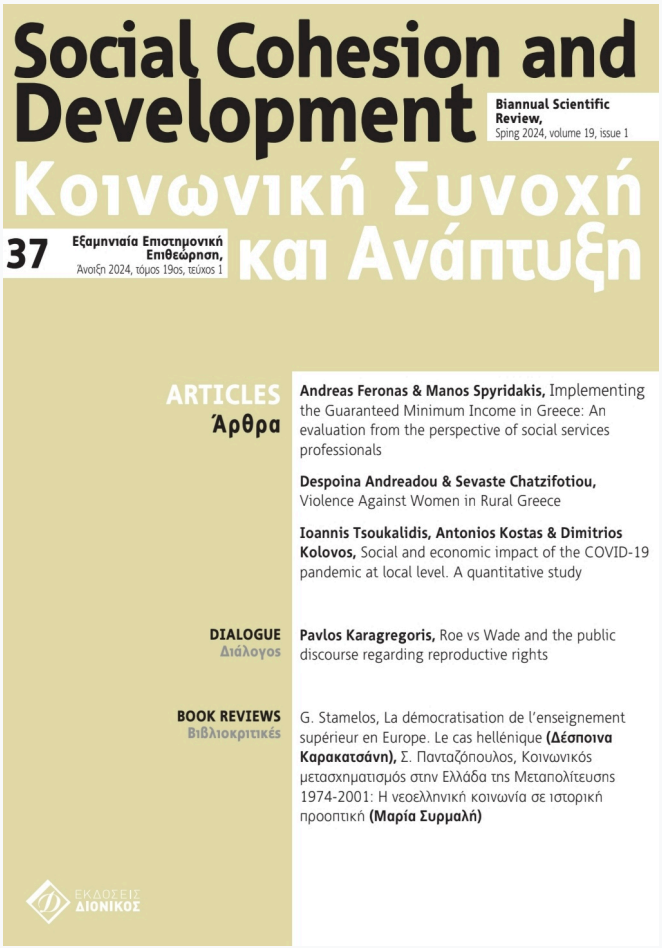
ePublishing

ΕΘΝΙΚΟ ΚΕΝΤΡΟ ΤΕΚΜΗΡΙΩΣΗΣ
EKT NATIONAL DOCUMENTATION CENTRE

Social Cohesion and Development

Vol 19, No 1 (2024)

No 37



Implementing the Guaranteed Minimum Income in Greece: An evaluation from the perspective of social services professionals

Andreas Feronas, Manos Spyridakis

doi: 10.12681/scad.39739

Copyright © 2024, Andreas Feronas, Manos Spyridakis

This work is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0.

To cite this article:

Feronas, A., & Spyridakis, M. (2024). Implementing the Guaranteed Minimum Income in Greece: An evaluation from the perspective of social services professionals. *Social Cohesion and Development*, *19*(1), 5–23. https://doi.org/10.12681/scad.39739

https://epublishing.ekt.gr | **e-Publisher:** EKT | **Downloaded at:** 08/09/2026 03:50:58

Social Cohesion and Development 2024 19 (1), 5-23
Κοινωνική Συνοχή και Ανάπτυξη 2024 19 (1), 5-23

Implementing the Guaranteed Minimum Income in Greece: An evaluation from the perspective of social services professionals

Andreas Feronas, *University of Peloponnese*
Manos Spyridakis, *National and Kapodistrian University of Athens*

Η Εφαρμογή του Ελάχιστου Εγγυημένου Εισοδήματος στην Ελλάδα: Μια αξιολόγηση από τη σκοπιά των επαγγελματιών των κοινωνικών υπηρεσιών

Ανδρέας Φερώνας, *Πανεπιστήμιο Πελοποννήσου*
Μάνος Σπυριδάκης, *Εθνικό και Καποδιστριακό Πανεπιστήμιο Αθηνών*

ABSTRACT

In contrast to the growing literature on the effectiveness of Minimum Income Schemes (MIS) in alleviating poverty and social exclusion, evaluation studies on the Greek case are scarce. This study explores the effectiveness of the Guaranteed Minimum Income (GMI) in Greece concerning three dimensions: a) adequacy, b) accessibility, and c) enabling. To this end it draws on the findings of 250 quantitative questionnaires completed by social services professionals responsible for its delivery at the local level throughout the country. The findings reveal a picture of ineffectiveness of the Greek GMI in addressing poverty and social exclusion. The informants present a rather pragmatic view, that GMI is measure that is "better than nothing" in turbulent times. In terms of accessibility, they are quite skeptical regarding several issues, such as the reliability of applications' assessment, its fair distribution, the extent to which prospective beneficiaries can easily get it as well as the transparency of eligibility criteria. In addition, they express a more discouraging view regarding GMI's ability in reducing both undeclared work and unemployment and they think that it doesn't give incentives to work.

ΠΕΡΙΛΗΨΗ

Σε αντίθεση με την αυξανόμενη βιβλιογραφία σχετικά με την αποτελεσματικότητα των σχημάτων ελάχιστου εισοδήματος ως προς την ανακούφιση από τη φτώχεια και τον κοινωνικό αποκλεισμό, οι μελέτες αξιολόγησης για την ελληνική περίπτωση είναι σπάνιες. Η παρούσα μελέτη διερευνά την αποτελεσματικότητα του Ελάχιστου Εγγυημένου Εισοδήματος (Ε.Ε.Ε) στην Ελλάδα σε τρεις διαστάσεις: α) επάρκεια, β) προσβασιμότητα και γ) ενεργοποίηση. Για το σκοπό αυτό βασίζεται στα ευρήματα 250 ποσοτικών ερωτηματολογίων που συμπληρώθηκαν από επαγγελματίες κοινωνικών υπηρεσιών που είναι υπεύθυνοι για τη διενέργειά του σε τοπικό επίπεδο σε όλη τη χώρα. Τα ευρήματα αποκαλύπτουν μια εικόνα αναποτελεσματικότητας της ελληνικής περίπτωσης στην αντιμετώπιση της φτώχειας και του κοινωνικού αποκλεισμού. Οι συμμετέχοντες στην έρευνα παρουσιάζουν μια μάλλον ρεαλιστική άποψη, ότι το Ε.Ε.Ε αποτελεί ένα μέτρο που είναι «καλύτερο από το τίποτα» σε δύσκολους καιρούς. Σε ό,τι αφορά την προσβασιμότητα, είναι αρκετά επιφυλακτικοί σχετικά με πολλά ζητήματα, όπως η αξιοπιστία της αξιολόγησης των αιτήσεων, η δίκαιη κατανομή του, ο βαθμός στον οποίο οι υποψήφιοι δικαιούχοι μπορούν να το αποκτήσουν εύκολα καθώς και ως προς τη διαφάνεια των κρι-

Future research should expand the study of the effectiveness of GMI to the actual (or potential) beneficiaries of the Program.

τηρίων επιλεξιμότητας. Επιπλέον, εκφράζουν μια πιο αποθαρρυντική άποψη σχετικά με την ικανότητα του Ε.Ε.Ε να μειώνει τόσο την αδήλωτη εργασία όσο και την ανεργία και πιστεύουν ότι δεν δίνει κίνητρα για εργασία. Η μελλοντική έρευνα θα πρέπει να επεκτείνει τη μελέτη της αποτελεσματικότητας του Ε.Ε.Ε στους πραγματικούς (ή δυνητικούς) δικαιούχους του Προγράμματος.

KEY WORDS: Guaranteed Minimum Income, poverty and social exclusion, social services, Greece.

ΛΕΞΕΙΣ-ΚΛΕΙΔΙΑ: Ελάχιστο Εγγυημένο Εισόδημα, φτώχεια και κοινωνικός αποκλεισμός, κοινωνικές υπηρεσίες, Ελλάδα.

