Social Policy Research Unit
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PROJECT: Comparison of Child Benefit Packages in 22 Countries

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FAMILY POLICY IN GREECE

National Informant's Questionnaire

2002

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Dr. T Papadopoulos

National Respondent for Greece

A BACKGROUND STATISTICS

A.1 Demographics

A.1.1 What is the total population of your country?

The preliminary results from the Greek census[1], March 2001, are the following

Population category	*Number of individuals*
Total population:	10,939,771
Men:	5,426,660
Women:	5,513,111

For comparability with other data and across time you may find useful the following[2]

Temporal point and type of data	*Number of individuals*
Results from the 1991 census:	10,259,900
Mid-year Estimate 1998:	10,516,366

A.1.2 How many children are there under the age of 16?

The National Statistical Services of Greece (July 2001) could only report the number of children under 15 years of age. In 1998 there were 1,639,774 children in this category.

A.1.3 What number of children are there aged (0-4, 5-15)?

The National Statistical Services of Greece (July 2001) reported the following data for 1998:

Age group	*Number of children*
0-4	506,211
5-9	529,098
10-14	604,465
15-19	728,568

A.1.4 What is the total period fertility rate?

(i.e. The number of children that would be born to a woman if the current pattern of fertility persisted throughout her child-bearing life)?

In 1998, the total fertility rate in Greece[3] was: 1.30

A.1.5 What is the live birth rate?

(i.e. The number of births per thousand population of all ages)?

In 1998, the live birth rate in Greece[4] was: 9.5

[1] National Statistical Services of Greece, (2001), http://www.statistics.gr/gr/data/tables/deltyp.htm, March
[2] National Statistical Services of Greece, (2001), http://www.statistics.gr/gr/data/tables/deltyp.htm, March
[3] Eurostat (2000) Demographic Statistics
[4] Eurostat (2000) Demographic Statistics

A.1.6 What is the marriage rate?

(i.e. The number of marriages per 1000 adults of marriageable age)?

In 1998, the crude marriage rate in Greece,[5] i.e. the number of marriages per 1000 population, was: 5.4

A.1.7 What is the divorce rate?

(i.e. rates per 1000 married population)?

In 1999, the crude divorce rate in Greece,[6] i.e. the number of divorces in 1000 population, was: 0.9

A.1.8 What % of live births are outside marriage?

In 1998, the % of live births outside marriage counted per 100 live births in Greece[7] was: 3.7

A.1.9 What is the % of all live births are to mothers aged 15-19?

In 1998, the percentage of live births to mothers aged 15-19 in Greece[8] was: 3.4

A.1.10 What is the % of working age lone parent households with dependent children as a % of all working age households with dependent children? (Dependent children are persons under 16, or age 16-18 and in full time education.)

No data according to the above breakdown was available from Greek sources. In 1999, lone parents in Greece comprised 2.9 % of the total number of parents.[9].

A.1.11 What is the % of lone mothers as a % of all working age families with dependent children?

No data is available from Greek sources.

A.1.12 What is the % of lone mothers as a % of all lone parent families?

In 1996, 82 % of the heads of single parent households in Greece were women. [10]

A.1.13 What % of lone parents are: Single, Separated, Divorced, Widowed?

No data is available from Greek sources.

A.1.14 What % of lone mothers are: Single, Separated, Divorced, Widowed?

No data is available from Greek sources

[5] Eurostat, 2000, Demographic Statistics
[6] Eurostat 2000, Demographic Statistics
[7] Eurostat 1998
[8] National Statistical Services of Greece, March 2001
[9] OECD (2001) Employment Outlook. See relevant tables in the attached statistical appendix
[10]General Secretariat for Equality (1999) Greece - National Report on the Implementation of the Beijing Platform for Action, Athens, June

A.2 Employment

A.2.1 What % of couple households with dependent children and headed by adults of working age have: No workers, One worker, Two workers, Three workers or above

A.2.2 What % of lone parent households with dependent children and headed by adults of working age have: No workers, One worker, Two workers, Three workers or above

A.2.3 What % of lone parents whose youngest dependent children is aged under 19 are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

A.2.4 What % of lone parents whose youngest child is under five years old are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

A.2.5 What % of lone mothers whose youngest dependent children is aged under 19 are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

A.2.6 What % of lone mothers whose youngest child is under five years old are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

A.2.7 What % of married/cohabiting mothers whose youngest dependent child is 19 years or under are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

A.2.8 What % of married/cohabiting mothers whose youngest dependent child is 5 years or under are: Employed, Employed under 16 hours, Employed 16-29 hours, Employed 30+ hours?

Note: It has been impossible to find data according to the above breakdown. The data presented below come from the most recent OECD *Employment Outlook* (2001). Further, OECD's data were the product of secondary analysis of original data provided by Eurostat and the European Commission. The sources for this original data were the ECHP surveys and Labour Force Surveys of various years. It has been impossible to obtain access to these datasets.

Table: Greece - employment in families with children under 6 by different employment arrangements

Proportions of respective household types	*1999*
Couple families with child under 6	
man full-time, woman full-time	41.4
man full-time, woman part-time	4.2
man full-time, woman not working	47.3
neither man or woman working	3.4
Lone parent families (women) with child under 6	
woman working full-time	50.9
woman working part-time	8.4
woman not working	40.7

In 1999, the employment rate of lone parents in Greece was 63.2%.[11] According to a report of the General Secretariat for Equality in 1996 in Greece "the activity rate of divorced women heads of households with children was 77%; and that of unmarried mothers heads of households was 72%, on an average women's activity rate of 36.5%. The activity rate of the abovementioned groups increased in one year (1995-6) by 1% and 2% respectively. The very high activity rate, higher that the average men's rate (66%), indicates that single mothers are obliged to accept any job at all and any conditions". [12]

[11] OECD (2001) Employment Outlook. See relevant tables in the attached statistical appendix

[12] General Secretariat for Equality (1999) Greece - National Report on the Implementation of the Beijing Platform for Action, Athens, June

A.3 Unemployment

A.3.1 What % of those aged over 16 are ILO unemployed?

See table below

A.3.2. What % of females aged over 16 are ILO unemployed?

See table below

A.3.3 What % of lone parents are ILO unemployed?

No data was available from Greek sources using the ILO definitions or following the required breakdown

A.3.4 What % of lone mothers are ILO unemployed?

In 1996, the unemployment rate of unmarried mothers was estimated to be approximately 30%. The same year average unemployment rate of women was 16.6% [13]

A.3.5 What % of married/cohabiting mothers are ILO unemployed?

No data was available from Greek sources using the ILO definitions or following the required breakdown

Note: The most recent data we could find was from European sources (European Commission and Eurostat). Eurostat's unemployment rates are calculated according the ILO definition of unemployment,[14] namely that "unemployed persons are those persons aged 15 years and over who are without work, are available to start work within the next two weeks and have actively sought employment at some time during the previous four weeks". They are presented below. We could not find any data following the breakdown of the household characteristics mentioned in the questions.

Table: Unemployment in Greece, 1977-2000

	1977	*1985*	*1990*	*1991*	*1994*	*1996*	*1997*	*1998*	*1999*	*2000*
Total unemployed (000)	67	269	255	276	370	411	421	483	521	493
Unemployment rate (%)	2.1	7	6.4	7	8.9	9.6	9.8	10.9	11.7	11.1
Unemployment rate (men)	1.5	5	3.9	4.4	6	6.1	6.4	7.1	7.5	7.5
Unemployment-rate (women)	3.3	10.6	10.8	11.8	13.7	15.2	15.2	16.7	17.8	16.9
Youth unemployed (%population 15-24)	..	8.8	8.3	8.7	10.2	11.4	11.2	11.8	12.4	..
Youth unemployment rate (% labour force 15-24)	..	..	..	22.9	..	31	30.8	30.1	30.3	29.6
Long-term unemployment rate (% labour force)	..	3	3.2	3.3	4.5	5.4	5.5	6	6.5	..

Sources: European Commission (various years), *Employment in Europe,* Luxembourg: Office for Official Publications for the European Communities
Note: Data are based on analysis of European Labour Force Surveys.

[13] General Secretariat for Equality (1999) Greece - National Report on the Implementation of the Beijing Platform for Action, Athens, June

[14] Eurostat follows the recommendations of the 13th international Conference of Labour Statisticians organised by the International Labour Office (ILO) in 1982.

A.4 Education

A.4.1 What is the statutory minimum school age?

According to the Greek law children can be can be accepted to primary school from the age of 5.5 years. In addition, children can be accepted to public nurseries and, further to pre-school education from the age of 3 ½ years' old.[15]

A.4.2 What is the statutory school leaving age?

The statutory leaving age is calculated on the basis of the completing of 9 years of compulsory education (i.e. 6 years of primary education (*demotikon* – primary school) plus 3 years of secondary education (*gymnasion* - high school). Normally, the 9 years period ends between the ages of 14 and 15 years.[16]

A.4.3 What % of children under 3 years old are in formal education/childcare?

Greece - According to OECD, the proportion of young children under 3 years of age using formal child-care arrangements in 2000 was 3% [17]

A.4.4 What % of children age 3 - 4 are in formal education/childcare?

During the school year 1998-99 the number of children in Greece between 3 ½ and 5 years' old that followed formal education was 141,658.[18] According to OECD, the proportion of young children aged 3 to mandatory school age using formal child-care arrangements in 2000 was 46%[19]

A.4.5 What % of children between school leaving age and 18 are in full time education (do not include government supported or employer funded training)?

No data is available from Greek sources.

[15] Ministry of Education (July 2001); Law 1566/1985
[16] Ministry of Education (July 2001)
[17] OECD (2001) *Employment Outlook*, Paris: OECD, p. 144, table 4.7
[18] National Statistical Services of Greece, (2000) *Greece in Numbers*, p.7
[19] OECD (2001) *Employment Outlook*, Paris: OECD, p. 144, table 4.7

A.5 Part A - Statistical appendix

Table: Greece - Share of each type of household in 1999 and changes between 1994-1999 and 1984-1999

Type of household	*% share of total number of households*	*% change 1994-1999*	*% change 1984-1999*
Couples with or without children			
Couples without children	38.2	9.6	37.6
Couples with 1 child under 6	5.9	-2.1	-9.7
Couples with 1 child aged 6 or over	14.3	6.8	7.3
Couples with 2 children, youngest aged under 6	7.1	-9.0	-34.7
Couples with 2 children aged 6 or over	14.4	-13.8	-13.9
Couples with 3 or more children youngest aged under 6	2.5	-16.9	-47.0
Couples with 2 or more children aged 6 or over	2.8	-23.7	-36.1
Single people and lone parents			
Single person	12.2	8.2	53.5
Lone-parents with 1 child under 6	0.2	21.0	1.0
Lone-parents with 1 child aged 6 or over	1.4	-4.4	-4.3
Lone-parents with 2 or more children, youngest aged under 6	0.3	-0.5	-56.2
Lone-parents with 2 or more children aged 6 or over	0.9	-7.2	-6.5

Source: OECD (2001), *Employment Outlook*, Paris: OECD, p. 159, table 4.A.1

Table: Greece - Lone parents as proportion of total number of parents, 1989 and 1999

	% of parents who are lone parents
1989	2.9
1999	2.9

Source: OECD (2001), *Employment Outlook*, Paris: OECD, p. 135, table 4.1

Table: Greece - Employment rates in families with children aged under 6, 1989 and 1999

Employment rates		*1989*	*1999*
couple families			
	all parents in couple families	68.3	71.3
	mothers by education level		
	High	59.1	69.4
	Medium	34.2	41.0
	Low	32.0	33.4
	all mothers in couple families	41.4	48.4
all lone parents		66.5	63.2
selected groups of women			
	all women without children aged 20-60	40.4	43.2
	all mothers with child under 6	41.5	48.6

Note: "High" refers to tertiary level education; "Medium" refers to secondary level education; "Low" refers to education below secondary level

Source: OECD (2001), *Employment Outlook*, Paris: OECD, p. 135, table 4.1

Table: Greece - Trends in employment patterns in families with children under 6 by different employment arrangements

Proportions of respective household types		*1984*	*1989*	*1994*	*1999*
Couple families with child under 6					
	man full-time, woman full-time	26.3	34.5	37.6	41.4
	man full-time, woman part-time	4.5	4.9	3.2	4.2
	man full-time, woman not working	61.0	55.7	52.6	47.3
	neither man or woman working	5.4	2.6	3.5	3.4
Lone parent families (women) with child under 6					
	woman working full-time	43.5	41.7	45.2	50.9
	woman working part-time	8.0	4.9	3.8	8.4
	woman not working	48.6	53.4	51.0	40.7

Source: OECD (2001), *Employment Outlook*, Paris: OECD, p. 136, table 4.2

Table: Greece - Labour market indicators, 1977-1999

GREECE	**1977**	**1985**	**1990**	**1991**	**1994**	**1996**	**1997**	**1998**	**1999**
Key indicators									
Activity-rate-(%-working-age-population)	58.6	61.2	60	58.4	61	61.6	61.6	63.1	64.4
Self-employed-(%-total-employment)	37.7	36	34.8	35.2	34.4	33.7	33.3	32.5	32
Employed-part-time-(%-total-employment)	..	5.2	4.1	3.8	4.8	5.3	4.6	6	6.1
Share-of-employment-in-agriculture-(%)	33.2	28.9	23.9	22.2	20.8	20.3	19.8	17.7	17
Share-of-employment-in-industry-(%)	29.2	25.7	25.9	25.7	23.6	22.9	22.5	23	22.9
Share-of-employment-in-services-(%)	37.5	45.4	50.2	52.1	55.6	56.9	57.7	59.2	60.1
Unemployment									
Total unemployed (000)	67	269	255	276	370	411	421	483	521
Unemployment rate (%)	2.1	7	6.4	7	8.9	9.6	9.8	10.9	11.7
Unemployment rate (men)	1.5	5	3.9	4.4	6	6.1	6.4	7.1	7.5
Unemployment-rate (women)	3.3	10.6	10.8	11.8	13.7	15.2	15.2	16.7	17.8
Youth unemployed (%population 15-24)	..	8.8	8.3	8.7	10.2	11.4	11.2	11.8	12.4
Long-term unemployment rate (%labour force)	..	3	3.2	3.3	4.5	5.4	5.5	6	6.5
Men									
Activity-rate-(%-working-age-population)	85.2	82.5	78.4	77.6	79.2	78.5	78.2	78.2	77
Total-unemployed-(000)	35	125	99	111	157	159	166	190	201
Unemployment rate (men)	1.5	5	3.9	4.4	6	6.1	6.4	7.1	7.5
Youth-unemployed-(%-population-15-24)	..	7.7	6.4	6.9	8.2	8.6	8.8	9.3	9.2
Long-term-unemployment-rate-(%-labour-force)	..	1.6	1.5	1.6	2.5	2.9	2.9	3.2	3.6
Women									
Activity-rate-(%-working-age-population)	34.2	41.5	42.8	40.4	44	45.9	46.4	48.8	48.9
Total-unemployed-(000)	32	144	156	166	213	252	254	293	320
Unemployment-rate-women	3,3	10.6	10.8	11.8	13.7	15.2	15.2	16.7	17.8
Youth-unemployed-(%-population-15-24)	..	9.7	10.2	10.3	12	13.8	13.5	14.3	14.3
Long-term-unemployment-rate-(%-labour-force)	..	5.6	6	6.3	7.9	9.5	9.5	10.3	10.6
Benefit coverage	**1990**	**1991**	**1992**	**1993**	**1994**	**1995**	**1996**	**1997**	**1998**
% of all unemployed on UI or A Benefits	5.3	8.7	7.1	6.7	7.1	8.1	5.8	6.4	8
% of all unemployed women on UI or A Benefits	4.1	6.7	4.9	5.1	5	6.5	4.4	5.2	6.5
Short and long-term unemployment	**1985**	**1990**	**1991**	**1994**	**1996**	**1997**	**1998**	**1999**	
Unemployment rate (%)	7	6.4	7	8.9	9.6	9.8	10.9	11.7	
Long-term unemployment rate (%labour force)	3	3.2	3.3	4.5	5.4	5.5	6	6.5	
Short-term unemployed (% labour force)	4	3.2	3.7	4.4	4.2	4.3	4.9	5.2	
Groups of unemployed as % of all unemployed	**1990**	**1991**	**1994**	**1996**	**1997**	**1998**			
Long-term unemployed	50	47	51	56	56	55			
Short-term unemployed	50	53	49	44	44	45			
unemployment compensation beneficiaries	5.3	8.7	7.1	5.8	6.4	8			

Source: European Commission (various years), *Employment in Europe,* Luxembourg: Office for Official Publications for the European communities

B CURRENT POLICIES THAT AFFECT FAMILIES WITH CHILDREN AND HAVE BEEN IMPLEMENTED BY JULY 2001

B.1 Earnings and Minimum Wage

B.1.1 What are the assumed *mean* gross average earnings per month for all full time employees, male full time employees and female full time employees at July 2001?

Data for July 2001 is not available. The data we used as the starting point for our calculations refer to 1998. The data was taken from the comparative Eurostat's New Cronos database.[20] Three figures were found

Table: Mean gross average income per month in Greece, 1998

Average monthly earnings for	Monthly amount in GDR, 1998
all full time employees	350,985
male full time employee (manual worker)	319,950
female full time employee (manual worker)	256,740

According to OECD reports,[21] the 1997 Average Production Worker's earnings level in Greece was an annual GDR 3,061,145. This translates to monthly earnings of GDR 255,095. In this context, and compared to the 1998 figure for manual worker from Eurostat, the OECD figure appears an underestimation of earnings levels. The respondent made an "executive" decision to adopt an updated version of the Eurostat figure. Our method of updating the data to 2001 was to add to the amount for 1998 a series of increments that represented the annual rate of change in the index of consumer prices. Eurostat data on Harmonised Indices of Consumer Prices was used for this purpose[22]. By following this procedure we updated the data by simply taking into account inflation. We did not, thus, took into account any real changes in incomes or agreed increases in salaries by relevant National General Collective Labour Agreements (EGSSEs). However, we are confident that the figures are close to reality. This is because past experience shows that any salary increases based on collective agreements represented compensation for losses of earnings due to inflation. EGSSEs establishing real increases in earnings are extremely rare.

