministry of Education and it is co-financed by the ESF.

Undoubtedly, **the contribution of the EU Structural Funds** to filling identified gaps in the area of employment and in the social policy area in Greece **is considered invaluable**. For, the very existence of most of these programmes and services is conditioned upon the availability of EU funding. Yet, given that relevant data is not readily available, it is hardly possible to make an assessment of the overall impact of EU funding on poverty and social exclusion, let alone on child poverty, in Greece.

However, it is considered necessary to point out that EU funding, in most cases, has been directed towards supporting different measures and actions, which are implemented in a fragmented way, without ensuring synergy and close interaction. Indeed, the various programmes implemented to date in the field of parents' employment, childrens' education, childcare and health services, continue to be fragmented and no links have been developed between them. For example, the programme "Reconciliation of family and professional life" mentioned above, is not linked with specific employment programmes, which would support parents' participation in the labour market. It is only rarely that different actions implemented complement each other or that they form part of an overall policy or strategy.

⁷¹ More details for the programme can be found at: http://www.eetaa1.gr/enarmonisi/paidikoi_stathmoi_2013/index_no_template.html



Besides, the design and approval of these programmes, by and large, is not based on hard evidence and on an ex ante impact assessment. Moreover, in most cases, there is no information as to the actual impact of their implementation, while follow up processes and results' dissemination to the wider public are hardly taking place.

Following from the above, it is strongly recommended that the EU Structural Funds financial support for the next programming period should be directed towards the implementation of integrated programmes, combining actions which are part of specific strategies or national action plans and which serve specific and prioritised objectives. This implies that EU funding availability should be conditioned upon the existence of a well-resourced National Strategic Plan. And this should be the case with regard to the EU Structural Funds' contribution in combating child poverty in Greece.

In particular, as it was suggested in the previous section, **there is a need to elaborate a specific public investment plan for children for which EU funding should be earmarked**. This investment plan should be based on evidence based priorities and be underpinned by an integrated – multi-sectoral approach, while EU financial support should be multi-funded (that is more than one EU Structural Funds). **Among the main priorities of action** in such an investment plan, to be co-financed by EU in the next programming period, **should be: increasing access for all children** to quality pre-school care and services, as well as health services and especially mental health services, improvement of the educational system, provision of `**targeted' integrated support to poor children** who live in jobless households and to children of vulnerable groups (including those in institutions) and increasing access of parents with children to the labour market.



References

Antuofermo M., Di Meglio E., 2010, "23% of EU citizens were at risk of poverty or social exclusion in 2010", Eurostat-Statistics in focus, Brussels.

EC, 2009, "The provision of childcare services: A comparative review of 30 European countries", Luxembourg.

EC, 2012, "EU Employment and Social Situation - Quarterly Review", September 2012.

EC, 2013, "Barcelona Objectives: The development of childcare facilities for young children in Europe with a view to sustainable and inclusive growth", Luxembourg.

EC, 2013, "Investing in Children: breaking the cycle of disadvantage", COMMISSION RECOMMENDATION of 20.2.2013, C(2013) 778 final, Brussels.

EC, 2013, Report on childcare provision in the Member States and study on the gender pension gap, June 2013.

EL.STAT., 2013, "LIVING CONDITIONS IN GREECE", Athens.

EU-SILC 2011, Press Release, November 2012

EUROCHILD, 2012, "Annual Report 2012", Brussels, http://www.eurochild.org

Matsaganis M., 2010, "Child poverty and child-well being in the European Union – Policy overview and policy impact analysis. A case study: Greece. Paper submitted to TARKI, Athens.