1. Introduction

The aim of this exploratory paper is to shed light in the implementation of Guaranteed Minimum Income (hereafter GMI) in Greece in the context of turbulent times (Greve, 2023). Drawing on primary administrative data and on the findings of 250 quantitative questionnaires completed by key informants (social workers and professionals) responsible for the implementation of the GMI in the so called "Community Centers" (hereafter CCs) throughout the country, the article focuses on its social impact with respect to three dimensions: a) adequacy, b) accessibility, and c) enabling.

Greek GMI is an example of Minimum Income Schemes (hereafter MIS), often referred to as "last safety nets", which should be available and accessible for everybody in need of income support to avoid poverty and social exclusion and which are rule tax-financed and means-tested. Furthermore, it forms part of the so called "third generation" social assistance programs (Kazepov, 2011), which combine the provision of income support with supportive social services and work reintegration programs for the beneficiaries (Clegg, 2013).

In recent years, MIS have been at the center of political and academic interest for several interrelated reasons. Initially, interest in MIS stemmed from their importance as an indicator of the ultimate social rights guaranteed by national welfare states (Leibfried, 1992) and of the extent of public commitment to social justice and social cohesion (Bahl et al., 2011). At the same time, they have been identified, at the EU level, as a main component of the route towards a more social Europe (Cantillon, 2019).

More importantly, however, the resurgence of this interest is closely linked to the wider debate on the restructuring of welfare states in the context of the successive crises (financial, Covid 19, inflationary) of recent years, under the growing influence of neoliberalism (Farnsworth & Irving, 2018). The gradual strengthening of the latter has led to a continuous residualization of social policy (Cantillon and Lanker, 2012) with an emphasis on the establishment of new 'last resort' institutions for the management of extreme poverty (Kazepov and Sabatinelli, 2006). Under these circumstances, it's not striking that one of the main features characterizing the reforms that took place during the great recession in the countries of the Southern European model, which were disproportionately affected by the effects of the crisis, was the extension of income maintenance support, beyond the scope of traditional contributory social insurance programs (Perez & Matsaganis, 2019; Lalioti and Koutsampelas, 2021).

Against this backdrop, Greece was the late comer with respect to the introduction of a general and nationwide MIS (2017). Its introduction goes hand in hand with the restructuring of the wider welfare system towards a liberal/residual direction in the context of the implementation of the bail out programs (Papatheodorou, 2015; Dimoulas, 2017). Hence, supranational actors, such as the European Commission, the IMF, and the World Bank, played a significant role, pushing for the promotion of the required institutional reforms and offering technical assistance for its implementation (Matsaganis, 2018).

Having said that, this paper seeks to contribute to the fast-growing literature on the evaluation of MIS. It combines the descriptive use of primary and secondary sources with the collection and processing of primary quantitative data to explore the views of professionals involved in the implementation of the Greek GMI at the local level, regarding its impact in alleviating poverty and social exclusion, in terms of adequacy, accessibility, and its enabling character. Hence, it aims to add to the few evaluation studies on the effectiveness of the Greek GMI in fighting these phenomena (Sakellaropoulos et al., 2019).

Following this introduction, the next sections include a review of the relevant literature; the methods used and research results. Conclusions summarize the key findings, discuss the limitations and strengths of the study and end with future research directions in the area of social service provision.

2. Literature review

Over the past decades, literature on the effectiveness of MIS in alleviating poverty and social exclusion is fast growing and largely characterized by the dominance of quantitative approaches (Gabos and Tomka,2022; Almeida et al.,2022, Eichhorst et al.,2023). Relevant studies mostly focus on three main issues: (a) adequacy (i.e. how generous the benefits are to guarantee a minimum standard of living), (b) accessibility, in terms of coverage and the issue of non-take up, and (c) the enabling character of MIS (i.e. the extent that they also include the delivery of inclusive labor market policies and access to high-quality social inclusion services) (see e.g. Almeida et al. 2022 and SPC and European Commission, 2022 for an overview of the performance of MIS and associated issues in EU countries).

A noticeable exception is a large-scale EU study that took place between 2012 and 2015 and adopted a mixed methodology to evaluate the impact of member states MIS on the live courses of deprived individuals (Frazer & Marlier,2016).

In addition, there are a few single country studies, that employ qualitative research strategies to offer more 'in depth' interpretation of the impact of MIS, based on the perceptions of the beneficiaries (see for example for the Spanish case Estepa-Maestra and Roca,2018). In some (rare) cases, single country studies try to assess MIS by analyzing the perceptions of key informants (social workers of regional and local administrations) (Estepa-Maestra and Roca,2017).

The review of the relevant literature reveals mixed results. On the rather complex issue of adequacy[1] most studies show that, over the last years, it has declined in most MS with a few exceptions (Gabos and Tomka,2022; SPC and European Commission,2022). This downward trend is largely due to the difficulty of adequate financing, especially in countries with high public debt (Cantillon, et al.,2018; Noël,2019).

In addition, they indicate a clear pattern across EU countries. In the Scandinavian and continental countries, MIS tend to be close to the AROP line (over 65%), Mediterranean and Baltic countries show an average adequacy (between 40% and 65%), while most eastern European

countries have a low adequacy level (below 40% of the AROP line). More specifically, a European Commission's study shows that in 2018 only Ireland and the Netherlands provided levels of minimum income above the 60% poverty line (European Commission,2020). Gabos and Tomka (2022), found - across all household types - that the MGI of out-of-work households does not reach the 60% national poverty threshold in almost any European country, while about half of them (almost exclusively Western European ones) reach the 40% threshold[2]. In the same vein, an SPC and European Commission (2022) study sawed that, for the income year 2019, adequacy was highest in the Netherlands, Ireland and Italy, where the level of benefits of single-adult households exceeded or was very close to 90 %–100 % of the 60% poverty line, while at the lower end, the minimum income in Romania, Bulgaria and Hungary was below 20 % of the poverty threshold.

Finally, Almeida et al. (2022) found that more than half of the EU countries provide MI amounts that are not sufficient in relation to an extreme poverty criterion (e.g., Bulgaria, Romania, Latvia, the Czech Republic, Poland and Hungary), while on the other hand, Ireland, Germany, the Netherlands, Denmark, Finland and Malta are the countries that provide the highest proficiency (over 120% for a single adult). As expected, the adequacy levels decrease for all countries when considering a standard poverty criterion (60% poverty line). According to this criterion, only four countries show adequacy levels close to 100% (Ireland, Germany, the Netherlands, and Denmark).

On the issue of accessibility of MIS, it mostly depends mainly on coverage and the issue of non-take up. As regards the former, it can be measured as the ratio between the population eligible for the MIS scheme and the population in poverty conditions (Figari et. al.,2013). Relevant literature also provides a mixed picture across countries. Figari et al. (2013) show that the coverage rate of the AROP population varies from around 20% in Austria, Denmark, and Germany to around 70% in Poland, while improving substantially when using an extreme poverty threshold (40% of the national equalized median income). Frazer and Marlier (2016) highlight that in 2015 16 EU countries out of 27 present MIS with eligibility conditions ensuring 'fairly comprehensive' coverage, with the rest 8 countries (Bulgaria, Greece, Spain, Croatia, Italy, Latvia, Portugal, and Romania), presenting a very limited coverage. According to the findings of the EMIN project, coverage was low in certain countries, due to income thresholds to qualify for MIS that are extremely low, often below 40% of median income which is the absolute poverty line (Makinen,2018:16).

In a similar vein, Almeida et al. (2022) found that the coverage of MI schemes is quite heterogeneous across countries, yet insufficient in most of them, with less than half of the population in extreme poverty covered by these schemes. Overall, most countries fail in covering most of the population in extreme poverty, with only eight countries depicting coverage rates above 50%. Moreover, certain population groups are excluded, or their benefits are lower than in the general population (e.g., a large part of the working-age population young people, immigrants, asylum seekers, the homeless and the Roma) (Makinen,2018).

