MAX PLANCK INSTITUTE
FOR SOCIAL LAW AND SOCIAL POLICY

Social Law Reports

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The Greek System of Social Security

General Overview (2024)

No. 7/2025

Cite as: Social Law Report No. 7/2025

ISSN 2366-7893
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CONTENT OVERVIEW

LIST OF ABBREVIATIONS

DLOEM---------- Employees' Family Allocation Account

DYPA ---------- Public Employment Service

EACEA---------- European Education and Culture Executive Agency

e-EFKA ---------- Electronic National Social Insurance Institution

ELSTAT ---------- Hellenic Statistical Authority

ESY---------- National Health System

ETEAEP---------- Unified Auxiliary Social Security and Lump Sum Benefits Fund

ETEAM ---------- Single Fund for Employees' Supplementary Insurance

ETS---------- European Treaties Series

GSEE---------- General Confederation of Greek Workers

IKA-ETAM ---------- Social Insurance Foundation - Single Employees' Insurance Fund

IKA-TEAM ---------- Employees' Supplementary Insurance Fund

ILO ---------- International Labour Organization

IORP ---------- Institutions for Occupational Retirement Provision

KEPA---------- Disability Certification Centers

KoinSEP---------- Social Cooperative Enterprises

MPISOC---------- Max Planck Institute for Social Law and Social Policy

NAT ---------- Naval Warfare Fund

OAED---------- Labor Force Employment Agency

OGA ---------- Agricultural Insurance Organization

OPEKA---------- Organization of Social Solidarity Welfare Benefits

PESY ---------- Regional Health System

TEA ---------- Occupational Pension Funds

TEAPASA----------Supplementary Insurance and Welfare Fund for Police Officers

TEBE ---------- Hellenic Fund of Professionals and Craftsmen

TEKA---------- Supplementary Capitalization Insurance Fund

DtKA----------Social Security Law (Journal in Greek)

EDKA ----------Labor and Social Insurance Law (Journal in Greek)

INTRODUCTION

This report provides an overview of the social protection system in Greece as it is in place in 2024, its strengths and weaknesses and the upcoming government initiatives in order to implement its social goals.

In the period 2009-2019, Greece had to cope with serious economic and fiscal difficulties. The country had to agree to a series of reform commitments contained in three "memoranda". These crisis responses led to a new order of social protection. Within the framework of the memoranda the State adopted structural measures to ensure adequate benefits, financial sustainability, equality and intergenerational solidarity. Law 4387/2016, as originally enacted, reaffirmed these principles. The most important instrument for achieving these objectives was the creation of a single main insurance institution (EFKA) and a single institution for supplementary and lump-sum benefits (ETEAEP). The aforementioned law also introduced a single contribution based on actual monthly salaries and annual income and a single method of calculating benefits (replacement rates were the same for all). In addition, the establishment of a flat-rate national pension without means-testing requirements promotes income redistribution, the elimination of inequalities and the provision of a minimum standard of living for all those in need. The recalculation of old-age pensions in payment was also crucial in order to equalize pensions based on the provisions of this law and to ensure a fair distribution of the burdens between generations.[1] The Council of State addressed the constitutionality of consolidations and uniform regulations of Law 4387/2016. The Plenary Session of the Court issued important decisions, clarifying the scope of constitutional protection for social insurance and generally confirming the constitutionality of Law 4387/2016.[2]

Although the objectives of Law 4387/2016 appear to be legally and politically correct, some important provisions of the law either did not really contribute to their achievement, or were

[1] If the recalculated amount is higher than the main pension, the main pension is paid as an acquired right (individual difference) for at least three years and more if the financial situation of the system improves. If it is lower, the main pension is increased by the payment of the difference to the insured person.

[2] Decision 1880/2019 of the Council of State (Plenary) recognizes that insurance contributions are public charges to cover the cost of social insurance. However, they are not a tax because they are a necessary condition for insurance coverage. Decision 1891/2019 of the Council of State (Plenary) recognizes, firstly, that the contributory principle is a constitutional principle as an expression of the principle of proportionality. Decision 1889/2019 of the Council of State (Plenary) recognizes that the legislator, within the framework of its obligation to plan and coordinate economic activity in order to consolidate social peace, must document the sustainability of the social insurance system, on the one hand, and the adequacy of the benefits, on the other hand, before adopting a law establishing a new social insurance system. The State must cover the deficits of the social insurance system once it has exhausted all efforts to cover the deficits with the means at its disposal, for example by adjusting benefits and/or contributions, while maintaining the sustainability of the fund and the adequacy of benefits over time. In this sense, the State guarantee of benefits refers to the measures that the State must take to ensure that the insurance system is sustainable and provides adequate benefits. For the same reason, Decision 1891/2019 of the Council of State (Plenary) clarifies that, in accordance with Article 22 § 5 of the Constitution, when introducing a new insurance system, in addition to the sustainability of the insurance institutions, which is verified by an actuarial study, it is also necessary to verify the adequacy of the pensioners' benefits.

not implemented, or were repealed by the legislature, or were ultimately annulled by court decisions. In particular, the recalculation of pensions paid under the new pension calculation system has been eliminated, as the difference from the recalculation is now to be offset against future pension adjustments, and reductions have been virtually eliminated. The original provisions for survivors' pensions have also been eliminated and provisions equivalent to the previous regime have been reintroduced. In addition, the Plenary of the Council of State and the Court of Auditors have issued important decisions, in which they have ruled that the uniform system of contributions and benefits for employed and self-employed insured persons, the replacement rate of the contributory part of the pension, supplementary insurance and the method of its calculation were unconstitutional. In addition, the Court of Auditors ruled that the insurance of civil servants being assigned to the single insurance organization e-EFKA was constitutional, provided that the State's full responsibility and the civil servants' special pension scheme were maintained.[3]

The decisions of the Council of State concluded the cycle of legal disputes concerning the measures in the memorandum and clarified the constitutional content of the right to social insurance and the pension regime for civil servants. The legislature, in order to comply with these court decisions, enacted Law 4670/2020, which is important for three reasons: The legislator places particular emphasis on digitalization and digital pension provision, considering them to be key tools for enhancing the system's efficiency. The Institution for Supplementary Pensions and Lump Sum Benefits (ETEAEP) was incorporated into the EFKA, which was renamed the "Electronic National Social Insurance Institution (e-EFKA)". The contributions of self-employed persons were differentiated from those of employees and civil

[3] In the Council of State's (Plenary) Court Decision 1880/2019, it was accepted that self-employed insured persons pay three times their income for access to social security and the same benefits as salaried insured persons, in violation of the constitutional principle of equality. This is because they do not have an employer who pays part of their contribution, unlike salaried insured persons. In the defined contribution system, the amount of insurance benefits is determined by the amount of contributions. This decision resulted in an amendment to Law 4387/2016 and the calculation of contributions for self-employed persons based on insurance categories.
In the Council of State's (Plenary) Court Decision 1881/2019 (Plenary) it was accepted that the replacement rates for the 40 years of insurance must be at least 50% of pensionable earnings so that the pension is adequate, as required by the Constitution.
In its Decision (Plenary) 20/2020, the Court of Auditors ruled that civil servants may be insured by the unified organization e-EFKA for main and supplementary insurance, provided that they maintain their special insurance regime and the State remains responsible for their insurance in parallel with e-EFKA. Furthermore, in its recent Decision 695/2024, the Court of Auditors ruled that the pension replacement rate for military staff must not be less than 60% of their pensionable income; otherwise, they will not be guaranteed a decent standard of living comparable to that enjoyed during their military service. However, this decision undermines the uniformity of Law 4387/2016, as it establishes that the replacement rate of pensions for the military staff must be 20% higher than the replacement rate for all other insured individuals in e-EFKA, where the replacement rate is up to 50% for a full pension. Similar decisions have been made regarding judges, who are granted a higher replacement rate. According to the Court's interpretation of the Constitution, e-EFKA may grant pensions to civil servants and collect their contributions, however, their pension scheme must remain separate and cannot be merged with those of employees, the self-employed, freelancers, and farmers. Objectively, this is a significant subversion of the system and of Law 4387/2016. As it is based on an interpretation of the Constitution, the issue can only be resolved by a constitutional amendment.

servants. Two years later, Law 4826/2021 was enacted and established the "Supplementary Capitalization Insurance Fund (TEKA)", which follows the capitalization system with predetermined contributions in supplementary mandatory insurance.

The most significant legislative interventions concern pensions, as these are the primary means of social protection, accounting for over 50% of total GDP expenditure on social protection. However, significant measures were also taken during this period to consolidate insurance organizations and branches providing sickness benefits in kind, as well as organizations providing welfare benefits. For example, Law 4520/2018 established the “Social Solidarity and Social Welfare Organization (OPEKA)” with the aim of creating a more unified and effective social welfare organization. This is of great importance for ensuring social cohesion.

The report is divided into six sections: Section 1 analyses the economic, political and social situation in Greece. Section 2 deals with the regulatory framework, and Section 3 with the organization of the social protection system (i.e. social insurance, health protection and social assistance). Section 4 describes the financing of the social protection system. Section 5 presents benefits, which are categorized according to risk/need. Finally, there are some concluding remarks. Annex 1 contains a basic bibliography.

All descriptions of the current framework refer to the end of 2024, unless otherwise indicated. Reference is made to laws as in force at the end of 2024 without listing each amendment to the original law. It should be specified that the term social protection is used as a synonym for social security and the term social welfare as a synonym for social assistance.

1. BACKGROUND: ECONOMIC, POLITICAL AND SOCIAL SITUATION

Greece is a parliamentary democracy and has been politically stable since 1974, with governments from across the democratic spectrum. It has been a member of the European Community since 1981 and a member of the Euro zone since January 2001. Greece is also a member of the United Nations, of the Council of Europe, the ILO, the WHO, the WTO etc. In general, Greece fulfils its international obligations, although it has faced additional difficulties in recent years as a gateway to the EU for refugees and economic migrants, combined with the economic crisis of 2009-2018[4] Greece is committed to a program of reforms and to repaying sums borrowed from international institutions to cover its deficits, according to the Memoranda of Agreement that have been signed.

In 2024, a right-wing government with Kyriakos Mitsotakis as prime minister holds its second term. The opposition is divided into many small parties. The government seems to have a good

[4] The crisis period formally ended in August 2018 when the country exited its third and final bailout program.

economic performance, but is struggling to capitalize on this, mainly because reforms related to the judiciary, reduction of prices for goods and services and housing have not worked, while the government's handling of the deadly Tempi train accident[5] and storm Daniel and the opposition's criticism have caused tension.

Greece is pursuing a program of reforms to increase the productivity of its economy and to maintain and improve social cohesion. Important measures have been undertaken to achieve these two goals. For example, measures to improve the labor market by renewing individual and collective labor law, strengthening measures to protect the unemployed and, in particular, reorganizing the public employment service. However, providing effective activation measures depends on the capacity of the public administration which generally is underperforming, with staff shortages and an inability to attract high quality staff. Improving the efficiency of the public administration is a key factor, in particular for social security, healthcare and welfare.

Moreover, some major reforms undertaken in the period 2010 – 2023 have not yet produced satisfactory results. Indicatively, despite the reforms, primary care was not the first point of entry into the health care system for the patient in 2024, and the number of doctors enrolled in the system was not sufficient to cover the population.[6]

The positive and negative aspects of the reforms and the steps that need to be taken to complete them are highlighted by the indicators of the Hellenic Statistical Authority (ELSTAT).

According to ELSTAT statistics,[7] the resident population of Greece in 2021 (census) was 10,482,487 inhabitants. 5,125,900 were men and 5,356,510 were women. In the period 1950-2023, life expectancy at birth increased to 79 years for men and 84 years for women. The population structure continues to change significantly, with ageing and a decline in the total population being the main trends. The proportion of persons aged 65 and over is rising steadily, while the younger age groups are declining, which is having an impact on the labor market and the pension system. Migration continues to affect population dynamics, with the outflow of skilled labor posing a major challenge to the country.

