

POVERTY WATCH 2022

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Introduction

The Hellenic Anti-Poverty Network (EAPN-Greece) is an independent organisation with a membership of more than 30 social organisations offering support to socially excluded groups. It is a member of the European Anti-Poverty Network (EAPN). The objectives of EAPN are to reduce poverty and inequality, to give voice and increase the participation in decision-making of people affected by poverty. Each year National Networks produce country reports to highlight the extent and aspects of poverty and to lobby the European Commission and all EU institutions to adopt strategies, policies and inclusion measures.

This is the fourth report produced by our Network.

The 2022 report was compiled in September 2022 and includes the testimonies of people experiencing poverty as well as the latest data from the Hellenic Statistical Authority (ELSTAT) and the results of various other surveys and reports, which converge on the fact that poverty is deepening. Particular emphasis has been placed on documenting the current experience of the organisations based on the relationship between the staff and the people they support and on making recommendations and suggestions. The 2022 report has included two special chapters on energy poverty and health & poverty, also with findings and recommendations.

International context

2022 is the third year of the COVID-19 pandemic with serious global health, social and economic consequences. These consequences combined with the energy crisis, the climate of insecurity, the current conflicts and the evolving climate change form an explosive mix, triggering poverty and a new food crisis.

So while global grain production has been steadily increasing over the last 20 years and today global grain stocks are 35% more than needed to feed the total world population, there are unjustified price increases: FAO estimated that food prices in May 2022 were up by 30% in a year and wheat prices up by 50%, intensifying fears of famine in the poorest countries (https://www.efsyn.gr/themata/thema-tis-efsyn/349722 stoihimatizontas-stin-peina-ton-anthropon). The World Bank estimates that every 1% of an increase in food prices pushes more than 10 million people into extreme poverty. By the end of 2021 more than 200 million people faced acute food insecurity and in East Africa more than half a million people were on the verge of total starvation and death.

Instead, we have seen that the richest people in the world are getting richer and the poorest are being pushed into greater poverty. In such a global context where the pandemic and the energy crisis are seen as an opportunity for some to become rich, social inequalities are growing and the poorest are marginally surviving:

Oxfam reports (https://www.efsyn.gr/oikonomia/diethnis-oikonomia/328090_h-anisotita-dolofonei) that the 10 richest people in the world more than doubled their wealth during the pandemic from 700 billion dollars at the beginning of 2020 to 1,5 trillion in November 2021. This huge accumulation of wealth in the hands of so few people occurred at a time when more than 160 million people found themselves below the poverty line in 2021 and 17 million died of COVID-19.

Oxfam came back with newer figures (https://www.kathimerini.gr/economy/561874792/ayxithikan-oi-kroisoi-kai-i-akraia-ftocheia) and reported that in March 2022 the world's billionaires were 573 more than in the same period in 2020, while during this year 263 million people may plunge into extreme poverty. Imposing a special tax on large estates of just 2% on millionaires and 5% on billionaires would raise \$2,52 trillion annually, the organisation estimates. This amount would allow 2,3 billion people around the world to lift out of extreme poverty, vaccines to be distributed worldwide and universal insurance coverage and health care to be offered to middle- and lowincome citizens.

Oxfam estimates that the total wealth of the world's billionaires now stands at \$12,7 trillion, which is almost 14% of global GDP, and points out that the increase in the number of the wealthy during the pandemic is equivalent to the emergence of a new billionaire every 30 hours, while the rate at which millions of people slide into poverty this year is roughly the same. In fact, one million people are sinking into poverty every 33 hours this year. As Oxfam points out, the causes are the pandemic, inequality and soaring food prices that were recorded before the Russian invasion of Ukraine but accelerated because of the war.

Already before the war in Ukraine the World Inequality Report 2022

(https://www.efsyn.gr/oikonomia/diethnis-oikonomia/322721 olotahos-dyo-aiones-piso) estimated that the poorest 50% of the world's population own 2% (!) of total assets, while the richest 10% own 76% of the world's wealth. Someone from the privileged 10% earns an indicative €87,200 per year, while a person from the poorest 50% earns just \$2,800 per year. The income share of the poorest 50% is half of what it was in 1820, i.e. two centuries ago! The report finds, however, that while countries are getting richer, governments are getting poorer, because wealth is accumulating mainly in private hands. This trend was magnified during the pandemic because many countries borrowed amounts equal to 10-20% of GDP, mainly from the private sector. But this means that they have fewer resources to deal with inequalities and climate change.

The British Jubilee Debt Campaign (JDC) (https://www.efsyn.gr/oikonomia/diethnis-oikonomia/329445 i-fed-narkothetei-hreos-ton-ftohon) reports that 54 countries are facing a debt crisis and are unable to protect the economic and social rights of their citizens. In addition, 14 countries are at risk of a public and private debt crisis, 22 of private sector debt only and 21 of public sector debt. Interest on loans to developing countries increased by 120% between 2010 and 2021.

The fact is that in the year of the pandemic (2020) there was an unprecedented global indebtedness for states, businesses and households that reached 226 trillion dollars, i.e. 256% of the world's GDP! (https://www.efsyn.gr/themata/thema-tis-efsyn/328858 o-kosmos-sti-skia-enos-boynoy-apo-hreos).

On the other hand, there are 3,297 billion people around the world living below the poverty line of \$5.5 a day. It is estimated that to get all these people out of the poverty cycle, it would take \$2,97 trillion. But does that money exist? The data shows (https://www.efsyn.gr/oikonomia/diethnis-oikonomia/328794_lefta-yparhoyn-gia-oloys) that there are 2,260 billionaires who own \$13.76 trillion or 183,000 people with individual wealth in excess of \$50 million who own a total of \$36.4 trillion.

A minimum tax on their properties would be sufficient for vaccinations, universal health care, social benefits and poverty eradication measures for all low-income citizens. Similarly, if equivalent measures were applied in the European Union, they would yield indicative amounts of money sufficient to finance increased public spending on health.

Fairer taxation of wealth, or special taxes such as on financial transactions and other measures, can help to find all the amounts needed to eradicate poverty: For these reasons the position of the European Anti-Poverty Network is that poverty eradication is a political choice!

The Greek situation

With inflation running at 12.1% in June (ELSTAT) and 11.3% in July, with the cost of energy being the highest in Europe and with increases in basic goods and services at 117.7% of the general Consumer Price Index (based on 2009=100), the situation in Greece is worrying. The gross external debt (public and private sector) exceeds 565 billion euros (!) according to a statement by the Bank of Greece (BoG). The current account deficit is at 5% of GDP and this has to be covered by external financing, estimated at 50 billion every year (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/356193 sta-565-dis-eyro-akatharisto-exoteriko-hreos).

The recording of the effects of the economic situation on the further impoverishment of Greek society is the main subject of this report. It is well known that during the decade of the crisis 2010-2020 about 25% of incomes were lost but by the end of the decade a recovery had begun. Today, however, the reverse trend has begun and poverty risk indicators are increasing. Indeed, it is estimated that the loss of real income of Greek households due to the energy crisis, which has set fuel and electricity bills on fire, will be more than 10% more in 2022, according to an analysis by the International Monetary Fund (https://www.efsyn.gr/oikonomia/diethnis-oikonomia/354416 panoapo-10-i-apoleia-eisodimatos-gia-toys-ellines-logo-tis).

In order to quantify the poverty trajectory, we used the latest valid ELSTAT- EUROSTAT data (July 2022 https://www.statistics.gr/documents/20181/44d3d102-5456-c06a-ce90-47a761783326), which refer to 2021, but describe the trends regarding the risk of poverty in both years of the pandemic. We have also included recent supplementary data from various sources and are indicative of the situation.

According to <u>ELSTAT</u>, the risk of poverty and exclusion in the country in 2021 amounted to 29.5% of the population, an increase of 0.6 points from 28.9% in 2020 (based on the indicators of the Europe 2020 programme). Statistically, there are also increases in the rates of income poverty (19.6% of the population in 2021 compared to 17.7% in 2020) and in people living in low-intensity work households (13.6% of the population in 2021 compared to 11.8% in 2020). The increases in all three poverty indicators, the rise in child poverty and the current economic and energy crisis are of particular concern.

Looking for qualitative data on both the visible and hidden aspects of poverty, we conducted research that yielded information from 24 organisations, which completed relevant questionnaires in July 2022. These organisations - members and non-members of the

Network - supporting poor individuals or households and vulnerable or excluded groups, shared their valuable experience with us and for this we thank them very much.

The voice of the excluded who have experienced poverty and discrimination was captured through personal testimonies. These people describe unexpected situations they went through during 2022. Their testimonies tell us directly and in the most poignant way how they survived and what problems they faced.

The data included in the report cannot capture all dimensions of poverty nor what happens to all vulnerable groups and the poorer general population. After all, social reality is always different from numbers and statistics. The report can therefore only offer an indicative picture by shedding light on aspects of poverty. Only a persistent and sensitive look at how people around us live and feel can guide us in understanding what is really happening.



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PART ONE: DATA ABOUT POVERTY

QUANTITATIVE DATA from various sources

What is poverty? How do we measure it? What are the quantitative indicators?