Non-take-up is also seen as a serious problem that is not adequately addressed. It refers to an incomplete benefit receipt among those who are eligible to claim the same benefit (Raitano, et al.,2021). Relevant studies converge on the fact that it varies between 40% and 60%, depending on the schemes and countries studied, while also underlying that the risk of non-take-up is particularly high for certain social groups (women, couples, young people, people with a low educational level and migrants, etc. (Frazer and Marlier,2009; Dubois and Ludwinek,2015). A recent comparative study in four MS (Belgium, Denmark, Netherlands, Finland) and the United Kingdom corroborates previous findings, by showing that the non-take-up of minimum income schemes typically ranges around 30 % to 50 % of the eligible population (Marc, et al.,2022). In

most cases, the non-take-up is found to be related to lack of information, administrative deficiencies (Daigneault and Macé,2019), social stigma (EAPN,2020), but also on the expected benefit amounts (Arrighi et al.,2015).

Finally, another important component of MIS concerns their enabling character, which is their ability to support beneficiaries to return to the labor market and to avoid social exclusion of those unable to work (2nd and 3rd pillar of MIS). As regards the former, activation requirements are generally combined with monetary incentives to ensure that work pays and active labor market policy provision (ALMPS) to ease the transition to the labor market (SPC and European Commission,2022). Moreover, all MIS in Europe combine activation measures with increased conditionality, which links benefits to participation in activation programs or to work acceptance (van Lanker and Farrel,2018:18, Coady et al.,2021). Natili (2020) shows that the strictness of the activation function may vary across countries, since some may focus on 'positive' incentives according to an 'enabling perspective' focusing on labor market integration, while others may stress the role of 'negative incentives' in a 'workfare perspective'. According to Immervoll and Knotz (2018) Malta, Switzerland, and Slovenia have the strictest conditions for jobseekers while Iceland, Bulgaria, and Greece have the most relaxed.

Concerning the effectiveness of their activation function, MIS show a rather limited success due to several factors such as the poor quality of services available, lack of tailoring of services to beneficiaries' profile, low coverage of activation measures, ineffective targeting, strict conditionality problems, lack of cooperation and coordination between employment services, social services and institutions that provide income support, etc. (Frazer,2018:19-20; SPC and European Commission,2022).

As regards the latter, all MIS combine the receipt of income support with the provision of a wide range of additional social services to support and empower beneficiaries for social participation and labor market inclusion. These include education/vocational training, free school meals childcare, in-kind benefits for education and participation, healthcare/health insurance social counselling and psychological services social services, social assistance services, energy tariffs, etc. (Frazer and Marlier,2016). Yet, such benefits tend to be difficult to assess, since they are sometimes granted on a discretionary basis, they are not well covered by available policy lever indicators, while the information provided by the Member States in MISSOC or to the OECD country fiches does not offer sufficient details on their design (SPC and European Commission,2022).

2.1 The Greek setting

In contrast to the rapidly growing international literature, evaluation studies of the Greek GMI are scarce. In addition, they have been carried out during the first stages of GMI implementation and have not considered the effects of recent crises (Covid 19 and inflation) on the intensity of poverty and social exclusion (Raitano, et al.,2021) in the Greek population. Yet, they converge on the fact that the GMI cannot provide a decent standard of living to the beneficiaries, its enabling character is problematic (Sakellaropoulos et al.,2019), bureaucracy is a serious obstacle, while its impact on poverty reduction is extremely limited (Ziomas et al., 2017).

Moreover, it suffers from low coverage among its intended and potential beneficiaries, since almost 60 percent of said households do not apply for it (Hellenic Court of Audit, 2021). The eligibility criteria are so low that they end up favoring those who evade taxes or are employed in forms of undeclared work (Spyridakis, 2020).

If the above are combined with several administrative deficiencies, such as problems in the cross-checking and verification of the data of beneficiaries, lack of coordination procedures, the lack of interconnections within the program's information system, and the lack of systematic monitoring and evaluation mechanisms (Lalioti and Koutsampelas,2021; Hellenic Court of Audit,2021), then the GMI's overall social impact on individuals' lives is limited, as many beneficiaries continue to adopt the same coping strategies (Sakellaropoulos et al.,2019).

2.2. The current study

According to the literature presented above, this study is one of the few single country studies trying to assess the MIS by analyzing the perceptions of social services professionals at the local level (see for example Estepa-Maestra and Roca, 2017). To our knowledge, this is the first research effort in Greece to be based on a nationwide representative sample of professionals working on the implementation of GMI throughout the country. Moreover, it attempts to offer a more updated evaluation of the Greek GMI that covers the entire period of its nationwide operation (2017 to date) in a context of multiple crises.

The overarching research question of the study is: how effective is the Greek GMI in terms of adequacy, accessibility and its enabling character?

3. Methodology

The main research question concerns the social impact of GMI, in terms of adequacy, accessibility, and its enabling character. The chosen methodological approach combines the descriptive use of primary and secondary quantitative sources with the collection and processing of primary quantitative data. Regarding the former, apart from reviewing existing evaluation and administrative studies, data were drawn from EU SILC database, to show the incidence of poverty and social exclusion in Greece. Regarding the latter, a quantitative survey was conducted that was based on questionnaires sent and completed by social workers and other professionals all over the country. In order to respond to the research questions, the cross-sectional research design was used which is implemented when researchers' goal is to identify how beliefs, practices and knowledge about an issue are distributed in a sample and whether correlations can be brought to light. A random sample among the 335 CCs was used and the response amount was 250 questionnaires. Hence, we consider that the research complies with the criterion of generalization as the response rate is more than 50% (Bryman,2016). The sample consists of young people, with a relatively high level of education, half of whom are single and the other half married, most of whom don't have children.

A questionnaire was constructed and structured around the main concepts of the research. In particular, the main aim was to operationalize the three main evaluation dimensions (a) adequacy (how sufficient the GMI was for the beneficiaries), (b) accessibility (how accessible the GMI was for the beneficiaries), and (c) enabling (how much it empowered them and mobilized them to find a job).

Participants' written accounts were analyzed by following the Thematic Network Analysis (TNA) as it is implemented by Jennifer Attride-Stirling (2001). Coding in TNA is composed of three analytic stages which correspond to three different levels of abstraction. First, Basic Themes code the most basic or lowest-order data fragments related to the research questions. Second, Basic Themes are grouped into Organizing Themes in which similar issues are clustered. Third, Global Themes are super-ordinate themes that encompass the principal metaphors in the data as a

whole. They are macro themes that summarize and make sense of clusters of lower-order themes abstracted from and supported by the data. In TNA analysis process is productive, but without completely canceling the flexibility of interacting with the data. This means that researchers can begin the process of analysis by constructing a book of codes (template) in which the axes of organization of the material are recorded.

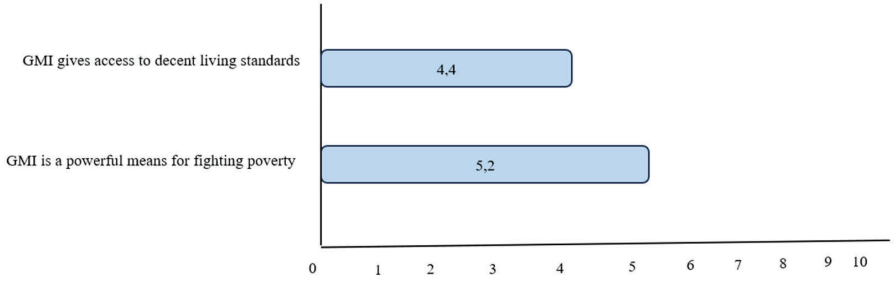
Finally, the main limitations of the study should be noted. First, it draws exclusively on the views and perceptions of social services professionals. Second, the results are based on the collection and processing of quantitative data mostly. Third, the current study would have benefited from including street-level bureaucrats and decision makers as well. Future research should replicate the study taking into account these dimensions. Despite these limitations, the findings of this quantitative study expand knowledge in this crucial area and have significant theoretical and policy implications.