[5] In February 2023, the tragic railway disaster – caused by a head-on collision between a passenger train and a cargo train – killed 57 people, mostly young adults, and injured dozens more. Storm Daniel, which struck in September 2023, was an extreme weather event involving heavy rain and storms. In Greece, it mainly affected the region of Thessaly, resulting in 17 fatalities and causing significant economic damage.

[6] The available data are for 2023; see European Commission, Directorate-General for Economic and Financial Affairs, Secretariat General Recovery and Resilience Task Force, 2023 Country Report, Greece ISSN 2443-8014, pp. 8-12. and Commission Staff Working Document, 2024 Country Report Greece, accompanying the document Recommendation for a Council Recommendation on the economic, social, employment, structural and budgetary policies for Greece, COM(2024) 608 final, pp. 79-80.

[7] ELSTAT, Living Conditions in Greece, 1st January 2025, Hellenic Republic, https://www.statistics.gr/en/ living-conditions-in-greece.

In 2024, GDP rose to EUR 237.6 billion, with GDP per capita estimated at EUR 24,752.1 in nominal terms[8] (30% below the EU average).[9] Despite the increase, Greece is at the second-to-last position in Europe, ranked 26th.[10] In terms of actual individual consumption, Greece is ranked in the 16th place (20% below the EU average).[11] Despite the energy crisis and the unstable international environment and its impact on European economies, including the Greek economy, the labor market grew from 2022 to 2024 as jobs were created. According to Eurostat data, the employment rate for persons aged 20-64 in Greece reached 69.3% in December 2024 (corresponding to 4.3 million people), compared to an EU average employment rate of 75.8%. The unemployment rate showed a yearly average of 11.5% which dropped to 10.1% in December 2024, while the long-term unemployment rate was 5.4% in 2024 (the highest in the EU). The unemployment rate for women has consistently been much higher than for men. According to Eurostat data, the unemployment rate for women was 10.8% in 2024, while the long-term unemployment rate for women was 7.3% in December 2024.

The risk of poverty remains high. In 2007, Greece had the 5th highest poverty rate among the 27 EU countries. During the economic crisis, the poverty rate did not seem to have increased much, as the poverty threshold had been steadily falling. Before the crisis, the risk of poverty was higher for persons aged 65 and over. However, the age profile of poverty had changed during the crisis: Poverty affected more people who were not participating in the labor market.[12] This is because the number of people who were long-term unemployed increased dramatically. These people, as well as those who were self-employed and had to close their businesses/offices, were not covered by social insurance. They relied on welfare benefits, which were very poor. As the number of jobs increases, the poverty profile is expected to gradually return to pre-economic crisis levels, meaning that older people will be at greater risk.

The efficacy of the Greek welfare state remains low. Social transfers do not significantly reduce poverty[13]. Indicatively, in the periods before and during the crisis, social transfers reduced poverty by around eight percentage points in Cyprus, and by around four percentage points in Greece only. This is obviously due to poor targeting and the fact that redistribution is not directed to the beneficiaries who are really in need. Consequently, an important parameter

[8] World Bank Open Data, https://data.worldbank.org/indicator/NY.GDP.PCAP.CD.
[9] ELSTAT, The Greek Economy, 2025, https://www.statistics.gr/the-greek-economy, p. 6.
[10] Eurostat, GDP per capita, Consumption per capita and price level indices, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=GDP_per_capita,_consumption_per_capita_and_price_level_indices.
[11] Ibidem.
[12] European Commission, Directorate-General for Economic and Financial Affairs, Secretariat General Recovery and Resilience Task Force, 2023 Country Report, Greece ISSN 2443-8014, pp. 63-69.
[13] In 2023, the at-risk-of-poverty rate before social transfers was 23.1% for the population as a whole (22% for men and 24.1% for women). In terms of age groups, 28.4% of the population at-risk-of-poverty was under 18 years of age, 22.8% was between 18 and 65 years of age, and 19.8% was over 65 years of age.

of the Greek social protection system remains the existence of 'informal mechanisms', such as the family, to support the vulnerable.

In the period 2019-2024, social protection has not adapted to the new reality of poverty. It continues to focus on pensions (more than half of total spending in 2021) rather than on benefits for the working-age population.

2. REGULATORY FRAMEWORK OF THE SOCIAL SECURITY SYSTEM

2.1. Institutional Development

The backbone of the Greek social protection system is social insurance. It was introduced in Greece in 1861, at the time of the transformation of the agricultural economy into an industrial one, and has developed alongside it. The Naval Warfare Fund (NAT) was the first insurance institution in Greece. Founded in 1836, it ultimately became operational in 1861. The same year, the State established a pension scheme for civil servants and applied specific legislation to them, particularly the Civil and Military Pensions Code.[14] At the end of the 19th and at the beginning of the 20th century, insurance funds for individual enterprises, including banks and railways were created. The Legal Professionals Fund (TN), the first insurance fund for freelancers, was established in 1928. Each fund has its own specific statutory regulations. Law 6298/1934 established the Social Insurance Foundation (IKA) as a general insurance institution for employees, the legislation of which was codified by Law 1846/1951. This law has undergone many amendments and is still in force today. Pre-existing employee insurance organizations, particularly mutual funds and workplace funds, are maintained provided they offer their members the minimum insurance protection granted by IKA.

Between 1934 and 1980, insurance protection as gradually extended to cover most of the population. Law 6234/1934 enacted the Hellenic Fund of Professionals and Craftsmen (TEBE), insuring professionals and craftsmen, while Law 3169/1961 established the Agricultural Insurance Organization (OGA), which covered farmers but operated as a welfare organization rather than an insurance organization (i.e. it was financed by the State budget and granted a flat-rate minimum pension). At the same time, supplementary insurance institutions were set up to provide adequate pensions. Similar to the main insurance scheme, the special supplementary insurance institutions for employees were to be maintained provided they offered at least the same level of insurance protection as the general supplementary scheme of the IKA Employees' Supplementary Insurance Fund (IKA-TEAM), which, under Law 3029/2002, acquired legal personality and was renamed the Single Fund for Employees' Supplementary Insurance (ETEAM).

[14] However, after 1992, this legislation was brought into line with that applicable to salaried employees.

By 1980, there were 361 insurance institutions and funds, each with different statutory provisions, making the system extremely complex for a small country like Greece. Moreover, the level of protection they offered differed significantly, without this being justified by increased contributions or needs. Similarly, State aid from direct and indirect taxes was distributed in a non-transparent manner that usually favoured certain funds of privileged professional groups.

Between 1980 and 1990, benefits increased significantly, but this was not based on actuarial studies. The first signs of the social insurance system becoming unsustainable began to emerge. From 1990 to 2008, there was an attempt to reform the organization and operation of the social insurance system in order to address its accumulated internal problems. Law 2084/1992 introduced the distinction between "old" and "new" insured persons based on their affiliation to the insurance scheme before or after 1 January 1993, and sets stricter conditions for awarding benefits and calculating pensions for newly insured persons. In 2008, Law 3655/2008 provided for the extensive consolidation of social insurance organizations; however, the distinct insurance schemes still in force remained intact.

As to health care protection, first health insurance-funded services appeared as early as 1836, while the hospital treatment system began in 1937 with public healthcare institutions. In 1979, a draft plan for a National Health Service was introduced, and in 1983, the Greek National Health System (ESY) was established by the Socialist Government, aiming to create a unified, universal, and equitable public health care system to replace the fragmented post-World-War-II structures. The system's early focus was on centralizing public hospitals, developing primary care centers, and providing comprehensive, free healthcare for all citizens. Several regulations to update the National Health Service have been passed since 2001.

The legislation remains extremely complex because insurance organizations have consolidated through mergers within e-EFKA. However, the separate status of each merged organization is being maintained until uniform regulations are created and issued. This has not yet been achieved. Therefore, the inequalities regarding the conditions and scope of benefits for e-EFKA-insured persons persist, particularly with regard to invalidity pensions, as well as sickness and maternity benefits, both in kind and in cash. The separate pension scheme for civil servants also raises issues. Based on the Court of Auditors' case law, it is moving increasingly away from the philosophy of Law 4387/2016 and the basic idea of uniform contribution and benefit calculation.

2.2. Constitutional Law Framework

The main sources of social protection are the Constitution of Greece (adopted in 1975, amended in 1986, 2001, 2008 and 2019), the International and European Social Security Law and various types of national legislation (statutory law, emergency law and acts adopted by

legislative delegation). Sources of social protection law are also general principles of law and jurisprudence.

Since the constitutional social rights are not enforceable, the right to social insurance, the right to health protection and the right to welfare protection are usually combined with other fundamental rights and principles, such as the right to the individual's dignity (Art. 2 § 1) or the free development of the personality (Art. 5 § 2).

Greece has a mixed system of social protection (Bismarckian for social insurance and social welfare and Beveridgean for health protection).

2.2.1. Article 22 § 5 of the Constitution

Article 22 § 5 of the Constitution stipulates that the social insurance of employed persons is the responsibility of the State. The Constitution establishes a social insurance system of the Bismarckian type, i.e. it covers employees and self-employed persons, freelancers and farmers in the event of an insurance risk – with benefits financed mainly through contributions and replacing the income of the insured persons from lost work.

Article 22 § 5 of the Constitution does not apply to civil servants. Their pension right is founded on the special relationship between them and the State and is based mainly on Articles 103, 98, 73 § 2 and 80 of the Constitution. Moreover, it is the Court of Auditors (not the administrative courts) that has jurisdiction over civil servants.

The legislator specifies that the State has to "care" for social insurance according to the given economic, political and social situation. The creation and expansion of several schemes reflecting different occupational groups was the result of the piecemeal introduction of social insurance in Greece and the establishment of a Bismarckian-type insurance system.

2.2.2. Article 21 § 3 of the Constitution

Article 21 § 3 of the Constitution establishes the right to health protection. Healthcare is based on a universal healthcare system provided by the National Health System (ESY), which was created in 1983 based on the model of the National Health Service of the U.K. (Beveridge model). At the same time, private health care providers are also active and have a significant share of the health care market, despite the existence of the National Health System.

2.2.3. Article 21 § 1, 2, 4, 5 of the Constitution

Article 21 of the 1975 Constitution identifies certain groups as vulnerable groups entitled to social welfare, presumably because the constitutional legislator considers them to be in need of protection. However, the State's responsibility is not limited to these groups. For many of them (children, large families, persons with disabilities, especially persons with disabilities resulting from war), there were also provisions in previous constitutions.

The right to social welfare consists of the obligation of the State to take positive measures to protect the persons referred to in Article 21 and to protect the family and the poor. These measures, in addition to the guaranteed minimum income, which is horizontal in nature, concern targeted benefits, services and institutional interventions, such as leave to care for a child with disabilities, the adaptation of the workplace to enable access and use by persons with disabilities, etc.

2.2.4. Article 28 § 1 of the Constitution – International Treaties

According to Art. 28 § 1 of the Constitution, ratified international treaties take precedence over any conflicting national legislation.

Among the multilateral agreements that apply to Greece are the ILO Social Security (Minimum Standards) Convention No. 102 of 1952, as well as several important Council of Europe treaties, including the European Code of Social Security (ETS No. 048 of 1964), the Revised European Social Charter (ETS No. 163), and the Additional Protocol to the European Social Charter Providing for a System of Collective Complaints (ETS No. 158) which have been in force for Greece as of 10/06/1982, 1/05/2016, and 1/08/1998, respectively.[15] Of the European Union's secondary social legislation, Regulation (EC) 883/2004 of the European Parliament and of the Council on the coordination of social security systems and Regulation (EC) 1231/2010, which extends the rules of free movement to third-country nationals, are the ones most frequently applied in practice.

There are several bilateral agreements between Greece and countries that regularly receive or send workers, such as the USA, Canada, Australia, New Zealand, Argentina, Venezuela, Brazil, Egypt, Moldova, and others.

3. THE ORGANIZATION OF THE SOCIAL PROTECTION SYSTEM

The social protection system includes social insurance schemes, health protection and social assistance. Social insurance is based on three pillars of protection, in accordance with the guidelines of international organizations: mandatory insurance, optional occupational insurance and private insurance/savings.