In Greece, when we refer to poverty, we mainly mean relative poverty, i.e. comparing the living standards of people who are disadvantaged in relation to the rest of the population. Relative poverty is defined in two ways:

A) With reference to the "Poverty Risk"

Only income and economic criteria are taken into account here. Poverty risk is defined as the percentage of people living in households whose total disposable income is below 60% of the national median equivalised income. The median income is the income of the median individual, i.e. the citizen who is exactly in the middle of the income distribution. The people who are richer are exactly equal in number to the people who are poorer. For 2021 the median household income was estimated at €8,752 per person.

The poverty line or poverty line threshold was therefore set at €5,251 of income for one person or €11,028 for households with two adults and two children.

According to <u>ELSTAT</u>, 19.6% of the country's population was at risk of poverty in 2021, an increase of 1.9 full points from 2020. Of the total 4,108,895 private households, an estimated 765,372 households with 2,054,015 members are at risk of poverty, i.e. their incomes are below the poverty line.

It is important to note that the at-risk-of-poverty rate before social transfers (i.e. without counting pensions and all kinds of benefits in total income) reaches 48.2%! Without pensions the poverty risk would be 23.5% higher and without benefits 5.1% higher. With this figure we understand that benefits and pensions reduce the risk of poverty by 28.6% and therefore play a key role in prevention.

A further indicator that relates to the income status of those living below the poverty line is the poverty risk gap or depth of poverty risk. This is calculated as the difference between the poverty line for the whole population and the median equivalent disposable income of the poor population, as a percentage of the poverty line. That is, it is an indication of how much lower the incomes of those living below the poverty line are. For 2021, the poverty risk gap-weight was 26.4% of the poverty risk threshold. Based on this, it is estimated that 50% of the poor have an income below 73.1% of the threshold (i.e. €5,251), i.e. less than €3,838 per person per year.

Noteworthy here is the fact that according to ELSTAT's statement, population groups that are presumed to be poor (such as homeless people, undocumented migrants, Roma who change their place of residence and other mobile populations - who do not have stable housing) are underrepresented in the respective survey ((ELSTAT Household Income and Living Conditions Survey - Poverty Risk https://www.statistics.gr/documents/20181/44d3d102-5456-c06a-ce90-47a761783326). The survey sample also includes all types of private households, but excludes those living in collective housing: hospitals, elderly homes, hotels, camps, shelters, reformatories, refugee centres, boarding schools, hostels, institutions where poor or destitute people are also presumed to

live. The ELSTAT indicators are therefore useful for us to see the differences by year and the trends in poverty but not for assessing the actual extent of poverty.

B) With reference to "Risk of poverty or social exclusion"

Three indicators are taken into account here: income deprivation (the risk of poverty), access to 7 basic goods from a list of 13 goods and services (SMD - Severe Material Deprivation) and the labour intensity of the household. In this respect, EUROSTAT and the Hellenic Statistical Authority - ELSTAT use the composite index AROPE (Persons Living At Risk Of Poverty or Social Exclusion), which is more complex and records higher poverty risk rates because it takes into account all three factors. The AROPE indicator was used for the evaluation of the Europe 2020 programme, which in 2013 set the target "to reduce by 20 million people at risk of poverty or social exclusion by 2020". The newest version of this indicator will be used to assess the Europe 2030 programme, i.e. the reduction in the number of poor people by 2030.

This indicator ("Europe 2030") measures the economic inability to access at least 7 basic material goods from a list of 13, i.e. It investigates whether the opportunity exists: 1) to pay fixed rents, electricity, water, gas bills and loan or purchase instalments; 2) to take a holiday for at least one week a year; 3) to eat meat, chicken, fish or vegetables of equal nutritional value every other day; 4) to manage emergency needs of about 410 euros, 5) availability of a private car, 6) access to adequate heating in winter and cooling in summer, 7) replacement of worn-out furniture, 8) access to the Internet, 9) purchase of new clothes, 10) use of two pairs of shoes, 11) personal expenses, 12) social activities, and 13) participation in paid leisure activities. The lack of 7 out of these 13 goods indicates that the person is living in material deprivation.

The share of the population with severe material and social deprivation is estimated for 2021 at 13.9% (from 14.9% in 2020) based on the Europe 2030 indicator and 14.8% (from 16.6%) based on the Europe 2020 indicator, and is slightly improved from 2020 and all previous years of the implementation of the Memoranda (https://www.statistics.gr/documents/20181/3aa9c91f-cf52-375b-dc0b-6310e09ce5c1).

In the years 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019 and 2020 deprivation was much more severe and affected respectively 19.5%, 20.3%, 21.5%, 22.2%, 22.4%, 21.1%, 16.7%, 16.2% and 16.6% of the total population. It is important to note that material deprivation is not only experienced by the poor population but also by an increasing proportion of the non-poor. Also, that at the European Union level Greece is consistently the second country after Bulgaria with the highest rates of population in material deprivation all the years from 2015 to 2021.

Underemployment, i.e. living in low labour-intensive households, is also taken into account in the final formulation of the AROPE indicator. Thus, the working time of economically active household members is also taken into account - i.e. whether and how many of them work and for how long. In 2021, the share of the population aged 18-64 living in low labour-intensive households was 13.6% of persons of this age (11.8% in 2020), showing an increase of 1.8 percentage points compared to 2020.

In conclusion and according to ELSTAT data:

The comparison of the three indicators mentioned above shows that: 19.6% of the population is at risk of income poverty, 14.8% experience material deprivation of basic goods, and 13.6% of 18-64-year-olds live in low-employment households. The proportional composition of the three indicators shows that 29.5 % of the total population (around 3,092,300 people) are simultaneously at risk of poverty or social exclusion. The percentage has increased by 0.6% (from 28.9% in 2020). (ELSTAT Household Income and Living Conditions Survey - Poverty Risk https://www.statistics.gr/documents/20181/44d3d102-5456-c06a-ce90-47a761783326)

Poverty rates started to increase dramatically after 2010, reflecting the conditions of the evolving economic crisis: relative poverty (three indicators) was 27.7% in 2010, 31% in 2011, 34.6% in 2012, 35.7% in 2013 and reached 36% in 2014, followed by a slight decrease, reaching 35.7% in 2015, 35.6% in 2016, 34.8% in 2017, 31.8% in 2018, 30.0% in 2019 and 28.9% in 2020.

However, it is striking that in the whole of the past twelve years, about a third of the total population survived in conditions of poverty or exclusion according to official data. This suggests that poverty has been a persistent problem for a large part of the population and that it only started to decline in the years 2017-2019. For 2020 itself, when we had a large drop in incomes due to the pandemic, official data show that relative poverty is starting to rise again.

Other data from the ELSTAT survey:

- During the first year of the COVID-19 pandemic, 6.9% of households reported an increase in their income while 26.3% reported a decrease. 66.7% said it remained the same.
- 36.2 % of households find it very difficult to pay loan instalments or to buy goods on instalments. Poor households have great difficulty in repaying loans at 58.5 %, while non-poor households at 32.8 %.
- 33.8 % of poor households lack adequate nutrition (chicken, meat, fish or vegetables of equal nutritional value every other day), while the corresponding figure for the non-poor is estimated at 6.1 %.
- 80.8% of poor households have great difficulty in meeting their usual needs based on their monthly or weekly income, while for non-poor households the figure is 28.8%.
- 81.7% of poor households find it difficult to cope with emergency needs of €410, while the figure is 37.6% for non-poor households.
- 79% of poor households cannot afford a week's holiday while 41% of non-poor households face the same issue (media sources estimated that in the summer of 2022 half of Greeks would not be able to take a paid holiday).
- Employed people face a lower risk of poverty (11.3%) compared to the unemployed (45.4%), the economically inactive (23.9%) and pensioners (10.6). Among the unemployed, the risk of poverty was 45.4% (38.6% for women and 54.3% for men).
- The level of education reduces the risk of poverty: The rate is 25.8% for those who have completed only pre-primary, primary and first stage of secondary education (Junior High School), 23.1% for those who have completed the second stage of secondary education (General High School, Vocational School) and post-secondary (e.g. Institutes of Professional Training) and 7.9% for higher education.
- In terms of the geographical distribution of the population at risk of poverty by region, the lowest percentage was in Attica (12.9%), Crete (14.9%) and South Aegean

(17.5%), while the highest risk of poverty was in Eastern Macedonia and Thrace (29.0%), Western Greece (28.5%), Central Macedonia (25.5%), Western Macedonia (21.5%) and Central Greece with Peloponnese (24.2%).

Poverty per topic

Child poverty

The risk of poverty or exclusion for children aged 0-17 years is 32.0%, up 2.5 points from 29.5% of the total population.

The risk of poverty (by income criteria only) for children aged 0-17 years (usually called "child poverty") is 23.7%. This vulnerable area has seen an increase of 2.3 points since 2020 (21.4%), while child poverty had already increased by 0.3 points since 2019. It is no coincidence that 7.5% of children live in low-employment households (hence low incomes) compared to 13.6% of adults.

The conclusion is that almost one in four children live in a household at risk of poverty and one in three at risk of poverty or social exclusion. These figures show that child poverty in Greece is severe, recurrent and worsening and that we are in a much worse position than the European average, where one in five children live in poverty.