4. Data presentation

4.1 Adequacy

Adequacy of the Greek GMI is measured, by using the typical measure of comparing the maximum benefit amount to the poverty threshold (Raitano et al,2021, SPC and European Commission,2022). According to the latest EU SILC data (2022 based on 2021 incomes), the median equalized income for Greece was 793€ per month[3]. Hence, the standard poverty threshold (60% of the median) for this year was 476€ per month while the extreme poverty threshold (40%) was 317€ per month. Given that the GMI total amount for a single person to cover all its needs, including housing costs, food, utilities, or other essential needs is up to 200€, it proves ineffective in eliminating poverty, either according to a standard poverty criterion (42% of the standard poverty threshold), or even according to the extreme poverty criterion (63% of the extreme poverty threshold). In comparative terms, Greek GMI shows a moderate adequacy (between 40% and 65% of the standard AROP line), lying between the Scandinavian and continental countries on the one hand and the Eastern countries on the other (Frazer and Marlier, 2016, Natili, 2020). This picture is quite compatible with the results of primary quantitative research. On average, the participants of the sample are not very convinced that the GMI contributes effectively to the fight against poverty and access to a decent living, as can be seen in Figure 1 where it appears that their placement is in the middle of the scale, whose one pole is 1=not at all and the other 10=fully.

Figure 1: Average opinions on GMI's effectiveness in eliminating poverty



Also, the findings analysis based on participants' comments and suggestions to the open question of the questionnaire, showed that the governance of its implementation makes it deficient in view of specific social categories. For instance, due to the hostels' shortage, mainly in the regional peripheries of the country, the homeless are pushed to find costly shelters and in that case, they cannot pay the rent even if they get the housing benefit. In addition, there are many long-term unemployed (including the homeless) who as soon as they find a job, they should also try to keep it as the work ethic of GMI requires. This is a somehow strange precondition, if not very strict, for one, by getting a job he/she is not anymore entitled to GMI benefit. Yet, this does not mean that this job will last forever. It should be also noted that the Public Employment Service (hereafter D.YP.A) does not train unemployed people on how to keep and go on with their jobs as it just finds employment and its role ends at this point.

To this it must be added that as soon as somebody is dismissed from his job, he must wait up to six months to be able to receive the GMI as his/her incomes are shown as lacking for six months back. So, for six months he remains with zero income. Some change needs to be made so that this gap can be filled so that those who lose their job would be able to join the program from the first month. To overpass this bureaucratic obstacle social services professionals suggested a few amendments such as the increase of the significance of income criteria, the immersion into voluntary work as a condition for joining the GMI program, the more flexible inclusion and support criteria for single-parent families and the homeless as well as more strict ownership control based on combined cross-checking mentioned above.

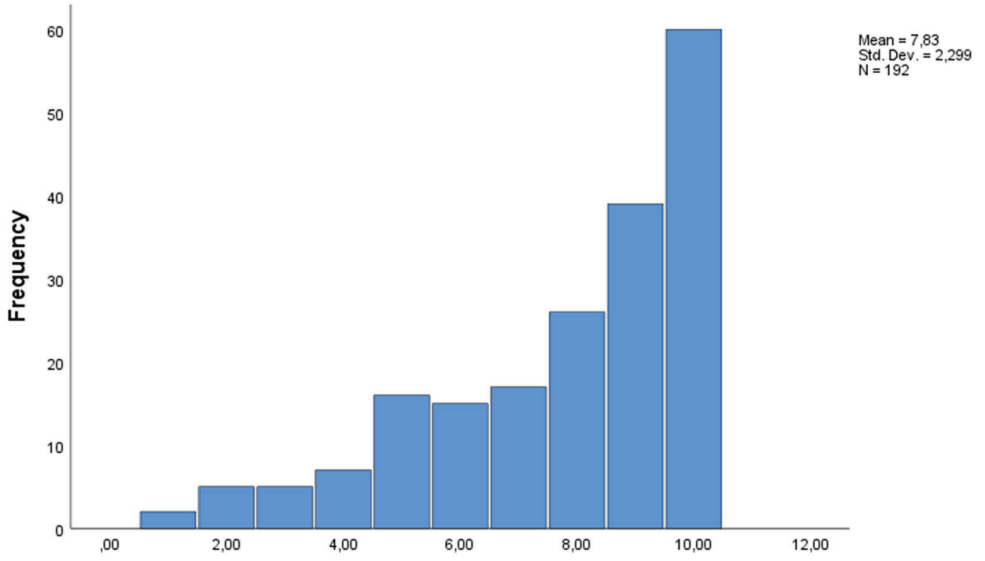
Being that as it may, social services professionals understand that potential beneficiaries try to do whatever they can to cheat the system either by not declaring that they work or by declaring as belonging to single parent families while living in different houses. And this is due to the GMI's financial inadequacy in meeting the real needs of real people. The composition of the household set apart there are people who while they have no income, have inherited a house where they live and exceed the real estate criteria set by the GMI rules. Certainly, none wishes to break the law but, in this case, the social services professionals emphasized that there exists an out of the need daily and repeated injustice which at the end may end up in illegality and delegitimization of the whole project. Yet, this is up to the State, that is, several public services should be coordinated and interfaced, so that possible law breakers may be spotted. On the other hand, should social benefits be better the tendency for law evading would have possibly been minimal or zeroed. For instance, for a single-family household to be viable 200€ per month is not enough to pay rent, electricity, and water and to be fed properly when food distribution all over the country is highly problematic especially with repeated delays.

Moreover, an effective governance of the program would include the following: GMI should only be provided by social scientists working in economic sections of welfare departments. They should be charged with a specific number of applicants or beneficiaries to develop a more holistic approach. The GMI should be approved by standard full-time social services professionals and not by non-standard ones who happen to rotate to other colleagues (and who cannot be held responsible for any possible fraudulent handling as well). At the same time, it cannot be given, although it should be, to certain vulnerable groups such the Roma, the homeless etc. (Makinen,2018). This is because it has been wrongly designed to apply to typical households whose members are not moving, and they seek permanent residence.

As for the Roma people especially, just the registration done by the social services professionals of the centers at the start is not enough. An official registration list should be made by the

Municipality along with a marking of shanty residents that will be enriched periodically. This is of utmost importance because there is not a single rule for all settlements and in that case, it happens that some are beneficiaries, and some are not at all. Monitoring should anyway take place for this purpose. What is being done so far is that the same people who make the applications, check, and support at the same time!! So, many people who really need it and do not work informally are thrown out of the benefit. Finally, not all who get pensions from other States or work abroad and appear only to apply are checked. This means that that they grab the place of somebody else's. Despite these drawbacks almost all respondents agreed that the GMI should be continued because it is a necessary and quite effective program. As Figure 2 shows, most of the participants' responses are above the value 7 in the scale.

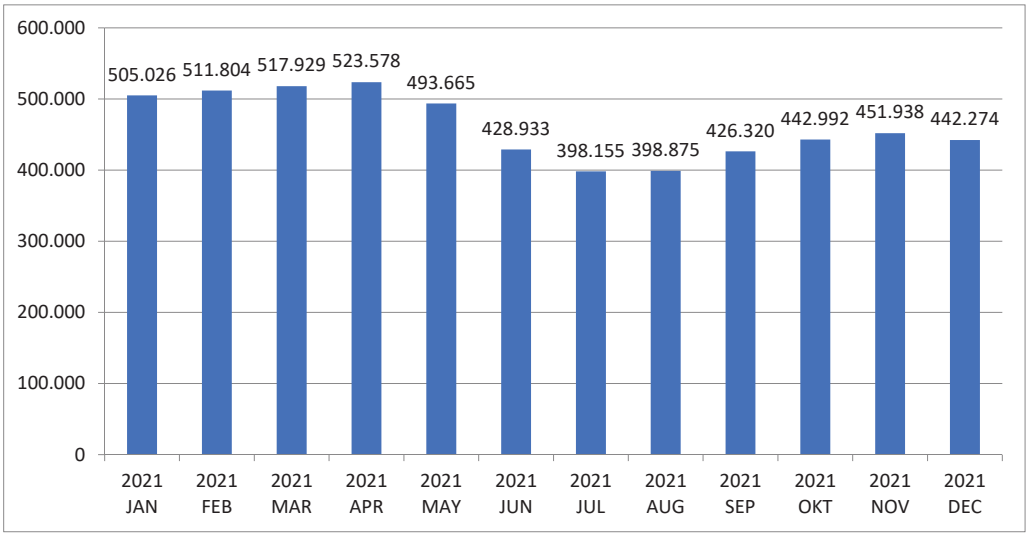
Figure 2: Average responses to the question "Is GMI a necessary and effective program and should be continued?"