The following table provides the procedure followed in the updating. For reasons of comparability we included also the respective updated figures for average monthly earnings for all full time employees.

Table: Average gross earnings in Greece adjusted for inflation, 1998-2001 (GDR per month)

Average monthly earnings for	*1998*	*1999* *(1998 + 2.1%)*	*2000* *(1999 +2.9%)*	*2001* *(2000 +2.7%)*
all full time employees	350,985	358,371	368,763	382,408
male full time employee (manual worker)	319,950	326,720	336,199	345,272
female full time employee (manual worker)	256,740	262,397	270,007	277,297

[20] Eurostat (2001) New Cronos database; http://reads.dur.ac.uk/newcronos/
[21] OECD (1999) *Benefit systems and Work Incentives*, Country reports: http://www.oecd.org/els/spd/Benefits
[22] Eurostat (2001) *Statistics in Focus*, Theme 2, No 34, Table III

It should be pointed out here that the figure for all full time employees could be misleading. Extreme variations exist between different professional groups with regards to their average earnings For example, in 1998 the gross average earnings in the banking sector were 524,936 GDR per month for a full time male employee and 403,545 GDR for a full time female employee. On the other hand, in retail trade (*Lianiko emporio*) sector the gross average earnings were 259,947 GDR per month, for a full time male employee, and 228,818 GDR for a full time female employee[23]. In our view concentrating on one general professional category - manual worker - is, methodologically speaking, more accurate. These are the figures used in calculating the matrix amounts. For further information on the assumptions behind the calculations regarding the Greek matrix data see the document "GREECE - MODEL FAMILIES MATRIX, section Assumptions and notes".

B.1.2 What are the assumed *median* gross average earnings per month for: all full time employees, male full time employees, female full time employees at July 2001?

Data for July 2001 is not available. The most recent data obtained for Greece refer to 1996.[24] This data refer to total median income and not specifically to median income for full time employees. However, the vast majority of employees are full-time employees in Greece.

Table: Median gross earnings in Greece, 1996

Median monthly earnings for	**Monthly amount in GDR, 1996**
all full time employees	142,222
male full time employees	144,110
female full time employees	140,187

B.1.3 From what source have you derived the average earnings data from?

Eurostat (2001) New Cronos database; http://reads.dur.ac.uk/newcronos/

B.1.4 Does your country have a minimum wage? If so, what level is it set at? Does it vary by age/type of work/how the person is paid/ whether full time or part time etc.?

The level of minimum wage is decided on the basis of national agreements between employers, employees and the state and usually it is updated according to the government's forecasts of inflation. The current National General Collective Labour Agreement (EGSSE)[25] was signed on 23 May 2000, following four months of negotiations[26] and will last for two years.

[23] Data provided by the Greek National Statistical office

[24] Calculated from Eurostat (2001) New Cronos database; http://reads.dur.ac.uk/newcronos/

[25] The National General Collective Labour Agreement (EGSSE - □□ς□□□for 2000-2001, was signed by representatives of the General Confederation of Greek Labour (GSEE), the Federation of Greek Industries (SEV), the General Confederation of Greek Small Businesses and Trades (GSEVEE), and the Federation of Greek Traders' Associations (ESEE).

[26] A country report reviewing the main developments in the field of industrial relations in Greece for 2000 can be found in: http://217.141.24.196/2000/12/feature/gr0012196f.html

The coverage is universal and concerns all employees aged 19 or over (for non-manual workers) and 18 or over for manual workers. Non-manual workers under 19 years of age are entitled to a daily minimum for an unqualified manual worker. The minimum wage is the same for men and women who perform similar type of work. No distinction is made between full-time workers and part-time work workers.

In respect of the amounts of remuneration, national agreements make a distinction between minimum wage for manual and non-manual workers. The minimum for the former group is calculated at a daily rate while the minimum for the latter group is calculated at a monthly rate. In both cases, the minimum wage varies according to the worker's marital status, length of service and vocational qualifications.

The minimum for non-manual workers increases by 10% for every three years of service up to a maximum of nine years of service (3 x 3-year-service period). The respective increment for manual workers is 5% but for up to a maximum of 15 years (5 x 3-year-service period). Married workers whether in manual or non-manual occupations are entitled to a further 10% increase of the minimum wage as a marriage allowance.

On 1 of July 2001 the minimum wage of a single non-manual worker was set at approximately 161,000 GDR (161,136 GDR) per month

On 1 of July 2001 the minimum daily wage of a single manual worker was set at approximately 7,220 GDR

However, it should be mentioned that in Greece the annual amount of earnings includes **14** instead of **12** monthly wages. The annual “earnings package” of a Greek employee also includes a Christmas bonus (of amount equal to 1 month’s salary), an Easter bonus (of amount equal to ½ month’s salary) and an annual leave allowance (of amount equal to ½ month’s salary).[27] These were taken into account in the calculation of the revised minimum monthly wage for the matrix.

B.1.5 When was this introduced?

The National General Collective Agreement (EGSSE) that includes the new provisions for minimum wages for the period 2000-2001 was signed on 23 May 2000 (PKYE 31/23-5-2000).[28]

B.1.6 How is it uprated?

The levels of minimum wages are uprated immediately after the National General Collective Agreement is signed. Agreements, usually, are preceded with months of negotiations between representatives of employees, employers and the state.

[27] Europa, SCADPLUS, Greece-Composition of Wages, http://europa.eu.int/scadplus/citizens/en/el/01006.htm (20-11-2001).

[28] The text of 2000-01 EGSSE can be found in the web pages of the General Confederation of Greek Labour (GSEE), http://www.gsee.gr/symbash1.htm (in greek). Texts of labour agreements by occupational sector can be found in the web pages of the Hellenic Ministry of Labour and Social Security, http://www.labor-ministry.gr/main.htm (in Greek).

B.2 Income tax

B.2.1 What are the income tax rates and thresholds?

B.2.2. Do any tax allowance or credits exist for lone parents and/ or couples with children? If so, what are they called and who qualifies?

Note: The system of income tax in Greece has been classified in various studies as a separate taxation system.[29] Still, the formula of calculating tax includes a number of important tax allowances that relate to the family size and the characteristics of the household of the taxpayers. In fact, it would not be unfair to say that family policy in Greece is exercised predominantly via the taxation system (rather than the benefit system). Following the government's political and economic priorities, the tax allowances' components of the formula for calculating tax have changed many times in the past. Still, a number of parameters have remained relatively unchanged over time (e.g. tax rates).

Broadly speaking, for the year 2001, the calculation of tax in Greece followed three inter-linked stages. First, after social security contributions are deducted from the annual income, a series of tax allowances (exemptions from taxable income) are made in respect of costs and expenses of various kinds. The most relevant to this study are:

- rent paid by the taxpayer's for his/her main house of residence: 30% of annual expenses up to a maximum amount of GDR 240,000
- rent paid by the taxpayer's family members who reside elsewhere (e.g. students): 30% of annual expenses up to a maximum of GDR 180.000
- expenses related to education of members of the family (including child care, private tuition etc.) up to a maximum annual amount of GDR 150,000 per member
- all medical expenses and costs of health treatment
- expenses for life insurance, up to 4% of taxable income
- expenses for goods and services bought by family members: 30% of annual expenses up to a maximum of GDR 300,000 in annual expenses

Second, after the deductions from taxable income have taken place, the remaining taxable income is divided according to income bands and taxed using the respective tax rate for each band. In the cases of wage earners and pensioners the first two tax bands vary slightly from those of the rest of the taxpayers. In particular, It should for non-salaried tax payers the first income band (non-taxable income) is GDR 2,000,000 and the second income band (subject to 5% tax) is GDR 710,000. For wage earners the first income band (non-taxable income) is increased by GDR 300,000 with a respective reduction of the same amount from the second income band. Thus, the first income band (non-taxable income) for wage earners is GDR 2,300,000 and the second income band (subject to 5% tax) is GDR 410,000. Below we present all tax bands and rates. However, in the calculation of tax in the matrix we used the ones for wage earners and pensioners.

[29] For a classification of tax systems see O'Donoghue C. and Sutherland, H. (1999), "Accounting for the Family in the European Income Tax Systems", Cambridge Journal of Economics, Vol.23, pp. 565-598

Table: Tax bands and tax rates in Greece, 2001

Tax bands		Tax rate
Tax bands for wage earners & pensioners		
Taxable income for 1st band	2300000 max	0%
Taxable income for 2nd band	410000 max	5%
Tax bands for all others		
Taxable income for 1st band	2000000 max	0%
Taxable income for 2nd band	710000 max	5%
Tax bands for all		
Taxable income for 3rd band	1625000 max	15%
Taxable income for 4th band	3245000 max	30%
Taxable income for 5th band	8655000 max	40%
Taxable income for 6th band	any extra	45%

After the amount of tax has been calculated a series of credits (non-refundable) are deducted from the original amount of tax. They vary according to the number of children in two ways - in absolute amounts and in amounts per child - as in the following table.

Table: Family tax credits (non refundable) in Greece

	Amounts deducted from tax	
	total amount	***amount per child***
for 1 child	-20000	-20000
for 2 children	-40000	-20000
for 3 children	-90000	-30000
for 4 children	-160000	-40000
for more that 4 children		-40000

In the cases of two earners, tax is calculated separately for each earner. However, according to the relevant Greek tax system regulations, only one earner's income (normally the highest earner) can be considered for deductions and allowances.

B.2.3 Does the allowance/amount credited vary by:

- **income:** see above; **number of hours worked:** not applicable; **number of children:** see above; **age of child:** children are considered persons below 18 years of age or below 22 years of age, if they are students in higher education; **type of family:** not applicable**; other:** not applicable

B.2.4 How is it paid to families and who is it paid to?

Not applicable

B.3 Employee social security contributions

Note: The Greek social insurance system is characterised by fragmentation, complexity and inequality. There is a plethora of occupational social insurance funds and levels of contributions vary across different professional categories. The following table describes the standard set of contributions collected by the Social Security Institute (IKA) which the largest social insurance institution in Greece. These contributions apply to manual and non-manual workers or employees in most of private firms. However, although these contributions are collected by the IKA, a significant part of them are collected on behalf of other organisations. In particular, IKA collects contributions regarding unemployment and a series of other functions on behalf of OAED (Manpower Employment Organisation) and also collects contributions on behalf of Workers' Housing Organisation (OEK) and the Worker's Foundation (EE). In our Matrix calculations all these contributions were treated as one 'package' which was subsequently deducted from gross earnings. One of the most important factors behind this decision was that payment of contributions other than IKA's is a prerequisite for entitlement to various benefits. For instance, entitlement to the means-tested rent subsidy is granted only to those who have paid their contributions to OEK via IKA. Individuals who have not paid contributions to OEK do not have access to this benefit. Manual workers most certainly pay contributions to OEK.

B.3.1 What are the National Insurance contribution (social security/health insurance) requirements?

The current rates of contributions for persons insured with IKA since 1.1.1993, and including contributions for supplementary insurance, are: 19.35% of gross wage (employee), 31.11% (employer) and 13.80% (state). The rates above include contributions to OAED, OEK and EE all of which are also collected by IKA on behalf of these organisations. A detailed breakdown of contributions can be found in the table below.

B.3.2 Do Social Security contributions vary with the number or ages of children and/or family type?

No

B.3.3 Do any exemptions or rebates exist? Is anybody in paid work credited?

Social security contributions for workers insured with IKA on minimum wage[30] are covered by the state. Entitled workers, thus, take a subsidy/credit equal to the amount of contributions applicable to the minimum wage. No other element of the wage package (i.e. family benefits, work experience bonus etc.) is taken into account in the calculation of this subsidy/credit. For the period 1 July - 31 December 2001, the subsidy is 482 GDR per day for workers paid daily minimum wage while for the employees on monthly minimum wage the amount for the same period is 10,748 GDR per month. The subsidy translates to an amount of 140,000 GDR per year for a full-time employee on monthly minimum wage.[31]

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[30] The level of minimum wage is established by the National General Labour Agreement (EGSSE), which takes place usually every two years.

[31] IKA (Social Security Institute) web page , http://www.ika.gr/gr/infopages/provservices/insurance/epid.cfm (29/11/2001)

Table: Social Security contributions in Greece, 2001

			Persons insured before 31.12.1992				**Persons insured since 1.1.1993**				
Type of insured risk	***Org.[1]***	***Explanatory notes***	***Employee***	***Employer***	***Total***	***Ceiling***	***Employee***	***Employer***	***State***	***Total***	***Ceiling***
Sickness and maternity	IKA	benefits in kind	2.15%	4.30%	6.45%	GDR 588,000 (EUR 1,783) p/m	2.55% (no ceiling)	5.10% (no ceiling)	3.80% (ceiling)	11.45%	for state contribution: GDR 339,438 (EUR 1,029) p/m
	IKA	cash benefits	0.40%	0.80%	1.20%	GDR 588,000 (EUR 1,783) p/m					
Old-age, survivors	IKA	pension	6.67%	13.33%	20.00%	GDR 588,000 (EUR 1,783) p/m	6.67% (no ceiling)	13.33% (no ceiling)	10.00% (ceiling)	30.00%	for state contribution: GDR 339,438 (EUR 1,029) p/m
extra contributions	IKA	for heavy and health hazardous work	2.2%	1.4%	3.6%		2.2%	1.4%		3.6%	
extra contributions	IKA	occupational risk		1.0%	1.0%			1.0%		1.0%	
IKA sub-total			**11.42%**	**20.83%**	**32.25%**		**11.42%**	**20.83%**	**13.80%**	**46.05%**	
supplementary insurance	IKA	TEAM	3.0%	3.0%	6.0%		3.0%	3.0%		6.0%	
supplementary insurance	IKA	TEAM for heavy and health hazardous work	1.25%	0.75%	2.00%		1.25%	0.75%		2.00%	
IKA total			**15.67%**	**24.58%**	**40.25%**		**15.67%**	**24.58%**	**13.80%**	**54.05%**	
Unemployment	OAED		1.0% 0.33%	2.0% 0.67%	3.0% 1.0%	GDR 588,000 (EUR 1,783) p/m	1.33%	2.67%		4.0%	
Special account for unemployment (EKLA)	OAED		0.10%	0.26%	0.36%		0.1%	0.26%		0.36%	
Distributive account for family benefits (DLOEM)	OAED		1.0%	1.0%	2.0%	GDR 588,000 (EUR 1,783) p/m	1.0%	1.0%		2.0%	
Fund for workers' training programmes (ELPEKE)	OAED			0.45%	0.45%			0.45%		0.45%	
Fund for worker's protection from employer's insolvency (LEPEE)	OAED			0.15%	0.15%			0.15%		0.15%	
Fund for compensation during extra Military Service	OAED			1.0%	1.0%			1.0%		1.0%	
Contribution to the Workers' Housing Organisation	OEK		1.0%	0.75%	1.75%		1.0%	0.75%		1.75%	
Contribution to the Worker's Foundation	EE		0.25%	0.25%	0.50%		0.25%	0.25%		0.50%	
OAED & others sub-total			**3.68%**	**6.53%**	**10.21%**		**3.68%**	**6.53%**		**10.21%**	
TOTAL excluding contributions for supplementary insurance			**15.1%**	**27.36%**	**42.46%**		**15.1%**	**27.36%**	**13.80%**	**56.26%**	
TOTAL including contributions for supplementary insurance			**19.35%**	**31.11%**	**50.46%**		**19.35%**	**31.11%**	**13.80%**	**64.26%**	

NOTES: [1] Org. refers to the social public organisation responsible for the respective function. Abbreviations: IKA is "Social Security Institute", OAED is "Organisation for the Employment of Labour Force" , OEK is "Workers' Housing Organisation", EE is "Worker's Foundation"The "employment injuries and occupational diseases" risk is covered under "Sickness and maternity". The "invalidity" risk is covered under "Old age, survivors". There is no scheme for a "long term care" function.

B.4 Maternity/paternity leave and leave to care for children, including sick children

Note: In Greece, the social protection of employed women with regards to the risks of maternity takes five forms:

a) Maternity leave

b) Maternity/birth grant, i.e. support towards the costs of birth

c) Maternity allowance

d) Security of employment and protection from dismissal

e) Preferential conditions of employment during pregnancy

Women who are not working but are insured by their partner's social insurance fund are eligible for a maternity/birth grant from the respective social security fund. Women who are uninsured, i.e. are not covered by any social insurance fund, are eligible for a means-tested maternity/birth grant from the Ministry of Health and Welfare. In general, the regulations and rights regarding maternity and parental leave in Greece appear to provide a good degree of support to the mother before and after the birth of a child as well as a good degree of support to parents during the early years of child rearing. However, major differences exist between public and private sector employees and between employees of large and small enterprises in the private sector. The socio-economic groups with the least comprehensive coverage and the lowest level of benefits are the private sector employees who work in small firms and the farmers.

B.4.1 Maternity leave and maternity allowance

B.4.1.1 Does you country have statutory arrangements for maternity leave?

Yes

B.4.1.2 If yes, is there universal coverage? If no, give details of who is/is not eligible and how much they receive.

Maternity leave

In Greece, coverage regarding maternity leave is universal, in the sense that all employed women have the right to undertake maternity leave before and after the date of the child's birth provided that they present a doctor's confirmation of the expected date of confinement.

Conditions differ between public and private sector employees. In respect of the private sector employees, the 2000-1 National General Collective Agreement (EGSSE) established that the length of paid maternity leave for the employees insured with IKA - the most important insurance fund for the private sector employees - is 17 weeks.[32] 8 weeks are to be taken before confinement and 9 weeks after confinement. In case of premature birth, the mother is entitled to take the remaining weeks as extra time of leave after confinement. In respect of the public sector employees, paid maternity leave is granted 2 months (i.e. 8 weeks) before confinement and 3 months (i.e. 12 weeks) after confinement, a total of 5 (five) months. In case of premature birth, the mother is entitled to take the remaining months as extra time of leave after confinement.

[32] With the 2000-1 EGSEE extended the total length of maternity leave to 17 weeks from 16 weeks that it was previously. One extra week of leave was granted after confinement.