All the percentages reported confirm that poor children live in poor families. Therefore, there is no point in taking measures in isolation to reduce child poverty if measures are not taken to reduce the hard core of poverty, i.e. very poor households that lack both income, goods, employment and access to health and education.

The Greek government's commitment to work with UNICEF under the Child Guarantee, a four-year pilot programme to tackle child poverty, is well known. This is in fact an initiative of the European Commission, with Unicef as an advisor, to support the most vulnerable children in the European Union to have access to health, education, care, proper nutrition and decent housing. The project is already being implemented in 5 of the 6 countries selected (Bulgaria, Croatia, Italy, Spain, Germany and Bulgaria, Croatia and Italy). In Greece, only the first part of the research has been carried out by Unicef itself on the structure of child poverty and on the proposed measures. However, there is still total ambiguity as to how this important project will be further implemented in our country, given that the responsibility for implementation has now been taken over by the NCSS and no support axis has been advanced since then.

Also, until the summer of 2022, the Greek government had not submitted to the European Commission the Action Plan that each Member State was required to prepare and submit in order to tackle child poverty and strengthen the rights of children - especially those belonging to vulnerable groups, based on Council Recommendation (EU) 2021/1004.

It should be noted that non-profit institutions, foundations and NGOs involved in child protection had participated in some consultations in the past years but have been left out of the implementation of the programme. No newer institutional measures have been taken to combat the worsening child poverty.

The exception is improving access to education for refugee children, thanks to a structured programme implemented by Unicef exclusively for the children of refugee families.

Consumption-food-inflation

Food inflation in Greece is higher and indicatively in July it was 13% compared to 11.3% of the general Consumer Price Index - CPI. Food inflation increased from 3% in August 2021 to 13% in August 2022 (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/355759 brohi-anatimiseon-stabasika-eidi-diatrofis). Indicatively, retail prices of cereals and bread increased by 16.7% in one year, dairy by 16.4% and meat by 16.7%.

But food inflation is particularly affecting the poorest households, who in 2020 (before the recent increases) used around a third of their monthly income to cover their food and energy needs. ELSTAT data from the Family Budget Survey show that a poor household with an income of up to €750 needed up to €250 for basic needs in 2021, while in 2022, due to the revaluations, it needs at least €335. The difference (in this case of 85 euros) is not covered by the minimum wage increase from May 2022, because the costs increased by more than 11.3% of the general CPI.

The way prices of individual goods changed during the pandemic period (March 2020 - December 2021) and consumer spending by population category show that the most vulnerable groups of the population were the most affected by inflation: in particular, during the pandemic period and according to last year's ELSTAT data, the general CPI increased by 3.3% (from 107.1 points in March 2020 to 110.6 in December 2021, based on 2009=100). However, the increases in goods and services for the poorest 20% of the population (based on the distribution of consumption expenditure) were 4.6% compared to 2.7% for the 20% of households in the higher consumption brackets. In other words, inflation throughout the health crisis and to date has redistributed income from the poorest to the richest (https://www.kathimerini.gr/economy/561716479/i-koinoniki-diastasi-toy-plithorismoy/).

The negative impact of inflation and the energy crisis on household income was recently noted by EUROSTAT, which found that since the first quarter of 2022, real per capita consumption and per capita income in the Eurozone countries have decreased by 0.6% and 0.5% respectively (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/353631 i-ftoheia-einai-dipla-mas).

According to the Labour Institute of the Greek General Confederation of Labour (GSEE) (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/328467 i-akribeia-eklepse-137-toy-mesoy-misthoy) in December 2021, when inflation was still at 5.1% according to ELSTAT, the loss of purchasing power of the minimum wage was 10.4% and of the average part-time wage 13.7%. The average monthly personal disposable income lost 7% of its purchasing power on an annual basis.

The GSEE Institute estimates that the purchasing power of the decent living wage (60% of the median income) in Northern and Western Europe is more than double that of Greece. The real purchasing power of the decent living wage places Greece in the 5th place in the EU27 after Romania, Bulgaria, Hungary and Slovakia. In fact, it estimated that the annual net earnings of a household with two adults and two children were 74.3% of the Eurozone average

(https://www.avgi.gr/oikonomia/406181 ston-misthologiko-pato-tis-eyropis-oi-ellines-ergazomenoi).

A valid EUROSTAT indicator that helps us understand the purchasing power of Greek households is the Gross National Income (GNI) per capita but in terms of purchasing power equivalence. This EUROSTAT indicator gives a better picture when comparisons are attempted between the EU27 countries than the annual changes in GDP itself. The reduction of Gross National Income to purchasing power equivalence is based on the price levels of each country and eliminates the invisible price difference that exists between countries. According to the available data, Greece in 2019 and 2020 had the penultimate position before Bulgaria in the EU27 and in the Eurozone of 19 (https://www.documentonews.gr/article/ston-pato-tis-eyrozonis-i-agorastiki-dynami-ton-ellinon/). GDP per capita in terms of equivalence was only 62% of the EU27 average in 2020. This means that in Greece with its particularly low wages we can buy much fewer goods than in countries with lower GDP per capita (e.g. Romania or Croatia), due to comparatively higher prices.

We should also note that Greece has one of the highest VAT rates in the OECD countries and ranks first with Finland in the Eurozone. However, high indirect taxes lead - in addition to tax evasion - to a reduction in disposable income: While the weaker strata have lower direct taxes due to lower income, they ultimately "lose out" due to high indirect taxes on goods and services. In Greece, revenues from indirect taxes account for about 56.4% of tax revenues, while direct taxes account for about 35.4%. Consequently, there is no fair distribution of the tax burden and the lower income groups are again the most heavily burdened

(https://www.kathimerini.gr/economy/561882844/protathlites-stoys-emmesoys-foroys/).

Inequalities

Both ELSTAT indicators show that relative inequality is deepening: https://www.statistics.gr/documents/20181/89686396-5d14-f1c5-b4aa-24e105bba7f2

The income distribution index S80/S20 in income quintiles measures the relative inequality in income distribution and compares the disposable income equivalent of the richest 80% with the poorest 20% and is affected by extreme income differences. For 2021 the index showed that the richest 20% of the population has an income 5.8 times higher than the income of the poorest 20% of the population. The relative inequality here is up 0.6 points from the previous year (the index was at 5.2).

In the most productive age groups under 65 the difference is even greater and the richest 20% have 6.4 times more income than the poorest 20%. Once again we have an increase of 0.7 points from the previous year (the index was 5.7).

The second GINI index ranges from 0 (or 0%) in full income equality to 1 or 100%, corresponding to full income inequality. The GINI index was estimated at 32.4% in 2021, an increase from 31.4% in 2020. This means that if we select two random individuals, we expect their income to differ by 32.4% of their average equivalent disposable income.

According to both indicators Greece is 4th in inequality in all European countries for which we have data from 2010 to date, following by Bulgaria, Latvia and Spain.

According to a different study by the Centre for Development and Educational Policy-KANEP of the GSEE, social inequalities are an obstacle to workers acquiring technological skills. The more insecure the job, the more difficult it is to access training programmes and to acquire new digital skills. Unemployed, economically inactive and flexible workers have the least access to training and elearning programmes and have limited digital skills. The higher the income, the higher the participation rate in online training activities and vice versa (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/332514 i-anisotita-blaptei-kai-tin-katartisi).

According to another survey by the <u>ETERON</u> Institute ABOUT PEOPLE, 74.55% of respondents believe that injustice prevails in the country, while only 21.6% consider that they live in a fair country. The feeling of injustice is strong among the lower classes who respond with 85.9% and the lower middle class with 82.2%. A country of injustice is also mentioned by 80.8% of those who are paid 0-500 euros per month. 36% of those with monthly earnings of 2,000 euros or more consider that they live in a fair country, while 60.5% consider it an unfair country.

Employment - unemployment

While the unemployment rate is gradually declining, it remains one of the highest in the EU27. In 2021 unemployment was 14.7% with the European average at 6.8%. Unemployment in the first quarter of 2022 was 13.8% (ELSTAT) and was down by 13.2% compared to the same quarter in 2021. The downward trend, which continued in the summer (in June 2022 it was 12.1%), is explained by the increase in part-time or temporary-intermittent jobs and the effort to create new or maintain existing jobs by the State (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/353231 stratigiki-antifaseon-gia-tin-apasholisi).

Employed are 4,148,431 persons (ELSTAT), the unemployed seeking work are 572,109 and those inactive under 75 years of age are 3,110,882 (source: ELSTAT Press Release - Labour Force Survey, 10/8/2022).

The total number of registered unemployed, based on the criterion of job search (jobseekers), for the month of April 2022, amounted to 990,820 people, according to the <u>DYPA</u> (Public Employment Service | former OAED) 546,225 (55.13%) are registered for a period equal to or more than 12 months and 444,595 (44.87%) are registered for a period of less than 12 months. Men amount to 350,612 (35.39%) and women to 640,208 (64.61%).

A major issue is the fact that Greece has the highest long-term unemployment rate in the EU27. In the years 2019, 2020 and 2021 the rates were 63.2%, 68% and 52.4% of the total unemployed with EU27 averages of 36.8%, 29.6% and 37.4% respectively.