[15] The European Committee of Social Rights (a human rights body within the Council of Europe to monitor the implementation of the European Social Charter) has addressed several social rights issues in Greece through collective complaints, in particular issues related to migrant children's rights, and to access to and affordability of health care, due to austerity measures adopted since the 2008 economic crisis. In December 2023, Greece submitted an ad hoc report on the cost-of-living crisis, available at: https://rm.coe.int/greece-ad-hoc-report-on-the-cost-of-living-crisis/1680ae13f8.

According to the European System of Integrated Social Protection Statistics (ESSPROS) for 2022, Greece distributed social protection benefits by function as follows: 22.9% of expenditure was allocated to sickness and healthcare benefits, 3.8% to disability, 51.8% to old-age benefits, 9.9% to survivors' benefits, 5.6% to family and child benefits, 3.7% to unemployment, 0.8% to housing and 1.6% to social exclusion.[16] The fact that the public pension insurance accounts for the largest share of expenditure demonstrates its importance to the Greek legislator and the society.

3.1. Mandatory Social Insurance Schemes

The Electronic National Social Insurance Institution (e-EFKA) is the public insurance institution for employees, non-employees (self-employed persons, workers and farmers) and civil servants for pension benefits (PAYG main insurance, supplementary insurance), cash sickness benefits and lump-sum benefits. The e-EFKA is the legal successor to all rights and obligations of the preexisting social insurance organizations that have been merged into it.[17]

For all specific issues not regulated by Law 4387/2016, the rules of the previous social insurance institutions that merged into e-EFKA apply *mutatis mutandis*. To date, the uniform regulations provided for in Law 4387/2016 have not been issued. As a result, the legislation and the functioning of the e-EFKA have not been simplified yet.

According to the data of December 2024, the total number of main pensioners was 2,502,297 and the expenditure on main pensions was EUR 2,627,952,847.66. There were 1,904,025 old-age pensioners, 174,562 disability pensioners, 384,453 survivor pensioners, 14,090 uninsured elderly pensioners and 25,167 other pensioners.

To enhance income security in old age, the Supplementary Capitalization Insurance Fund (TEKA) was created by Law 4826/2021 for the supplementary insurance of employees, self-employed persons, freelancers, farmers and civil servants. It insures persons who entered the labor market on or after 1/01/2022 and persons who have chosen to switch from the e-EFKA supplementary insurance scheme by 31/12/2024 and were under 35 years of age at this point in time.

TEKA aims to create reserves and invest in the real economy in order to stimulate growth. It also aims to address the issue of demographic aging, as the funded system is considered less sensitive to this issue. TEKA follows rules similar to those of occupational pension funds (TEA) in terms of governance and investment.[18]

[16] European System of Integrated Social Protection Statistics (ESSPROS), 2022.

[17] E-EFKA is the result of the integration of the Unified Fund for Auxiliary Social Insurance and Lump-Sum Benefits into the Unified Social Security Fund.

[18] See Directive (EU) 2016/2341 of the European Parliament and of the Council of 14 December 2016 *on the activities and supervision of institutions for occupational pensions (IORP II Directive),* transposed by Law

With the creation of TEKA, mandatory supplementary insurance in Greece is divided into e-EFKA, which follows the pay-as-you-go system; and TEKA, which follows the funded system. However, e-EFKA insurance will be phased out as all eligible persons entering the labor market after 2022 will be compulsorily insured in TEKA.

With regard to the financial difficulties of the transition, and in particular the financing of the pensions of those insured under the pay-as-you-go system, the legislator has made a specific provision in Article 59 of Law 4826/2021, which stipulates that the State shall ensure that the resources of the mandatory supplementary pension branch of the e-EFKA are covered and that the State guarantees the adequacy of the benefits of the insured and pensioners in this branch over time.

In addition, a few special benefit schemes continue to exist for particular privileged groups. These schemes are administered by private entities which substitute the mandatory insurance schemes of e-EFKA or TEKA, and may provide a broad range of benefits:

- EDOEAP is the sickness, supplementary and lump-sum insurance institution for the employed and self-employed in the media sector (Law 4498/2017).
- Four pension funds, which follow the funded system, insure pharmacy workers, insurance workers, supermarket workers, and workers in the oil industry (Art. 36 of Law 4052/2012).
- The Bank of Greece, in accordance with Article 64 Para. 1 of Law 3863/2010, insures its employees instead of e-EFKA for main insurance, supplementary insurance, cash sickness benefits and lump-sum benefits.

All the abovementioned mandatory main and supplementary insurance institutions are subject to the supervision of the Minister of Labor and Social Insurance and of the National Actuarial Authority. The funded ones are, in addition, subject to the supervision of the Securities and Exchange Commission.

The National Organization for the Provision of Health Services (EOPYY), established by Law 3918/2011 as it was amended by Law 4238/2014, is responsible for providing sickness benefits in kind to employees who have their main insurance with e-EFKA. EOPYY is the only social insurance organization subject to the supervision of the Minister of Health.

Following the renaming of the Labor and Employment Agency (OEAD) in 2022, the "Public Employment Service" (DYPA)[19] is the public body administering unemployment benefits. DYPA insures employees against the risk of unemployment and maternity. It also provides financial

4680/2020 (Government Gazette A 72) and Law 5078/2023 which introduced reforms to professional insurance legislation, pension arrangements and other provisions in Greece.

[19] Art. 3, Para. 1 of Law 4921/2022.

assistance in the event of underemployment for self-employed persons, farmers and freelancers. At the same time, DYPA offers social services that are integrated into the employment support policy and grants social welfare benefits for the unemployed, such as the long-term unemployment allowance.

DYPA is subject to the supervision of the Minister of Labor and Social Insurance.

3.2. Occupational Insurance Schemes (Second Pillar)

To a minor extent, occupational pension funds can provide second pillar old-age benefits by way of optional insurance schemes. They consist of

- occupational pension funds that are subject to occupational insurance legislation[20] and supervised by the Bank of Greece. There are about 25 funds in operation, but with a small number of enrollees, low reserves and therefore little impact on social protection;

- mutual funds that operate in accordance with the regulations governing associations. These funds are closely linked to trade unions. They are under the supervision of the Minister of Labor and Social Insurance.

The future of optional supplementary insurance in Greece remains uncertain, as the contributions for the mandatory main and supplementary insurance take up a large part of monthly salaries (see Sec. 4). Furthermore, it is expected that TEKA will achieve the objective of enhancing the main pension through the implementation of a funded system.

3.3. Private Insurance and Savings (Third Pillar)

Last but not least, private insurance companies are considering the utilization of group life insurance plans for employees through their employers and for self-employed persons through their professional or scientific organizations (see Art. 13, Para. 2, Legislative Decree 400/1970). The development of group insurance is encouraged by the tax provisions of Law 5078/2023 that unify the taxation of pension funds, mutual funds and group insurance.

Savings schemes that link savings to retirement or other biometric risks and provide some tax incentives have not been established.

[20] Law 5078/2023 incorporating Directive (EU) 2016/2341 of the European Parliament and of the Council of 14 December 2016 (IORPS II Directive).

3.4. The Healthcare System

Greece, since 1983, has been operating a centralized national health system (ESY) that provides near-universal coverage.[21] It is financed through a single health insurance fund, the National Organization of Health Services (EOPYY), along with substantial funding from the government budget. EOPYY acts as the single purchaser of publicly funded health services, contracting with both public and private providers.[22]

Key elements of the ESY are universal access to high-quality health services, provided equally to all those in need and based on a direct or third-payer system. The State (Ministry of Health) is responsible for the extensive regulation of the entire system. ESY health professionals (doctors, nurses, paramedics, etc.) and administrative staff are civil servants paid by the State. Infrastructure and equipment are also largely funded by the State. Healthcare services again are financed by contributions of the insured employees, pensioners and unemployed to the National Health Insurance Fund (EOPYY). Although the share of public financing for healthcare grew slightly in recent years, out-of-pocket payments by households are important, mainly due to co-payments for services outside the benefits package, but also due to informal payments.[23]

Initially the ESY included mainly hospitals. Reform efforts since 2017 have aimed to strengthen community-level primary care as a gateway to secondary (hospital) care. However, this reform is being implemented gradually and is not yet complete. The public health system is facing staff shortages in doctors and nurses. In December 2022, the government introduced new measures to address this problem by allowing private sector doctors to provide some services in the public health system and, vice versa, by allowing ESY doctors to provide services in the private sector to increase their income.

Alongside the public health services (ESY), the private healthcare sector has developed significantly. It is funded by EOPYY up to the amount that the insured would have paid for the same care in the public sector. Patients themselves and/or their private insurance companies cover the excess amount. However, problems have recently arisen due to the high increase in

[21] Law 1278/1982 established the Central Health Council within the Ministry of Health. Law 1397/1983 set up the NHS, and Law 1316/1983 enacted the National Pharmaceutical Agency, the Central Drug Depository and the National Drug Industry. Law 2889/2001 established sixteen Health Regions affiliated to the Regional Health System (PESY). In 2005, they were merged into seven by Law 3329/2005 and Law 4486/2017 on primary health care (that replaced previous legislation). Law 5129/2024 established the National Agency for the Prevention and Treatment of Addictions, Codified Law on the personal physician 5157/2024 and Codified Law for completing the psychiatric reform (5127/2024).

[22] OECD/European Observatory on Health Systems and Policies (2023), Greece: Country Health Profile 2023. State of Health in the EU, p. 9.

[23] 13% of Greek survey respondents in 2022 reported that they had to give an extra payment or a valuable gift to a nurse or a doctor, or donate to the hospital (in addition to official fees) when visiting a public healthcare setting, ibidem.

premiums charged by private insurance companies, which has made it difficult for their policy holders, especially the elderly, to continue their insurance.

3.5. Social Welfare

Law 4520/2018 created the "Organization of Social Solidarity Welfare Benefits (OPEKA)" with the aim of establishing a unified and more effective organization. The mission of OPEKA is: i) to provide social benefits, allowances, financial assistance, and social services, financed from the State budget in order to ensure financial support and social integration for families and vulnerable groups of the population; ii) to implement, execute and manage programs, actions and activities related to the social policy of the Ministry of Family and Social Cohesion; iii) to provide benefits and services of a social, educational, cultural and recreational nature through the "Rural Home Account" of Law 300/2002.

Local government also has certain responsibilities when it comes to tackling poverty and taking welfare measures beyond the benefits provided by OPEKA.

Private organizations play a crucial role in supplementing social welfare services, particularly since the economic crisis. They provide essential support, including food, clothing, shelter, and healthcare, often addressing gaps in the State's capacity.[24] Private organizations can be divided into for-profit[25] and non-profit organizations.[26] All private welfare organizations are prohibited from providing organized social services related to the protection of children, persons with special needs, the elderly, the young, or the chronically ill, or carrying out similar activities until they have been granted a license by the relevant region. They also must have property dedicated to fulfilling their statutory purpose. However, they may receive additional and conditional funding from the State.[27]

[24] Examples of private organizations that have taken significant action for children include the Smile of the Child, the Centre for Child Abuse and Neglect (operating at the Aghia Sophia Children's Hospital), the Home for Adolescents and Young Girls, and church institutions and private initiative associations such as SOS Children's Villages

[25] For-profit organizations have a corporate form, including the social cooperative (see Law 4430/2016, 'Social and Solidarity Economy').

[26] Non-profit organizations operate as associations of persons, unions, charitable associations, charitable foundations, including those derived from provisions in wills or donations during or after someone's lifetime, social cooperative enterprises (KoiNSEP), and micro, small and medium-sized enterprises (MSEs), which usually have the form of an association of persons, but may be organized as a civil non-profit company.

[27] Programme contracts that aim to coordinate action and intervene more effectively in the social integration of individuals and groups, and the design and implementation of social care and volunteering programmes may be concluded between public authorities and any public or private non-profit organization specially certified or registered with the Ministry of Social Welfare. Organizations contracted to implement programme contracts may be financed from the public investment programme, the regular State budget, or their own budgets (Art. 11, Para. 1 of Law 3106/2003).

4. FINANCING

Financing of social insurance is based primarily on contributions and secondarily on taxation. The ESY is financed primarily from taxes and secondarily from contributions; social welfare protection is exclusively financed from tax revenue.