4.2 Accessibility

For the purposes of this study, coverage of the Greek GMI is measured by calculating the ratio between the beneficiaries of the GMI scheme and the population in extreme poverty conditions (Almeida et al.,2022). According to the typically used extreme poverty measure in the EU (40% of median disposable income), extreme poverty in Greece was 6.7% in 2022 (based on 2021 incomes), the fifth highest rate after Romania, Spain, Latvia, and Italy. Considering that the Greek population, according to the last census (2021) was 10,482,487 million[4], it follows that the extreme poor amounted to 670.000 people. As shown in Figure 3, the number of GMI beneficiaries in 2021 ranged between 398 and 523 thousand people, or an annual average of 428,611 thousand. Consequently, the coverage rate for this year reached 63.8%, which confirms the findings of previous studies (Hellenic Court of Audit,2021; World Bank,2019).

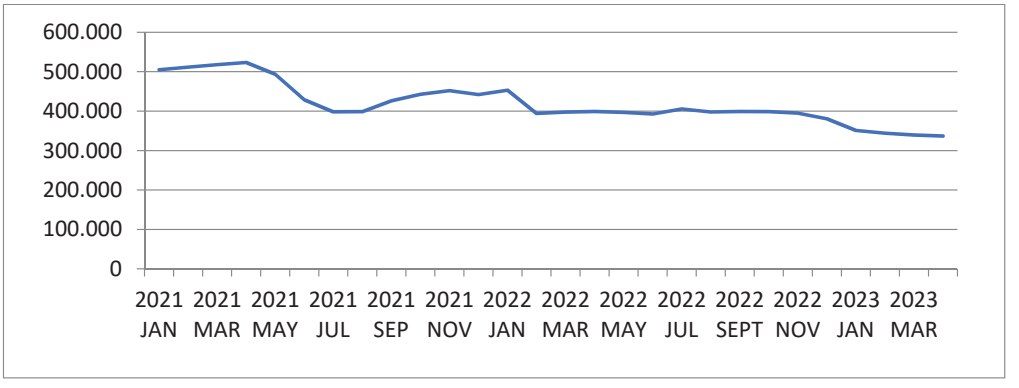
Figure 3: Number of GMI beneficiaries, 2021 (per month)



Source: OPEKA, May 2023. Own elaboration

Considering that poverty and social exclusion are expected to rise in the consequent years (2022 and 2023) due to the accumulative effect of successive crises (Covid 19, energy, inflationary, etc.) (Raitano, et al.,2021), it's quite surprising that, according to official administrative data, the number of GMI beneficiaries in the respective years is gradually decreasing, to reach at the lowest level (336.966 thousand) in April 2023 (Figure 4).

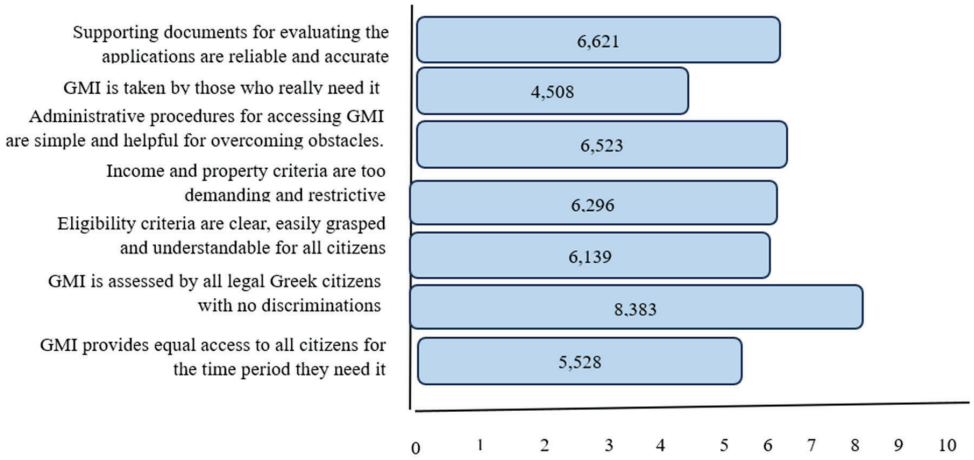
Figure 4: The evolution of GMI beneficiaries, January 2021-April 2023



Source: OPEKA, May 2023. Own elaboration.

Research findings, presented in figure 5, show that the social services professionals of CCs are quite skeptical regarding a number of dimensions concerning the accessibility of GMI including the reliability of applications' assessment, its fair distribution, the extent to which prospective beneficiaries can easily get it as well as the transparency of their eligibility (Dimoulas, 2018). Yet, they seem to be almost unanimously certain that the GMI is addressed to all legally settled residents of the country without discrimination, that is, they believe that such a thing happens, and this fact is an exception regarding its application.

Figure 5: Accessibility dimensions of GMI by potential beneficiaries



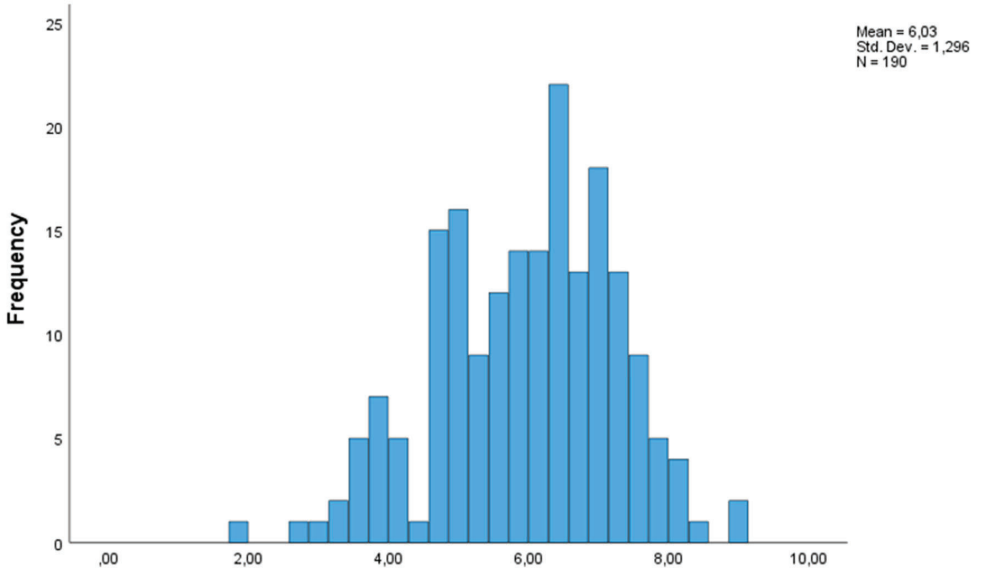
Being that as it may, social services professionals in CCs seem to depict a rather kaleidoscopic view on the issue. One of the problems noted focuses on the technical aspect of the platforms, a fact strangely to happen in so-called digitalization times. Due to repeated malfunctions the beneficiaries often cannot be properly served (whether with the interface with D.YP.A., or with Public Power Corporation (D.E.I), etc.) and as a result many lose their assistance.