Also, young people under 24 years of age have the lowest employment and labour market participation rate: 13.45% in 2021 compared to an EU27 average of 32.7%.

Finally, we note that Greece was first in the EU in job vacancies in the first quarter of 2022 (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/348512 arnitiko-eyropaiko-rekor-stis-kenestheseis-ergasias), with a 0.8% increase in labour supply from employers and a European average of 2.8%.

According to the information system <u>ERGANI</u> of the Ministry of Labour, one in three (35.36%) of all recruitments in the period from January to May 2022 is part-time, 7.89% rotational employment and only 56.75% full-time. The current figures show that in the wake of the pandemic we headed towards the dominance of part-time and more generally flexible forms of employment (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/349176 ekrixi-apolyseon-ton-maio).

Note that the permanent difference between ELSTAT and Public Employment Service – DYPA data is due to a different recording methodology and correspond to different populations of unemployed: ELSTAT is responsible for the official estimation of the unemployment rate of jobseekers with common standards with other European countries for comparison purposes. ELSTAT statistically classifies a significant number of unemployed people as "economically inactive" and outside the labour force based on International Labour Office (ILO) definitions. Thus, it permanently records much smaller numbers of unemployed people than DYPA, with the difference reaching up to 10 percentage points! (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/328688_magiki-eikona-i-anergia).

DYPA is responsible for the administrative registration of all registered unemployed individuals, regardless of whether it is confirmed in any way that they are directly seeking work. A percentage of unemployed people are registered to be eligible for the Minimum Income or some other benefit. Similarly, DYPA subsidises a small percentage of unemployed people (indicatively from 150,000-200,000 people out of a total of about 1,000,000 registered - depending on the year) because of the conditions for granting the benefit. Finally, it is understood that the EFKA and the ERGANI information system do not record undeclared or uninsured work and provide other data per month on dismissals and recruitments.

Poverty of workers

On the income of employees, a calculation of <u>EFKA</u> (Single Social Security Entity) data reveals that one in three part-time workers in the private sector (710,905 employees) receive a monthly salary of 329 euros net, almost equal to the official minimum wage in Bulgaria, which is 332 euros (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/355894 epimenoyme-ellinika-me-tis-syllogikes-diapragmateyseis). According to the latest data from EFKA, out of a total of 2,276,748 private sector employees, one third (i.e. 766,755 employees) work part-time, receiving an average salary of EUR 450.48 (gross or EUR 390 net). The figures for part-time employment in both cases are essentially the same. For the 1.5 million people working full-time (67% of the total employed) the average wage is 1,229.37 euros (gross or 1,100 euros net) (https://www.avgi.gr/oikonomia/416709 pos-oi-ftohoi-ginontai-pamptohoi).

According to other data from EFKA, in the past winter, about 600,000 people working on the basic wage and about 812,000 part-time workers had monthly gross earnings of less than 459 euros (https://www.avgi.gr/oikonomia/405475 odigoyntai-se-ftohopoiisi-hiliades-noikokyria).

According to ERGANI figures for the whole of 2021, 395,115 people received up to 500 euros gross earnings and a total of 1,017,728 workers (47.04%) received a salary of less than 800 euros. Therefore, 1 in 5 workers were paid less than 500 euros and 1 in 2 received no more than 800 euros (https://www.avgi.gr/oikonomia/409390 sti-zoni-tis-ftoheias-35-ekatommyria-polites).

But apart from the wage situation, we have had a spike in inflation, which has actually reduced purchasing power. According to the Institute of Labour of the General Confederation of Workers INE/GSEE in April 2022 the loss of purchasing power of the minimum wage was 18%, compared to 14.7% in March. The average wage in the private sector lost 9.9% of its purchasing power in April, while in part-time employment the loss was 28%, compared to 23% in March 2022.

The data again confirms that it is not only part-time workers who are in income poverty but also full-time workers.

Pending pensions-poor pensioners

According to ELSTAT poverty data (https://www.statistics.gr/documents/20181/44d3d102-5456-c06a-ce90-47a761783326), the risk of poverty or exclusion for people aged 65 and over is 19.3%, well below the 29.5% (or 28.3% depending on the indicator) for the population as a whole. Similarly, the risk of (income) poverty for those aged 65 and over is 13.5% lower than the 19.6% risk of (income) poverty for the whole population. There is, of course, a slight increase from 13.0% in 2020. The reduced poverty rates for older people are due to pensions, which contribute in particular to the 23.5% reduction in the overall (income) poverty risk rate.

However, data from the <u>Unified Pension Control and Payment System "Sun"</u> (https://www.avgi.gr/oikonomia/409390_sti-zoni-tis-ftoheias-35-ekatommyria-suntaksiouxoi and https://www.avgi.gr/oikonomia/409390_sti-zoni-tis-ftoheias-35-ekatommyria-polites) show that last October almost one in two pensioners, i.e. 1,133,796 people received only around 658 euros per month of the main old-age pension: 46.1% receive a pension of 700 euros gross and 658 euros net, with 675,389 pensioners (27.4%, i.e. one in four) impoverished and receiving less than 500 euros. 60% have a pension of less than 1,000 (around 965) euros. 40.37% have a pension of more than 1,000 euros, 27.9% 1,000-1,500 euros and 12.47% 1,500-2,000 euros. However, the average main monthly pension is around €739 and is the lowest in the EMU countries. The average supplementary pension is limited to 195 euros.

The 192,669 disability pensions generate gross monthly earnings of around €612.23. 16% of the disability pensions are in the range of 300-400 euros per month, i.e. they are an allowance.

But low pensions are not the only factor for the impoverishment of the elderly. A major problem is the systematic delay for years now in the payment of pensions. The dramatic delays that leave pensioners without any income are due to bureaucratic and technical reasons, to successive changes in the legal framework and the insurance system and to the unconditional consolidation of the insurance funds into one (EFKA). In reality, the delays are due to financial constraints and the unwillingness of the Greek public sector to meet its given obligations. The pensions that had not been paid for years (which had reached 400,000!) were a form of hidden public debt. The European Commission implicitly obliged the Greek government to manage the problem and the total number of mainly pensions has been seemingly reduced through the granting of temporary low pensions (usually from 384 to 960 euros).

The government claims, based on the <u>ATLAS</u> system that records pension data, that only 61,000 overdue applications for main pension, 25,000 for international pension, 6,000 for disability due to

delays in medical certificates and about 125,000 applications for supplementary pension remain. But this does not count lump sums, dividends, parallel pensions and temporary low pensions, which should be immediately finalised at their normal level.

In 2022, the EFKA states that an average of 22,500 new pension applications are cleared per month, that the number will increase to 35,000 per month and that 113,000 awards were cleared in the first five months of 2022. However, other calculations show an increase in pending pensions due to new applications and cases from past years not being counted

(https://www.documentonews.gr/article/450-000-ekkremeis-syntaxeis-kato-apo-to-xali/).

It has also been pointed out that based on the provisions of the recent <u>Law 4921/2022</u> and under the pretext of speeding up the procedures for issuing pending pensions, some potential pensioners are at risk of receiving a reduced pension with the calculation of the insurance period only in the last social security fund and not in the previous one - while they are normally subject to the regulations of successive insurance (https://www.documentonews.gr/article/apatilo-pseydos-i-dithen-meiositon-ekkremon-syntaxeon/).

A bigger problem, however, is the unresolved issue of whether or not to return the retroactive amounts to hundreds of thousands of pensioners, which were withheld from 2012 onwards (https://www.kathimerini.gr/economy/561960082/poioi-syntaxioychoi-tha-lavoyn-anadromika-meta-tin-apofasi-toy-ste/). The Council of State has irrevocably ruled unconstitutional the cuts in supplementary pensions and allowances in main and supplementary pensions, which caused endless legal disputes between pensioners and the Greek state for a decade (2012-2022). It is estimated that between 250,000 and 400,000 pensioners have appealed in court and have been vindicated, while about 1.5 million pensioners who did not appeal while awaiting legislative regulation appear to have lost their rights for good.

Adequate Minimum Income

In 2014, the Adequate Minimum Income was introduced by law, which was piloted in 30 municipalities and since 2016 in the whole country as "Social Solidarity Income" (KEA). This benefit has become a key tool to at least numerically reduce poverty, empowering people with a low-income profile. The present government continued the benefit, again called Adequate Minimum Income or AMI, while its conditions of application were modified by the Joint Ministerial Decision - KYA D13/oik./53923/2021 (Government Gazette B' 3359/28-07-2021,

https://www.taxheaven.gr/news/55481/elaxisto-eggyhmeno-eisodhma-tropopoihsh-twn-orwn-kai-twn-proypooesewn-efarmoghs-toy-programmatos).

Due to the income and additional individual benefits (health care for the uninsured, inclusion in the social structures of the municipalities for poverty reduction, social tariff for electricity and water supply, benefits of the Unemployment Card, participation in training programmes, participation in FEAD/TEBA actions for the needy), the AMI is of interest to the largest percentage of people living in poverty. However, beneficiaries are usually about 220,000 households out of 765,372 households at risk of income poverty (much less than 1/3) and the amount of the benefit is not linked to the annual poverty threshold (income up to 5,251 EUR for 2021).