Maternity allowance

While on maternity leave, mothers who are private sector employees are entitled to a *maternity allowance* from IKA, the level of which cannot fall below 2/3 (i.e. 70 per cent) of their wages.[33] Entitlement to this allowance is conditional upon the employment record of the mother. According to the relevant legislation, the allowance is granted only to those who have worked for at least 200 days during the last two years prior to the birth of the child. Women who do not qualify for the maternity allowance (because they have worked a shorter period) may qualify for a means-tested maternity grant cash benefit (see answer in B.4.1.12 below). In addition, to the aforementioned allowance, mothers who are private sector employees are also entitled to an *extra maternity allowance* provided by OAED. The level of the OAED's *extra maternity allowance* is equal to the amount that remains after the IKA's maternity allowance is deducted from the monthly wage of the mother. Thus, in a case where the IKA's maternity allowance is equal to 70 per cent of the wages then the OAED's extra maternity allowance will be equal to 30 per cent of the wages. The result of the combination of these two allowances is that maternity leave for mothers is the private sector replaces 100 per cent of previous wages during the period of maternity leave.

While on maternity leave, mothers who are public sector employees are entitled to a *maternity allowance* from the State (who is the employer) the amount of which replaces 100 per cent of previous wages.

B.4.1.3 What is the maximum duration in weeks?

For private sector employees (those insured with IKA) the maximum duration is 17 weeks.
For the public sector employees the maximum duration is 5 months, i.e. approximately 20 weeks.

B.4.1.4 Is maternity leave paid and is this for the full duration? If paid but not for the full duration, please stipulate how long payment is for.

Maternity leave/allowance in Greece is paid for the full duration for both the private and public sector employees.

B.4.1.5 Are lost earnings replaced in full?

Yes in both cases (private and public sector employees). See also answer above (B.A.1.2)

B.4.1.6 Who is paying the maternity leave (state, employee, health insurance)?

In the case of private sector employees it is the employer and the Health Insurance Funds.
In the case of public sector employees it is the State as the employer. See also answer above (B.A.1.2)

B.4.1.7 Are social insurance contributions maintained throughout maternity leave?

Yes

B.4.1.8 Is the mother's job guaranteed on her return to work?

According to the relevant legislation in Greece there is full security of employment and protection from dismissal during pregnancy. An employer cannot dismiss a woman either during her pregnancy or for one year after the birth of her child. In addition, according to Law 1483/84 article 15, an employer cannot dismiss a woman because of her diminished performance on work because of pregnancy. Finally it is forbidden not to hire a woman because she is pregnant.

B.4.1.9 Does the mother have the right to work part time hours on her return to work, even if she was previously working full time?

Various provisions exist in Greece to support mothers (or fathers) with very young children. The following are available

Reduced working hours for mothers (or father)

In Greece, a mother (or father) working in the private sector is entitled to a reduction of up to 1 hour per day for two years with no loss of earnings. Alternatively, they can take 2 hours per day but for one year. The hours can be used either as interruption during the working day, or to arrive late or to leave early. A mother (or father) working in the public sector is entitled to a reduction of up to 2 hours per day for two years plus 1 hour per day for an extra two years.[34]

Reduced working hours for parents with adopted children

With the 2000-1 National General Collective Agreement, article 8, the entitlement of mothers or fathers to reduced working hours with no loss of earnings (see above) was extended to parents of adopted children up to six years of age.

Extra leave arrangements for parents working in the public sector

Unpaid maternity leave for mothers in the public sector

Mothers working in the public sector are entitled to **unpaid** maternity leave for up to 2 years in case of a child younger than 6 years of age. An extra year is added for each additional child that is also below 6 years of age.[35]

Reduced working hours for parents with dependent disabled children working

Parents whose children are disabled [36] are entitled to a reduction in the daily working time by 1 hour with no loss of earnings.

Reduced working hours for adoptive mothers

The current entitlement of mothers or fathers to interrupt the working day, arrive late or leave early was extended to adoptive parents of children up to six years of age.

B.4.1.10 If statutory maternity leave does not exist, is there any other maternity leave for which women may be eligible? If so, give details.

Non applicable. Statutory maternity leave does exist in Greece

[33] According to Law 2224/94
[34] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs
[35] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs, XXVI session "Towards a child-friendly society" Stockholm, 14-16 June 1999
[36] Their disability is defined as 67 % or more in the official disability scale.

B.4.1.11 If statutory maternity pay is not universal, is there any other maternity pay for women who do not qualify for Statutory maternity leave? If so, give details.

Non applicable.

B.4.1.12 Do any maternity grants exist? If so, give details.

Maternity/birth grants

The birth grant is a flat rate sum paid on the birth of a child to an employed mother or, in the case of women who are not working but are insured by their partner's social insurance fund, a father. With regard to the levels of maternity/birth grants considerable inequalities exist between social security funds.

Regarding those insured with IKA, eligible parents must prove that have worked at least 50 days in the calendar year which ended three months before birth as well as provide IKA authorities with a birth certificate for the new-born baby. The amount of IKA's birth grant is equal to 30 days of the minimum wage, the levels of which are agreed by the National General Labour Agreements (EGSSE). Thus, the amount of birth grant follows the "adjustment cycle" of the minimum wage which changes every six months. For the second half of 2000, the IKA birth grant was 209,640 GDR while on 31st July 2001 the birth grant should have been approximately 216,000 GDR (Minimum daily wage on July 31st 2001 x 30). Further, in case of a caesarian operation, IKA covers the costs of hospitalisation

A comparison with the birth grants of other insurance funds reveals the extent of inequalities that exists between social insurance funds with regard to birth grants. The following table was constructed from data available by the General Secretariat of Social Insurance[37] and other sources and refers to the situation in 1999. The table presents only a small selection of social security funds

Table: Levels of maternity and birth grants in Greece, 1999

Social Security Fund	**Maternity/birth grant in GDR**
ΟΓΑ (Farmers' Insurance Organisation)	50,000
TAE (Trade Professionals' Insurance Fund)	185,000
ΤΣΑΥ (Medical Professionals' Pension and Insurance Fund)	200,000
IKA (Social Security Institute - private sector employees' - Fund) *equivalent to 30 days of minimum wage*	201,190
Ταμεία Ιδιωτικών Τραπεζών (Private Sector Banks' Funds)	300,000-500,000
ΤΣΜΕΔΕ (Engineers & Public Constructors Pension Fund)	400,000
ΤΥΔΚΥ (Fund of Public Employees in Municpalities and Communities) *equivalent to 60 days of minimum wage*	402,180

Note: [1] Maternity/birth grant are one-off payments providing support with the costs of child-birth

Source: General Secretariat of Social Insurance (2001)

The enactment of Law 2676/99 amalgamated a number of funds, including the Fund of Trade Professionals (TAE), to a new Fund of Liberal Professions (OAEE). In 2001, the level of maternity grant provided by OAEE[38] was 210,00 GDR (approx. 616 €). In case of twins the amount was increased by 50% and in case of triplets by 100%.

[37] General Secretariat for Social Insurance, http://www.ggka.gr/ (20/11/2001)

[38] OAEE, http://www.tebe.gr/oaee/oaee_greek/epidoma_toketou.htm (20/11/2001)

Uninsured mothers might claim the mean-tested maternity grant available from the Ministry of Health and Welfare via its Prefectural social welfare committees. In 2001 the benefit amounted to 150,000 GDR, with half (75,000 GDR) providing coverage for a period of 42 days before child birth and half for the 42 days period after the birth of the child.[39]

B.4.2 Paternity leave

B.4.2.1 Does your country have statutory arrangements for paternity leave?

Yes. According to the 2000-1 National General Collective Agreement, Article 10, a father is entitled to two (2) days **paid** paternity leave per child during and immediately after the birth of his child.

B.4.2.2 Is their universal coverage? If not, give details.

All working fathers are entitled to paternity leave

According to the 2000-1 National General Collective Agreement, Article 10, a father working in the private sector is entitled to two (2) days **paid** paternity leave during and immediately after the birth of his child.

B.4.2.3 Is paternity leave paid?

Yes

B.4.2.4 If yes, is it paid to all fathers? If no, give details.

Yes

B.4.2.5 Is it paid for the full duration? If no, give details.

Yes

B.4.2.6 What is the level of payment?

100 per cent (full replacement) of wage earnings

B.4.2.7 Is the father's job guaranteed on their return to work? Give details.

Yes. The leave is considered as extra exceptional leave, and is not deducted from the annual holiday leave.

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[39] Ministry of Health and Welfare, http://www.ypyp.gr/GR/welfaregr/domes/domes.htm, 28-11-2001 and General Secretariat for Equality (1999), Greece: Ministry of Labour

B.4.3 Parental leave - leave to care for children, including leave to care for sick children

B.4.3.1 Does your country provide statutory arrangements for leave to care for children?

In Greece, there are different types of leave to care for children. The most important are the following:

Parental leave

Parental leave is an **unpaid** leave for either parent of 3.5 months for each at the time of birth or adoption (and double that for a single parent). The leave can be used until the child is three and a half. The law entitles all working parents provided that

- both parents are working (i.e. a working parent whose partner is not working is not entitled)
- one of the parents has completed at least one year's service in a company with at least 50 employees.
- the other parent is employed outside his/her house.

In addition, in the private sector, only 8 % of the company employees can be granted this leave in any calendar year. The leave is granted according to a priority list of applications constructed on a first-come first serve basis.

Reduced working hours for mothers (or father)

In Greece, a mother (or a father) of a child under two years of age, working in the private sector is entitled to a reduction of up to 1 hour per day for two years with no loss of earnings after the birth of the child. Alternatively, they can take 2 hours per day but for one year. The hours can be used either as interruption during the working day, or to arrive late or to leave early.

A mother (or father) of a child under two years of age, working in the public sector is entitled to a reduction of up to 2 hours per day for two years plus 1 hour per day for an extra two years; i.e. mothers (or fathers) of children between the ages of two and four, working in the public sector can reduce their working time by one hour.[40] Still, according to the 1998 Civil Servants' Code, mothers in the public sector who "choose not to avail themselves of the reduced working hours may take nine months' paid leave".[41]

Reduced working hours for parents with adopted children

With the 2000-1 National General Collective Agreement, article 8, the entitlement of mothers or fathers to reduced working hours with no loss of earnings (see above) was extended to parents of adopted children up to 6 (six) years of age.

Parental leave to care for an ill child

In the case of an ill child at home a Greek parent working either in the private or the public sector is entitled to an **unpaid** parental leave. The child should be under 16 years of age. In the case of one child, the parent is entitled to 6 days per year, in the case of two children is 8 days per year and, in the case of 3 or more children, the parent is entitled to 10 days per year.[42] However, a number of important restrictions exists for the parents employed in the private sector. In particular, they should be employed by a firm that employs a minimum of 100 employees,[43] and they should have worked for the same employer for at least year and, in the case of mothers, their maternity leave should have expired.

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[40] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs

[41] EIRO - European industrial relations observatory on-line (1998), "Greece -New Civil Servants' Code introduced", http://www.eiro.eurofound.ie/1998/07/InBrief/GR9807182N.html

[42] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs

[43] Given the predominance of small enterprises in the private sector of the Greek economy, this rule effectively excludes a very large number of private sector employees. Typical employees who might exercise this right would be those in the Banking sector.

Parental leave of absence to monitor the educational progress of the child

In Greece, a parent working either in the private or the public sector is entitled to a **fully paid** parental leave - up to 4 days a year - in order to visit his/her child(ren)'s school to discuss the child(ren)'s educational progress. In case of both parents working, only entitlement to this leave can not exceed 4 days annually for both parents. Entitlement to this leave is granted until the child(ren) reach 16 years of age. The concept of education includes pres-school nursery education.

Extra leave arrangements for parents working in the public sector

Unpaid maternity leave for mothers in the public sector

Mothers working in the public sector are entitled to **unpaid** maternity leave for up to 2 years in case of a child younger than 6 years of age. An extra year is added for each additional child that is also below 6 years of age.[44]

Reduced working hours for parents with dependent disabled children working

Parents whose children are disabled [45] are entitled to a reduction in the daily working time by 1 hour with no loss of earnings.

Reduced working hours for adoptive mothers

The current entitlement of mothers or fathers to interrupt the working day, arrive late or leave early was extended to adoptive parents of children up to six years of age.

B.4.3.2 If yes, how many days/ weeks leave are given?
B.4.3.3 Is leave flexible – i.e. Can a person reduce the amount of working hours?
B.4.3.4 If any, what is the limit of the age of the child?

Different arrangements exist for the different types of leave - see answers above (B.4.3.1)

B.4.3.5 What is the level of payment?

When paid, paternity leave is fully paid (100 per cent replacement)

B.4.3.6 Is the parent's job guaranteed on their return to work?

In all cases referred above the parents' job is fully guaranteed.

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[44] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs, XXVI session "Towards a child-friendly society" Stockholm, 14-16 June 1999

[45] Their disability is defined as 67 % or more in the official disability scale.

B.5 Universal and Income-related child benefits

B.5.1 Does your country have a universal/income related child benefit? If yes, what is it called? Give details - does it vary by number of children, age of children and family type etc.?

B.5.2 What are the age limits?

B.5.3 Who is the benefit paid to – the mother or father?

B.5.4. Is it contributory?

B.5.6 Is it uprated? If so, how often and is this index linked?

B.5.7 Is it taxed?

Note: A short introduction to family policy in Greece is necessary in order to answer the above questions. A table which provides answers to all the above questions for each type of family-related benefit can be found at the end of the section. One can talk about Greek family policy as a "mix" comprising of cash benefits, benefits in kind, tax allowances and social services. However, even this description assumes a degree of coherence underneath which lies a highly fragmented "system". For instance, the fact that cash benefits are different for public and private sector employees makes it very difficult to talk about one family policy but rather about a "patchwork" of policy measures developed on an ad hoc basis, each following their own policy trajectories and rationale. In very general terms, the main characteristics of tax/benefit component of the Greek family policy are the following:

- the amounts of family allowances and child benefits differ substantially between groups of different employment status - between public sector and private sector and also between different sectors of the private sector
- in general, the level of cash benefits for private sector employees is low, especially for families with one or two children
- the level of benefits is proportionately higher for "large families"; that is, families with three or more children.
- although the stated objective behind the relatively more generous benefits for "large families" is to provide financial incentives to have more children, in reality these benefits operate as a form of economic assistance towards the substantial costs of a maintaining a large family
- family/child-related tax allowances and (non-refundable) tax credits comprise a very important component of the Greek family policy "mix". As with cash benefits they tend to be relatively more generous for large families.[46] However, low income families are either taxed little or not taxed at all and, thus, the impact of tax allowances/credits on their taxable and disposable income is minimal.

Against this background, it is reasonable to conclude that the tax/benefit component of the Greek family policy "mix" provides little support for families with one and two children, especially for families whose claimants are private sector employees (with some notable exception like employees in the banking sector). Relatively speaking, family-related tax allowances and benefits appear to "favour" families of public sector employees and some of private sector employees, with medium and high incomes. This is especially the case for those families with three or more children.

[46] See section on taxation system

B.5.1 Universal and income-related child benefits in detail

Child benefits for public sector employees

The amounts of family allowances and child benefits differ substantially between groups of different employment status. In particular, in July 2001, the amounts of child benefits for **public sector** employees[47] were:

- for the first child 6,000 GDR per month
- for the second child, an additional 6,000 GDR per month
- for the third child, an additional 16,000 GDR per month
- for the fourth child, an additional 25,000 GDR
- for each extra child an additional 25,000 GDR per child per month

These benefits are flat rate (i.e. non income-related), are not means-tested, and form part of the taxable income of the claimant. They are paid in respect of all dependent children up to 18 years of age (or 24 years of age if the children continue into higher education) or without an age limit if the child(ren) suffers from a serious mental or physical disability that precludes employment.

A recent ruling of the Greek High Court established that if both parents work in the public sector, they are both entitled to the above benefits. In this context, the benefit is not "attached" to the child but to the claimant. Thus, for example, a (married) couple of public employees is entitled to 6,000+6,000 = 12,000 GDR for their first child. Still, until the time this report was completed, the government had yet to implement this ruling. [48]

Child benefits for private sector employees

On the other hand, the child benefits for **private sector** employees vary between sectors of employment. Provisions for child benefits depend upon the collective agreement that apply to the specific occupational sector of the employee. Often these are not flat rate amounts but an extra percentage on the top of gross wages - usually 5% increase for each child up to three children – payable by the employer.

Private sector employees with children, whose sector's collective agreement has no provision for child benefits will be entitled to the **DLOEM - child benefit.**[49] This is the standard child benefit that, for instance, a manual worker will be entitled to. The benefits are contributory - beneficiaries should have at least 50 insured days of employment during the previous year - are not means tested and are treated as taxable income. Its levels are adjusted by decision of the Ministry of Labour and Social Insurance after consultations with OAED.

DLOEM benefits used to be income-related, with benefits being reductions following a scale of increasing annual income 'ceilings'. However this has recently changed and the benefit is not related to income.[50] They are paid in respect of all dependent children up to 18 years of age (or 22 years of age if the children continue into higher education) or without an age limit if the child(ren) suffers from a serious mental of physical disability that precludes employment. Further, if both

[47] As specified by Act No. 2470/1997
[48] Payment of these benefits will start in July 2002
[49] In greek: Διανεμητικός Λογαριασμός Οικογενειακών Επιδομάτων Μισθωτών (ΔΛΟΕΜ). Entitled to DLOEM are employees in industry, commerce and related activities. The statutory basis is the Royal Order No. 20, 23/12/1959 and Presidential Orders 527/1984 and 412/1985. Rates for 2001 according to Article 13, Law 2474/99.
[50] Information provided by OAED - DLOEM division, October 2001. In the past, employees whose monthly wages exceeded the highest wage category giving entitlement to DLOEM family benefits and who benefited from family benefits paid by their employers that were higher than those paid by the OAED, were not entitled to the DLOEM benefits.

parents work in the private sector, only one parent can claim it, mother or father. In 2000 there were approximately 330,000 claimants of this benefit.[51]

The amounts of the DLOEM child benefit are the following:

- for the first child 2,000 GDR per month
- for the second child, an additional 4,000 GDR per month
- for the third child, an additional 7,500 GDR per month
- for the fourth child, an additional 2,900 GDR
- for each extra child an additional 2,750 GDR per child per month

The following table compares the amounts of child benefit for public sector and private sector (DLOEM) employees. The comparison between the two types of child benefits reveals dramatically the extent of differences between claimants of the two employment groups.