Insurance contributions follow different rules for employees and civil servants on the one hand, and for self-employed persons, freelancers and farmers on the other.

4.1. Contributions for Employees and Civil Servants

Social insurance contributions are shared between employee and employer, the latter paying the bigger share. The rates for social insurance contributions are set for each risk separately. Following several reductions in 2020 and 2021, the total contribution rate reached 36.16% in 2024, split between employee (13.87%) and employer (22.29%). As of 2025, the total contribution rate was reduced by one percentage point to 35.16%.

The social insurance contribution rate to the main pension system is currently (2024/2025) set at 20% (13.33% for employers and 6.67% for employees), calculated on all types of monthly salaries. The maximum contribution base for the primary social insurance fund (EFKA) is equal to ten times the minimum standard wage of employees over the age of 25 and amounts to EUR 7,572.62 monthly (as of January 2025, up from EUR 7,373.53 in 2024).[28] Increased contributions are paid for occupations classified as arduous and unhealthy, and for certain enterprises whose activity poses an increased risk.

The contribution rates for health protection (in cash and in kind) amount to 6.10% (2025)[29] of salaries up to the contribution ceiling. The contribution rate for supplementary pension insurance with TEKA or e-EFKA is set at 6% of salaries, and for unemployment insurance at 2.4% of salaries in 2025. Both rates are equally divided between employers and employees.[30]

Contributions for lump-sum benefits are paid by the insured person and amount to 4% on all types of monthly salaries.

[28] From 1/01/2025, the contribution ceiling is adjusted by the rate of change of the wage index. In 2024, the adjustment was based on the percentage change in the average annual general consumer price index of the previous year.

[29] Down from 7.10% in 2024, with an unequal distribution between employer and employee. Sickness contributions amount to 6.10% of employees' earnings, divided into 5.45% for benefits in kind (1.65% for the insured and 3.80% for the employer) and 0.65% for cash benefits (0.40% for the insured and 0.25% for the employer).
The insurance rate covers healthcare benefits in kind, sickness cash benefits, maternity benefits and benefits in case of accidents at work and occupational diseases.

[30] Employer liability to pay for unemployment insurance arises only if the employer pays wages of more than EUR 1,500. Before 2025, the employee had to pay a higher share in the unemployment insurance contribution than the employer.

4.2. Contributions for Self-Employed Persons, Freelancers and Farmers

Table 1: Contributions of Self-Employed Persons and Freelancers

Insurance categories	Contributions for the main pension (€)	Contributions for sickness benefits in kind (€)	Contributions for sickness – cash benefits (€)	Total amount of contributions (€)
1st	180.58	69.90	6.99	244.65
2nd	216.70	69.90	69.90	293.50
3rd	274.95	69.90	69.90	351.84
4th	346.01	69.90	69.90	422.90
5th	429.89	69.90	69.90	506.78
6th	582.50	69.90	69.90	659.39

Initially, Law 4387/2016, in Articles 38-41, provided for a uniform contribution per insurance branch for all employees, calculated on the actual income from work/employment, with a ceiling as established in Article 38. The Council of State judged that this provision was unconstitutional. As of 1/01/2020, self-employed persons have to pay the main pension and health insurance contributions based on one out of six insurance categories provided for by law, which they can choose from. There is also a special category of insurance with lower contributions for young self-employed persons, freelancers and farmers during the first five years after starting work. This benefit can only be used once by a newly insured person and does not apply to pensioners who take up work after retirement. The contributions of farmers, which are currently lower than those of the self-employed and freelancers, will be gradually aligned in the coming years.

With regard to the supplementary insurance and the lump-sum benefits, self-employed persons and freelancers may choose one out of three options, as specified in Table 2 on the following page.

Table 2: Supplementary Insurance and Lump-Sum Benefits

Insurance Categories	Supplementary Insurance (€)	Lump-Sum Benefits (€)
1st	45.42	30.29
2nd	54.76	36.12
3rd	65.25	43.10

There is great concern about how to find sufficient resources to keep the pension system sustainable in the coming years while ensuring adequate benefits, as Greece has a ratio of 1.3 workers to 1 pensioner and this ratio is not expected to improve (at least not in the near future).

In addition to contributions, the system's revenue includes investment income, surcharges (due to irregularities in the payment of contributions) and 20% of any amount received from the sale or more efficient management of public property or property owned directly or indirectly by the public sector.

5. SOCIAL PROTECTION BENEFITS

5.1. Old-Age Pensions

Pensions are currently (as of May 2016) based on a unified multi-tier (public) statutory pension scheme comprising the following parts: (1) a national non-contributory flat-rate pension (national pension); (2) a contributory compulsory (primary) pension (PAYG scheme); (3) a contributory supplementary (secondary) pension based on a notional defined-contribution (NDC) scheme that is gradually being replaced by a new funded scheme, introduced in September 2021; (4) lump-sum retirement benefits that are contributory for specific categories of insured persons (civil servants, military staff, engineers, and lawyers), provided under a NDC scheme. There are also a few supplementary pension schemes in the form of occupational pensions funds and (voluntary) personal pension plans. Coverage rate of occupational pensions funds is estimated to be less than 5% of the working-age population (aged 15-64). Personal pension plans are the least developed form of old-age protection.[31]

[31] European Commission, Greece, in: 2024 Pensions Adequacy Report, vol. 2, 2024, p. 120.

5.1.1. Main Old-Age Pensions

Old-age pensions are granted on the condition that the required insurance period and age have been completed and that any outstanding contributions have been paid or settled.

The general requirements to qualify for a full old-age pension are an insurance period of 40 years and having completed the age of 62 or an insurance period of at least 15 years and the pensionable age of 67. One year of insurance is equivalent to 300 days of insurance. A reduced pension can be claimed with at least 15 years of insurance and an age of 62.

At the same time, and until at least 2030, special provisions will be in place to allow a pension to be granted on more favorable terms under the previous rules for farmers.[32] The rationale behind these provisions is to protect the rights of those who have acquired rights under the pre-existing provisions and those who are very close to acquiring rights, given that the insurance status of farmers differed greatly from that of other insured persons.

The pension is the sum of the national pension, which is a flat-rate amount financed by the State budget, and the contributory pension, which is financed by contributions paid by the insured person. The national part of the pension is intended to combat poverty and social exclusion. The contributory part of the pension aims to maintain the previous standard of living and varies according to the income or salary that has been subject to social insurance contributions. Both parts make up the monthly paid pension, which is guaranteed by the State. It is accepted that the State guarantee does not relate to the amount of the pension as such, but to the provision of a pension sufficient for the pensioner to have a decent standard of living.[33]

The National (Flat-Rate) Part of the Pension

To qualify for the national pension, a person must have resided permanently and legally in Greece for at least 15 years between the age of 15 and the year in which they reach the age limit for receiving the pension. This condition does not apply to persons who acquire the right to a pension by completing less than 15 years of insurance; in such cases (which apply mainly to people with disabilities) the national pension cannot be less than the amount corresponding to 15 years of pensionable service.

[32] According to Art. 99 of Law 4387/2016, a transitional pension calculation regime is in place for farmers, alongside the gradual implementation of the provisions set out in Articles 7, 8, 27 and 28 of Law 4387/2016 regarding the granting of national and contributory pensions. For pension applications submitted in 2017 by former OGA-insured persons, the pension consists of the sum of two partial amounts. The first is subject to Art. 40 of Law 4387/2016, and the second is 6.20% of the sum of the national and contributory pension.
These percentages will change in subsequent years, with only the national and contributory pension being granted from 1 January 2031 onwards, in accordance with the provisions of Law 4387/2016.

[33] According to data for April 2023, 29.06% of pensioners receiving the main (contributory) pension get less than EUR 500 gross per month; see IDIKA, Monthly Review of Pension Provisions – April 2023, cited in European Commission, op. cit., p. 121, footnote 232.

In 2024, the national pension was set at EUR 426.17 per month, payable in full upon completion of 20 years of insurance. The national pension amount is reduced: a) by 2% for each year of insurance less than 20 years if 15 years have been completed. Therefore, with 15 years of insurance, the national pension amounts to EUR 372.39 per month; b) for old-age pensioners, it is reduced by 1/40 for each year less than 40 years of residence in Greece between the age of 15 and retirement age. In addition, the national part of the old-age pension is reduced by 1/200 for each missing month if the claim is made before the retirement age for a full pension.

There are special favorable rules for cases such as the spouse or parents of a disabled minor, women with three or more children, etc.

The Contributory Part of the Pension

The contributory part of the pension is calculated depending on

- the years of insurance taken into account by applying coefficients of replacement per year, which start from 0.77% for each one of the first 15 years of insurance, gradually increasing per year to the maximum coefficient, which is 2.55% for the 36th-40th year of insurance and 0.50% for every year over 40 years of insurance, and
- the average pensionable earnings of the insured (the earnings on which the insured person has paid contributions) from the year 2002 to the date of retirement.

The replacement rate of the pensionable earnings is calculated for each year of insurance, according to the following table. For a total of 40 years of insurance (i.e. for the full pension), the replacement rate is 50% of the pensionable earnings.

Table 3: Replacement Rates

Years of Insurance		**Replacement Rate per Year**
From	To	
0	15	0.77%
15.01	18	0.84%
18.01	21	0.90%
21.01	24	0.96%
24.01	27	1.03%

Years of Insurance		Replacement Rate per Year
27.01	30	1.21%
30.01	33	1.98%
33.01	36	2.50%
36.01	40	2.55%
40.01 and more		0.50%

Source: https://rm.coe.int/greece-reportart74-n-38-2020-website/1680a1856a

The replacement rate applies to each year, as indicated in the table. So, for example, with 15 years of insurance, it is 0.70 x 15 = 11%. The total replacement rate for 40 years of insurance is 50%. This percentage was deemed sufficient by the Council of State. For example, with a pensionable income of EUR 1,200, the full old-age pension (i.e. with 40 years of insurance) of the contributory part of the pension corresponds to EUR 600 (EUR 1,200 x 50%) and the national flat-rate part corresponds to EUR 426.17. The total full pension is EUR 1,026.17. Thus, the total replacement rate of the main pension is 85% (EUR 1,200/EUR 1,026).

The pension is subject to deductions, such as tax and health insurance contributions.

Pensions in payment are adjusted annually according to an index equal to the sum of the annual percentage change in GDP and the percentage change in the average annual Consumer Price Index, divided by two. It must not exceed the average annual change in the Consumer Price Index (Art. 25, Para. 4a of Law 4670/2020). In addition, every three years, pensions are adjusted under a special law to ensure long-term sustainability of the social insurance system (Art. 25, Para. 5 of Law 4670/2020).[34]

According to Article 120 of Law 4623/2019 of 1 January 2019, the total gross amount of each pension paid, if part of the insurance period was completed by 31 December 2016, may not exceed 12 times the national pension with 20 insurance years, as in force at any given time. Therefore, from 1 January 2025, the ceiling is EUR 5,236.80 (EUR 436.40 x 12), including all types of pension increases but not disability allowances.

Article 22 of Law 4997/2022 reintroduces the maximum amount for the supplementary pension, if part of the insurance period was completed by 31 December 2014, setting it at 6/20 of the maximum amount of the main pension. However, in its Decision 949/2001, the

[34] Indexation had been frozen until the end of 2022 as part of the austerity measures implemented in Greece.

Council of State accepted that, if the supplementary pension is purely contributory, i.e. financed exclusively by employee contributions, then imposing a ceiling is unconstitutional.

5.1.2. Supplementary Mandatory Old-Age Pensions

Supplementary insurance is compulsory for all salaried workers, irrespective of their working relationship. As to the self-employed and freelance professionals, supplementary insurance is compulsory for certain groups (e.g. engineers and lawyers) and optional for all the others.

Mandatory supplementary pensions are granted according to the conditions set by the competent supplementary pension institution (e-EFKA supplementary pension insurance branch or TEKA or compulsory occupational pension fund). As a general rule, in order to receive a supplementary pension, the insured person must be entitled to a main pension for the same reason (in this case, old age) and have at least 15 years of supplementary insurance.