The Court of Auditors, in an audit report implemented in 2021 (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/324867 mayres-trypes-sto-elahisto-eggyimeno-eisodima), identifies the following problems:

- 1. Although the AMI is mainly addressed to vulnerable groups (homeless, Roma, single-parent families, unemployed people in extreme poverty), the publicity and advertising practices of the programme were not appropriate to inform these groups.
- 2. There is no record of a longitudinal picture of each beneficiary, the benefits and services received and whether there has been an outcome. Municipalities have data on the number of applications but not on the depiction of the population of municipalities in need of inclusion in the programme.
- 3. Involving 11 relevant bodies without timely cross-checking of information on the programme.
- 4. There were difficulties in the processing of the supporting documents submitted and the social survey tool was hardly used: There are criteria for inclusion in the programme that* cannot be checked through online cross-checks, such as for homeless people, who would need to be socially surveyed and provided with certificates from hostels or shelters.
- 5. Benefits are not linked to the provision of complementary social services, usually due to lack of available staff in the municipal Community Centres. (**Note**: from July 2022, those who apply for the benefit are also directly included in training programmes).

From the Network's side, we should note that we have been receiving complaints from citizens about exclusion from the AMI due to the property criteria and the unexpected increase in the property values of small properties. Also, there are a number of reasons why absolute poor people are excluded from the benefit because they cannot apply. It is also requested that the benefit should not be cut back on potential legal part-time work and the limited incomes it entails, to encourage poor households to get out of the poverty cycle.

Housing and Poverty

ELSTAT data (https://www.statistics.gr/documents/20181/3aa9c91f-cf52-375b-dc0b-6310e09ce5c1) show that in 2021 36.4% of the total population had difficulties paying rent, bills and instalments compared to 58.3% of the poorest population, who in addition had 36.7% inability to have sufficient heating. (With skyrocketing electricity prices in 2022 we do not know how these indicators have evolved, but there is now a very high degree of difficulty for the average incomes of the general not just the poor - population">https://www.statistics.gr/documents/20181/3aa9c91f-cf52-375b-dc0b-6310e09ce5c1)

From the same source we know that 28.5% of the total population (the EU27 average is 17%) and 42.7% of the poor population lived in housing with limited space. For children aged 0-17 the percentage is much higher: 42.6% of the total population and 59% of the poor population. Therefore, in addition to higher poverty rates than adults, children live in space-constrained homes much more than adults.

28.8% of households report a significant housing cost burden, while for poor households the figure rises to 76.7%. For children from poor households the rate is almost the same 75.7%, which means

that if we want to improve the housing situation of poor children, we need to support poor families with appropriate housing or other benefits.

According to other surveys and data from real estate sources

(https://www.kathimerini.gr/economy/local/561704986/h-egklovismeni-genia-ton-enoikiaston/) rents have increased by 5% on average since last year, but have increased by 30%-50% from 2017 to date in Athens with similar increases in other smaller cities. In Greece, households living on rent are around 20% over time. 83.2% of those who rent (i.e. 8 out of 10 renters) spend more than 40% of their income on housing (rent, heating, bills, repairs, payments). The corresponding European average is 25%, i.e. only one in four EU citizens spend a similar percentage of their salary on rent. Note that the 40% figure has been set as a threshold and when exceeded, it is considered an indirect indicator of poverty, i.e. it shows that a household is too financially burdened to cover its housing needs and tends towards poverty for this reason.

Also, 69.4 % of young people aged 18-34 remain in the parental home due to lack of income and other options.

Complementary recent data confirms the increases in rents with a parallel 24% decline in private sector wages over the past decade (data from KEPE-Centre of Planning and Economic Research) (https://www.kathimerini.gr/economy/local/561486178/enas-misthos-gia-na-plirothei-to-enoikio/). Although apparent owner-occupancy remains high at 74.8%, it has fallen from 84.6% in 2005. It is also estimated to decline steadily due to losses in primary housing from foreclosures, the inability of younger families to buy a home - which is becoming increasingly expensive - and forced property sales to pay off pressing debts. (https://www.kathimerini.gr/economy/561904531/akinita-mazikes-poliseis-gia-tin-apopliromi-chreon/). With the decline in homeownership, the percentage of renters will increase, and with this year's additional 10% decline in purchasing power, more and more people will be unable to afford housing costs. Rent subsidies (from 70-200 euros per month), the heating allowance and the social tariff for electricity are not enough to make up for the difference. (https://www.kathimerini.gr/society/562025623/oneiro-gia-polloys-i-prositi-katoikia-k/)

Note that between 2017 and 2021 there was an increase of 31% (or 100 euros per month) and an increase of 60-65% in the prices of small student apartments (indicatively from 300 to 400 euros per month). The increases coincide with the decrease in the purchasing power of young people and government announcements about setting up student residences, where students will pay rent. (https://www.efsyn.gr/ellada/ekpaideysi/345196_katargoyn-ti-dorean-foititiki-stegasi)

However, there is other data that confirms the above. For example, according to the survey "Economical and socially affordable housing in Thessaloniki"

(https://www.kathimerini.gr/visual/infographics/561495862/o-gordios-desmos-stegis-enoikioy/), for 60% of its residents the housing costs exceed half of their income (not the 40% average rate mentioned above). About 30% of the residents of the Municipality of Thessaloniki rent (i.e. owner-occupation is much lower) but 1/3 of them do not have the resources to support quality rental housing. It is also striking that in the Greater Metropolitan Thessaloniki 23% of the housing stock, i.e. 123,400 homes or ¼ of the housing stock, is vacant! Among the conclusions of this survey are proposals for the reconstruction of buildings and their conversion into social housing, the creation

of a body to support social rentals with controlled rent and the use of the "<u>Ex Economo</u>" programme for the renovation of old houses.

We should note that in Greece we have zero (0) new social housing and a very small number of free allocations due to family support, solidarity networks and informal initiatives as well as from the social services of NGOs and municipalities. The KEDE-Central Union of Municipalities and Communities has taken an interest in the issue by signing the Charter of the Rights of the Homeless and calling for the management of the municipalities to take over the vacant properties for use and to cover extensive housing needs (https://www.efsyn.gr/ellada/koinonia/324264 adeia-spitia-astegoi-anthropoi).

The trends for housing and social housing in Europe can be found in Housing Europe's report "The state of housing in Europe 2021"

https://www.stateofhousing.eu/The State of Housing in the EU 2021.pdf https://getwarmhomes.org/the-state-of-housing-in-europe-2021-housing-europes-flagship-publication/

and at

https://www.kathimerini.gr/investigations/561833308/menoyme-spiti-alla-se-ti-spiti/.

There is no specific chapter on homelessness in this report, due to the extent of the issue. Homelessness leads to extreme forms of poverty and homeless people experience extreme poverty and exclusion. We will limit ourselves to mentioning that 2022 was the year when all EU member states should present what they are doing following the signing on 21/6/2021 of the European Platform against Homelessness (https://ec.europa.eu/social/main.jsp?catId=1550&langId=en). During 2022, exchanges of experiences on housing systems between member states have started, but Greece has not yet presented a National Strategy for Housing. It is considered that housing is part of anti-poverty and inclusion strategies. However, the Directorate for Combating Poverty of the Ministry of Labour has repeatedly cooperated with Networks and major organisations providing services to homeless people in consultations. Memoranda have been prepared with the proposals of NGOs but these proposals have not been incorporated into national policies to date. Also, the registers of homeless people announced by the Deputy Minister of Labour have not been drafted, so that at least it would become known how many homeless people are sleeping on the streets, in abandoned houses, in makeshift shacks or in temporary shelters. Note that data concerning the homeless is not recorded in the ELSTAT sample surveys because homeless people do not have permanent housing or are temporarily housed in collective housing. Therefore, they were not recorded in the recent population census (October 2021) either.

Refugee housing is also a dark page, due to the conditions in the camps and the number of asylum seekers living in tents or shacks. See recent report "No Home-No Hope" by the Greek Council for Refugees at: https://www.gcr.gr/media/k2/attachments/GCR ACF english.pdf (in English).

For the same issue, FEANTSA and the Hellenic Network for the Right to Shelter and Housing implemented a campaign in 2022. In addition, nearly 100 Greek and international organisations are working together to exert political pressure on the European Commissioner for Home Affairs, Ms

Ylva Johansson, and the Greek Ministry of Migration, in order to prevent the living conditions of asylum seekers and recognised refugees in the country from deteriorating.

Bankruptcy law, auctions and first home

In Greece, private debt is high, amounting to about 260 billion euros. The debt consists of "red" non-performing bank loans and loans transferred to funds and asset management companies (106.7 billion), debts of citizens and companies to tax authorities (112 billion) and social security funds (41 billion). In the pandemic these debts soared to even higher levels and their management became more difficult for households and businesses under the pressure of energy prices and other price increases. The debts of citizens and businesses to the tax and social security funds alone exceed ¾ of the country's GDP, estimated at 180 billion euros (https://www.newmoney.gr/roh/palmos-oikonomia/irthe-i-ora-tou-logariasmou-gia-to-idiotiko-chreos-ton-260-dis-evro/).