At the same time, it is not unusual social services professionals to meet strong disagreements about the supporting documents and the conditionalities upon assistance getting since many beneficiaries-to-be take it for granted that they must receive it and by the time the income criteria are announced along with the necessary documents, they become frustrated due to repeated bureaucracy. On top of these, there are many freelancers and farmers whose income is very difficult to be checked because they do not declare it in the tax services and as soon as the social services professionals undertake the initiative to proceed with checking by themselves, although not being accountants, either they object to the supporting documents or provide other ones aiming at pausing the monitoring process.

However, they do assume this role time and again due to this administrative drawback. In this case social services professionals commented that it would be more appropriate and logical the thorough and intensive cross checking of personal belongings of the applicants as well as the establishment of networking between several public offices to locate as much as possible potential law breakers. In other words, participants show distrust towards accessibility. In Figure 6 a summative variable is created composed of the items which tap participants' beliefs on how

accessible the GMI by beneficiaries is. It is shown that participants' responses are not homogeneous since almost half of the responses are below the value 6 of the scale. This means that participants feel distrust towards the accessibility of the GMI.

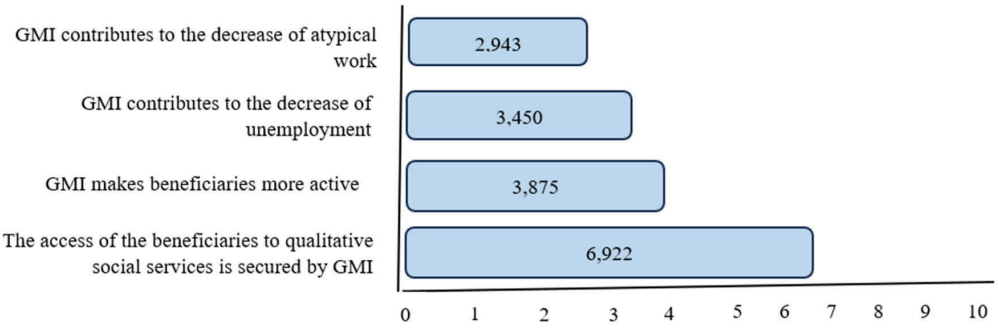
Figure 6: Distrust related to the fair GMI accessibility



4.3 Enabling

The answers to the question of whether the GMI enables beneficiaries and activates them in the labor market are somehow more discouraging as figure 7 shows. One can observe that according to the social services professionals the GMI does not help to reduce both undeclared work and unemployment. In addition, it does not give incentives to work while they seem to be ambivalent as to whether it ensures beneficiaries' access to qualitative social services.

Figure 7: Enabling and activation rates of GMI towards the labor market



Moreover, they hold the view that those who have been receiving the GMI for many years tend to develop a passive stance towards life. This is a condition that does not help beneficiaries either in their exit from unemployment or in their effective mobilization towards the labor market. Hence, effective immersion in the labor market presupposes several combined measures from the employment services in the first place. In this connection, the D.YP.A must modernize its employment programs for the inclusion of GMI beneficiaries in jobs according to their qualifications. Along with that there should be mandatory training seminars for GMI's to receive professional training that will effectively contribute to finding a job.

There were many answers converging to the same idea, that the same people have been taking GMI benefits for some years now and this is, if anything, at least a failure of the program to the extent that these beneficiaries do not work. For this reason, social services professionals suggested that there should be a limit to the period someone receives the GMI, a kind of conditionality enriched with simultaneous efforts for job finding, as is the case with the unemployment benefit. This is because the GMI operates at the risk of reproducing the "inactivity trap" phenomenon. In other words, people especially of productive age and able to work, are considered as relying on the benefits and do not even enter the job search process. Considering this, social services should design suitable motives for GMI's to be active in looking for job as well as to avoid informal employment.

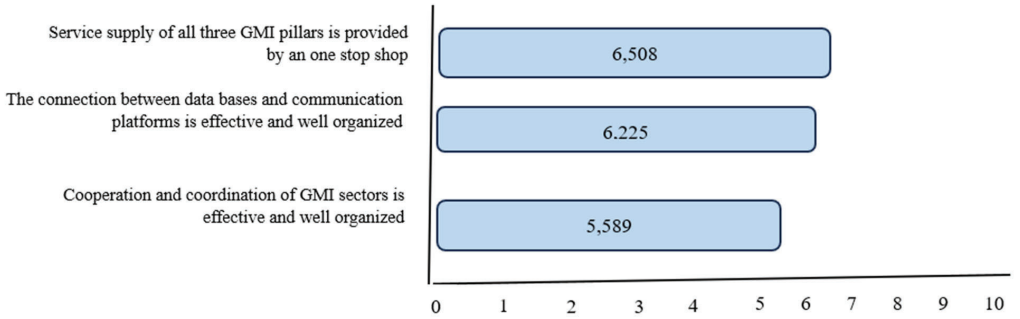
On the other hand, the relationship between GMI and undeclared work is a common secret and, in many aspects, a "conspiracy" of silence among those involved. It is mainly due to the political and bureaucratic inertia of State apparatus and to be bypassed as a problem social services professionals said that more intensive and additional cross-checks regarding residence details, guest card, residence permits (especially European citizens) and income sources are needed. In that way the GMI will and should be continued and expanded for those who really need it. Hence, there must be safeguards, like those mentioned, put in work to monitor those who are not entitled to it, fiscally in the first place. It is necessary the State to find ways to block from the GMI those who work with undeclared income or entrepreneurs who always declare a loss, since it is a common secret that they do not always need it. At this point it is necessary to point out that a great many beneficiaries are forced to work informally to continue to be subsidized by the GMI. In case they work and remain unemployed for a long period of time, which can often be up to six months, they are left without income since they may not be entitled to the GMI as mentioned. Therefore, they remain trapped in a regime of undeclared work. Here the State should intervene regulating the labor market in the first place as this is the biggest problem since the beneficiaries choose either to remain unemployed or to work illegally.

In addition, social services professionals were very sharp in saying that there must simultaneously be an improvement in the provision of the FEAD[5] services. The parts involved (companies, regional units, and municipalities) must ensure that the product they distribute to the beneficiaries arrives in excellent condition. In the opposite case, the beneficiary and its human dignity are belittled and devalued. The phenomenon of poor-quality products distribution due to their poor maintenance is not rare. In addition, better support, and interface with the D.YP.A. concerning the (re)integration of the unemployed into the labor market is urgently needed. It should be mentioned that not all municipalities have employment advisors, the older social services professionals either do not have the relevant know-how or they have not been trained through seminar schemes and/or do not want to deal with the GMI. Mismanagement of the FEAD has been often took place due to the irrelevance of the social services professionals of the D.YP.A resulting in the

pausing of income support without that being the fault of the beneficiary. Finally, an interface with EFKA[6] would be helpful to draw and monitoring immediately and in real time, salaries, etc.

Respondents rank in a similarly moderate and skeptical manner whether the GMI provides One Stop Shop services, whether IT databases are effective, and whether agency coordination is adequate, confirming the findings of previous evaluation studies (Lalioti and Koutsampelas,2021; Hellenic Court of Audit,202). As one can see in Figure 8, the average responses are 6.5, 6.2 and 5.5 for these three questions, that is, slightly above the middle of the scale.