Table: Amounts of child benefit for public sector and private sector (DLOEM) employees, 2001

No of children	Public sector		Private sector (DLOEM)	
	Monthly allowance in GDR	Monthly allowance in EURO	Monthly allowance in GDR	Monthly allowance in EURO
1	6000	17.6	2000	5.9
2	12000	35.3	6000	17.6
3	28000	82.4	13500	39.6
4	53000	155.9	16400	48.1
	For each extra child an additional 25,000 GDR (73.5 EURO) is added to the monthly amount		For each extra child an additional 2,750 GDR (8.1 EURO) is added to the monthly amount	

According to the data presented in the table above a private sector employee in Greece is entitled to as little as 6 EUROS per month for his/her first child. This is one third of the amount that a public employee can claim for his/her first child. In fact the benefit amount for one child that a parent employed in the public sector can claim is equal to the benefit amount for two children that a parent employed in the private sector is entitled to.

Further, if both parents work in the public sector their total benefit will rise to 12,000 GDR for the first child because both can claim the benefit. In this way, the total amount of benefit for one child that a couple of public sector employees are entitled to is almost equal to the benefit for three children (13,500 GDR) that a couple of employees working in the private sector can claim. This is because only one of private sector employees can claim the DLOEM benefit. In addition, the benefit is not added on the wage package, as it is the case of public sector employees and some employees in the private sector like banks. Instead, claimants have to pay a visit to OAED to collect the benefit (usually once a year). Lack of statistics does not allow any evaluation of take up rates. However, it is not uncommon for claimants with one or two children not to take the benefit. This, not only because of the small amounts involved but also due the inconvenience of the visit which often results in the loss of one working day. Finally, it should be noticed that another area where the DLOEM benefits compare unfavourably with the benefits in the public sector concerns the child age limit up to which benefits can be claimed. While for the public sector claimants entitlement to benefits lasts until children reach the age of 24, for the DLOEM claimants entitlement lasts until children reach the age of 22.

[51] Data provided by OAED - DLOEM division, October 2001

B.5.2 Other child benefits

Child benefit for lone parents working in the private sector entitled to DLOEM benefit

Lone parents working in the private sector who are entitled to the DLOEM benefit will be also entitled to an additional child benefit for lone parents. It is paid at an increase of the DLOEM benefit, an extra GDR 1,250 (3.67 EURO) for each child. This is a non-income related, non-means tested benefit that follows the same rules and regulations as the standard DLOEM benefit

Child benefit for children lacking protection

The so-called benefit for the 'unprotected' child is provided by the Ministry of Health and Welfare for children under 16 years of age. It is "attached" to children who have lost both parents or children with no father (and, thus, are available to lone mothers) on very low incomes. It is a means-tested flat-rate benefit of 15,000 GDR per child per month. The beneficiary's monthly income should not exceed an income 'ceiling' of 80,000 GDR per month. In case of families with four or more members an extra 7,000 GDR per month per member is added to the 'ceiling'. [52] In 2000 there were approximately 34,500 claimants of this benefit.[53] The benefit amount is not linked to any system of indexation and according to an official report "its readjustment is related mainly to the availability of resources".[54]

Child benefit for lone parents (EOKF-PIKPA)

An extra benefit for lone parents is provided by the National Organisation of Social Care,[55] the amount of which is 36,000 GDR per month for the first child and 50,500 GDR per month for two or more children. According to an official report, the criteria that apply in the case of this benefit are similar to the ones that apply in the case of the child benefit for the 'unprotected child[56] . However, it has not been possible to establish if lone parents can claim both benefits or only one while there appears to be a high degree of discretion in granting the benefit. Therefore, <u>the benefit was omitted from the matrix calculations</u>

Child benefit for the third child

The so-called benefit for the 'third child" is provided by the Ministry of Health and Welfare via the offices of the Organisation of Farmers' Insurance[57] (OGA). All parents whose third child is below 6 years of age are entitled to it regardless of their employment status. In case of couples only one parent can claim it.[58] It is readjusted according to consumer prices (index-linked) and for 2001 its level was 44,688 GDR per month. The benefit is means-tested - the claimant's annual income should not exceed an income 'ceiling' of 8,000,000 GDR. In 2000, approximately 40,000 people claimed this benefit[59] <u>This is one of the most important child benefits in Greece but, unfortunately, the matrix assumptions made it impossible to take it into account</u>.

Benefits for large families (4 or more children)

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[52] Ministry of Health and Welfare (2001), Benefits Policy, http://www.ypyp.gr

[53] Georgakis Elias (2001) Chart of 14 benefits for social support, Newspaper TA NEA, 9 July 2001

[54] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs, XXVI session "Towards a child-friendly society" Stockholm, 14-16 June 1999

[55] In greek: ΕΟΚΦ - Εθνικος Οργανισμος Κοινωνικης Φροντιδας. EOKF was created by amalgamating three welfare organisations, namely EOP, PIKPA and Infants' Centre "MITERA". EOP stood for National Welfare Organisation and PIKPA for Patriotic Foundation for Social Welfare and Assistance

[56] General Secretariat for Gender Equality (2000), 4th and 5th National Report of Greece to the UN Commission on the Status on Women (CSW), Athens, December, p.55

[57] In greek: ΟΓΑ - Οργανισμος Γεωργικων Ασφαλισεων

[58] Ministry of Health and Welfare (2001), Benefits Policy, http://www.ypyp.gr

[59] Georgakis Elias (2001) Chart of 14 benefits for social support, Newspaper TA NEA, 9 July 2001

The explicit rationale behind these benefits and the benefit for the third child is, according to official sources, to provide incentives to have more than two children. However, implicitly these benefits operate as financial assistance to families with many children, families which often experience poverty. Benefits for large families (4 or more children) used to be universal but are now means-tested after the changes enacted with the Law 2459/97. The benefits are provided by the Ministry of Health and Welfare via the offices of the Organisation of Farmers' Insurance (OGA). It is adjusted according to consumer prices (index-linked) and awarded to all eligible mothers (or fathers) of four or more living children regardless of their employment status. The benefit is means-tested - the family annual income should not exceed an income 'ceiling' of 10,000,000 GDR. The allowance is 11,172 GDR per month and is provided for each unmarried child up to the age of 23. [60] As with the benefit for the third child these are important child benefits in Greece but, unfortunately, the matrix assumptions made it impossible to take them into account.

Benefits for disabled children

Families with disabled children in Greece are entitled to a series of other benefits. The level of benefits varies according to a set of criteria that include: the nature and severity of the disability, whether or not the disabled child is in an institution and whether or not the child qualifies for other benefits.

B.5.3 Other family related benefits

Life-pension for mothers of large families (4 or more children)

This pension is also provided by the Ministry of Health and Welfare via the offices of the Organisation of Farmers' Insurance (OGA). It is a means-tested pension to which mothers of large families (4 or more children) whose younger child is more than 23 years of age, or whose children are married, are entitled for life. It is readjusted according to consumer prices (index-linked) and for 2001 its level was 25,696 GDR per month. The benefit is means-tested - mother's family income should not exceed 3,500,000 GDR per year. Life-pension is also provided to mothers with unmarried children younger than 25. In this case the amount is equal to 1.5 daily wage of an unskilled labourer but calculated and provided on a monthly basis for each child. This life-pension is also treated as a child allowance that is given to orphan children and incapacitated fathers.[61]

Marriage allowance

Married employees in the private sector will be entitled to **marriage allowance**.[62] In case of two earners only one partner can claim this allowance. The levels of the allowance differ between various sectors of the private sector, following the decisions of the respective Collective Labour Agreements for these sectors. Usually, marriage allowance is calculated as 10% of the "beginner's" wage for the respective sector and remains the same, regardless of years of experience. In these cases marriage allowance is a flat-rate amount. In some sectors, however, the marriage allowance is calculated as 10% of different wage levels. In these cases the amount increase as the wage increases.[63] Those sectors of the private sector that are not covered by specific Collective Labour Agreements are covered by the National General Collective Labour Agreement (EGSSE). According to the current EGSSE the level of marriage allowance for July 2001 was GDR 16,114 per month

[60] Ministry of Health and Welfare (2001), Benefits Policy, http://www.ypyp.gr

[61] National Report for Greece (1999), Conference of European Ministers Responsible for Family Affairs, XXVI session "Towards a child-friendly society" Stockholm, 14-16 June 1999

[62] In greek: Επιδομα Γαμου

[63] It is common in Greece that the levels of salaries of various sectors - as defined by their respective Collective Labour Agreements - follow scales that take into account "years of experience" (usually 3 years) for which "benefits/bonuses" are granted. A typical scale consists of a "beginner's wage" on the top of which these "benefits" are added.

payable by the employer. Levels are not index linked and are a subject of the negotiations preceding the National General Collective Labour Agreement.

Other provisions and benefits in kind

In Greece, families of private sector employees with children enjoy more favourable conditions for housing loans or house provisions by the Worker's Housing Organisation (OEK). The condition is that the employees have contributed to the OEK. In general, and depending on the social insurance fund in which the employee contributes, a series of other benefits in kind might be available such as free medical examinations prescribed for mothers and children, free or subsidised day care for pre-school or school children and entitlement to free of subsidised summer holiday camps. Further, all students in all levels of Greek education system are entitled to free school books.

Table: Main family-related benefits in Greece

	Who is the benefit paid to – the mother or father?	Is it contributory?	Is it uprated? If so, how often?	Is it index linked?	Is it taxed?	What are the age limits?	Does it vary with income?	Is it means-tested (income ceiling)?
Child benefits for public sector employees	Either, If both parents work in the public sector, benefit is payable to both	No, state pays (as employer)	Uprates are subject to ministerial decision or Law	No	Yes, considered taxable income	18 years or 24 years if the children in HE or no age limit if child(ren) with mental or physical disability	No	No
Child benefits for private sector employees DLOEM	Either but if both working only one can claim it	Yes	Uprates are subject to ministerial decision	No	Yes, considered taxable income	18 years or 22 years if the children in HE or no age limit if child(ren) with mental or physical disability	In the past, but not anymore	In the past, but not anymore
Child benefits for private sector employees (other)	Either but if both working only one can claim it	No, employer pays	Uprates are subject to collective agreements	No	Yes, considered taxable income	Vary across sectors but, in general, similar to above	In some sectors	No
Marriage allowance (public sector)	Either but if both working only one can claim it	No, state pays (as employer)	Uprates are subject to ministerial decision or Law	No	Yes, considered taxable income	N/a	Yes	No
Marriage allowance (private sector)	Either but if both working only one can claim it	No, employer pays	Uprates are subject to collective agreements	No	Yes, considered taxable income	N/a	In some sectors, flat amount in others	No
Additional child benefit for lone parents (DLOEM)	Lone parent (usually mother)	Yes	Uprates are subject to ministerial decision	No	Yes, considered taxable income	18 years or 22 years if the children in HE or no age limit if child(ren) with mental or physical disability	No	No
Third-child allowance:	Either, but in case of couples only one can claim it	No	-	Yes, consumer prices indexed		6 years	No	Yes
Allowance for children lacking protection	Lone parent (usually mother)	No	Uprates are subject to ministerial decision	No	No	16 years	No	Yes
Allowances for large families (4 or more children)	Either, but in case of couples only one can claim it	No	-	Yes, consumer prices indexed		provided for each unmarried child up to the age of 23	No	Yes
Life-pension for mothers of large families	Mother	No		Yes, consumer prices indexed and in one case linked to min. wage		younger child should be more than 23 years of age		

B.6 Childcare provision

B.6.1 What are the normal school hours?

Normally, schools are open between 8:30 and 1:15. Some schools may also operate an afternoon "shift" (1:30-6:15) in case of large numbers on children. Nurseries and kindergartens open between 7:00 (6.45 during the summer) and can operate up to 16:00 in the afternoon. Still, recently there have been attempts to expand the time of the "school day", especially for those children of young age. In particular, Law 2525/97 established that kindergartens, nurseries and primary schools should aim to operate under "extended timetable day" system, i.e. opening for longer hours, beyond the aforementioned arrangements. The main aim behind this ruling was to facilitate women's employment and help working parents with very young children.[64] At the beginning of the 1997-98 school year, 160 all-day public kindergartens were implementing an "extended timetable day". By the end of the school year 1999-2000, approximately 700 kindergartens and nurseries (out of approximately 1400) and 1,500 primary schools were implementing this timetable. [65]

B.6.2 Does the state guarantee childcare for children below the minimum school statutory school age?

Although no such guarantee exists explicitly, the commitment of the Greek state and other institutions[66] towards facilitating the reconciliation of family and working life is evident in a series of laws and legislation. Law 2525/97, which promoted the "extended timetable day" for pre-school care and primary schools aimed precisely to support families with young children. The Law 2082/92 obliges companies employing more than 300 employees to set up and operate with own funds child-care centres for their employees.

B.6.3 Is priority given to lone parents?

Yes, priority in the public nurseries is given to lone parents and parents of "large families", i.e. families with three children or more

B.6.4 What is the most prevalent <u>full time</u> form of <u>formal</u> childcare for children below minimum statutory school age, as used in the matrix? (Do not include nursery or reception classes in school or the equivalent).

For those in low incomes the form of formal childcare used in the matrix was publicly funded child-care centres (nurseries, kinder-garten, play-schools). For those in high incomes, privately funded child-care centers was used.

B.6.5 What proportion of children use the most prevalent <u>full time</u> form of <u>formal</u> childcare?

Coverage in Greece varies with the age of the child. According to OECD, in 2000, 3 per cent of children under 3 years of age used formal child care. The proportion of children between the age of 3 to mandatory school age that used formal child-care arrangements was 46%[67]

B.6.6. Are there any charges made for the type of full time formal childcare used in the matrix? If so, how much are they?

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[64] General Secretariat for Gender Equality (2000), 4th and 5th National Report of Greece to the UN Commission on the Status on Women (CSW), Athens, December, p.34 (version in greek)

[65] General Secretariat for Gender Equality (2000), p.60 (version in greek) and "Greece - Pre School Care 1999-2000", found in http://www.eurydice.org/Eurybase/Application/frameset.asp?country=GR&language=EN

[66] A large number of pre-school child-care centres and kindergartens are run by the local authorities, various NGOs and charities, the National Organisation of Social Care (EOKF), the Worker's Foundation (EE) and the Ministry of Agriculture. Laws 2218/94 and 2503/97 established that all publicly funded child-care centres will fall under the control of local authorities, a transfer which is to be completed by the end of 2000 (General Secretariat for Gender Equality, 2000, p.59, version in greek)

[67] OECD (2001) *Employment Outlook*, Paris: OECD, p. 144, table 4.7

Various assumptions about costs were made in respect of the respective figures in the matrix tables. In particular, for the low income cases (cases 1,2,3,8) we did not include any child care expenses regarding households with children aged 2 years and 11 months. This is because in these cases and due to their very low incomes, parents will have priority in the publicly run child care centres. The latter are in principle free but, due to high demand, they often operate a system of waiting lists were spaces are allocated to children according to mother's employment status (employed mothers have priority) and income. In some cases high-income families may be asked to pay a low monthly fee. However, more than often a combination of large demand and limited supply results in the places being filled quickly by children who come from low-income families with employed mothers. Against this background, we decided to include a monthly amount for a standard private child-care facility (GRD 70000) for children aged 2 years and 11 months in cases 4,5,6,7. This decision was based on three premises. First, it would be very difficult for parents on these levels of income to "qualify" for free publicly run child care centres. Second, and most certainly, parents on these incomes would seek better quality private child care facilities. Third, an amount of expenses for child-care (GRD 150000 per child per year) is deducted from the taxable income.

B.6.7 Are there any income related reductions/subsidies? If so, what are they, who is eligible? Note: this excludes tax credits.

See below

B.6.8 Are their any other benefit/subsidies?

A series of tax allowances (exemptions from taxable income) are made in respect of costs and expenses related to education of members of the family. This includes child-care expenses up to a maximum annual amount of GDR 150,000 per member of family. This translates into GDR 150,000 per child in child-care.

B.6.9 Does a tax credit relief exist? If so, what is it, who is eligible, and how much is it for? Does it vary by number/ age of children, type of family etc.

See above

B.6.10 Can these financial subsidies be used to pay for childcare provided by relatives and or friends?

No such arrangement exists in Greece

B.6.11 What formal arrangements are there for out of school childcare provision for school aged children?

B.6.12 Are there charges for this?

B.6.13 Can these charges be reduced? If so, in what circumstances?

No such arrangement exists in Greece. For details about school-related costs and benefits see section B.7

B.7 School costs and benefits

B.7.1 Are meals provided?

No meals are provided in Greek primary or secondary level schools. Any food during the school day has to be purchased by the students using their own money.

B.7.2 Do meal subsidies exist? – give details

No meal subsidies exist in primary and secondary levels schools. Meals are subsidised for students in state Universities. A number of University students have access to free meals via a system of food coupons. Access to food coupons for University students is means-tested - the student's family income should not exceed a certain level.

B.7.3 Are there any books or material charges? – give details

There are no charges for books or materials. Books are provided free of charge to students in all levels of education. This includes free textbooks for all state University students for all courses. In addition, there is no University fee for undergraduate studies. Some means-tested help with housing, in the form of reduced rented accommodation in purpose-built student residences also exist. It is not uncommon for primary and secondary education students to be asked to contribute towards the expenses of educational trips and visits or some special equipment for the needs of a course. No quantification of these expenses is possible.

Expenditure related to education is deductible from taxable income up to a certain amount per child (see section on tax allowances and note below).

B.7.4 Do any allowances etc. exist for young people (16-18 year olds) who remain in full time education after the school leaving age? If so, give details. Do not include training allowances or apprenticeship schemes.

No allowances exist.