For the management of this debt and in particular the non-performing - "red" loans to banks, the so-called Bankruptcy Law was passed in 2020, which only concerns individuals and indebted households. This law has been partially implemented since July 2021 and new regulations were made in 2022. The new framework provides for the discharge of a debtor from their debts if they agree to liquidate all their movable and immovable property. For most borrowers this means that they will probably lose their first home because they have mortgaged it to obtain a mortgage, consumer or business loan. In cases where there is no out-of-court settlement of the loans, auctions will follow.

In 2021 there took place 11,302 auctions, in the first half of 2022 there were 17,620 and by the end of 2022 a total of about 36,000 auctions are expected to be carried out for properties of all types. In general, 40-50,000 (!) auctions per year are planned, thus removing 100,000-200,000 properties from their owners, which will be sold on the market.

(https://www.kathimerini.gr/economy/561871435/anevazoyn-tachytita-oi-pleistiriasmoi-akiniton-2/, https://www.kathimerini.gr/economy/562016092/sta-cheria-funds-echoyn-perasei-700-000-akinita-axias-45-dis/, https://www.news247.gr/oikonomia/pleistiriasmoi-200-000-akinita-richnoyn-oi-trapezes-stin-agora-toys-erchomenoys-mines.9748639.html) and https://www.efsyn.gr/themata/thema-tis-efsyn/345869 daneioliptes-sti-megkeni-ton-pleistiriasmon)

In 2020-2021 we had a partial suspension of auctions due to the pandemic. However, we should note that of the 32,000 electronic auctions that have taken place since 2018 to date, 10,600 have been for residential properties. It is likely that 30% of these residential auctions involve primary residences (https://www.epohi.gr/article/44581/pleisthriasmoi-symvainoyn-gyro-mas-alla-den-tha-toys-deite-stis-eidhseis).

The whole affair has a huge social and political cost because it concerns thousands of people, over-indebted households and businesses: borrowers-owners, who had temporary protection from the foreclosure of their first home under older laws (the so called Katseli Laws), are estimated at 48,000 and their cases are being heard by the courts. Of the other debtors, about 36,600 have attempted to settle their debts through out-of-court settlement and have made the respective application but the relevant online platform has problems resulting in delays in all procedures (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/330993 dei-di-pleistiriasmon-kai-aney-toyton,

https://www.efsyn.gr/oikonomia/elliniki-oikonomia/345190 diakritiki-anisyhia-ee-gia-nea-kokkina, https://www.kathimerini.gr/economy/561938236/ta-tria-megala-agkathia-toy-ptocheytikoy-nomoy/).

On the positive side, the government has frozen the auctions of first homes for 15 months (only) to 5,000 demonstrably vulnerable households. This will remain in place until the First Home Acquisition Agency for vulnerable households is established, for which the Bankruptcy Law will be fully implemented and about 10-12,000 homes will be placed under its management (https://www.epohi.gr/article/42757/pleisthriasmoi-proths-katoikias-paratash-15-mhnon-prin-analavei-o-idiotikos-foreas)./

Energy Poverty – Topic of the Year 2022

Energy poverty-Definitions

Energy poverty is defined as the situation where a household is unable to access essential and appropriate energy services and products. More specifically the lack of adequate, affordable, sustainable and safe access to energy services to secure a decent life and full participation in society.

Access to affordable and clean energy is a fundamental social right and should be protected as one.

In 2021, soaring gas, electricity and carbon prices have led to more than 50 million households in Europe being affected by energy poverty (EAPN Statement-Brussels, November 2021) while over than 10% of their income is spent for energy needs. Also, two thirds of the Europeans with low income have been affected by energy poverty. According to a recent analysis of the European Trade Union Confederation (ETUC) the average annual energy bill is now more than a month's wage for low paid workers in the majority of the EU member states. By July this year the cost of gas and electricity had risen by 38% across Europe compared to last year (https://etuc.org/en/pressrelease/energy-now-costs-months-wages-low-paid). For the present, we cannot be accurate about those percentages, but we have continuous further increase in the cost of energy prices.

Energy poverty in Greece

In the end of 2021 Greece was the first country, amongst all European countries, in most expensive electricity prices (https://www.efsyn.gr/oikonomia/elliniki-oikonomia/324720_elliniki-protia-sto-akribo-reyma) in delayed paying of electricity bills, a trend that continued all the way to August 2022. The average clearing electricity bill climbed to 347€ according to data of the Poulantzas Foundation during the winter 2021-2022 (https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=I). More specifically, a combination of factors as low income, high energy prices and poor inefficient housing have affected many households and especially the low-income households. This is proven from the research of the Hellenic Statistical Authority (ELSTAT) which shows that 26.3% of the population is facing difficulties in paying the utility bills (electricity, water, gas, etc.) while the same percentage for the poor reaches 49.5%. Also 17.5% are unable to heat or cool their residence with the percentage for the poor population reaching 36.7%.

This situation is also confirmed by the quantitative research of the Nikos Poulantzas Foundation together with KAPA Research (https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-me-tin-katanalosi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-energeias-stin-katoikia/?cmid=06851678-33b6-4396-a24d-8afb55d76e78&fbclid=1">https://poulantzas.gr/yliko/erevna-provlimata-praktikes-kai-antilipseis-se-schesi-energeias-schesi-energeias-schesi-energeias-schesi-energeias-schesi-energeias

- 1/2 households are struggling to pay for their energy needs when 7/10 have less than 1500€ monthly family income
- 64% cut down on other needs of their household and 36% some of their basic needs
- 4/10 households heat only one part of their residence, turn the heat off even if the temperature is low and had temperature lower than 18oC in their residences last winter
- More than 1/10 households faced health issues due to inadequate cooling or heating in their residence
- 3/4 do not have the opportunity to make energy-saving interventions in their home.

Concerning the energy bills the results show that:

- 1/3 of households delays in paying
- 50% has received an overpayment amount during the last two years.

In general, **64%** answer that they have been affected by the increase in energy prices while the average increase in clearing bills compared to last winter is **64%**.

According to an analysis of the International Monetary Fund (IMF), the loss of real income of Greek households due to the energy crisis will be **over 10%** in 2022 (https://www.efsyn.gr/oikonomia/diethnis-oikonomia/354416 pano-apo-10-i-apoleia-eisodimatos-gia-toys-ellines-logo-tis)

The Greek government has spent about 7 billion euros from September 2021 to July 2022, in power subsidies and other measures, like a Fuel Pass and a Power Pass, for households, businesses and farmers to respond to their energy needs (https://www.reuters.com/business/energy/greek-power-subsidies-seen-topping-1-bln-euros-august-minister-2022-07-25/). Although, based again on the same research of the Poulantzas Institute the evaluation of the government's energy policies by the households is not positive:

- 4/10 households were not facilitated by the electricity subsidies
- 7/10 were not facilitated by any measure or programme aiming for energy cost reduction

In addition, according to an EKPIZO Consumers Organization ($\underline{E.K.\PiOI.Z\Omega.}$) research, **92.3%** of the beneficiaries of the Power Pass answered that they were not satisfied with the amount of the subsidy.

Consequences

Energy poverty has important consequences raising poverty and deprivation rates. It has a direct impact on physical and mental health, as it exposes people in unacceptable physical conditions. It creates a state of fear, anxiety and insecurity in individuals. There is proof of this from the

questionnaires answered during our research with three (3) organisations reporting intensity of anxiety, insecurity and anger in their clients (for more on our research continue reading).

In addition, energy poverty often leads people in using cheaper and often unsafe forms of heating resulting in many urban fires. In the year 2021, 34,343 urban fires broke out, a number which has increased by 70.8% since 2020. In relation to the average of the 2010-2020 decade the figures increased by 84.2%. **83 people** died due to this with most (**23**) deaths occurring in December. The 83 casualties of 2021 show a 22% raise since 2020 (68 deaths).

https://www.efsyn.gr/ellada/koinonia/326308 akribeia-kai-agkyloseis-odigisan-se-rekor-thanaton). Such a phenomenon of the last two years is quite new for Greece.

It is also estimated that it will exacerbate the housing problem. The significant increase of the costs of new houses, the uprising heating costs combined with the increase in the cost of living will further limit the ability of a large part even of the middle class to find affordable housing. Especially in Greece there is no social housing and housing policy even for the most vulnerable (https://www.kathimerini.gr/society/562025623/oneiro-gia-polloys-i-prositi-katoikia-k/)

Energy exchange without regulations

There is an issue regarding the terms under which the Greek energy exchange operates. These terms led in 2021 to the cease of energy pricing based on the cost of its production. Its price fluctuates freely based on supply and demand in some artificially constructed "free" energy markets. The electricity price is defined by the increase of the natural gas prices, regardless of whether it is produced in a cheaper way through lignite, oil and renewable energy sources. In relation to the lack of any regulator, the result is very high energy prices and excessive profits for the electricity producers.

The government promised to boost again the electricity bills with some billions since September. However, proactive actions need to be taken in order to effectively control the rise of prices instead of the continuous ineffective and piecemeal measures and subsidies. While the government offers subsidies, it makes surplus profit from indirect taxation, special consumption taxes and VAT.