Different calculation rules apply depending on the starting date of the insurance. Under e-EFKA, supplementary pension for the insurance period before 2015 is calculated by multiplying the years of insurance by 0.45% of the pensionable earnings of each insured employee.[35] For the insurance period from 2015 onwards, the supplementary pension is calculated on the basis of the contributions paid into the individual pension account plus their returns from investment at retirement. The rules provide for a negative return guarantee to ensure that the insured person will get back the amounts paid in social insurance contributions in real terms.

Supplementary pensions are adjusted, based on the annual change in total 'contributory earnings' (i.e. the salaries and earnings on which supplementary insurance contributions have been calculated) over the last two years.

Members of the fully funded TEKA scheme with at least 15 years of contributions (from ETEAEP and/or TEKA), will be entitled to a lifetime annuity at retirement age (67 years).

Self-employed persons must have paid their contributions. The amount of the pension is calculated on the basis of the balance of the individual account at the time of retirement, taking into account the approved mortality table and a so-called ‘discount rate’, which, however, is not yet specified.[36]

If the insured person does not meet the conditions for entitlement to a pension under the TEKA, they can apply for reimbursement of the contributions actually paid (Art. 53 of Law 4387/2016).

[35] In the case of self-employed persons and professionals, the pensionable earnings are calculated on the basis of contributions, which are considered to be equal to 6% of a person’s earnings.
[36] Art. 52, Para. 4 of Law 4826/2021.

5.1.3. Mandatory Lump-Sum Benefit

The "lump-sum benefit" is part of the mandatory social insurance system and is granted to insured persons if they receive the statutory main pension due to old age or permanent disability. The purpose is to supplement retirement income and mitigate the transition from active work to retirement.

The benefit consists of two parts: the part corresponding to the insurance years until 31 December 2013, and the part corresponding to the insurance years from 1 January 2014 onwards which is calculated based on the NDC system (Art. 35 of Law 4387/2016 as replaced by Art. 31 of Law 4670/2020).[37]

Insured persons who do not fulfill the eligibility criteria for a lump-sum benefit can apply for a refund of the individual contributions they have paid, without time limit.

A special scheme applies to those insured with TEAPASA (persons employed in the security forces).

5.1.4. Supplementary Optional Pensions and/or Lump-Sum Benefits

Optional pensions and/or optional lump-sum benefits depend on the statutory provisions of the pension funds. However, Article 13 of Law 5078/2023 sets out minimum conditions for retirement and early receipt of these benefits. The latter are also linked to a more severe tax treatment.

5.1.5. Cumulation of Pension Benefits with Earnings from Work

Provisions concerning the employment of pensioners have been amended several times.[38] Art. 114 of Law 5078/2023 stipulates that as of 1/01/2024, pensioners who decide to continue working will receive their full main and supplementary pensions. The pension will only be suspended if the retired person is employed by a public entity after retirement and has not reached the age of 62. Employed pensioners pay the contributions applicable to their

[37] For years prior to 2014: (a) Employees: At a contribution rate of 4%, the lump-sum benefit is 60% of earnings up to 31 December 2013 multiplied by the number of years of insurance. The average shall be increased each year in accordance with the provisions of Art. 8, Para. 4 of Law 4387/2016. (b) Non-employees: With a contribution of 4%, the lump sum is calculated as for employees, except that the earnings are equal to the average of the prices of the insurance categories for which contributions were paid in the last five years prior to 2014, as these prices were established in the year in which the five-year period ends.
For the years after 2014: The part of the lump-sum benefit attributable to the insurance years from 1/01/2014 onwards is calculated on the basis of the pay-as-you-go system of defined contributions with notional capitalization for employed and self-employed persons. The insurance contributions paid from 1 January 2014 for each insured person are kept in individual accounts. Based on the principle of equivalence, the amount of the lump-sum benefit will be equal to the accumulated value of the contributions at the time of retirement. The accumulation of contributions is calculated by applying a notional rate of return, i.e. the annual percentage change in the member's pensionable earnings.

[38] See Art. 20 of Law 4387/2016.

employment. They also have to pay an additional levy, a so-called non-contributory resource, for the e-EFKA. If the pensioner is an employee, the supplementary non-contributory resource is 10% of his or her insurable earnings (7.7% for the compulsory main insurance and 2.3% for the compulsory supplementary insurance). If the retiree is self-employed, the non-contributory resource is equal to 50% of the contributions for the chosen insurance category for the main and supplementary insurance. In no case may the supplementary contribution exceed 12 times the amount of the national flat-rate part of the pension.

5.2. Welfare Benefits for the Uninsured Elderly

Uninsured persons over the age of 67 are entitled to a means-tested monthly solidarity benefit financed entirely by the State. It is currently (2024) at EUR 399.54 and may be adjusted by ministerial decree. Recipients must not be entitled to any other pension, insurance or social benefit in Greece or abroad. They should have resided legally and continuously in Greece for at least 15 years before applying. Their individual annual taxable income should not exceed EUR 4,320.00 or, in case of a couple, their family taxable income should not exceed EUR 8,640. In 2016, a wealth threshold was established. The value of their assets should not exceed EUR 90,000.00 for real estate property. Once the eligibility conditions are met, the benefit is paid in full to those who have resided in the country for at least 35 years. Otherwise, there is a reduction of 1/35 for each missing year of residence.

A special housing assistance allowance covers uninsured elderly persons over 67 years of age who live alone or as a couple in rented accommodation (Articles 24 to 30 of Law 4576/2020)[39]. Their annual income should not exceed EUR 4,320 (or EUR 8,640 for a married couple). Recipients of the welfare pension for uninsured elderly persons (and/or non-contributory disability allowances) are entitled to the housing assistance, provided they meet the means-test criteria. Beneficiaries must have been legal and permanent residents in Greece for the last 12 years prior to the application. The maximum monthly amount of the assistance is EUR 362.

5.3. Survivors' Pensions

5.3.1. Main Survivors' Pensions

In case of death of the insured person or pensioner, survivor pensions are paid to surviving spouses or civil partners, children, and, in some cases, a divorced spouse and other dependents if the deceased had sufficient social insurance contributions. The pension amount depends on the deceased's contribution record, the beneficiary's status (spouse, child, etc.), and their age or circumstances.

[39] 'Measures to support workers and vulnerable social groups, social security regulations and provisions for the support of the unemployed", Government Gazette A 235, 26/11/2020.

The surviving spouse is entitled to a pension if he or she is at least 55 years old at the time of the death of the insured person or pensioner – regardless of the duration of the marriage. If the death occurred before the age of 55, the pension is paid to the surviving spouse for three years and is suspended until the surviving spouse reaches the age of 67. There is no interruption if the surviving spouse has children or has a degree of disability of at least 67%. A cohabiting partner is fully treated as a spouse in terms of any social insurance or welfare rights or restrictions.[40] Law 4356/2015, implementing a judgment of the European Court of Human Rights against Greece, extended protection to same-sex couples by opening up the civil partnership agreement originally established by Law 3719/2008 for heterosexual couples only.

A divorced spouse is entitled to a pension if the following conditions are cumulatively met[41]: a) at the time of his/her death, the former spouse paid or was obliged to pay alimony to the divorced spouse; b) the marriage must have lasted at least ten years before its dissolution by an irrevocable court decision; c) the divorce is not due to a serious breakdown in the marital relationship for which the pensioner is responsible; d) the divorced spouse's average monthly personal taxable income must not exceed twice the amount of the social solidarity benefit for uninsured survivors paid by OPEKA pursuant to Article 93 of Law 4387/2016 (from 1/01/2025 the amount is EUR 409.14, and the double is EUR 818.28); e) no other marriage or cohabitation agreement has been concluded.

The children of the deceased are entitled to a pension if they are unmarried or divorced, not in employment and under the age of 24.[42]

The amount of the survivors' pension is calculated on the basis of the amount of the pension to which the deceased spouse or cohabitant was or would have been entitled, divided between the beneficiaries in accordance with Article 12 of Law 4387/2016, and may in no case exceed the entitlement of the deceased. If it exceeds it, the children's share will be reduced. In particular:

For the surviving spouse or cohabiting partner, the benefit is 70% of the deceased's pension if the benefit is granted after 17/05/2019. For pensions awarded prior to this date, the pension is 50% of the deceased's pension. The pension is paid in full for three years from the month following the month of death. If the surviving spouse or partner is gainfully employed or self-employed or receives a pension from any source, the survivor's pension is payable in full for

[40] Cohabitation has now been established as an "alternative family form", i.e. a new legal category between grandparents and agnates, to which the legislator grants rights equivalent to those of grandparents.
[41] The same criteria apply to surviving partners of cohabitation or civil partnership.
[42] In addition, if they are incapable of any gainful activity due to a disability that started before the age of 24, the pension continues to be paid after they are 24 years old. The pension is suspended if they get married.

the first three years after the death and thereafter at a rate reduced to 50%, but must not be less than the minimum pension with 20 years of insurance.[43]

If there are a surviving spouse and a divorced spouse, the above amount is allocated as follows: the surviving spouse receives 75% and the divorced spouse receives 25%, as long as they were married for at least 10 years.[44] If the deceased leaves no spouse, the divorced person is entitled to the percentage of the pension to which the widow/widower would be entitled. In case that there is more than one divorced spouse, the amount of the main and supplementary pensions payable to the divorced spouse in the above proportions shall be divided equally between them. The provision for the divorced spouse also applies to the partner in a civil partnership if the civil partnership has been dissolved and the deceased has entered into a new civil partnership or marriage.

Each child is entitled to 25% of the pension of the deceased parent. If the child is an orphan of both parents, the amount is doubled unless the child is entitled to a pension from both parents. If there is a surviving spouse and children, the pension is paid to the surviving spouse at the prescribed rate and the remainder is divided between the children. If the children are no longer entitled to a pension, the percentage they were receiving will not be paid to the surviving spouse.

The minimum survivors and/or divorced spouse's pension is set at the amount of the full national pension with 20 years of insurance. The statutory minimum benefit is EUR 399.54 per month if the deceased has an insurance record of less than 15 years.

A higher protection level applies to survivors' pensions due to an accident at work or occupational disease, according to Article 31 of Law 4387/2016. The corresponding survivor’s pension cannot be less than twice the national pension.[45] If the deceased's children are also entitled to a survivor’s pension, the minimum amount of their pension is calculated on the basis of the amount of the national pension, taking into account the years of insurance also acquired by the surviving and/or divorced spouse, and is then divided equally between the children. The maximum benefit corresponds to twelve times the full national pension (EUR 5,114.04).

[43] If the marriage took place after the old-age pension became payable, the survivor's pension is reduced, depending on the age difference between the deceased and the survivor, from 1% to 5%. If the insurance record of the deceased is less than 20 years, the above amount declines by 1.25% for each year of insurance which falls short of 20 years, but to not less than 15 years of insurance.

[44] If the divorced marriage lasted for more than 10 years, the pension rate of the surviving spouse is decreased by 1% for each year of marriage after the 10th and up to the 35th year. If the divorced marriage lasted more than 35 years, the pension amount is halved.

[45] EUR 852.34 in 2024.

5.3.2. Supplementary Pensions and Lump-Sum Benefits for Survivors

Survivors can receive additional benefits under the supplementary pension scheme. The benefits for survivors are calculated on the basis of the balance of the deceased's personal account and distributed to the beneficiaries according to Article 12 of Law 4387/2016. This account cannot be less than the accumulated capital of an insured person with 15 insurance years and an income equal to the statutory minimum wage for a full-time worker at the time of the occurrence of the risk. Any difference shall be covered by the State budget.

If the deceased person was covered by a mandatory lump-sum benefit scheme, a surviving spouse (or civil partner) and the children are entitled to an amount in proportion to their inheritance rights. In the absence of a spouse and/or children, the parents and siblings are entitled. Otherwise, the lump sum is paid in accordance with the rules on succession.

Optional supplementary pensions and lump-sum benefits depend on the statutory provisions of the funds.

5.4. Pensions and Welfare Benefits for Persons with Disabilities

A distinction is made between a pension for a common disease, an occupational accident/occupational disease and a common accident. There are also some additional different rules for those insured in the private sector and those insured in the public sector. This report, however, does not refer to the specific rules for civil servants.