Ministry of Education and Religious Affairs, 2013, Ministerial Decision, ADA:BL459-YBF, 11-07-2013, Athens, found at: http://et.diavgeia.gov.gr/f/minedu/ada/%CE%92%CE%9B459-%CE%A5%CE%92%CE%A6

Ministry of Finance, 2013, "Greek National Reforms Programme", April 2013, found at: http://ec.europa.eu/europe2020/pdf/nd/nrp2013_greece_en.pdf

OECD, 2012, "Social Spending during the Crisis, Social Expenditure (SOCX) Data Update 2012, Paris, http://www.oecd.org/els/social/expenditure

TARKI-Applica, 2010, "Child poverty and child well-being in the European Union", Budapest- Brussels,

http://www.tarki.hu/en/research/childpoverty/report/child_poverty_final%20report_jan2010.pdf

The Greek Ombudsman – Children's Rights Department, 2012

UN- Committee on the Rights of the Child, 2012, Consideration of reports submitted by States parties under article 44 of the Convention", Sixtieth session 29 May- 15 June 2012, CRC/C/GRC/CO/2-3, 13 August 2012.

UNICEF, 2012, "Report on the situation of children in Greece", Athens.

UNICEF, 2013, "Report on the situation of children in Greece", Athens.



Annex

Table 1: At-risk-of-poverty rate by household type (%), 2008-2011

Household type/ Year	2008	2009	2010	2011		
Without dependent children	18.4	17.4	17.0	19.5		
With dependent children	22.1	22.3	22.9	23.2		
Single person	27.1	32.1	33.4	43.2		
Two adults one child	17.5	22.3	21.6	17.7		
Two adults two children	21.9	22.4	20.3	24.2		
Two adults with three or more children	27.2	28.6	26.7	20.8		
Three or more adults with dependent children	25.1	18.6	29.3	24.6		
Source: EL.STAT., 2013, "LIVING CONDITIONS IN GREECE", Piraeus, 26 April 2013, Table 4, p. 49						

<u>Table 2</u>: Indicative amount of the annual single child support allowance and the special large family benefit (for households with three or more children)

	1							
Total household	Annual single benefit							
income (Euros)	(Euros)							
	1 CHILD							
Up to and 9,000	480							
Up to and 18,000	320							
Up to and 27,000	160							
	2 CHILDREN							
Up to and 10,000	960							
Up to and 20,000	640							
Up to and 30,000	320							
3 CHI	LDREN	Special benefit (Euros)						
Up to and 11,000	1,440	1,500						
Up to and 22,000	960							
Up to and 33,000	480							
	4 CHILDREN							
Up to and 12,000	1,920	2,000						
Up to and 24,000	1,280							
Up to and 36,000	640							
5 CHILDREN								
Up to and 13,000	2,400	2,500						
Up to and 26,000	1,600							
Up to and 39,000	800							

Source: http://www.taxheaven.gr/



Households	Total		Poor		Non poor	-
Year	2010	2011	2010	2011	2010	2011
Incapacity to afford paying for one week' s holidays	44.3	50.8	81.5	85.0	33.3	40.5
Difficulties in paying mortgage, rent, utility bills, loan	37.4	37.2	58.3	68.7	31.2	27.6
Incapacity to face unexpected financial expenses	26.6	34.5	59.5	68.4	16.8	24.2
Incapacity to afford a meal with meat, chicken, fish every second day	8.6	10.6	21.6	44.3	4.8	0.4
Incapacity of the household to pay for keeping its home adequately warm	14.8	19.3	37.1	39.7	8.1	13.1
Household cannot afford a telephone	0.3	0.4	0.8	0.6	0.2	0.3
Household cannot afford a colour TV	0.1	0.1	0.5	0.1	0.0	0.0
Household cannot afford a washing machine	0.3	0.6	1.2	2.2	0.0	0.2
Household cannot afford a car	6.6	5.7	19.3	14.6	2.9	2.9

Table 3: Material deprivation (%) of households with children, 2010-2011

Source: UNICEF Report, 2013, p. 22

Table 4: Housing benefits, Greece and EU-27, 2008-2010 (Euro per inhabitant at constant 2000 prices)

Year	2008	2009	2010
EU- 27	113.7	120.3	122.4
Greece	86.8	82.5	58.5

Source: Eurostat

Table 5: Rent benefits, Greece and EU-27, 2008-2010 (Euro per inhabitant at constant 2000 prices)

Year	2008	2009	2010
EU-27	105.3	111.4	114.0
Greece	48.0	43.3	31.3

Source: Eurostat