Delignization

In Greece, up until recently, the largest amount of electricity was generated from gas and polluting lignite. According to the new climate law, lignite mining is scheduled to be discontinued by 31 December 2028. At the same time, the Greek government announced an overly ambitious and short-term programme of transition to clean forms of energy combined with the closure of all lignite production units and the complete abolition of lignite use.

Although progressive delignization is important, this decision led to negative impacts. The cost of this transition affected the Greek economy and the poorest households. It also affects West Macedonia (the cities of Kozani, Ptolemaida, Florina) and Central Peloponnese (the city of Megalopolis) which are the two (2) biggest regions for lignite electricity production. Their local economy has relied for the last 60 years almost exclusively on lignite mining and the operation of

large electric power plants. The region of West Macedonia was already considered one of the poorest regions of Greece and is ranked 9th among all European Regions concerning total unemployment. But now, together with Megalopolis they came across higher rates of unemployment and poverty, low income and a more general state of labour insecurity.

The European Commission considered that this decision may have been wrong and the Greek government announced the extension of the operation of some units for energy sufficiency and stability. The Ptolemaida 5 unit will operate until 2025 and even until 2028 if necessary and it will then convert into a natural gas station. This may be applied to some other old units too like Agios Dimitrios 5 and Meliti.

The first programme to mitigate the effects of the delignization was approved, with investments up to 1.63 billion €. The situation though, in the two referred electricity production centres, remains the same. The local working manpower is limited to cover emergency needs in the mines and the plants as new investments for green transition have not really taken off yet. For a regular transition it is important for the working population to be retrained in order to acquire new professional skills and be able to adapt to the new energy production conditions and the production of environmentally friendly products and services. It is also important to mention that this transition to cleaner forms of energy should not happen only on environmental and economic terms. Social terms have to be taken into consideration as well in order to help the most vulnerable households and not worsen their living conditions pushing them deeper into energy poverty and risk of poverty.

Comments from the questionnaires

The data resulting from the answers of the questionnaires mainly agree with the above.

22 out of 26 contributors answered that they came across cases of energy poverty among their beneficiaries and provided more information:

- 10 out of the 22 mentioned that their beneficiaries have difficulties in paying the electricity bills and dealing with the high energy prices for heating or cooling their residences. This results on settlements on the electricity bills that were sometimes pointless or stopping using electricity
- 3 answered that unpaid bills led to disconnections
- 1 reported that most of their beneficiaries are being forced to save energy in order to survive, even if that means reducing cooking and having fewer meals.

Most of the contributors [12] reported that their beneficiaries:

- face difficulties in paying the electricity bills in time, due to the excessive prices
- feel anxiety and insecurity, anger and indignation both against the government's ineffective measures and the energy supply companies.

In some cases, electricity supply companies tend to threaten consumers with continuous disconnections, before it is even certified that they belong to the vulnerable population, so the disconnections are not eligible to take place. This worsens the situation for the poor households.

Health and poverty – Topic of the Year 2022

Health and Poverty

Access of the economically disadvantaged to healthcare is limited. Based on the recent statistics of ELSTAT 36.2% of the population could not afford to undergo medical examination or treatment, while another 42.1% did not undergo dental examination, while they really needed it. According to multiple indications from articles there is lack of staff and supplies in hospitals and the condition of the public health system (NHS) is deteriorating. Furthermore, privatisation of hospitals and/or introduction of private doctors to public hospitals are at issue, both of which occasions would make the access to healthcare even harder for people who experience poverty or are at risk of poverty. Moreover, the disruption of the lifestyle/routine due to COVID-19, affected psychologically most citizens, bringing up issues in the general public's mental health which have yet to be solved.

The state of public hospitals in Greece (mainly in provincial areas)

The hospitals in the country are facing major shortages in staff and supplies. In the region of North Greece, complaints have been filed by the Association of Doctors of the National Health System of Kavala, on the occasion of the practice ("rotation") of transferring doctors to another hospital, in order to cover the problem of understaffing. A complaint was also made by the Theagenio of Thessaloniki (the only anti-cancer oncology hospital in northern Greece) regarding the transfer of an anesthesiologist, which resulted in a 20% reduction in surgical operations (https://www.efsyn.gr/ellada/ygeia/348051 ehei-arhisei-siga-siga-i-dialysi-tis-dorean-dimosias-ygeias).

Moreover, the vacant organic positions reach 35% in the hospitals of Ptolemaida, Florina, Grevena and 45% in Kozani. Difficulties are also faced by the hospitals of the island regions, such as the one in Rhodes, which faced lack of management for a long time and understaffing, and the one in Chios, which face problems related to its equipment, such as the lack of an MRI and CT scanner and decommissioned mammography machines (https://www.dimokratiki.gr/03-09-2022/n-santorinios-to-geniko-nosokomeio-rodoy-paramenei-ypostelechomeno-kai-me-sovares-elleipseis-synantisi-me-ton-neo-dioikiti/).

Access of the uninsured to medicines and medical services

While many of the hospitals are understaffed and lack equipment, making it difficult to serve the citizens, by making the process slower, the decision to serve uninsured citizens only in public hospitals with few exceptions has been signed (whereas previously they could also be served by private medical practitioners contracted to the National Organisation for the Provision of Health Services (EOPYY)). As an example, for a citizen to be an exception to the law they must have over 67% disability or suffer from some a chronic condition or disease (listed in the respective Joint Ministerial Decision) which needs medical treatment (to be able to live), a category which does not apply to a large number of the population forcing people who are not included in the exceptions to only be able to be served in public hospitals, overloading the patient list, and leaving citizens' medical expenses uncovered. Furthermore, a new Ministry Decision was passed, calling citizens to register with a personal doctor in order to be able to be served privately. As mentioned in articles

explaining the decision further

(https://www.ethnos.gr/health/article/218572/prosopikosgiatroseinaiypoxreotikostiisxyeigiatoysan asfalistoys10erothseisapanthseis)

"Uninsured citizens have the possibility to register upon their request with a Personal Doctor contracted by the National Organisation for the Provision of Health Services (EOPYY), as long as they cannot be covered by a personal doctor of the public Primary Health Care units" which means that the treatment of the uninsured citizens will be delayed, no matter how much in need they might be.

The impact of COVID-19 on mental health

Based on statistics gathered by ELSTAT, the 74.9% majority of the population faced issues with their mental health during the COVID-19 quarantine periods.

Students of young age

(https://www.documentonews.gr/article/karantina-oi-psyxologikes-synepeies-gia-toys-mathites/).

Fear, anger, insecurity, loneliness, emotions that COVID-19 and the quarantine have brought to the surface are quite damaging for the mentality of children. Especially worrying is the fact that preschool children had no contact with children of their own age, and elementary school children did not have close encounters with their friends, resulting in possible gaps in their social skills and emotional intelligence.

Family

(https://www.documentonews.gr/article/pandimia-psyxologikes-synepeies-sto-atomo-kai-stin-oikogeneia/). In cases where the environment was overwhelming, due to stress and emotional pressure, people became more irritable and thus every problem coming to the surface seemed worse and the emotional outbursts more frequent. Many couples also came to argue more, and many of them parted ways.

People suffering Alzheimer

(https://www.efsyn.gr/ellada(/koinonia/313910_haristiki-boli-i-pandimia-gia-toys-astheneis-me-altshaimer). 86% of people with dementia experienced severe deterioration during the pandemic, due to lack of contact with the outside world.

People working in healthcare

The pandemic had a great impact on the mental health of the people who work in healthcare, causing overstress, due to the bulk of the work and excessive fear as there was direct exposure to danger.



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PART TWO: THE VOICE OF THE ORGANISATIONS

The Research

About

The Poverty Watch of 2022 researched and compiled by the Hellenic Antipoverty Network prides 24 inputs (called "contributors" for the rest of the text), with 26 (2 organisations contributed with two inputs) contributions (13 in Poverty Watch 2021) and has been made possible using the software provided by surveyplanet.com.

The contributors answered to 13 main questions (10 in Poverty Watch 2021) concerning various aspects of their beneficiaries; 5 questions concerning their entity; 3 questions of explanation and/or clarification; 9 subquestions (3 of which concern the entity); 12 quantitative questions (5 of which concern the entity); 2 general questions and 1 asking for explanation and/or clarification concerning energy poverty, and 2 general questions and 1 asking for explanation and/or clarification concerning health; energy poverty and health being the additional focus of the research for 2022.

The research ran from **June 7** to **July 15, 2022** and essentially covers the first semester of 2022 therefore echoing the COVID-19 period and what was thought to be post pandemic at the time.

Contributory organisations and institutions, the people behind the research

The organisations which contributed in the Poverty Watch 2022 are member organisations of the Hellenic Antipoverty Network and non members. As a rule, we extend our research to organisations which are focal on their work on the issues the research seeks to cover.