NOTE: Although education is, in theory, free in Greece a large proportion of Greek families with children spent substantial amounts for private tuition, [68] either to help their children to cope with the inadequacies of the publicly run system or to give them extra-curricula education. The latter can take the form of foreign languages, music lessons, dance lessons etc. that might start when the child is five years of age or even younger. Further, as found by a recent Greek study[69], when children are preparing for the national exams to gain entry to a University, the amounts spent on private tuition can reach extremely high levels. Spending on preparatory lessons for the exams can reach as much as GDR 1,000,000 per child per year. Thus, in our calculations we took into account this very important cost for Greek households by including modest amounts for private tuition (see Matrix calculations' assumptions). An additional reason to include these costs was that an amount of expenses for educational purposes is deducted from the taxable income.

[68] In greek: Φροντιστηριον

[69] Survey by the Institute of Consumer Research, mentioned in the newspaper *Kathimerini* (Καθημερινη), 9 Sept. 2001

B.8 Health costs

B.8.1 Are there any hospital/ General practitioner (GP) dental/prescription charges for children in your country? If yes, give details

The Health Care system in Greece has been characterised by complexity, mainly due to the parallel operation of the National Health System and the health care provided by the numerous Social (/ Health) Insurance Funds some of which have their own clinics. Arrangements and provisions vary between the different social security funds, but in general, charges for children are covered in full or large proportions of them reimbursed by the funds.

Currently no system of GPs exists in Greece. However, a process of modernisation of the Greek National Health System is underway.[70] Part of this modernisation is the institution of the family doctor and paediatrician – to be implemented by 2006 – whose services will be free for the people who will be registered with him/her.

In general, all social insurance funds provide free access to the following services:
Primary care and prevention,
Hospital care (where Funds apply a per diem charge) plus medical tests,
Medical treatment abroad (if required) in Europe or USA – which covers full medical expenses and the living expenses of a relative

ALL social insurance funds require participation (co-payment) towards the costs of pharmaceutical care that reaches a maximum of 25% of the total cost. In cases of expensive pharmaceutical products needed for chronic illness or in case of low-income pensioners (those in receipt of EKAS) co-payment is reduced to 10%. In addition, for a number of cases, no co-payment is required. Thus, pharmaceutical products are provided **free** when related to cases such as (indicative): maternity, work-related accident, some chronic illnesses, AIDS, transplantation.

B.8.2 Are there any exemptions for children? If yes, give details

In case of emergency dental treatment in a Greek NHS hospital, there are no charges for children up to 18 years of age.

B.8.3 Are there hospital/ GP/ dental/ prescription charges for adults? Give details.

As described above

B.8.4 Are there any exemptions for adults? If yes, give details

As described above

[70] Ministry of Labour and Social Security (2001), National Action Plan for Social Inclusion, Athens, p.30

B.9 Housing costs, local taxes and housing subsidies

B.10.1 Nationally, what is the % renting each type of tenure?

There are approximately 2,800,000 dwellings in Greece and the vast majority of them are privately owned.[71] In fact, home ownership in Greece is among the highest in Europe (see appendix). By the mid 1990s, 77% of households were estimated to be owner occupied and 23% privately rented.[72] Other estimates push the figures higher as in the case of a Eurostat study which based on 1995 ECHP data, estimated that as much as 81% of households in Greece were owner occupied.[73]

On the other hand, the levels of social housing in Greece are extremely low; in fact the lowest in Europe (see graph in appendix). In its 45 years of history, the Workers' Housing Organisation[74] (OEK) has built about 50,000 dwellings, a mere 1.7 per cent of the total stock. [75] OEK builds approximately 2000 dwellings every year but also provides other forms of assistance. The latter include loans for buying or constructing a new home and loans for the completion, extension or repair of an existing privately owned home. By the end of 2000 OEK has granted approximately 165,000 loans for construction loans and 122,000 loans for completion. Finally, OEK provides means-tested rent subsidies (see section below).

B.10.2 Housing costs, local and state taxes may vary from one place to another – could you please specify the location in which the model families live?

Our choice of locality was Peristeri, a suburb of Athens. The social profile of Peristeri comprises lower middle class and working class households. The level of rent that national respondents were asked to calculate - i.e. 20% of average male earnings - would pay for a very modest one bedroom flat in this locality.

B.10.3 Which tenure have you chosen for the matrix?

A privately rented one bedroom flat.

B.10.4 Do indirect subsidies for bricks and mortar exist for the type of housing which couples with children and/ or lone parents are renting?

No indirect subsidies for bricks and mortar exist **.**

B.10.5 Do direct subsidies exist for the type of rented housing which you have chosen? – What are they called and what is the level of benefit?

There are two types of rent subsidies in Greece. One for non-insured elderly and another for working age persons:

- first, there is a rent subsidy to which elderly uninsured persons or couples aged 65 or over are entitled. The level of the subsidy is GDR 23,700 per month for single persons (living on their own) and GDR 31,400 per month for couples. Approximately 700 beneficiaries received the subsidy in 2000-1.[76] This subsidy may form part of the social assistance package for the uninsured elderly in Greece which includes, among others, a flat rate pension of GDR 48,200 per month. In 2000-1, approximately 700,000 persons received this pension.[77]

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[71] Needham B. and de Kam G. (2000) *Land for Social Housing*, Voluntary Housing Association Section of CECODHAS, University of Nijmegen, The Netherlands, page 22

[72] Martin Lux (ed.) (2000), Social Housing in Europe 2000, Proceedings of the International Workshops on Social Housing in Europe 2000, Prague: Institute of Sociology, Academy of Sciences of the Czech Republic.

[73] Eurostat (1999), *Statistics in Focus - Housing Conditions of the Elderly in the EU* , Theme 3, No. 14

[74] OEK (in greek: Οργανισμος Εργατικης Κατοικιας) is the most important provider of social housing in Greece.

[75] Needham B. and de Kam G. (2000) , *ibid.*

[76] Ministry of Health and Welfare (2001), *Επιδοματικη Πολιτικη* (Benefit Policy), http://www.ypyp.gr

[77] Reported in the newspaper *Kathimerini* (Καθημερινη), 26 August 2001, p.45

- second, there is a rent subsidy which employed or unemployed persons who have contributed to the Worker's Housing Organisation (OEK) can claim. This is the subsidy used in our calculations. Approximately 30,000 families a year receive this type of rent subsidy.[78]

B.10.5a Do payments vary with income, work status, age, number and family type etc.?

The formula used in the calculations of the rent subsidy provided by the Worker's Housing Organisation (OEK) is very complicated to reproduce here but basically the subsidy varies according to

- the beneficiary's family status (married, widow, lone parent, no of children)
- the beneficiary's type of employment (seasonal or full time)
- the beneficiary's health status (partially disabled or able bodied)
- the beneficiary's contributions record
- the beneficiary's level of earnings
- level of rent that the beneficiary pays

B.10.5b Is it contributory?

Yes - only persons who have paid contribution to the Worker's Housing Organisation (OEK) can claim it.

B.10.5c Is it taxable?

No

B.10.5d How is it uprated?

It is uprated by ministerial decision. Levels of rent subsidies are not index-linked.

B.10.5e Is it administered at national or local level?

Amounts and regulations are nationally/centrally decided. Beneficiaries claim it from local offices of OEK.

B.10.6 Does local taxation exist? If yes, what type of local taxation exists, what are the charges?

The level of local taxes varies in Greece, depending upon the Municipality in which someone resides. Usually it corresponds to the size of the property, rather than its value or the number of people residing in them. Generally, local taxes in Greece are low and the amount used in the matrix corresponds to the tax amount that one bedroom flats are expected to pay in Peristeri in July 2001. The tax does not include water rates; these have to be paid separately to the Water Company.

B.10.6a What service charges are part of the local tax? Is it possible to get a rebate on these taxes? Are there any additional service charges?

Typical service charges include charges for refuse collection, street lighting, maintenance of parks and green areas, road surface maintenance etc. No rebates are available and if additional charges exist vary locally.

[78] Needham B. and de Kam G. (2000) , *ibid.*

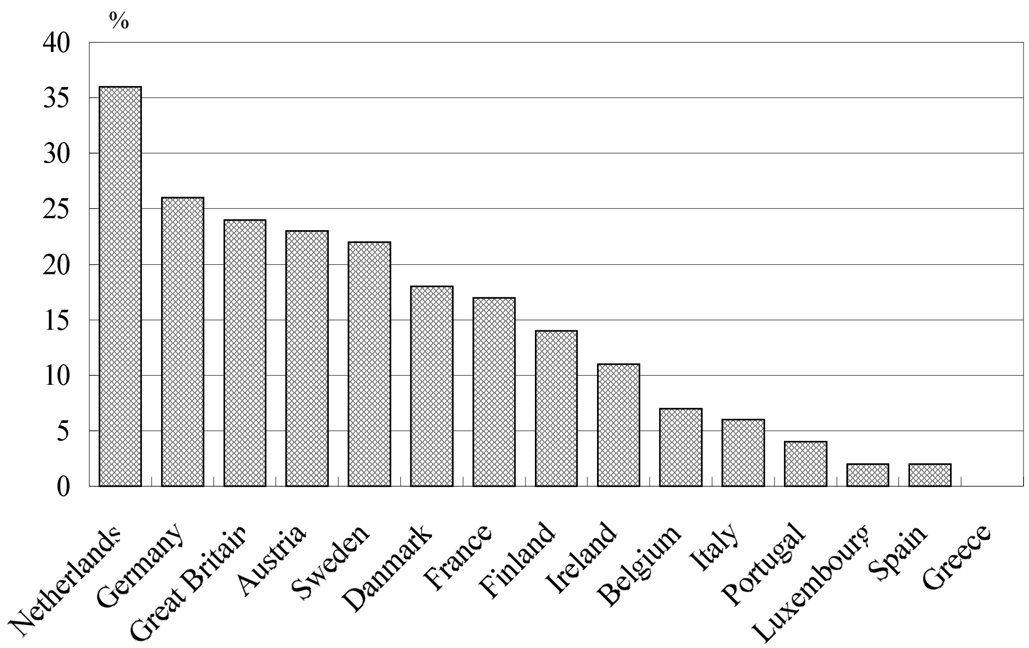
B.10 Part B - Statistical Appendix

Table: Housing stock by tenure in European Union, mid 1990s

Country	Estimated % of total housing stock				
	Owner occupied	Social rented	Private rented	Other	Owner occupied, ECHP 1995*
Belgium	65	6	28	1	69
Denmark	52	24[1]	18	6	57
France	54	17	20	9	56
Germany	38	15	43	4	42
Greece	77	0	23	-	81
Ireland	81	11	8	-	83
Italy	67	7	21	5	74
Luxembourg	68	1	30	1	69
Netherlands	45	40	15	-	49
Portugal	58	4	35	3	62
Spain	78	2	16	4	81
UK	67	26	7	-	68
Austria	50	18	21	11	49
Finland	71	14	13	2	..
Sweden	43	36[2]	21	-	..

Notes: [1]Includes 7 % of the stock managed by co-operatives. [2] Includes 15 % of the stock managed by co-operatives.
Source: Martin Lux (ed.) (2000), *Social Housing in Europe 2000, Proceedings of the International Workshops on Social Housing in Europe 2000,* Prague: Institute of Sociology, Academy of Sciences of the Czech Republic
* Eurostat (1999), *Statistics in Focus - Housing Conditions of the Elderly in the EU* , Theme 3, No. 14

Figure: Share of social housing on total housing stock in EU, 1996



Note: The data for Germany includes the municipal housing stock inherited from period of communism in Eastern lands. In former West Germany the social housing formed 8 % at the end of 80's and 12 % in the middle of 90's of the total housing stock.
Source: *European Observation Unit for Social Housing, CECODHAS 1996* found in Martin Lux (ed.) (2000), *Social Housing in Europe 2000, Proceedings of the International Workshops on Social Housing in Europe 2000,* Prague: Institute of Sociology, Academy of Sciences of the Czech Republic

B.11 Child support

B.11.1 Is child maintenance guaranteed? If yes, give details.

Private arrangements apply. No institution or relevant policy like the Child Support Agency exists in Greece.

B.11.2 Is child support disregarded for income related benefits?

Not applicable

B.12 Social Assistance

B.12.1 Does your country have some form of last resort 'safety net' benefits for people without sufficient cash income from other sources?

No general system of social assistance, minimum income or 'safety net' exists in Greece. Instead there is a series of admittedly very low cash benefits and a number of benefits in kind for different social groups. Broadly speaking four categories of the population are covered:

- families and children facing economic hardship
- elderly persons
- so-called "persons with special needs", i.e. persons with physical or mental disabilities
- so-called "vulnerable population groups"; this is a broadly defined category covering a diversity of people like poor repatriates, destitute elderly persons, persons incapable of work and very poor University students

Apart from the benefits above, institutions like the Greek Orthodox Church and other private and non-governmental organisations provide also various forms of social assistance to the aforementioned groups.

B.12.1 What are the main social assistance and minimum schemes of which lone parents and couples with children are likely to be claimants? Who is eligible to claim each of these benefits? Does this include additions for children – give details

Lone parents on very low incomes have access to the so-called benefit for the 'unprotected' child. This is a means-tested benefit of GDR 15000 per child per month (used to be GDR 12,000). The beneficiary's monthly income should not exceed GDR 80,000. Approximately 34,500 lone parents received the benefit in 2000-1.[79]

From 1st of January 2002, low income families (lone parents and couples) with children will be eligible to the so-called "pre-school/school benefit". The level of benefit is GDR 100,000 per year for each child up to 16 years of age and is means-tested, household income should not exceed GDR 1,000,000 annually. Approximately 135,000 families are expected to take up this benefit.

B.12.2 What % of lone parents receive these benefit(s)?

See above

[79] Reported in the newspaper *Kathimerini* (Καθημερινη), 26 August 2001, p.45

B.12.1 What % of lone mothers receive these benefit(s)?

No data is available from Greek sources.

B.12.1 What % of cohabiting/married mothers receive the benefit(s)?

No data is available from Greek sources

B.12.1 Are they nationally or locally regulated?

The level of benefits and regulations regarding entitlement are decided nationally.

B.12.1 Are they nationally or locally administered?

Benefits are locally administered by local or regional welfare authorities.

B.12.1 Does a work test operate for lone parents and cohabiting/married mothers with children? If so, what does this consist of – for example, does it depend on the age of the youngest child and, if so, what is this age?

There is no work test for lone parents and cohabiting/married mothers with children. Given the low levels of the amounts of available benefits and the income “floor” applied in the mean test, it can be safely argued that there are no “incentives” for any lone parent to stay on social assistance benefits in Greece.

C SIGNIFICANT CHANGES IN POLICIES AFFECTING FAMILIES AND CHILDREN SINCE 1996

Could you please outline any significant changes in policies that have taken place since 1996 for each section. Do report routine upratings or minor changes.

Section 1: Earnings and Minimum Wage
Section 2: Income Tax
Section 3: Employee social security contributions
Section 4: Maternity/paternity and leave to care for children, including sick children
Section 5: Universal child benefits
Section 6: Income related child benefits
Section 7: Childcare provision
Section 8: School costs and benefits
Section 9: Health costs
Section 10: Housing costs, local taxes and housing subsidies
Section 11: Child support
Section 12: Social Assistance

It is impossible to summarise al the changes in all these areas during the past 6 years. A good review on policy changes that affected families during the nineties can be found in:

- General Secretariat for Gender Equality (2000), 4th and 5th National Report of Greece to the UN Commission on the Status on Women (CSW), Athens, December
- The Government of Greece (2000), 11th Report on the implementation of the European Social Charter, Strasbourg: Council of Europe
- The Greek Government (1999), National Report for Greece, Conference of European Ministers Responsible for Family Affairs, Stockholm, 14-16 June 1999

C.1 Appendix of supporting documents

C.1.1 Document 1

Extracts from

The Government of Greece (2000), 11th Report on the implementation of the European Social Charter, Strasbourg: Council of Europe

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EUROPEAN SOCIAL CHARTER
11th Greek Report
Article 8
"The right of working women to protection"

Paragraph 1: Maternity Leave

A.

The total duration of maternity leave, pursuant to article 7 of the National General Collective Contract of the year 1993, is determined to sixteen (16) weeks. Eight (8) weeks are granted compulsorily before the possible date of delivery and the remaining eight (8) weeks after the delivery. In the event that the delivery will be realized at an earlier time than thought possible initially, the rest of the leave is granted compulsorily after the delivery so as to ensure the total time of leave of sixteen (16) weeks.

As far as female public servants is concerned, we inform you hereby that, during the period 1995-1998 there was no significant differentiation in relation to the pre-valid statutory frame. However, after the issue of the new clerical code in the year 1999, the maternity leave granted to permanent public servants increased from 4 to 5 months (2 months before and 3 months after the delivery). In the event that the delivery is realized at an earlier time than that thought possible initially, the leave granted is extended till the real date of delivery, without this extension, entailing a respective decrease of the leave time granted after the delivery is entailed. Furthermore, in the event that the delivery is realized at an earlier time than thought possible initially, the rest leave is granted after the delivery, so as to ensure the total time of leave of five months (article 52 Law 2683/99).

B.

The National General Collective Labour Contract is applied in general to the private sector and determines the lowest limits for the protection of working people. Consequently, there is no case, of subsequent provisions to provide terms more unfavorable to working women than the present ones.

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The apparent inconsistency mentioned may be owed possibly to a previous provision of the National General Collective Labour Contract 93 which continues to be valid since it confirms the Recommendation 103/1952 for the protection of maternity. More specifically in law 1302/82 which ratifies the said Recommendation in article 3 paragraphs 2, 3, 4 the following are mentioned:

"2. The timed duration of such leave must be at least equal to twelve weeks. A part of it must be taken compulsorily after the delivery.

3. The time duration of the leave, which must be taken compulsorily after the delivery, is determined by the national legislation, however it may not be less than six (6) weeks. The rest of the total leave will be taken accordingly to what will be provided by the national legislation, whether before the date of delivery thought possible, or after the end of the compulsory leave, or partially before the date of delivery thought possible or after the end of the compulsory leave, or partially before the date of delivery thought possible and at the remaining part after the end of the compulsory leave.