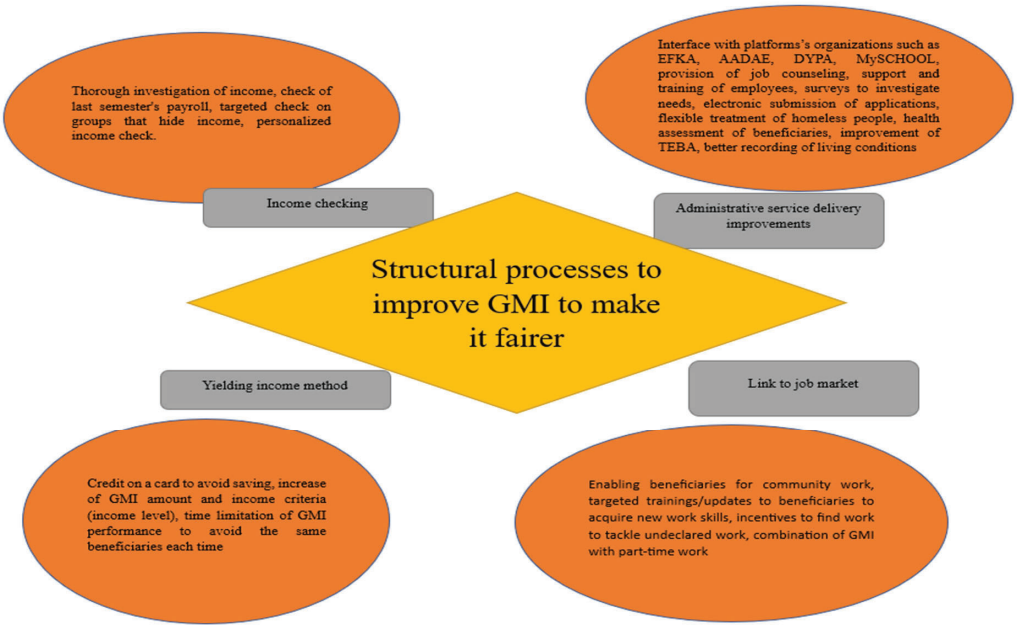
Figure 8: Average responses for GMI effective services



For most of them, the basic function that must be regulated regarding the GMI concerns its core mission. The social services professionals of the sample made it clear in their comments that each case should be examined holistically and not being instead part of an impersonally structured bureaucratic mechanism. For instance, there are cases where applicants happen to have the highest percentage of belongings above the accepted levels which, however, cannot be sold because either it is mortgaged or in debt. Yet, the owners being either pensioners or salaried ones are deemed by the system as not beneficiaries when, as mentioned above, a great many people are tax evaders and work informally.

On the other hand, there is an issue with the time one starts to get the GMI that is the time he/she is considered as being in productive age. In this connection, there many cases where the GMI is given to people by the time they start their "productive years" so to speak and they become slowly passive recipients of a benefit which turns them into inactive labor figures. In sum the main axes of responses by the social services professionals of CCs can be clustered as follows in the Figure 9. It is clearly shown that GMI improvement may come from the income checking, the administrative service delivery improvements, an effective yielding income method and the essential link to the labour market.

Figure 9: Social services professional's proposals for improving GMI implementation



5. Conclusion

The aim of this study was to explore the social impact of GMI in Greece drawing on the findings of quantitative questionnaires completed by key participants (social workers and professionals) responsible for its implementation in the so-called "Community Centers" throughout the country. Research findings corroborate results of previous studies revealing a picture of ineffectiveness of the Greek GMI in addressing poverty and social exclusion in terms of adequacy, accessibility and enabling of beneficiaries.

Social service professionals consider that in terms of adequacy GMI is quite ineffective. Instead of taking into account the real condition of potential beneficiaries' life it relies on superficial, bureaucratic and unchecked criteria resulting in below the absolute poverty assistance reproducing thus both the poverty and the involuntary inactivity trap. Hence, although in general terms, the participants of the research are not negative towards GMI they consider that it is a 'better than worst' measure which needs immediate improvement.

Regarding the issue of accessibility, social service professionals are highly skeptical. Their particular concern relates to the reliability of applications' assessment, the fair distribution of GMI, the extent to which prospective beneficiaries can easily get it as well as the transparency of their eligibility. In addition, they seem to be ambivalent as to whether it ensures beneficiaries' access to qualitative social services.

Finally, as far as the issue of enabling is concerned they express a more discouraging view regarding GMI's ability to reduce both undeclared work and unemployment and they think that

it does not give incentives to work. On the contrary, GMI's structure pushes beneficiaries either in the realm of inactivity or in the trap of informal economy. This is because in a fully uncertain life context, the most certain material base becomes the GMI. Thus, instead of activating the actual or potential beneficiaries it turns them into micro-managers of State provisions.

In general terms, the participants of the research are not negative towards GMI. However, they consider that in order GMI be more effective it should be re-designed to become more task oriented by focusing on real poor through reframing and reorganizing its implementation structure. Hence the systematic monitoring and cross checking of the potential beneficiaries through networking with other public offices, the essential connectivity with labor market, the inclusion of more social categories, like the homeless, the improvement of the services delivery along with the facilitation of access, would make it more efficient and effective in terms of implementation.

This is necessary since the potential beneficiaries are neither a homogenous social group nor do they adopt a seemingly passive attitude towards their involuntary path to vulnerability. In other words, should the processes social services professionals very aptly described remain unchanged, a new revolving 'culture of poverty' will be created and reproduced with the unwitting assistance of the central administration.

Notes

1. The adequacy of MIS is very difficult to measure. Yet, it is typically assessed by comparing the maximum benefit amount to a 'poverty' threshold (or better, an adequacy benchmark) for model families. For a discussion see Raitano, et. al.,2021; SPC and European Commission,2022, p.9.

2. The ones below the 40% threshold are mostly Central, Eastern and Southern European countries.

3. Statistics | Eurostat (europa.eu)

4. Census2022_GR.pdf (statistics.gr)

5. The Fund for European Aid to the Most Deprived

6. Unified Social Security Agency

Bibliographical References

Almeida, V., De Poli, S., & Hernández, A. (2022). The effectiveness of Minimum Income schemes in the EU. JRC Working Papers on Taxation and Structural Reforms No 09/2022. European Commission, Joint Research Centre, Seville. JRC130676.

Arrighi, Y. et al., (2015). The non-take up of long-term care benefit in France: A pecuniary motive? *Health Policy,* 119(10), 1338-1348.

Bahle, T., Hubl, V. & Pfiefer, M. (2011). *The last safety net: A handbook of minimum income protection in Europe.* Bristol: The Policy Press.

Brooks, J., King, N. & Wearden, A. (2014). Couples' experiences of interacting with outside others in chronic fatigue syndrome: a qualitative study. *Chronic Illness,* 10 (2) 5-17.

Bryman, A. (2016). *Social Research Methods.* Oxford: Oxford University Press.

Cantillon, B. & Lanker, W.V. (2012). Solidarity and reciprocity in the social investment state: What can be learned from the case of Flemish school allowances and truancy? *Journal of Social Policy,* 41(4), 657-675.

Cantillon, B., Marchal, S. & Luigjes, C. (2019), Towards Adequate Minimum Incomes: Which Role for Europe. In B. Cantillon, T. Goedemé & J. Hills (eds), *Decent incomes for the poor? Improving policies in Europe.* Oxford: Oxford University Press.

Cantillon, B., Parolin, Z., & Collado, D. (2018). Rising inequalities and welfare generosity: structural constraints on the adequacy of minimum incomes in European and American welfare states. CSB Working Paper, Herman Deleeck Centre for Social Policy. Antwerp, 34.

Clegg, D. (2013). Dynamics and varieties of active inclusion: A five country comparison. Deliverable d5.6, Project *Combating poverty in Europe: Re-organising active inclusion through participatory and integrated modes of multilevel governance.*

Coady, D., Jahan, S., Matsumoto, R., & Shang, B. (2021). Guaranteed Minimum Income Schemes in Europe: Landscape and Design. IMF Working Paper, WP/21/179.