The disability pension is paid in full for a degree of disability of more than 80%, but is reduced to 75% for a degree of disability between 67% and 79.99%, and to 50% for a degree of disability between 50% and 66.99%. The final amount of the pension is increased by various allowances i.e. for total blindness etc.

5.4.1. Main Invalidity Pension

Workers insured with the e-EFKA are entitled to a disability pension for a common disease if they stop work/employment and have a degree of disability of at least 50% (including the disability increment based on social or labor market criteria; and have the required period of insurance (Art. 31 of Law 4387/2016): In general, the required insurance period is 15 years (4,500 days) during their whole working life, or one year of insurance (300 days) up to the age of 21, gradually increased to five years by adding an average of five months of insurance for each year after the age of 21 up to the age of 31. If none of these conditions are fulfilled, 5 years (1,500 days) of insurance are required, including two years in the five years preceding the disability. If the insured person has received sickness or unemployment benefit or has retired, the period is extended by a period equal to the period of benefit.

In case of accident at work and occupational disease there is full eligibility as of the first day of insurance (Art. 26 of Law 2084/1992). The amount of the monthly pension for accidents at

work and occupational diseases cannot be less than the amount of the national pension with 20 years of insurance (Art. 31, Para. 2 of Law 4387/2016).

The pension amount is that of the national pension (EUR 426.17) with 20 years of insurance, and is reduced by 2% for every year which falls short from 20 to 15 years of insurance. The amount is reduced further according to the degree of disability.[46] The contributory pension part is based on the years of insurance and the average pensionable earnings starting with the insurance year 2002.

The competent Disability Assessment Centre (KEPA) determines the degree of medical disability (anatomical impairment) and of the insurance disability in percent. The percentage of medical disability may be increased by up to 17 points for persons insured before 1 January 1993 and up to 15 points for persons insured after 1 January 1993 on the basis of social or labor market criteria.

Insured persons in the private sector are entitled to a disability pension following a common accident if half of the prescribed period for the granting of a disability or survivors' pension due to a common accident is fulfilled (Art. 26 of Law 2084/1992).

5.4.2. Supplementary Invalidity Pension

Persons insured under the e-EFKA supplementary insurance scheme are entitled to a supplementary pension if they are entitled to a main pension from their main social insurance scheme for the same reason and if they satisfy the conditions for disability pensions laid down by the legislation of their main social insurance scheme.

In TEKA, the supplementary invalidity pension is calculated on the basis of the balance in the individual account at the time of the decision to grant the main invalidity pension, which may not be less than the accumulated capital in the case of an insured person with 15 years of pensionable service and remuneration equal to the statutory minimum wage for a full-time employee at the time of the occurrence of the risk. Any difference is covered by the State budget.

5.4.3. Special Disability Allowances

There are several disability allowances which, according to Article 11 of Law 4387/2016, will continue to be paid until new uniform rules are established. These allowances are available in case of specific impairments or disabilities: The extra-institutional paraplegia-tetraplegia allowance[47] is granted to insured persons who have been assigned a degree of disability of more than 67% due to paraplegia, tetraplegia, or a disease with equivalent functional

[46] For severe invalidity: to 80% of national pension, for normal invalidity to 75% and with partial invalidity to 50% of the national pension.
[47] Art. 42, Para. 1 of Law 1140/1981.

consequences by the Disability Certification Centres (KEPA). Subsequent legislation has added new categories of beneficiaries, such as those suffering from myasthenia-myopathy, amputation of at least two limbs, etc. This allowance is paid to directly or indirectly insured persons to cover the additional costs caused by their disability and not by their inability to work. Payment of the allowance is suspended if the beneficiary is hospitalised in a non-military establishment for more than 30 days. The monthly amount of the allowance is equivalent to 20 days' pay for an unskilled worker and 10 days' pay in case of a single amputation. The benefit amount for an unskilled worker was EUR 37.04 per day in 2024.

The total disability and blindness allowance[48] is granted to insured persons who, in the event of disability or death, are permanently in a situation requiring the constant supervision and assistance of another person or who are unable to take care of themselves. Old-age pensioners are entitled to this allowance only if they are blind or have been retired on grounds of old age under the special provisions for disability and if they receive a pension based on an actual insurance period of 35 years of insurance. The amount of the allowance is 50% of the amount of the pension paid at the time, excluding family allowances, and may not exceed 20 times the daily wage of an unskilled worker.

The combination of the extra-institutional paraplegia-tetraplegia allowance with the total disability and blindness allowance is permitted for employees. It is not allowed for self-employed and freelance professionals. However, they have the right to choose the allowance with the highest amount.

The quadriplegia-paraplegia allowance can be granted to civil servants insured by the State on the one hand and to uninsured persons on the other. Beneficiaries are: a) tetraplegics-paraplegics with a degree of disability of 67% or more, b) persons suffering from diseases that have resulted in a disability of the same degree and form due to irreversible damage to the spinal cord or its roots, or to nerves or muscles. The allowance consists of a monthly financial support to cover the maintenance and care costs.

Article 36 of Law 4837/2021 introduced a pilot project, the 'personal assistant for persons with disabilities' as a new service benefit for the years 2022 and 2023 in selected geographical areas of the country and for a limited period of time. The program, once evaluated, is expected to be extended throughout the country. The beneficiaries, i.e. persons with disabilities aged 18-65 years, are selected by multidisciplinary committees based on income and social criteria, mainly related to the type of disability, age group, gender, employment status, household composition and living area. 'Personal assistants' are compensated for the services they provide by OPEKA and have to be registered in a register kept by the General Secretariat for Solidarity and Combating Poverty. The program runs for two years for those selected during

[48] Art. 42, Para. 3 of Law 1140/1981.

the law's initial implementation. Those selected in 2023 are entitled to the services of a personal assistant for one year.

5.5. Healthcare and Sickness Insurance Benefits

5.5.1. Services in Kind and Goods

EOPYY provides health care services and goods to insured persons and pensioners of e-EFKA and their dependent family members in accordance with the Single Health Care Regulation. The broad package of public healthcare services is listed explicitly and covers prevention, primary and ambulatory healthcare, hospital treatment, and diagnostic tests and procedures.[49] The system covers also funeral expenses of an insured person or pensioner (but not of their dependent family members).

Entitlement to healthcare benefits in kind is acquired in accordance with the legislation of the sickness insurance funds and branches merged to EOPYY.

For example, in the case of salaried employment (former IKA), sickness benefits in kind are granted to directly and indirectly insured persons from 1 March each year for a period of 12 months, provided that the insured person has completed at least 50 days of work in the previous calendar year or in the 12 months preceding the date of the occurrence of the insurance risk. The 50 days may include days of regular unemployment benefit and days of sickness or accident benefit. Medical care will be provided for the duration of the illness, even if the insured person is no longer entitled to sickness benefit.

For occasional workers covered by a "work stamp"[50] , a minimum of 150 days of insurance in the previous calendar year or 12 months prior to the date of onset or occurrence of the illness is required.

"Insurance capacity"[51] is an extra condition for the access to healthcare services for self-employed persons. Access is denied when the insured persons are not up to date with their contributions. Insurance capacity for 2025 is granted provided that there are no outstanding

[49] According to Art. 1 of the Regulation, services include prevention and health promotion, primary health care, medical care, diagnostic procedures, pre-clinical examinations, physiotherapy, occupational therapy, speech therapy, psychotherapy, pharmaceutical care, dental and oral care, specialised care, other care, hospital care, use of a personal nurse, travel expenses for patients, maternity care and childbirth allowance, hospitalization abroad, provision of therapeutic appliances and prostheses - supplementary care, spa and aero therapy benefits and health rehabilitation benefits.

[50] A "work stamp" is a special payment and insurance system for occasional or short-term employment in Greece, mainly in the agricultural sector and private households (e.g. babysitting). Instead of the employer registering the worker in the full payroll system, they buy and give a work stamp, which represents the wage for a specific job, and the mandatory social insurance contributions.

[51] In the Greek e-EFKA (Unified Social Security Fund) system, insurance capacity refers to a legal entitlement status, that is, the right of an insured person to access social insurance benefits, particularly healthcare services, because the insured person has fulfilled the necessary insurance conditions (e.g. contribution payments or credited insurance days).

claims for the 2017-2024 accounting years. If there are outstanding claims, capacity will be granted per month, provided 2024 is paid and previous years are settled. Exceptionally, the insurance capacity may be extended to insured self-employed persons affected by natural disasters or other natural catastrophes and to workers of the ship-building sector even if they owe insurance contributions (Art. 57 of Law 5092/2024).

Organizations other than EOPYY provide benefits in kind under their own legislation. However, they are obliged to provide sickness benefits at least equal in amount and scope to those provided by the former Social Insurance Institution for Employees (IKA-ETAM).[52]

5.5.2. Maternity Medical Care

Insurance-based medical care benefits are provided if 50 days of work subject to contributions over the preceding year or the 12 months preceding the birth are fulfilled. Benefits in kind encompass medication for pregnancy and confinement and paraclinical examinations, which are free of charge if provided in public hospitals or laboratories of the EOPYY. The insured woman has the right to free-of-charge hospitalization in a public hospital of the National Health System under the abovementioned conditions for healthcare. In a contracted private clinic, the contribution is 30%. In case of childbirth outside a public maternity hospital, or a private or non-affiliated hospital, a one-time financial compensation of EUR 900 (EUR 1,200 for twin pregnancy and EUR 1,600 for triple pregnancy) is paid in place of obstetric care.

5.5.3. Cash Benefits During Illness

This section refers exclusively to cash benefits in the event of sickness provided by e-EFKA. Until a single regulation is adopted, the provisions of the regulations of the sickness insurance organizations merged into the e-EFKA apply. Sickness benefits are generally paid to employed persons and, exceptionally, to self-employed persons, provided that the following cumulative conditions are met:

(a) Incapacity for work due to sickness with medical certification

(b) Absence from work

(c) Previous contributory period. In case of employees covered by the former IKA-ETAM, the allowance is granted under the following conditions:

- for a period of 180 days for the same or different illnesses in the same calendar year, provided that insurance contributions for 100 days of work were paid in the previous year;

[52] Art. 34, Para. 2 of Law 2084/1992.

- for a period of 360 days for the same illness, if insurance contributions for 300 days of work have been paid in the two years preceding the illness;

- for a maximum of 720 days for the same illness, if a) insurance contributions for 4,500 days of work have been paid prior to the illness, including 300 days in the last five years; or b) 1,500 days of work covered by contributions, including at least 600 days in the last five years preceding the incapacity for work are required.

There is a waiting period of three days after notification of the illness for employed persons and more than 10 days for self-employed persons (however, in the case of hospitalization, the allowance shall be paid from the fourth day for both employed and self-employed persons). During the waiting period, the employer pays 50% of the wage.

The amount of the daily sickness allowance during the granted period is equal to 50% of the imputed daily wage of the insurance class to which the employee is assigned, based on the average wage of the sick person in the last 30 days before the onset of the illness, plus 10% for each dependent member of the insured person's family.

5.6. Maternity and Family Benefits

Maternity cash benefits, marriage and childbirth allowances as well as special maternity protection benefits are granted by e-EFKA, and some other maternity benefits by the public Employment Service DYPA. A single regulation for e-EFKA, covering these benefits, is planned but has not yet been adopted.

Maternity and family protection is complemented by social welfare benefits (i.e. childbirth allowance, benefits for large families etc.) and by labor legislation (i.e. leave for employees and civil servants for maternity, child-rearing). Leave provisions include basic maternity leave, special leave for the protection of maternity, paternity leave, parental leave, childcare leave, and carer's leave, as well as leave for children's sickness and for other family-related reasons.

5.6.1. Maternity Benefits for Private Sector Employees

5.6.1.1. Pregnancy and Maternity Allowance (Contribution-Based Benefit)[53]

The pregnancy and maternity allowance is paid by e-EFKA (formerly IKA-ETAM) to the directly insured employed mother under the following temporal conditions: 200 days of insurance in the two years preceding the possible date of childbirth and absence from work. Insurance periods in other former social insurance institutions that grant maternity allowances are counted towards the 200 days of insurance.[54] The pregnancy and maternity allowance is paid

[53] Art. 36 of Law 1846/1951, Art. 9, Para. 2 of Law. 2224/1994 and Art. 11 of Law 2874/2000.