4. When the delivery is realized at a time later than that thought possible initially, the leave that was taken previously, is extended, in any case, till the real date of delivery, without that extension entailing the respective decrease in the time of the leave that should be taken compulsorily after the delivery. As far as the duration of maternity leave is concerned those provisions referred to the National General Collective Labour Contract of 93 are valid because a subsequent provision prevails over an older one.

C.

The insurance funds and the Manpower Employment Organization pay the benefits for the period of leave. The employer, pursuant to article 657, 658 of the Civil Code, is obliged to pay to the working woman the earnings of one month or 26 wages, if the labor relation lasts at least one year or 13 wages if the labor relation lasts ten (10) days at least. The employer is entitled to withhold from this amount the subsidy of the fund that corresponds to the same time period.

D.

1. The article 9 of law 2224/94 “Regulation of labor issues, union rights of hygiene and safety of the working people and organization of the Ministry 30 of Labor and of the legal person supervised by it and other provisions” (A 112) ratifies the provision of article 7 of the National Collective Labor Contract of 9-6-93 by virtue of which the total duration of the maternity leave was defined to 16 weeks (8 weeks before the possible date of delivery and 8 after the delivery) while at the same time the subsidy period due to maternity extended for the 16th week by the insurance organizations of the salaried employees.

2. In the event that the delivery will be realized at an earlier time than that thought possibly initially, the rest of the leave is granted after the delivery so as to ensure the total time of a leave of 16 weeks. In the event that the delivery will be realized at a later time than thought possibly initially, the subsidy period is increased by the number of days of delay of the delivery.

3. The maternity benefit paid to all the salaried employees insured to the public and private sector is equal to the full amount of their earnings. Furthermore it is paid by the insurance funds or by the employers themselves or a combination of both.

4. The insurance organizations that pay the maternity leave are the following:
- IKA (SSI)
- ΤΑΞΥ (Insurance fund of Hotel Employees)
- ΤΣΑΥ (Pension fund of Car Drivers)
- ΤΑΠΕΤΕ
- ΤΑΠ/ΕΤΒΑ
- ΤΑΙΣΥΤ

and the Supplementary Insurance Welfare and Health Fund of the Working People at ports

5. In the event of the said insurance organizations the amount of maternity benefit may not exceed the maximum limit of earnings on which the insured employees pay their contributions. Specifically for the SSI insured employees the daily maternity benefit may not exceed the imputed wage of the 28th insurance class, which as of 1-1- 2000 amounted to 22,950 GRD.

If the salary of the working woman exceeds the said amount the maternity leave is limited. That limitation is set because the insurance contributions paid to the SSI are calculated up to that amount.

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In cases that during the time of absence of the working woman having a maternity leave the employer pays the salary (e.g. banks, public sector, public organizations etc) the total salary is paid without a plafond.

6. A maternity benefit is paid also to self-employed working women (attorneys-at-law, medical doctors etc.) but mainly in the form of a lump sum help.

7. A maternity benefit is not paid to the countrywomen insured to ΟΓΑ (Farmers’ Security Organization). However there are women working for the agricultural sector and insured to the SSI, and then the maternity benefit is paid to them.
These women are:
- Those employed in dairy farms, stud-farms, poultry-farms, pigbreeding units, cheese-dairies and enterprises or exploitations relevant to them.
- Those employed in agricultural works for the account of the public or public entities.
- The resin-pickers – forest-workers.
- Those employed by profession in agricultural works for the account of agricultural enterprises and exploitations that operate under the form of a Limited Company or a Limited Liability Company or have as subject the flower gardening, irrelevant of its legal form.

8. The requirements for granting maternity benefit are different from carrier to carrier [means social insurance fund].

200 days of work at least are required for the SSI and ΤΑΞΥ at the section of health benefits in money, during the two previous years before the possible day of delivery.
The time that has been covered consecutively in different insurance organizations which grant maternity benefits is counted in for the completion of the said days. But the time during which the maternity benefit is granted is not counted in.

Pursuant to the provisions of article 78 of Law 1541/85, the amount of 50,000 GRD as pregnancy and puerperium benefit and the amount of 20,000 GRD as delivery help is granted to women who are insured to

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OGA , whether independently or as protected members of the family of people insured to OGA (spouces), i9n hte event that the delivery will be realised a private Clinic at the expenses of the insured woman herself. OGA has proposed to the relevant Ministry a readjustment of the said amounts to 100,000 GRD and 30,000 GDR respectively.

Furthermore, pursuant to the Legislation concerning OGA (Law 4169/61 and the Ministerial Decision 400/106/9-2-79), full medical treatment is granted to the women about to give birth, at the expenses of OGA, before and after the at the outpatient clinics of the State Hospitals or Clinics contracted with OGA and also full obstetrical treatment in 3rd class wards of the said Clinics.

OGA, apart from the treatment granted to woman about to give birth, covers any kind of treatment also towards the new-born baby, and also any possible expenses of hospitalization in a neonatal unit at the said Clinics.

E.

The working woman is entitled to ask for the leave to be granted to her and in the event the employer denies it, she is entitled to abstain from her work without any unfavorable consequence to her. She also has the possibility to notify the local Social Supervisions. Moreover, for the employer who violates article 7 of the National General Collective Labor Contract of the year 1993 denying the grant of this leave, sanctions are provided by article 21 of law 1876/90 (200,000 GRD at least). The recognition of the violation carried out by the relevant employee of the Social Supervision who submits the relevant report to the District Attorney in order to lodge the criminal prosecution.

We note hereby that although the maternity leave constitutes the employer's obligation to which he/she must conform, on the other hand, it constitutes a right for the working woman, which is optional, in the case that one does not wish to interrupt her career. Cases such as the above have been shown to occur frequently.

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EUROPEAN SOCIAL CHARTER
11th HELLENIC REPORT
ARTICLE 8
Paragraph 2: Prohibition of dismissal during maternity leave.

We inform you that pursuant to article 6 of the Recommendation 103 certified from our country by Law 1302/82, the employer is prohibited from terminating the labor contract of the working woman during her delivery and puerperium leave or informing her of a dismissal with a time-limit that ends during her absence within that leave. Furthermore, pursuant to article 15 of Law 1483/84 and article 10 of the Presidential decree 176/97 the termination of the labor contract of a working woman by her employer during her pregnancy, and also for a year after the delivery or for a longer period if a related health problem exists (coming from the delivery), is prohibited unless a significant reason exists. A significant reason may not be considered, in any case, a possible underestimation of her performance, due to pregnancy. On the contrary, such a reason may involve one or more facts, which objectively constitute according to the exchange of good faith, non-tolerable by the employer, the further continuation of the labor relation irrelevant to the existence of an offence carried out by the working woman. Thus, the noncompliance of the working woman to the instructions of the employer, constitutes a significant reason, or the negligent fulfillment of her work and repeated absence from her work (Supreme Court 1051/88, EEN 1989/530 Supreme Court 1291/88 Special Labor Law 1989/1078).

The Labor Supervision Body is responsible for controlling the implementation of the said legislation for the ascertainment of any possible violations and to accept denunciations on the side both of the working people and the employers as well.

As far as the implementation of article 8 paragraph 2 is concerned in relation to female public servants, for the period 1995-1998, it is noted that during that period the statutory frame had not been differentiated from that which was valid during the previous time period.

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It should also be noted herein that the process of the new Clerical Code, which has been in force since 1999, has already been completed including provisions which provide a particularly developed protection of motherhood (article 52 and 53 Law 2683/99). Moreover, we also noted that any dismissal of a pregnant woman is subjected to court control according to the questionnaire of the Committee of Independent Experts.

Furthermore, a decree under promotion in relation to sea-women, provides inter alia the prohibition on the master’s or the ship-owner’s side to terminate their employment contract, since such termination is not due to the responsibility of the said working women, during the time from the beginning of their pregnancy to the end of their maternity leave.

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EUROPEAN SOCIAL CHARTER
11TH HELLENIC REPORT
ARTICLE 8

Paragraph 3 Interruption of normal working hours for mothers who breast-feed their children.

We inform you hereby that pursuant to article 9 of the National General Collective Labor contract of the year 1993 applied in general to the private sector, working mothers are entitled to breast-feed and the increased care required to raise a child, for a time period of two years from the delivery, whether to leave their work an hour earlier every day, or to arrive later, or to leave earlier one hour every day. Following an agreement of the parties, the decrease in the working time may be fixed to two hours for one year after the delivery. A man may ask for that leave alternatively if the working mother will not use it. The decreased hours for the child's care is considered and remunerated as working time.

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EUROPEAN SOCIAL CHARTER
11TH HELLENIC REPORT
ARTICLE 8

Paragraph 4 Regulation of night work and prohibition of dangerous, unhealthy or demanding jobs for working women.

A.

We inform you hereby that, pursuant to article 2 of the Presidential decree 88/99 which conforms to the content of the directive 93/104.EC, night work is considered as that realized between 10.00 p.m. and 06:00 a.m. Moreover, we inform you as follows:

The Recommendation 89/51, which is certified by law 3924/59 by virtue of which the night work of women in industry was prohibited, has already been denounced by our country in 1992 following the decision STUECKEL of the European Communities Court, because it was judged that the prohibition of night work for women only is against the principle of the equality of the sexes enacted by the directive 76/207/EC and also because it is opposed to article 4 paragraph 2 of the Constitution.

The legitimate results of denunciation of the removal of the prohibition pursuant to article 15 of the said contract, have started been in force since 25th February 1993.

Furthermore, however, the General Conference of the International Labor Organization in 1990 adopted various proposals in relation to night work, which took the form of the Recommendation 171 and of the Recommendation 178. This International Contract introduces measures without any distinction, which aim at the protection and improvement of labor conditions of all working people at night and particularly those of women during pregnancy and after delivery.

Consequently, the employment of women in industry at night is no longer prohibited, but the protection of women during and after delivery is imposed, by the provisions of article 7 of the directive 92/85/EC of the Council and by the provisions of article 7 of the Presidential decree 176/97 (Official Gazette 150/A/15-7-97), which determines the following in

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relation to the night work of working women who are pregnant or in childbed and breast feeding. According to the meaning of article 2, women who are working on a part-time or a full-time basis at night are transferred to a corresponding day position, on condition that they submit a medical certificate that certifies the necessity of taking that measure for reasons concerning their safety and health. In the event that this transfer is technically or even objectively impossible they are exempted from work.

Finally, pursuant to articles 3, 4, 5, 6 of the same Presidential decree, the exposure to danger at work of working women who are pregnant, in childbed or breast feeding is prohibited. The employer is obliged to have at his disposal a written appraisal of the risks existing at work and to adjust the labor conditions or even the time of work or even to proceed to a change of position or to an exemption from work, wherever the conditions require it.

B.

1. In our country the issues of equality of the two sexes are regulated by Law 1414/84.

Pursuant to article 5 of this law any distinction on the basis of the working person's sex is prohibited, as far as the terms, the labor conditions and his/her professional development and career is concerned.

2. For the protection of workers' safety and health and the prevention of accidents and occupational diseases, the legislation provides a series of technical and organizational measures which are not related to the workers' sex.

a. A central point with crucial significance for dealing with the risks in work areas are: The employer's obligation pursuant to article 4 of law 1568/85 as supplemented by article 4 of the presidential decree 17/96, to provide protection and prevention services to workers, namely the services of a Safety Technician or even Occupational Medical Doctors and The employer's obligation pursuant to article 8 of the presidential decree 17/96 as supplemented by article 2 (paragraph 6) of the presidential decree 159/99, to have at his disposal a written appraisal of the risks existing at work.

b. The risk appraisal is realized by the safety technician, the occupational medical doctor, External Protection and Prevention Services or

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Internal Protection and Prevention Services and constitutes a systematic examination of all the aspects of any work conducted by the business with the following purpose: To locate the sources of occupational risk, namely of what could cause risks for the workers' safety and health. To ascertain whether and with what measures the sources of risks could be eliminated or these risks to be avoided, and if that is not possible, to register the preventive measures which are already applied and to propose those which should be taken on a supplementary basis, for controlling the risks and protecting the workers.

3. More specifically, the Greek legislation has been harmonized to the provisions of the community directive 92/85/EC with the presidential decree 176/1997for the improvement of safety and health at work of working women who are pregnant, in childbed and breast-feeding. The most important provisions of the presidential decree 176/1997 have as follows:

a. Pursuant to article 3 of the decree:
When women who are pregnant, in childbed or breast feeding are employed in a business and specific risk may exist for the exposure of those women to the factors, production methods or labor methods or conditions, included in the non-exhaustive list of annex 1 of the decree, the written appraisal of the risks provided in article 8 of the presidential decree 17/96 must examine particularly those risks since it has been estimated that they may have specific consequences for women who are pregnant and breast feeding and, by extension, to fetuses and breast-fed babies. In that case, the appraisal will determine the nature, the degree and the duration of exposure of working women who are pregnant, in childbed and breast feeding, so as to evaluate all risks at the specific business and/or installation, to their safety and health and also any repercussion in pregnancy and the breast feeding period of these women, whether directly or indirectly and to determine the measures that will be taken. Consequently the appraisal is highly possible to result in a need to take not only technical, but also organizational measures that will cause

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changes in the organization of the work within the business that may even require exemption from work.

b. Pursuant to article 5 of the decree:
If the results of the appraisal of the risks, show danger for safety or health or show a repercussion to the pregnancy or breast feeding of the working woman, the employer must take the required measures in order to avoid her exposure to that risk, with a permanent or temporary adjustment to the working conditions or with a temporary adjustment to the working hours. If the said change of positions is technically or even objectively impossible, the said working woman is exempted from work during the whole period required for the protection of her safety or her health.

c. Pursuant to article 6 of the decree:
The pregnant working women are not in any case obliged to perform an activity for which the evaluation of risks has showed that it entails a possible exposure which is dangerous for their safety or health in the factors or conditions of work referred to in annex II, part A of the decree. Breast-feeding working women are not in any case obliged to perform an activity whose appraisal of risks has showed that it entails a possible exposure dangerous for their safety or health, in the factors or conditions of work referred to in annex II, part B of the decree.

4. In relation to the protection of pregnant and breast-feeding women from ionized radiation pursuant to the Ministerial Decision 14632, 1416/1991 (official gazette 539/B/19-7-1991) "Approval of regulations about radioprotection".

a. Paragraph 1.2 section b mentions that "Breast-feeding women must not be employed in jobs which entail high risk for radioactive pollution. If necessary, special control must be made against radioactive pollution of the body".

b. Paragraph 1.2.1 section c mentions that: “As soon as a pregnancy is ascertained, measures must be taken so that the woman’s exposure to the working environment is such that the dose to the fetus accumulated during the time period between the declaration of pregnancy and the delivery,

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is so low as to be logically feasible and not to exceed under any circumstances the 10mSv (1rem)…”.

5. For the protection of workers from asbestos, the special national legislation, namely the presidential decree 70a/88, “Protection of workers exposed to asbestos at work” as amended by the presidential decree 175/97 in compliance with the community directives 83/477/EC and 91/382/EC does not make any distinction between the sexes.

Maritime work

Taking into account the uniqueness of the activation of sea transportations both the international bodies that regulate issues of maritime work and our national legislation do not include any distinctions in relation to night work of men and women of naval and commercial ships.

Apart from the above, at a draft of a presidential decree under promotion requirements for the prohibition of night work of sea women are provided inter alia during their pregnancy and breast feeding and also limitations for the exposure to specific natural biological and chemical factors for the protection of their health.

Finally, we quote hereto a table with statistical data for the employment of women at night work in Industry and a percentage proportion of the total employed women in Industry.

Data is available for the years 1992-1998.

Women employed at night work in industry during the years 1992-1998

	1992	1993	1994	1995	1996	1997	1998
Women-employed-at-night-work-in-industry	12.580	11.725	9.917	9.339	10.616	9.465	12.561
%-of-the-total-employed-women-in-industry	5.8	6.2	5.3	5.0	5.6	5.1	7.1

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EUROPEAN SOCIAL CHARTER
11th Greek Report Article 17 «The right of mother and child for social and financial protection» (Period of reference: 1/1/1993-31/12/1998)

A.

With regards the measures taken within the frame of the implementation of article 17 for the social and financial protection of mother and child, besides the previous reports on the specific article, a special reference is made in the reports for the implementation of article 13, (see in specific the 10th report for the implementation of paragraph 3) and 16 (7th, 8h and 10th report), where it is presented the total of services and measures taken for the support on the one hand of mother in her difficult task and on the other hand for the protection of maternity and child.

Summarising we should like to state epigramatically, the programs in progress:

1. Mother’s financial support by granting birth allowance. With regards the insured mothers, the respective allowance is granted through their insurance funds, whilst for the uninsured and those who can not claim the payment of monetary allowance from an Insurance fund, an amount of Drs. 150.000 is granted from the Directorates and the Depts. of Social care of the local Prefecture Self-Governments. 2. Full pay maternity leave 3. Reduced working hours for the small children care. 4. Full pay parental leave 5. A free of charge Hospital and medical care for the uninsured mothers. 6. Operation of medical, consultative and supporting services within the frame mainly of the National Organisation of Social care and the National Health System. 7. Operation of centres and projects for family planning. 8. Implementation of projects for the support of unmarried mother.

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9. Measures for the protection of the having many children family with the granting of allowances. 10. Projects for the financial support of unprotected children and monogonic families. 11. Operation of kinder-garden and nursery schools within the frame both of Public and private sector, of profitable and non profitable character. 12. Operation of country campings of the Public and Private sector for children. 13. Operation of Centres for child's care (of Public, Ecclesiastic and private initiative) and children's play-grounds for unprotected children's care and those who are deprived of the parental care. 14. Operation of units of closed treatment for the care-rehabilitation of children and young ones with special needs. 15. Projects of entrustment (fostering) and adoption. 17. An emergency telephone line for social help and support.