Dubois, H. & Ludwinek, A., (2015). Access to social benefits: Reducing non-take-up. Eurofound, Publications Office of the European Union, Luxembourg, 2015. (https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef1536en.pdf5

EAPN (2020). EAPN Position paper on adequate income. https://www.eapn.eu/wp-content/uploads/2020/09/EAPN2020_EAPN-Position-Paper_Adequate-Minimum-Income-4630.pdf

Eichhorst, W., Bonin, H., Krause-Pilatus, A., Marx, P., Dolls, M., & Lay, M. (2023). Minimum income support systems as elements of crisis resilience in Europe: Final Report. (Forschungsbericht / Bundesministerium für Arbeit und Soziales, FB615). Berlin: Bundesministerium für Arbeit und Soziales; IZA Forschungsinstitut zur Zukunft der Arbeit GmbH; ifo Institut für Wirtschaftsforschung e.V. https://nbn-resolving.org/urn:nbn:de:0168-ssoar-85162-2

Estepa-Maestre, Fr. & Roca, B. (2017). Social Policy in Dispute: Perceptions of Social Workers on the Minimum Income Schemes. T*he Anthropologist*, 28(3), 184-191.

Estepa-Maestre, Fr. & Roca, B. (2018). Individual and Family Strategies of Beneficiaries of Minimum Income Schemes. A Qualitative Inquiry. *Journal of Social Service Research*, 44(3), 414-424.

Eurofound, (2015). *Access to social benefits: Reducing non-take-up.* Publications Office of the European Union, Luxembourg.

European Commission, (2020). *Joint Employment Report 2020*. Brussels.

Farnsworth, K., & Irving, Z. (2018). Austerity: Neoliberal dreams come true? *Critical Social Policy,* 38(3), 461–481. https://doi.org/10.1177/0261018318762451

Frazer, H. & Marlier, E. (2009). Minimum income schemes across EU Member States. Synthesis Report, EU Network of national independent experts on social inclusion, October 2009.

Frazer, H. (2018). Report and Recommendations from the Peer Review on Active Inclusion, EMIN, Madrid 21 September 2018.

Frazer, H. and Marlier, H. (2016). *Minimum income schemes in Europe. A Study of national policies 2015,* European Social Policy Network.

Gábos, A, & Tomka, Z. (2022). Developments in minimum income benefits levels in Europe. EUROSHIP Working Paper No. 11. Oslo: Oslo Metropolitan University. doi: 10.6084/m9.figshare.19188209. Available at: https://euroship-research.eu/publications.

Greve, B. (2023). Welfare states in turbulent times. In B. Greve (Ed), *Welfare States in a Turbulent Era*. UK: Edward Elgar.

Immervoll, H. & Carlo Knotz (2018). How demanding are activation requirements for jobseekers. OECD Social, Employment and Migration Working Paper No. 215.

Kazepov, Y. (Ed.) (2010). Rescaling social policies: Towards multilevel governance in Europe. European Centre Vienna: Ashgate.

Kazepov, Y. & Sabatinelli, St. (2006). *Minimum income and social integration: Institutional arrangements in Europe*. Working Paper, Geneva: ILO.

King, N. (2008). What Will Hatch? A Constructivist. Autobiographical Account of Writing Poetry. *Journal of Constructivist Psychology,* 21(4), 274-287.

King, N. (2012). Doing template analysis. In G. Symmon and C. Cassell (eds), *Qualitative organizational research. Core methods and current challenges,* 426-452, Sage.

Lalioti, V. & Koutsampelas, Ch. (2021). The Greek vs. the Cypriot guaranteed minimum income (MGI) schemes: An exploratory comparative analysis. *Journal of International and Comparative Social Policy*, 1-17.

Leibfried, S. (1992). Towards a European welfare state? On integrating poverty regimes into the European Community. In Z. Ferge & J.E. Kolberg, (eds), *Social Policy in a Changing Europe,* Frankfurt am Main: European Centre for Social Welfare Policy and Research.

Makinen, L. (2018). Report and Recommendations from the Peer Review on Coverage and Non-Take Up of Minimum Income. EMIN.

Marc, C., Portela, M., Hannafi, C., Le Gall, R., Rode, A., & Laguérodie, S. (2022). Non-take-up of minimum social benefits: quantification in Europe A salient phenomenon still not making public policy headlines. DREES reports, No 94.

Matsaganis, M. (2018). The contorted politics of guaranteed minimum income in Greece. DAStU Working Paper Series, n. 02/2018 (LPS.02). Available at: http://www.lps.polimi.it/wp-content/uploads/2018/12/WP-LPS.02.pdf

Natili, M. (2020). Worlds of last-resort safety nets? A proposed typology of minimum income schemes in Europe. *Journal of International and Comparative Social Policy,* 36(1), 57-75.

Noel, A. (2019). The Politics of Minimum Income Protection in OECD Countries. *Journal of Social Policy,* 48(2), 227-247. doi:10.1017/S0047279418000351

Papatheodorou, Ch. (2015). Economic crisis, poverty and deprivation in Greece: The impact of neoliberal remedies. In S. Mavroudeas (Ed.), *Greek Capitalism in Crisis: Marxist analyses*, London: Routledge.

Perez, S.A. & Matsaganis, M. (2017). The Political Economy of Austerity in Southern Europe. *New Political Economy* 23(2), 192-207.

Pierre-Marc Daigneault, P-M., & Macé, C. (2020). Program Awareness, Administrative Burden, and Non-Take-Up of Québec's Supplement to the Work Premium. *International Journal of Public Administration*, 43:6, 527-539, doi: 10.1080/01900692.2019.1636397

Raitano, M., Jessoula M., Gallo, G. & Pagnini, C. (2021). Fighting poverty and social exclusion – including through minimum income schemes, European Parliament: Policy Department for Economic, Scientific and Quality of Life Policies Directorate-General for Internal Policies. https://www.europarl.europa.eu/RegData/etudes/STUD/2021/662932/IPOLSTU (2021) 6629 32 EN.pdf

Sakellaropoulos, T., Lalioti, V., & Kourachanis, N. (2019). The social impact of the "social solidarity income" in Greece: A qualitative interpretation. *Social Cohesion and Development*, 14(1), 5-20.

Social Protection Committee & European Commission (2022). The 2022 Minimum Income Report, Volume I, Brussels.

Spyridakis, M., (2020). Living in Precariousness: The Minimum Guaranteed Income in Crisis. *Urbanities,* Vol. 10 (3), 69-80.

Van Lancker, A., & Farrell, F., (2018). Guaranteed Minimum Income: Nobody Deserves Less, Everyone Benefits. EMIN2 Final Report (Brussels: European Minimum Income Network, EMIN).

Xu, W. & Zammit, K. (2020). Applying Thematic Analysis to Education: A Hybrid Approach to Interpreting Data in Practitioner Research. *International Journal of Qualitative Methods,* 19: 1–9, doi:10.1177/1609406920918810.

Biographical Notes

Andreas Feronas is Professor of Social Policy at the University of the Peloponnese. His most recent publications include: Feronas, A. and Kourachanis, N. (forthcoming). The Contribution of the Guaranteed Minimum Income in Alleviating Extreme Poverty in Greece. Journal of Balkan and Near Eastern Studies. Routledge, Taylor and Francis Group, and Spyridakis, M. and Feronas, A. (2021), "Precarious Employment and Social Exclusion in Times of Crisis: The Case of Athens", in Pardo, I. and Prato, G. (eds), Urban Inequalities: Ethnographically Informed Reflections, Palgrave Macmillan, pp. 93-118.His research interests focus on poverty and social exclusion, social solidarity and the Europeanization of social policy.

Manos Spyridakis is Professor of Social Anthropology at the National and Kapodistrian University of Athens, in the Department of Sociology and president of the Commission of Urban Anthropology of the International Union of Anthropological and Ethnological Sciences. He is the author of the monographs, Power and Harassment at Work (Dionikos Publications 2009), Labor and Social Reproduction in the Shipbuilding and Repair Industry of Piraeus (Papazisi Publications 2010), The Liminal Worker. An Ethnography of Work, Unemployment and Precariousness in Contemporary Greece (Ashgate publications, 2013), Homo Precarius (Pedio publications 2018).