[54] Mothers who are working regularly but are unable to claim maternity benefit from an insurance fund, either because they fail to meet the contributory conditions or because they were uninsured, can apply for a birth grant

for a total of 17 weeks (56 days before the birth, 63 days for postnatal leave if the insured person is absent from work) and is equal to sickness benefit plus family allowances. The 17 weeks (119 days) correspond to the period of leave provided for in Art. 236 of the Labor Code (Decree 62/2025).[55] In the case of premature birth, the benefit is paid after the birth for the entire period. The allowance is calculated based on average earnings over the last 30 days of insurance in the previous year. The employee's average earnings are used to determine her imputed daily wage, based on her previous insurance classification with the former IKA. Once the relevant insurance class has been established, the employee is entitled to receive 50% of the daily wage of that class (plus 10% for each dependent child).

5.6.1.2. Maternity Allowance for Self-Employed (Contributory Benefit)[56]

Self-employed persons are covered by a specific scheme, which provides the maternity allowance as a one-off payment of EUR 800 for freelance professionals (lawyers and healthcare professionals), EUR 600 for traders and craftspeople, and EUR 486 for farmers. The allowance is calculated for a period of 4 months.

5.6.1.3. Supplementary Maternity Benefit[57]

The supplementary maternity benefit is granted by the Public Employment Service (DYPA) to employed mothers who are qualified for the Maternity Benefit, have a valid working contract at the beginning of the maternity leave period and have completed 10 days of work with their employer until the pregnancy and maternity leave begins. The subsidy covers the difference between the maternity allowances of e-EFKA, and the salary that would be paid to the directly insured person if she was working and is paid for as long as the maternity benefit.

5.6.1.4. Special Maternity Protection Benefit for Employed and Self-Employed Mothers (Non-Contributory Benefit)[58]

In addition, a special maternity protection benefit is provided by the Public Employment Service (DYPA) for up to nine months to insured mothers with a valid working contract who

for uninsured persons. The benefit is paid as a lump sum and administered by local government at prefecture level.

[55] Previously Art. 226 of the individual Labor Code (Decree 80/2022).

[56] Art. 6 of Law 4097/2012 as amended by Art. 44 of Law 4488/2017, Decision No. F.10060/15858/606/7.10.2024 of the Ministers of Labor and Social Security and Finance for insured freelancers, and Decision No. F.40035/41931/1653/20.01.2015 for self-employed persons.

[57] Presidential Decree 221/1997 that amends the Presidential Decree 776/77 (Regulations on supplementary benefits from OAED), Art. 38 of Law 4808/2021 and Art. 44 of Law 4997/2022.

[58] Art. 228 of the Individual Labor Code (Decree 80/2022 as amended by Articles 150 and 151 of Law 5078/2023 and as codified today in Art. 238 of the Labor Code (Decree 62/2025). The salary is meant to be in accordance with the collective agreement in force or the arbitration decision, or the actual salary paid on the basis of the individual employment contract, provided that this salary does not exceed the salary corresponding to the maximum IKA-ETAM insurance class in force at the time.

have exhausted the maternity benefit.[59] The benefit covers the special maternity leave period of nine months for mothers working in the private sector, with a fixed-term or indefinite employment contract. During the Special Maternity Leave, DYPA will continue to pay the mother a monthly amount equal to the minimum daily wage as defined by law, plus a proportion of holiday allowance and bonuses. The Special Maternity Leave is also granted to surrogate and adoptive mothers, from the time the child joins the family until the age of 8 years. Mothers are allowed to transfer up to 7 months of their Special Maternity Leave to the child's father, provided that the latter is either a part-time or full-time employee in the private sector. The benefit is EUR 830 per month in 2024, together with a proportion of bonuses and holiday pay. For part-time work of up to four hours per day, the amount paid is half the full amount.

Table 4: Maternity and Paternity Leave Benefits

Benefit	Duration of Benefit Receipt	Benefit Amount
Maternity Leave	119 days (56 days before delivery and 63 days following delivery)	By the employer: earnings of 15 days (if employed from 10 days to 1 year) or earnings up to 1 month (if employed for more than a year)
Maternity Benefit	during maternity leave	By e-EFKA: 50% of the standard wage corresponding to the insurance contribution class of the insured person, plus the child benefit at a rate of 10% of the above amount for each child. Minimum amount: 2/3 of earnings.
Special Maternity Leave	Follows the maternity leave and up to 9 months (of which up to 7 months can be transferred from the mother to the father under certain conditions).	Amount equal to the Special Maternity Protection Benefit (i.e. statutory minimum pay), plus the proportion of holiday benefits and leave benefits corresponding to the minimum wage. For women working part-time for up to four hours per day or up to 13 days per month on average during the six months before their pregnancy leave, the amount paid is half the one mentioned above.
Special Maternity Protection Benefit	During special maternity leave	Amount equal to the statutory minimum pay
Supplementary Maternity Allowance	For as long the maternity benefit is paid (119 days)	Amount equal to the difference (if any) between the wage paid by

[59] In accordance with chapter 'B' of Law 33891/606/08 Ministerial Decision (Art. 142 of Law 3655/2008, as in force) and Articles 33 and 36 of Law 4808/2021.

		the employer and the Maternity Benefit
Child Care Leave	30 months after birth or adoption (reduced working hours by 1 hour) or 18 months (2 less working hours in the first 12 months and 1 less working hour in the remaining 6 months) or equal paid leave taken all at once in agreement with the employer (approximately 3.5 months)	Full wage by the employer
Paternity Leave	14 days	Full wage by the employer

Source: European Commission/ Directorate-General for Employment, Social Affairs and Inclusion, Your social security rights in Greece, Luxembourg, 2025, p. 11 (updated by the author).

5.6.2. Maternity Benefits and Leaves for Public Sector Employees

According to Article 53 of the Civil Servants' Code (Law 3528/2007), civil servants are entitled to five months' maternity leave on full pay (two months before giving birth and three months after). In addition, after maternity leave, they can receive special maternity protection benefits for 9 months, which are granted by e-EFKA and equal to the minimum wage.

The Civil Servants' Code sets out additional provisions to support civil servants in raising their children. For instance: Article 53 allows for reduced working hours with pay or paid leave. Specifically, the working hours of a civil servant parent are reduced by two hours per day if they have children up to two years of age, and by one hour if they have children between two and four years of age. Parents are also entitled to nine months of paid childcare leave, provided they do not take advantage of the reduced working hours mentioned above. According to Article 51, Para. 2 of the Civil Code, unpaid leave is granted to parents raising a child up to six years of age, or up to eight years of age if adoption was not finalized by the age of six. Leave is granted on a mandatory basis if a child is hospitalized due to illness or an accident that requires the parent's immediate presence. According to Article 37, Para. 5 of Law 3986/2011, civil servants may request a reduction in their working hours of up to 50%, accompanied by a proportional reduction in remuneration, for a period of up to five years.

5.6.3. Paternity Leave Benefit and Other Employer-Funded Leave Provisions

Paternity leave of 14 working days is not covered by social insurance, but payments (100% of earnings) are made and funded by the employer. The leave may be taken two days before the date of expected birth and the rest within 30 days after birth.[60]

A working parent is entitled to reduced working time of two hours per day for the first 12 months and one hour less per day for another six months, or to reduced working time for one

[60] Art. 230 of the Labor Code.

hour per day for 30 months after the end of the (Special) Maternity Leave. The corresponding time off is fully paid and funded by the employer with no upper limit.[61]

There are also provisions for additional time off linked to various care duties towards children and other dependents, albeit without any financial compensation.

5.6.4. Parental Leave Benefit

All employees who have completed one year of work with the same employer are entitled to a parental leave of four months per child as an individual non-transferable right.[62] For the first two months, the Public Employment Service has to pay the parental leave benefit in the amount of the minimum wage. In case of multiple births, the benefit is extended for an additional two months. Moreover, in special cases, when one of the parents is not present, the leave and the benefit are doubled (up to 8 months leave, of which the first four months are paid by DYPA).

5.6.5. Child Benefits

Tax-financed child allowance is granted to parents for the maintenance of their unmarried children aged less than 18 (or below 19 years if in secondary education; or below 24 years if in higher education).[63] The amount of the child allowance depends on the number of dependent children and the "equivalent family income" (i.e. the total annual income of all family members divided by the weighted sum of the members of the family)[64] and is calculated on the basis of the last declared income tax return. The allowance requires residence in Greece for at least 5 years before the year of submission of the application (except for third-country nationals, for whom the requirement is 12 years). For the first and second child, the monthly amount can vary between EUR 28 and EUR 70, for the third and every other dependent child the amount varies between EUR 56 and EUR 140.

Family allowances are paid by the DYPA to salaried employees in the private sector, provided that they do not receive from their employer a higher amount of child benefit than that paid by the organization responsible for family allowances (DLOEM), on the basis of a collective agreement, law, company rules or other provisions. The entitlement to these family benefits requires the status of parent and employee; the existence of minor and unmarried children or children with disabilities residing in Greece or the EU; and a contribution record of 50 days of insurance in the previous calendar year. The benefit is calculated on the basis of the number of children.

[61] Art. 239 of the Labor Code.
[62] Art. 231 of the Labor Code.
[63] Established by Law 4512/2018, Art. 214 on the Child Benefit, as amended by Articles 15 of Law 4659/2020 and 136 of Law 4808/2021.
[64] Families are classified according to 3 categories of equivalent income. Benefit entitlement is excluded if income exceeds the threshold of EUR 15,000.

A special small-scale allowance is granted to low-income families who have lived in mountainous and/or disadvantaged areas for at least two years before applying for the benefit. With an annual family income of below EUR 4,700, the annual payment consists of EUR 300; with an annual family income of below EUR 3,000, the benefit is EUR 600 per year.

In addition, there is a one-off birth grant in the amount of EUR 2,400 for the first dependent child, EUR 2,700 for the second dependent child, EUR 3,000 for the third dependent child and EUR 3,500 for the fourth and each subsequent child.[65] The childbirth allowance is granted to mothers residing in Greece**,** provided that the equivalized family income (i.e. the total annual income of all family members divided by the weighted sum of the members of the family) is below EUR 40,000. For mothers who are third-country nationals, legal and permanent residence in the country for the 12 years prior to the birth is required.

5.6.6. Childcare Services

Early Childhood Education and Care (ECEC) is provided in two types of structures, according to the child's age and in terms of legal entitlement. ECEC provision for children up to 4 years of age includes municipal infant care, infant/child care, and child care centers, under the competence of the Ministry of the Interior, and services provided in private pre-school education and care settings (for-profit or non-profit), as well as part-time childcare settings for infants or/and children and integrated care infant/child care centers, under the competence of the Ministry of Social Cohesion and Family Affairs (Presidential Decree 77/2023).

Childcare services for children aged 4-5 include pre-schools, public and private, under the competence of the Ministry of Education, Religious Affairs and Sports. Pre-school education is part of primary education and regulated by the same legislation (Law 1566/1985). Compulsory attendance starts at age 4.

According to Eurostat statistics, levels of attendance at formal ECEC services for children under 3 is below 30% (and thus below the EU average, which was 35.9% in 2022). It stood at 80.5% for children over three years in pre-primary education in 2022, which is also below the EU average of 93.1%.[66]

To allow women to remain in the labor market after the birth of their child, the pilot program ’Neighborhood Nannies’ was introduced and implemented in selected areas of the country under Article 40 of Law 4837/2021. In the period 2023-2027, the program shall be extended throughout the country. Upon universal implementation, every parent or person having

[65] Introduced by Articles 1-14 of Law 4659/2020, as amended by Law 5092/2024. A birth grant was first established in 2013, but was abolished in 2015 due to austerity measures.
[66] European Commission, EACEA / Eurydice (2025), *Key data on early childhood education and care in Europe – 2025*. Eurydice Report. Luxembourg: Publications Office of the European Union, 2025.

custody of an infant or young child will be entitled to receive the respective services. The program relies on certified 'caregivers' offering care services to infants (of up to 12 months) and toddlers (of 12 months to 30 months of age) either in the children's home or in their own home. The choice of caregiver is made by the beneficiary parent or the person having custody of the child through an information system maintained by the General Secretariat for Demographic and Family Policy and Gender Equality. The caregivers must have the qualifications as a guardian, as specified in Article 42 of the Law.