In addition to the above we would like to mention:

The pilot program of the nursery schools' operation during the afternoon hours, commenced in 1997 in four Municipalities of Attica, in cooperation with the Ministry of health and Welfare (with regards article 16 a respective reference is made in the 10th report), has been decided to be continued and extended to other 9 Municipalities that is, to 13 Municipalities in total. Referring to the State and Nursery schools, the policy of their transfer to the Local Self-Governments within the frame of decentralisation is continuing and 846 kinder-gardens and nursery schools have been transferred till presently. In reply to the question of the independent Experts with regards the height of family allowances, we would like to mention that, as of 1997 the third child's allowance has been increased from Drs. 34.000 to Drs. 40.000 with a simultaneous increase of period of granting, being now up to the 6 years of age, whilst previously was till the 3rd year of age.

B.

As far as concern the unmarried and uninsured mothers, we refer to A above and to the 10th Report for the implementation of article 16, where reply is given to experts question for the unmarried mothers, the respective measures for which apply also to the uninsured mothers.

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C.

C. a+d

In accordance with article 1463 par.2 of Civil Code, the relation of a person with his mother is established solely by the birth, whilst with the father and his relatives is deduced by the marriage of the mother with the father or with acknowledgement either voluntary or through a Court judgement. More specific, in accordance with article 1465 of Civil Code, the child born during the marriage of his mother or within three hundred days from the dissolution or annulment of such marriage is presumed to have as father the mother's husband (child born in marriage).

If the child has been born after the three hundredth day from the dissolution or annulment of marriage, the proof of paternity burdens the person who makes such assertion.

If within three hundred days from the dissolution or the annulment of marriage a child is born to a woman who celebrated a new marriage, it shall be presumed that, the child's father is the second husband, unless a legal action contesting the paternity of such second husband has been admitted, in which event it shall be presumed that, the child's father is the first husband (article 1466 of Civ. Code).

The qualification of child born in marriage may be contested by:

1) the husband of the mother

2) the father or the mother of the husband if the later has died without having lost the right to contest

3) the child

4) the mother of the child

5) the man with whom the mother, while in dissension with her husband, had a permanent relationship with bodily intercourse during the critical period of conception. The contesting must be proceeded with by the person entitled to do so personally or by his specially authorised attorney or with the Court's permission by his lawful representative (article 1469 of Civ. Code).

The contesting of paternity is excluded:

1) by the husband of the mother, when one year has elapsed since he was informed of the child-birth and the circumstances leading to the conclusion that, the conceiving of the child was not by him and in any case, when five years have elapsed as of the child-birth

2) by the father or the mother of the husband when one year has elapsed

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since they were informed of the demise of the latter and the birth of child

3) By the child after one year has elapsed since it came of age

4) by the mother, when one year has elapsed since the child-birth or if there was a serious ground for non contesting during marriage, six months after the dissolution or the an-nulment of her marriage with the husband (article 1470 of Civ. Code) and

5) by the man who had bodily inter-course with the mother two years after the child-birth.

A child born outside the marriage of his parents, shall have in regard to them and their relatives, the position of a child born in marriage, if his parents have subsequently married and the child has been acknowledged or is acknowledged voluntarily or by a Court's decision, as the child of the husband (article 1473 of Civ. Code).

If the child is not alive at the time of its parents' celebration of marriage, the results of article 1473 apply to its children (article 1474 of Civ. Code).

Article 1475: Voluntary acknowledgement - A father may acknowledge as his own a child born outside marriage, provided that, mother grants her consent. If the mother has died or has no legal capacity, the acknowledgement shall be effective by the sole declaration of father.

If the father has died or has no legal capacity, the acknowledgement may be effected by the grandfather or the grandmother on the father's side. If the child has died, the acknowledgement shall be effective in favour of its descendants.

Article 1477: Contestation of acknowledgement - A child and in case of its demise, its descendants, shall be entitled to contest a voluntary acknowledgement on the ground that, the person declared to be the father is not the real father.

The same right applies also, in the case where the mother was dead at the time of acknowledgement or had no legal capacity to contest, to each of her parents and in the case of second paragraph of article 1475, to the grandfather or grandmother, who had not proceeded with the acknowledgement.

The child and in case of his death, its children, are entitled to contest the voluntary acknowledgement of paternity on the ground that, the father declared, is not the real father (article 1478 of Civ. Code).

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Article 1479: Judicial acknowledgement - A mother has the right to demand through legal action the acknowledgement of the paternity of her child, born outside marriage, from its father. The same right also applies to the child. When mother refuses to give the consent provided for in first paragraph of article 1475, the right of judicial acknowledgement applies also to the father whilst in the case of second paragraph of article 1475, to the grandfather or grandmother on fa-ther's side. The legal action of mother or child is directed against father or his heirs (article 1480 of Civ. Code).

In case of voluntary or judicial acknowledgement, the child has in all matters the position of a child born in marriage, with regards the parents and their relatives (article 1484 of Civ. Code).

C.b. In accordance with article 1502 of Civil Code, in case which a child was born outside a marriage of his mother and the child's paternity is very probable and to the extent that, his mother has fallen into poverty, the Court may, even before the lodging of a legal action for acknowledgement, to order as measure of protection, the advance payment by the father to the child each month of a reasonable amount against the maintenance due to child.

C.c. In accordance with article 1515, the parental care of a minor-aged child born and existing outside a marriage of its parents, belongs to its mother. In case of acknowledgement by its father, the latter can also participate in the parental care, being exercised only if mother has ceased to exercise it or she is unable to exercise same due to legal or actual reasons.

At the father's petition, the Court may in any other case and in particularly when the mother agrees, to entrust also to him the parental care or part of it, if the interest of child so demands.

In the case of judicial acknowledgement, where the father acted as defendant can not exercise or replace mother in the exercise of parental care. The Court may if the child's interest so demands, at father's re-quest, to decide otherwise in case the parental care of mother has ceased or she is unable to exercise same due to legal or actual reasons.

C.d. A detailed reference is made in par. c.a. above.

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C.e. In accordance with article 1484 of Civ. Code, if Law does not provide otherwise, in case of acknowledgement, whether voluntary or judicial, the child has in all matters the position of child born in marriage with regards both parents and their relatives.

D. With regards the uninsured and unmarried mothers, we refer to A above and to the 10th report for the implementation of article 16, where reply is given to the experts' question for the unmarried mothers, the respective measures for which apply also to uninsured mothers.

E.

E.a. Article 1532 of Civil Code provides that «If the father or mother violate the duties entrusted to them with their actions, with regards the care of the child or the administration of its property or exercise this duty abusively or they are unable to cope with this task, the Court may at the request of the other parent or of the closer relatives of the child or of the pub-lic prosecutor or even on its own initiative to order any appropriate measure.

The Court may in particular take away from one parent the exercise of parental care in whole or in part and entrust it to the other parent or if the circumstances described in the preceding paragraph are met also to this person, may entrust the child's custody in whole or in part to a third person or to appoint a tutor.

The taking away of the whole of the child's care from both parents and the entrustment thereof to a third person, shall be ordered by the Court only when other steps have proved to be ineffective or if it is considered that, such steps are not sufficient to prevent the danger that may affect the corporal, intellectual or psychological health of child.

The Court shall decide the entrusting of tutelage to a third person, after having checked his moral standing, living conditions and generally his ability, having been previously assured thereof by the report of the competent social service (article 1533 of Civil Code).

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The parental care may be taken away from parents, for a serious reason, if they ask it, proposing at the same time, the person who accepts to undertake its exercise. When the petition does not include this entrustment, then a tutor is appointed (article 1535 of Civ. Code).

When, since the Court's decision pertaining to parental care was issued, the circumstances have changed, the Court is obliged, at the request of one or both parents or of the child's closer relatives or of the Public Prosecutor, to adapt its decision to the new circumstances, by recalling or amending it, in conformity with the child's interest (article 1536 of Civ. Code).

The parents' forfeiture from the parental care is ordered by the Court, if they have been sentenced to imprisonment of one at least month by reason of an offence committed fraudenly and relates with the life, health and child's morality. The Court may in such a case to take away from the parent the parental care of his other children (article 1537 of Civ. Code).

Finally in case of conflicts of interest of the child with the interests of those who exercise its care as well as with the interests of their spouses or relatives by blood or alliance through marriage in direct line, then a custodian is ordered by the Court (article 1517 of Civ. Code).

E.b. By virtue of the respective articles of Civil Code (1655 and following), it is determined the way of fostering of minor by third persons having its care, being entrusted to them either by the natural parents or by the tutor or by the Court (foster parents or foster family).

Besides the above mentioned legislatory regulations, we would like to point out the following:

The allowance for the unprotected children has been re-adjusted in 1997 from Drs. 12.000 to Drs. 15.000 and the number of subsided children has raised in 1998 to 32.582 corresponding to 18.325 families.

In order to face the sad phenomenon of the minors' beggary in the streets, mainly in the capital's area and **the protection and social care of children of streets,** the Ministry has promoted the respective program, the materialisation of which has been entrusted to the National Organisation of Social Care. More particularly, two spaces of the Welfare's sector in Athens

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have been properly formed: «H STEGI FALIROU» and the Centre «AGHIA VARVARA» of the National Organisation of Welfare for the reception and short time hospitality of these children till it is found the appropriate solution for the care which its case demands, through the implemented projects for the children's protection. Within the frame of this hospitality, accommodation, food, clothes, consultive support and assistance from expertised personnel of the National organisation of Social Care (psychologists, Social Workers etc) is offered to the children.

Within the frame of the **foster program**, the placement in foster families by the bodies of the National Social Care Organisation (PIKPA, EOP, THE MOTHER) of children protected by the said bodies was continued. We note that in accordance with recent data, for the time period 1-1-2000 up to 30-6- 2000 in total 400.094 infants and children were placed in foster families by the bodies mentioned above. The amounts spent on the financial support and assistance of the foster families came up to 182.130.000 drs.

This financial consists in the provision of benefits amounting from 30.000 up to 150.000 drs. per month depending on the age, health situation, light or heavy type of disability and the financial situation of the family. Even in the case that the foster family does not wish to receive financial support, a symbolic contribution is paid. Apart from the said benefits, other provisions are granted, in cash or in kind, to meet the educational needs of the children (fees, school related material), clothing, while needs concerning initial settlement and care are also met.

In relation to the medical coverage this is provided free of charge and is covered either through the services of National Health System or through the services of the Centers themselves.

As far as concern the Institutional protection of the unprotected and deprived of family care children are operating: 13 Centres of child's care where 650 children stay, 8 play-grounds of the National organisation of Social care (ex EOP) where 335 children are living, 46 Institutes of Ecclesiastic initiative where 1400 children stay, 4 Units of closed care of the National organisation of Social Care (ex PIKPA) for children and youngs with special needs, whilst

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within the frame of the Infants' Centre «H MITERA» 80 infants and children live (see also the 10th report for the implementation of sections 13 and 16). With regards the request of the Committee of Independent Experts for Law 2028/92,we hereby attach a copy of it. We must point out though that, many of its pro-visions have been amended with L. 2646/98, being already sent translated with the 10th report for the implementation of article 13.

F. The adoption is subject to the provisions of L. 2447/96 (GG 278 V.A'), with which have been replaced the respective provisions of Civil Code for the adoption, the Presidential Decree 226/1999 (GG 190 V.A'), issued in application of section 6 of above Law, determining the services and organisations competent for adoptions (national and interstate) and for the procedures of their preparation and completion (the respective legislation is attached) and the Law 1049/80 (GG 114 V. A') **which has ratified the International Convention for adoptions.**

An adoption is performed and completed with a judicial decision and the Social Services of the Ministry of Health and Welfare contribute to the adoption proposed by conducting the provided for by the Law social research, reporting to the court whether the adoption is to the interest or not of the child.

With regards the interstate adoptions, the competent services of our country cooperate with the respective services or organisations of the other country or with the local Greek Consular Authorities for the collection of the elements required for the adoption.

In accordance with section 1561 of Civil Code, by the adoption are interrupted all ties of minor with its natural family, with the exception of the rules regarding impediments to marriage laid down in articles 1356 and 1537 and the adopted becomes a full member of his adoptive parent's family. The minor, with regards to the adoptive parent and his relatives, has all rights and obligations of a child born in marriage. The same apply as regards the descendants of the adopted child. In case of a simultaneous or successive adoption of several, a relationship is created between them, same to the one existing between brothers and sisters.

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G. The meaning of child in the Greek Law is identical to that of the minor. Thus, as minor is considered the person who has not completed the eighteenth year of age (section 128 of Civil Code) A full legal capacity have those only who have completed the eighteenth year (of age) but, pursuant to the Greek legislation, the minor as of the age of tenth is capable of carrying out specific transactions and in particular:

1) the minor who has not completed the tenth year of age is not liable for the prejudice he has caused. If he has completed the tenth year of age but not the fourteenth, is liable for the prejudice caused unless he has acted without discretion (articles 916 and 917 of Civil Code).

The minor who has completed the tenth year of age, has the capacity to enter into a transaction from which he solely derives a lawful benefit (article 134 of Civ. Code).

With regards the Code of adoption (L. 2447/96), the minor who has completed the twelfth year of age, gives his consent personally before the Court deciding for his adoption (new article 1555 of Civil Code).

2) A minor who has completed the fourteenth year of age may freely disposes of the gains derived from his personal work or of what was given to him for his own use or to be freely disposed by him (article 135 of Civ.C).

3) A minor who has completed the sixteenth year of age may, with the general consent of the persons exercising upon hin the guardianship, conclude a work contract as an employee. If the consent is withheld the Court shall decide upon minor’s request (art. 136 of Civ. Code).

4) A minor who has not completed the eighteenth year of age may come to the bonds of marriage, following the Court’s permission (When the celebration is imposed upon serious grounds), which (Court) allows the marriage, after having heard the future spouses and the persons exercising custody (article 1350 of Civ. Code).

A married minor may carry out alone any trasnaction which is indispensible for the maintenance or the improvement of his property or for taking care the needs of his personal maintenance and education as well as the current needs of his family. He may also: a) give alone for lease his immovable property, whether urban or rural for a maximum of three years a) collect alone the income of his property c) conduct alone any Court action relating to the transactions referred to above (article 137 of Civ. Code).

5) from the point of view of criminal Law, the term «minors» include those who are between the 7th up to the 17th year of age (completed). Up to the 12th year of age (completed) are called children, whilst the rest, adolescents. The deliquent minors are subject to reformative or therapeutic measures or to penal correction (article 121 of Crim. Code). Thus, the offence committed by a child, is not imputed to him, but there are applied reformative or therapeutic measures. On the contrary, the adolescent who has committed an offence is subject to reformative or therapeutic measures, only when he may not be subject to penal correction (article 126 of Crim. Code).

Finally, a special treatment is provided for post-adolescents of 18-21 years of age.

H. We refer in details in our answer in paragraph G in the general question and we also refer to the information given in 11th report with regards the implementation of article 7 parag. 10.

C.1.2 Document 2

Extracts from

The Greek Government (1999), National Report for Greece, Conference of European Ministers Responsible for Family Affairs, Stockholm, 14-16 June 1999

CHAPTER 2 : CHILD AND FAMILY POLICIES

2.1 Ensuring a reasonable standard of living for families and thereby for children

Support for families in Greece includes direct financial support such as family benefits, tax relief, housing loans with favourable terms and other provisions.

2.1.1 Family allowances

As regards family allowances, in the strict sense, these can be divided in two broad categories: those of the staff of the public sector and those of other employees.

a.Allowances for the staff of the public sector b.The monthly allowance is fixed and is not related to family income: first child 6,000 drs, second child 6,000 drs, third child 16,000 drs, fifth and subsequent child 25,000 drs. These amounts were specified in 1997 by the Law 2470/97 which more than doubled the pre-existing sums. c.The family allowance is provided for dependent children up to the age of 18 or up to the age of 24 if they study at higher educational institutions or with no age limit if the child suffers from a serious disability. d.Allowances for other employees (covered by the National Workers Employers' Agreement)

The monthly allowance is differentiated according to family income and varies from as little as 1,120 drs per month for one child to as much as 14,300 drs per month for 4 children plus 2,500 drs for each subsequent child. The allowance is granted for dependent children under 18 or up to 22 if they study at a higher educational institution or without an age limit if they suffer from a serious disability precluding employment.

Other benefits for special categories of families include:

a.Allowances for large families

These allowances are basically granted for demographic reasons i.e. as an incentive to having more than two children but also as financial assistance to families with many children who are often stricken by poverty. With the Law 2459/97, important changes were introduced in the philosophy of the above allowances which are now means-tested, readjusted according to consumer prices and more lasting for small children.

Three following allowances are available:

Third-child allowance:

Awarded to mothers bearing a third child with an annual family income of less than 7,000,000 drs. The allowance is 40,000 drs per month, is readjusted each year according to consumer prices and is provided until the child turns 6.

Allowance for mothers/fathers of large families:

Awarded to mothers and sometimes fathers of four living children with an annual family income of less than 8,000,000 drs. The allowance is 10,470 drs per month, is readjusted each year according to consumer prices, and is provided for each unmarried child up to the age of 23.

Life-pension for mothers of large families:

Mothers of large families whose children are married or whose younger child is more than 23 years of age are entitled to a life-time pension if the family income is less than 3,000.000 drs per year. The monthly pension is 24,081 drs and is readjusted each year according to consumer prices.

Life-pension is provided, as well, for mothers with unmarried children younger than 25. The allowances equals 1 1/2x the daily wage of an unskilled labourer and the amount is provided on a monthly basis for each child. The allowance is also given to orphan children and incapacitated fathers.

a. Allowance for children lacking protection

This is an allowance that is provided for children under 16 lacking protection i.e. children that have lost both parents or whose father is deceased or cannot provide, for various reasons, support for his children. The allowance, which amounts to 15,000 drs per month for each child, is granted to a family if its monthly income does not exceed 80,000 drs for a 3-member family plus 7,000 drs per additional member.

The amount, in spite of its significant proportional increase last year, remains low and since it is not connected to any system of indexation, its readjustment is related mainly to the availability of resources.

Disabled child allowances

Allowances are awarded to families with disabled children. The level of the allowance varies according to the nature and severity of the disability, whether or not the child is in an institution and whether or not he/she qualifies for other benefits.