5.6.7. Marriage Allowance Paid by the Employer

According to Article 4 of the 1989 National General Collective Agreement[67], all married employees, regardless of gender, are entitled to a marriage allowance that amounts to 10% of their salary. This allowance is also payable to unmarried parents and to widowed or divorced employees (Article 20 of Law 1849/1989). Following the adoption of Law 4093/2012, responsibility for setting the minimum wage lies with the Greek legislature. Consequently, employees who are paid the statutory minimum wage are not entitled to a marriage allowance from 12 November 2012 onwards, as this law does not allow for any other income above the minimum wage.[68]

5.7. Unemployment Benefits

5.7.1. Regular Unemployment Insurance Benefit

The regular unemployment insurance dates back to the 1950s and covers employees.[69]

Benefits are granted by DYPA, based on the following requirements: involuntary unemployment; registration at a Public Employment Services office and availability for work; and capability to work. A qualifying period of at least 125 days of work subject to insurance in the 14 months prior to the job loss must be fulfilled or at least 200 days of work during the two years preceding the job loss for first-time claimants. From the reference periods the two last months are excluded. For unemployed construction workers, workers in mechanized fishing and tanneries, and those employed in seasonal and tourist occupations, the required number of days of insurance is reduced to 100.

The application must be submitted within 60 days of the dismissal or termination of employment.

The benefit depends on the earnings in the six months before the onset of unemployment,

[67] A national level agreement on minimum non-wage working conditions.

[68] However, the General Confederation of Greek Workers (GSEE) argues that, as the 1988 National General Collective Agreement on marriage allowances was ratified by Law 1766/1988, it has a dual legal nature. Therefore, both the collective agreements must be terminated and the ratifying laws repealed by a new law. The GSEE considers the decision by the Ministry of Labor and Social Insurance not to implement the provisions on marriage allowances for all employees in the country to be wrong.

[69] There is a specific scheme for self-employed craftsmen, media personnel and the liberal professions, lawyers, engineers, doctors.

plus a 10% supplement for each dependent family member. The duration of the benefit depends on the number of hours worked by the insured person during the critical periods mentioned above. It cannot exceed 12 months.

The DYPA also provides other benefits of a social nature, such as unemployment benefits for the self-employed, special seasonal benefits, benefits for the long-term unemployed, etc.

A major reform project of the current benefit scheme is envisaged which will be launched as a pilot program in spring 2025. The pilot project will provide:

- greater support and motivation to work: unemployed persons will receive a higher benefit in the first six months and be incentivized to return to work more quickly;
- the allowance amount is based on contributions paid by the unemployed, as is already the case in 25 out of 27 EU countries. It will not be equalized in cases with large differences, as is the case in Greece;
- merging the long-term unemployment benefit with the new unemployment benefit is supposed to simplify the system and to enhance its efficiency.

5.7.2. Unemployment Assistance Benefits

A means-tested financial assistance is provided to long-term unemployed persons between the age of 20 and 66. It is granted only to EU nationals as a flat-rate benefit of EUR 200 per month (unchanged since 2003) and cannot exceed 12 months. Eligibility requires that the unemployment benefit of 12 months has ended; the person continues to be registered as unemployed; and the annual net family income does not exceed the amount of EUR 10,000 (amount increases by EUR 586.08 for each dependent child).[70]

A special seasonal assistance of between EUR 648.75 and EUR 1,297.50 is granted to workers employed on a seasonal basis. Those who meet the conditions for regular unemployment benefits between 10 September and 30 November 2024 are not entitled to this allowance, except for construction workers. To qualify, individuals must have completed between 50 and 210 days of insurance in the calendar year preceding the year of payment of the allowance.

In addition, there is a special one-off means-tested benefit for specific vulnerable groups of unemployed persons, including persons released from prison, victims of violence/trafficking, persons who have recovered from addictive substances, women victims of gender or domestic violence, and parents of a single-parent family. The special assistance is paid as a lump-sum equal to 37.5 daily unemployment benefits (i.e. EUR 764.63 since 1 April 2024). It is increased by 10% for each dependent family member.

[70] Section III, Para. IA.1 of Law 4093/2012.

5.7.3. Unemployment Benefits for Self-Employed Persons and Freelancers[71]

Unemployment benefits for the self-employed are granted in the event of an interruption of work activities, provided that the following conditions are met:

1) A proven cessation of professional activity or the beneficiary's annual net taxable income from professional activity during the tax year preceding the year of application for the benefit. The latter must not exceed 60% of the annual equivalent of the minimum statutory salary, and no professional activity must have been undertaken during the six months preceding the month in which the application for the benefit is submitted.

2) Completion of three years of continuous or intermittent insurance as an employee or self-employed person, until the date of submission of the application for the grant of the benefit, or upon cessation of professional activity.

3) Payment of the contribution provided for in Law 3986/11 (Article 44, Para. 2, as applicable) to the Special Unemployment Account for Self-Employed and Independent Workers, for at least three years of continuous or intermittent insurance.

4) Not being employed or self-employed in Greece or abroad, except in the case of self-employment, for which assistance is granted based on the income criterion of condition 1 above.

5) Not being covered by compulsory or voluntary insurance with e-EFKA or another main insurance institution in Greece or abroad.

6) Not receiving a pension from e-EFKA or any other main insurance institution in Greece or abroad, nor having submitted an application for retirement to the aforementioned institutions, except in the case of survivor's pensions or after applying for a survivor's pension.

7) Permanent residence in Greece.

8) The total individual net taxable income from any source for the two tax years preceding the year of application must not exceed EUR 30,000, and the total family net taxable income from any source for the two tax years preceding the year of application must not exceed EUR 40,000.

9) The beneficiary must not have transferred ownership of the business, or of their share or shares in the business, to a spouse or first- or second-degree relative.

[71] Art. 50 of Law 4488/2017.

10) Permanent residence in Greece.

The benefit in 2024 was EUR 478 per month and is granted for 3 to 9 months.

5.7.4. Unemployment Benefits in Kind

Unemployment benefits in kind are interventions in the labor market which, although not covered by the social insurance system, have a direct impact on the granting of unemployment benefits. The main benefits in kind are placement services and vocational training services:

Placement services aim at full employment on the basis of objective criteria and are non-profit organizations. At present, however, private agencies are also permitted to provide job placement. Unemployed persons are obliged to declare their situation to the placement services of their residence, employers in turn are obliged to recruit from among the registered unemployed or to announce the recruitment of other workers. The placement services place the unemployed proposed by employers into work, according to time priority.

Vocational guidance and training services provide employment counselling according to Article 60 of Law 4837/2021. They aim to prepare and support the unemployed regarding integration or reintegration into the labor market and match the jobseekers' profiles with the employers' and job profiles. Job counselors are divided into jobseekers' counselors and employers' counselors.

5.8. Guaranteed Minimum Income

5.8.1. General Scheme

During the 2019 constitutional revision, the guaranteed minimum income was incorporated into Para. 1 of Article 21 of the Constitution with a view to ensuring a decent living standard for Greek citizens and, consequently, for those who legally and permanently live in the country. The concept of a dignified life encompasses the safeguarding of the physical and moral existence of individuals and their involvement in the economic and social life of the nation. The inclusion in the Constitution was preceded by the introduction of the guaranteed minimum income on a pilot basis in some regions of the country under Article 235 of Law 4389/2016 and, a little later, for the entire population under Law 4549/2018. The guaranteed minimum income is provided by OPEKA to more than 200,000 households, mainly on the basis of income criteria. The program is based on three pillars: income support, social inclusion services, and activation services aimed at the integration or reintegration of beneficiaries into the labor market and their social reintegration.

The guaranteed amount varies according to the household situation (i.e. number and age of household members). The calculation method is based on an amendment of the modified OECD equivalence scale with a special provision for disabled household members and single parent families. As of 2024, the monthly payments are EUR 216 for single-person households;

EUR 108 for each additional adult of the household; and EUR 54 for each additional minor of the household. The maximum guaranteed amount is EUR 972 per month, regardless of the composition of the household. The guaranteed minimum income is not adjusted to inflation.

5.8.2. Additional Support for Low-Income Households

A means-tested housing benefit was established in 2019 as a separate social assistance scheme aiming to help low-income households who live in rented primary residences to meet their housing costs. Its amount ranges from EUR 70 up to EUR 210 per month, depending on the household composition. It must not be confounded with the housing benefit for the uninsured elderly.[72]

In addition, all uninsured citizens (not restricted to recipients of minimum income support) are provided with free access to the National Health System, as well as to medical care under the same conditions as those insured. For low-income families and other vulnerable groups, there is a possibility of exemption from co-payments for pharmaceuticals. However, this needs to be claimed separately.

Beneficiaries of the guaranteed minimum income can also be entitled to complementary social services, benefits and goods if they meet the criteria for inclusion in each program, e.g. support structures and services; social tariff of power providers and water providers; social tariff for municipality fees and municipal enterprises fees.

5.9. Long-Term Care Provisions

Greece has no separate scheme for long-term care benefits. Certain benefits and measures are provided under the contributory invalidity and old-age insurance schemes, in the sense that absolute disability allowances are granted to persons who cannot support themselves. Other benefits are granted by social welfare schemes to individuals who are in need of care. Benefits comprise home care (granted mainly under the “Aid at Home” programme), semi-residential care and residential care. There are no provisions for informal (family) carers except for unpaid leave.

5.10. Judicial Review

Disputes arising from the operation of public social security, health and welfare services are administrative disputes, over which the ordinary administrative courts have jurisdiction. Exceptionally, the Court of Auditors has jurisdiction over disputes relating to civil servants' pensions.

[72] Arts. 3-5 of Law 4472/2017.

As a general rule, before recourse to the court, the person concerned must first lodge an appeal with a specific administrative body and within a certain period of time. The decision of this body may then be challenged in court.

Justice is generally administered slowly in Greece, especially in social security disputes, given the large number of cases that accumulated during the crisis (2010-2019). A trial at first instance in an administrative court usually takes more than four years. The duration of the trial at the Administrative Court of Appeal is approximately two years, whereas at the Council of State it is around four years. If one adds the additional two years usually required for the recourse before the specific administrative body that precedes, the whole procedure lasts 12 years.

A court fee ranging from EUR 25 to 150 is payable by the applicant, unless the applicant is a public legal person.

CONCLUDING REMARKS

The implementation of the necessary social policy measures for the realization of the new social insurance system, in particular for pensions, is a long-term process. Although some important provisions of Law 4387/2016 have been annulled by subsequent court decisions,[73] the viability of the system has been achieved and the functional integration within a single entity is gradually progressing, based on the creation of the newly integrated information system and the unification of the operating rules of the organizations merged into EFKA.

However, many pensioners and insured persons are demanding that benefits be restored to pre-crisis level, as the country has emerged from the memoranda since 2019 and the economic situation is improving. Objectively, this request can be met provided that the Greek economy grows, productivity increases, and the country's loan obligations are met. Otherwise, there is a risk of undermining the system's sustainability and fiscal balance.

Law 4387/2016, as amended and in force, is a compromise between ensuring an adequate level of benefits and the need to establish a sustainable pension system. This compromise takes into account the economic development of the country. Pension benefits ensure that pensioners can live in dignity, while the guaranteed minimum income and other social welfare benefits combat poverty and social exclusion. Finally, the National Health System provides the population with universal access to health services and benefits.

[73] See footnote 3.

However, there is a need to improve the quality of health services, in particular to address the shortage of human resources, and to improve the coverage and targeting of social welfare measures in order to reduce the level of poverty after social transfers in the country.

Efforts are currently underway to implement reforms, expand social welfare programmes, and enhance service quality. The retirement age is under discussion as it is linked to demographic indicators. The pension scheme for civil servants is also under debate, as it is becoming increasingly different from that of other categories of e-EFKA members, based on the Court of Auditors' case law.

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