2.1.2 Tax reduction/rebates

a.If the tax-payer has dependent children he is entitled to a tax-reduction that varies between 25,000 drs to 45,000 drs per child according to the number of children in the family. b.Rebates for expenses from total income are prescribed with respect to children enrolled in various educational courses or living away from home for educational purposes and in respect to medical and welfare care. c.Deductions from the tax-payer's income are made as an expense without needing documentation if there is a dependent member with physical or mental disability of 67%+.

2.1.3 Other provisions

More favourable conditions for families with children for housing loans or house provisions are offered by the Organisation of Housing Assistance for Employees. Free medical examinations prescribed for mothers and children. Free school books Free or small contributions by parents for day care of pre-school or school children Holiday camps

Admittedly, the family support system in Greece needs to be further rationalized and based on unified principles and universal criteria since the present state seems to provide unequal treatment to the various categories of families i.e. variations between the public/private sector, between large families/single-parent families etc. Admittedly, too, "the child benefit package" (cash benefits, tax allowances etc.) in Greece is not very generous and falls short of the E.U. average (13), though much improvement has taken place in the recent years. However, there is strong concern about the issue amongst Government Departments responsible for family affairs, though no significant changes are foreseeable for the near future due to a strict budgetary policy of the Government in order to meet the conditions for Greece joining the E.M.U.

We must note, at this point, that family cohesion and support particularly in cases of need is still very strong in Greece, a fact that reduces the public pressure for substantial policy changes. Evidence for such support is provided by the survey of the National Statistical Service of Greece on household expenditure and income. According to the data drawn from this survey, single-parent families are financially supported to a significant extent by relatives and friends (14). Similarly, financial support and support in kind is provided by parents to adult children and their families (i.e. financial support for house purchase, care of grandchildren etc) (15)

2.2 Enabling parents and children to have sufficient time to be together

The primary issue here is, we believe, the issue of "conciliation" between family and work. It is obvious that in order to have sufficient, but also qualitative time, for the family, legal provisions and rules as well as work conditions must allow it.

A variety of provisions exist that facilitate working parents and particularly mothers to exercise their role:

a.Maternity leave: Available for all insured women: 16 weeks for private sector, 4 months for public sector. Paid: earnings – related.

b.Reduced working hours for mothers: For the private sector: 1 hour per day less for two years or 2 hours per day less for one year. For the public sector: 2 hours per day less for two years plus 1 hour per day less for another two years. Paid: earnings-related. In some cases, fathers can make use of this provision.

c.Parental leave: 3 ½ months for each parent. Granted after the end of maternity leave and until the child becomes 3 ½ years of age. Unpaid. Similar for public and private sectors.

d.Leave due to illness of dependent members: Up to 6 days per year for one member and up to 8 for two members. Unpaid. Similar for public and private sectors e.Leave of absence for children: Up to 4 days per year in order for parents to attend their children's educational progress. Paid: earnings-related. Similar for public and private sectors.

f.Paternal leave: 1 day for the birth of each child. Paid. Only for private sector.

g.Leave without pay: Up to two years if the child is younger than 6 plus one year for each additional child that is also younger than 6. Only for mothers and only for the public sector.

Provisions for special categories of parents were made recently available:

a.Reduced working hours for parents with dependent disabled members (67%+): 1 hour per day less. Paid. For public sector only (Law 2527/97)

b. Maternity leave for adoptive mothers: 1 month just after adoption procedure has been completed if the child is younger than 6. Paid. For public sector only (Law 2527/97).

Undoubtedly there has been significant progress in the last two decades concerning the extent and variety of the provisions that facilitate the working parents' participation in the family. There has also been significant progress in closing the gap between provisions in the public and the private sector.

To what extent, however, have such provisions had real effect on the improvement of parents' participation in the family? It seems that provisions such as parental leave do not seem to be very effective since they are not provided in a way that parents would be encouraged to make use of it. For example, during parental leave, parents not only are deprived of income but are obliged to pay their social security contributions. It is not surprising therefore, that the percentage of parents that make use of the leave in Greece is small. Conditions at work i.e. the size of the enterprise, whether it is public or private and the attitudes of employers also influence the degree of leave take-up.

Even smaller, if not negligible, is the percentage of fathers in Greece that take parental leave and this is related both to necessity and attitudes: Fathers are still the main earners and more children in the family often mean harder effort for more earnings and longer hours of work; the father's social status stems mainly from his work status which accounts for the importance men attribute to work; father's role in the family is considered subsidiary to that of mother's.

It is obvious that policy measures will only have a real impact if they are combined with other measures that take into account the factors that hinder parental participation in the family.

Again here one must point out that the existence and availability in Greece of other close relatives i.e. grandparents that take care of the children during the parents' working hours compensate to some extent for the parents' absence.

As regards the use of part-time work and other flexible work arrangements we note, again, that in Greece the total take-up rate is low (3.3% take-up of part-time work by men, 9% by women) and this does not seem to be much affected by the marriage situation (16). Though such percentages have much to do with the fact that not all sectors of the labour market in Greece have adjusted to flexible work conditions, employees' decisions with regard to taking a part-time job are seriously affected by financial and social security considerations.

Finally, we believe that the participation of absent parents – usually fathers – in the lives of their children after divorce or separation is much relevant to the discussed issue. Though, of course, many divorced or separated fathers remain active participants in matters relating to their children and hold steady communication with them, often the physical absence of fathers leads to the limitation and sometimes even disappearance of any element of the father's participation. Though the still low divorce rates in Greece may not have raised as yet our concern on this issue, it is important that we start to think of the psychological, financial and social difficulties that hinder the absent father's communication and participation in his children's life and consider the possible measures that might improve the situation.

Usually discussion on the issue of enabling parents and children to have sufficient time together focus their attention on the parents' availability. However, one should question children's availability too. In Greece, for example, children spend much time outside the official educational system for educational purposes i.e. learning foreign languages or music, taking private tuition and facultative lessons etc. Also, during the last two years of their secondary education, most children follow afternoon or evening supportive classes or lessons in order to be further assisted in their University entrance examinations.

The Ministry of National Education and Religious Affairs, through a major educational reform that was recently introduced, is hoping to reduce the felt, by children (and parents), need for extra school classes and lessons and give children more leisure time.

Another serious problem in Greece is the lack of sufficient school rooms which has led to a situation where two schools are sheltered in one building and operate in morning and afternoon shifts with all the negative consequences for children and the time they have with their parents. Enormous efforts are at the moment made by the Ministry in order to overcome the problem. It is believed that in about three years time all schools will operate in morning shifts only (17).

2.3 Supporting parents in the exercise of their parenthood

A variety of programmes and services are available that aim at supporting parents in the exercise of their parenthood. These are run by municipal and regional authorities, public social welfare agencies, schools, hospitals, parental associations and other non-governmental agencies.

These programmes and services fall under three broad categories:

a. Educational programmes for parents: Such programmes have grown in number in the last few years and are mainly run by Services developed by the Municipal/ Regional Authorities but also other national social welfare agencies as well as schools, hospitals, parental associations and other NGO's. Their aim is to help parents better exercise their parental role. They are implemented either through group work and workshops or through lectures. Core subjects include communication between parents and children, child development, health education etc. However, these programmes are mainly run in urban centers, at least those that take the form of steady courses, and their availability is rather limited. As for the participants, as a small survey has shown, they are mainly female, middle-class, mostly working, with a secondary school education (18). The characteristics of the participants show that perhaps those most needing such programmes are the least informed or willing or able to participate. Also, male participation is extremely poor.

b. Counseling Services for parents: Such Services, whose number is rising too, are run by Municipal Authorities, by governmental and non-governmental organisations, schools and hospitals. The content and the quality, however, of the various Services vary significantly.

In most of these Services the target group is parents or the family in general. However, some address the needs of parents of children with particular needs i.e. parents of children with special needs or with a drug addiction.

The issues that each Service deals with vary according to its content i.e. the Counseling Services that are located in schools deal basically with the behavioural and schooling problems of children, in refugee families counseling is focused on overcoming emotional problems (depression, post-traumatic stress disorder) and making decisions, in cross-cultural families the main concern is the conflict between parents and so on.

In most cases, Counseling Services are based on the person-to-person interaction involving the individual or the couple or the family, but also group work is sometimes used.

Telephone-counseling has also developed in recent years for specific issues.

The criticism about the Counseling Services for parents regards their unequal geographic distribution and the fact that very few implement an out-reach policy to parents with particular difficulties.

An important development that took place recently (Law 2447/96) is the establishment of the legal framework for the development of a Social Service in each Court of First Instance which will not only assist the Court in family law cases but will act as a counselor to parents or children's guardians in matters relating to the exercise of their role.

c. Other supporting measures for parents: There is a variety of other programmes and Services that are available in order to help and facilitate parents in the exercise of their role such as:

Day care facilities for pre-school and school children. Particularly as regards day care for school children, the Ministry of National Education and Religious Affairs introduced in 1997, with the Law 2525/97, the idea of "All-day schools" which integrate day care into school and its educational programme. This innovation is replacing the pre-existing day care programmes which had been developed independently of the school programme. During 1998-99, 350 nurseries and around 1000 elementary schools operated as "All-day schools" (19). Family Centers – around 300 – are run in urban and rural areas by the National Welfare Organisation, a public agency, with the purpose of providing help and support to families. Family Courts are envisaged to be established, as special sections of civil courts, by the Law 2447/96.

2.4 Supporting children without families

We must note that in this section we do not refer literally to children without families but to children of parents with serious problems that make the caring of their children problematic.

Programmes and Services for these children include:

a.Residential Institutions for children:

Data provided for 1996 by the Ministry of Health and Welfare show that around 2,600 children were living in various residential Institutions due to family circumstances (20). These do not include children with special needs.

Udoubtedly, there has been a significant drop in both the number of institutions and the number of children residing in them in the last twenty years (i.e. from around 6,000 children in 1978 to less than half the number in 1996).

With the Law 2447/96, the placement of a child in a residential institution is the exclusive authority of the Family Court. However, since this law has not as yet been implemented, children's placement is carried out either through parents' consent or through a prosecutor's or a Court's order.

Residential institutions today face serious problems as their poorly trained and burnt-out personnel cannot cope with their more troubled clientele. There are also variations amongst institutions in standards, in the quality and variety of services provided and the sufficiency and quality of personnel.

The issue of improving the standards and rationality of residential care is much the concern of the Ministry of Health and Welfare at the moment.

b.Foster care:

This is programme that was established on a national base by the Law 2082/92. Foster care has been developing in the last decades as a preferred alternative to residential care. Today around 600 children are placed in foster families (21).

As in residential care, with the Law 2447/96 the placement of a child in a foster care family requires a decision by the Family Court. With the same Law, foster care is for the first time incorporated into the Greek Civil Law.

The Ministry of Health and Welfare gives priority to this programme in an effort to reduce further residential care. However, despite the Ministry's financial support, foster care development has been hindered by the unavailability of expert personnel required for the programme's implementation in the various regions of Greece.

c. Programmes for street children:

Due mainly to illegal immigration, the phenomenon of street children has arisen in the recent years in Greece.

With the support of the Ministry of Health and Welfare and the Ministry of Public Order a hostel for street children is soon to operate, while some pilot projects are developed by Governmental and non-governmental organisations.

d. National System for Urgent Social Help:

This is a system of interconnected Services that aim at providing immediate and coordinated response to urgent social needs. The system, which is at the moment at the stage of preparation (i.e. construction works, preparation of organisational structure), will be under the responsibility of the National Organization of Social Care, a public agency that was recently set up out of the merging of three other public agencies (Law 2646/98).

As for children, the System envisages a helpline, an intervention unit, hostel/crisis units and Centers for information and support.

The system is believed to tackle the much-felt need for such services, filling a gap in the traditional service provision.

2.5 Supporting children in general

Policies for children may be, however, not related in a direct way to family policies. Such policies will be described in this section.

Supportive education programmes are run in schools in order to deal with chool failure and prevent school abandonment. The programmes have started to be implemented during the school year 1992-93. During 1994-95 around 12,000 pupils of elementary schools attended such programmes, while for secondary school children the number was 21,000 pupils for 1992-93 (22).

To deal with school failure and support the preparation for University entrance examinations, the programme of Additional Education Help is available for the higher levels of secondary school education. However, only 7,398 school children attended such classes in 1994-5. This rather small number is attributed to the fact that children and parents consider such help as less effective compared to private means of assistance, particularly for University entrance examinations.

"Reception" classes, extra supportive programmes and special schools are run for children of repatriated Greeks and foreign children. During 1995-96 14.106 children attended such classes and programmes out of which around three quarters were children of repatriated Greeks and the rest were foreign children, while during 1994-95, 1544 mainly repatriated children attended the special schools (23).

Taking into consideration the growing multicultural character of Greece, due to increasing migration, immigration and repatriation, the Greek state with the Law 2413/96 has instituted provisions for the development of classes of cross-cultural education and the establishment of cross-cultural schools.

Centers and programmes for a variety of creative activities for children are run by the local authorities and other governmental and non-governmental organizasations all over the country.

Advisory Services for Youth are in the process of being developed in 16 prefectures by the Ministry of National Education and Religious Affairs. The purpose of these services is health promotion but also dealing with the personal and relationship problems of young people (24).

Counseling and Orientation Centers for Youth are to be developed by the Ministry of National Education and Religious Affairs (Law2355/97). The Centers are to be based in the capital of each prefecture and provide counseling and orientation to young people, but parents too.

With the initiative of the General Secretariat for Youth and in the context of a national policy for the improvement of the living conditions of the gypsy population, a national programme for the development of Youth Centers in areas where the gypsy population is concentrated is underway. Three such Centers are now in operation providing educational, pedagogical, medical, legal, cultural and occupational support to young gypsy people (25).

In the area of children's rights, particularly their political rights and their right to be treated with respect, the following should be noted:

at schools children's right to freedom of religious conscience is respected (Law 1566/85), physical punishment is forbidden (Presidential Decrees 483/77 and 49719/81) and foreign/immigrant children, even illegal immigrant children, can be enrolled without discrimination in public schools. the Greek Parliament ratified the European Convention of 1996 on the exercise of children's rights (Law2502/97) additional protective measures for working adolescents are instituted (Presid. Decree 62/98) following the E.U. Directive 94/33 with the initiative of the General Secretariat for Youth, the following actions are taking place:

1.The establishment of a National Observatory for the Rights of Children and Young People has been announced. At the moment its legal framework is being prepared. The Observatory is connected with the Mediterranean Observatory which is based in Florence and which was set up by the Italian UNESCO committee, while with the initiative of the Greek Government, a Balkan multi-state protocol of cooperation was recently signed that includes as one of its main objectives the creation of a cross-Balkan Observatory for Children.
2.In collaboration with the national Radio and Television Council a Code of self-restraint for the Mass Media in the projection of issues related to children is promoted.

3.A report is being prepared with regard to the abolition of 5000 anachronistic provisions of laws that put age limits in the exercise of basic rights by young people, limits which do not correspond to contemporary views.

4.A programme for young consumers, which is based on traditional and modern means of communication and has as an objective the promotion of responsible attitudes with regard to consumption, is being prepared (26).

All the policies described in this chapter reflect an increasing interest on the part of policy makers for children and families. Summarising these policies we note the following:

A lot of provisions have been introduced that facilitate participation in the family of working parents, yet the effectiveness of some of these provisions need to be examined. In spite of positive developments, "the child benefit package" needs to be further rationalised and improved. Increasing facilities and Services are now available for families and for parents in particular. However, more attention should be paid to their geographical distribution. A variety of Services have been recently developed or are in the process of development that have as an objective to assist school children in their school performance, orientation and personal problems, while attention is paid, in particular, to special categories of children such as repatriated children. As regards care for children outside the family, though an emphasis has been placed on foster care, its development has not been as expected. New structures, laws and policies have been developed that have as an objective to further securing children's rights.

D FUTURE PLANS

Could you please outline any significant changes in policies affecting families with children that have already been announced but not implemented by July 2001.

Section 1: Earnings and Minimum Wage

Section 2: Income Tax

Section 3: Employee social security contributions

Section 4: Maternity/paternity and leave to care for children, including sick children

Section 5: Universal and income related child benefits

A recent ruling of the Greek High Court established that if both parents work in the public sector, they are both entitled to the child benefit. In this context, the benefit is not "attached" to the child but to the claimant parent. Thus, for example, a (married) couple of public employees is entitled to 6,000 + 6,000 = 12,000 GDR for their first child. Payment of child benefits to both parents will start in July 2002.

Section 7: Childcare provision

Section 8: School costs and benefits

The implementation of the following measure will commence in January 2002:[80]

Means-tested support with school costs for low-income families. This non-taxable benefit amounts to 100,000 GDR per child per year. Entitlement is granted to families (couples or single parents) whose annual family income does not exceed 1,000,000 GDR and is conditional upon school attendance for children between 6-16 years of age. Approximately 135,000 families are expected to receive the benefit.

Section 9: Health costs

Section 10: Housing costs, local taxes and housing subsidies

Section 11: Child support

Section 12: Social Assistance

The implementation of the following measures will commence in January 2002:[81]

- Means-tested income support for households residing in mountainous and so-called "less favoured" areas. The levels are: 200,000 GDR per year for families with annual family income of up to 500,000 GDR and 100,000 GDR for families with annual family income of up to 750,000 GDR. An estimated 140,000 families will be eligible for this benefit
- Means-tested unemployment assistance benefit to the long-term unemployed aged between 45 and 65. This measure aims to support older long-term unemployed. In Greece, no unemployment compensation existed for those who remain unemployed after the 12 months and this measure is a first (partial) attempt to deal with this issue. However, long-term unemployed aged up to 45 years remain unsupported. The amount of benefit is 48,000 GDR per month payable for a maximum of 12 months to those whose annual household income does not exceed an "income ceiling" of 1 million GDR plus 200,000 GDR for each additional family member. The benefit is subject to a work test and payment can be discontinued if the beneficiary declines a job offer by OAED's local employment offices or in case of participation in training programme. An estimated 35,000 individuals will be eligible for this benefit

[80] Ministry of Labour and Social Security (2001), National Action Plan for Social Inclusion, Athens, p.26
[81] Ministry of Labour and Social Security (2001), National Action Plan for Social Inclusion, Athens, p.26