Contributory Member organisations (15)*

- PRAKSIS (PROGRAMS OF DEVELOPMENT, SOCIAL SUPPORT AND MEDICAL COOPERATION)
- The Institute of Preventive Medical, Environmental and Occupational Health Prolepsis
- Network for Children's Rights
- **GIVEMED** | Share medicine Share life
- Arsis Association for the social support of youth
- KMOP Social Action and Innovation Centre
- SCI Hellas KINISI ETHELONTON
- **DIOTIMA** (2) Centre for gender rights & equality
- Synyparxis Ecumenical Refugee Programme
- Ladies Union of Drama
- Support Center of Children and Family
- General Benevolent Fund of the Archdiocese of Athens
- Médecins du Monde
- ORGANISATION OF SOCIAL AND ENVIRONMENTAL INTERVENTION-UNEMPLOYMENT NETWORK
- BOROUME saving lives

Contributory non-member Organisations (9)*

- Edra Social Cooperative Activities for Vulnerable Groups
- International Rescue Committee
- **Kyada** Centre of reception & solidarity of the Municipality of Athens
- Caritas Athens
- Non profit Municipal Enterprise of Piraeus (KODEP) (2)
- Terre des Hommes
- Babel Mental Health Unit for Immigrants
- Shedia street magazine
- Emfasis Foundation

The people behind the research

For this year's research for the Poverty Watch 2022 the following people have worked:

Spyros Psychas, member of the Board of the Hellenic Antipoverty Network Mado Baboula, communication officer of the Hellenic Antipoverty Network Panayotis Ntouzenis, Sociology undergraduate (Panteion University), practicuum Irma Kavvourri, Sociology undergraduate (Panteion University), practicuum Eli Vavougiou, sociologist, volunteer in the Hellenic Antipoverty Network Andreas Stergioulas, sociologist, volunteer in the Hellenic Antipoverty Network Marcia Gkika, sociologist, volunteer in the Hellenic Antipoverty Network

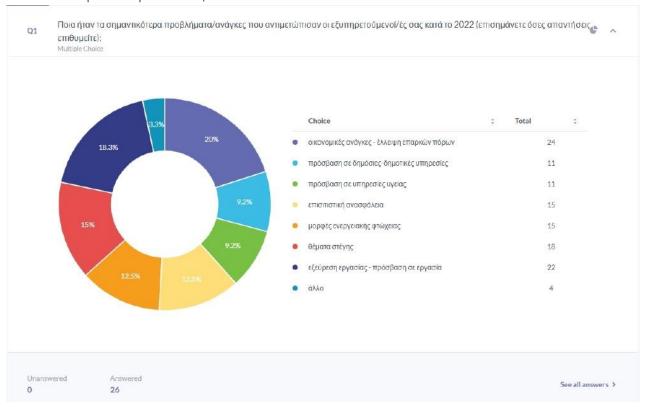
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Depiction of results

The research for the Poverty Watch 2022 focused on collating the experiences of civil society organisations which are active in the field and has done so securing the contribution of 24 entities spanning a wide range of service provisions.

It is evident that the most pressing issue faced by vulnerable people who found their way to these organisations is the continuous deterioration of their situation and the worry about what the near future will bring in view of the rise in energy prices that reflects on higher prices for items basic to human sustenance as well as the inevitability to live without sufficient electricity supply.

The most important problems / needs of the beneficiaries



As expected the three major issues faced by the beneficiaries are the inability to cover the needs of their family due to lack of sufficient resources, closely followed by the difficulty in securing a job placement or having the possibility to access potential employment. Housing issues, both finding proper accommodation and being able to secure and pay for the rent is a major problem for vulnerable populations, too. 12.5% of the responses show that energy poverty, which will be discussed further below, and food insecurity are important factors contributing in the deterioration in people's livelihood. These last two results do not come in the light of the realisation of the continuous repercussions either of the Russian war against Ukraine or the weather difficulties the world -and most particularly Europe- has faced during the summer of 2022. Access to health care units as well as other public or municipal services has continued to present obstacles well into 2022.

An array of less reported problems include cultural reasons, the lack of vaccination and all issues that derive from that, as well as mental health and gender issues particularly for the loatki+community. Racist violence completes the canvas for this period.

New problems

As for the new problems that our contributors reported we should make a point of the younger average age of the people who sought assistance from them, which goes to show the range of deterioration that awaits us in the next period. Interestingly enough, but in accordance with Poverty Watch 2021, we have had setbacks by individuals who have progressed in the previous periods.

Although poverty and inability to keep up with paying the bills has been a staple for ours and similar reports, this year we see that it is accumulated household debts that worsen due to the increase in prices that send people to live in the streets; more aid was asked for loans and repaying debts; and, there were delays in the payment of benefits especially to senior citizens without insurance, who are the ones who need them the most. The lack of ability to purchase essential goods, mainly food, call for more food aid being driven to the vulnerable beneficiaries and this is coupled with the inability to cover needs in health related supplies.

Apparently, energy issues have taken a turn to the worst following the continuous conflict between Russia and Ukraine and the lack of sufficient prompt measures by the governments and/or the EU. People have their electricity and water supplies cut for small debts to the respective companies and the energy crisis along with the subsidies to the supply needed make for an explosive recipe.

When it comes to the refugee, migrant and asylum seeker groups of people, what is most noticeable is the complete lack of care for their future with particular reference to those people who have been granted asylum status. The negative developments of the <u>ESTIA II</u> programme for the accommodation of asylum seekers have brought individuals who are under international protection to having ceased to receive adequate food (60% without) or benefits while, oddly enough, the consequences of applicants who have had their asylum applications rejected are not much different from those whose approval has been granted when it comes to housing or money. An estimated 36,000 people have not yet been provided with their financial benefit as should.

Evictions are holding and the number of people who are hosted out of need has increased, with the example of ex-inmates being made to showcase the continuous perilous situation and lack of care for this particular group.

As mentioned above, access to services continues to be an issue well into 2022 especially due to the measures taken against non-vaccinated individuals who are received in public and municipal services only after proving they have taken a rapid test with a negative result (for which they need to pay). Nonetheless, there are reportedly 475 individuals of the 65+ age category who are not currently served by the "VOITHEIA STO SPITI" programme concerning the provision of help at the homes of those who need it..

The difficulty in finding employment as well as unemployment on its own is nothing new and for some vulnerable people has continued to be the normality, especially if their subsistence depends solely on being able to work outside which is the case, for example, with the vendors of the SHEDIA street magazine, whose sale had been restricted due to the COVID-19 measures being a commercial activity that needs to take place in the open air.

On a different note, students may be back at schools and other academic institutions, however, they have faced discontinuation of benefits due to inadequate attendance of courses during the previous period which resulted from student absences.

Socialization and communication issues have continued being present during the year while some contributors have reported lack of resources and volunteers to be able to sustain their activities.

Nevertheless, assistance to people fleeing Ukraine has been provided successfully.

Measures that caused difficulty

There have been governmental actions which have caused our contributors difficulty while serving their beneficiaries or organizing their work and securing good results. In those a wide spectrum of actions is involved starting with the changes made in the process of filling out and reporting one's tax statements to the old issue of not being able to access services without having an AMKA / SSN (Social Security Number) issued and other procedural problems, namely, the prohibition of entering facilities of Provision of Basic Goods without a COVID-19 vaccination certificate, while at the same time there was no organisational or preventive disease treatment for all population groups.

The National Health System hardened access for those who are not insured restricting the possibility of being provided with prescriptions from private physicians and securing this only to be done through hospitals.

The 42799/2021 Joint Ministerial Decision of defining Turkey as a safe third country for refugees has continued to stir concern and caused legal cases to stall, additional to the high sum people are asked to pay for an appeal to the decision of the first degree and the ending of the ESTIA housing programme which comes as a major discrepancy against the needs of those exact people who were accommodated through it. This has already led refugees, whose applications have been rejected as inadmissible under the "safe third country" concept, to a regime of legal uncertainty, social exclusion, economic exhaustion, homelessness, but even prolonged detention in our country, which is in danger of turning into imprisonment. The implementation of the JMD will push even more people in the same situation.

The measures for meetings in outer spaces that continued, however limited, posed an additional problem. As mentioned above, entrance to spaces, even ngo spaces, was restricted to those with rapid tests for which people, who lack sufficient resources in the first place, needed to pay.

Employment measures in relation to the digitization of services and the subsequent provision of relative documents in that way have negatively been affecting beneficiaries and organisations alike coupled with lack of updating of the employers about measures which could have facilitated their work such as what concerns the renewal of stay permits for non- Greek individuals whose aftermath is still evident well into 2022.

As highlighted above, the consequences of rejection and/or approval of the application for asylum were uniform.

Measures that facilitated us:

There have been a number of initiatives which our contributors report as having facilitated their work during 2022. Some of them are, notably, the European Guarantee for the Child, housing schemes – in particular the abolition in the KEA of the requirement of the existence of a 6-month lease for a beneficiary to be able to receive it which made the application easier to handle and the provision of KEA possible to the beneficiaries of the Homeless Shelter-, measures which focused on the limitation of the spread of COVID19, most recently the law that concerns subsidizing the consumption of electrical power or the fact that the declaration of the birth certificate could be done to the consulate of the country of residence parallel to the automatic update of the Special Registry of Athens.

Beneficiaries and their level of knowledge about provisions/procedures

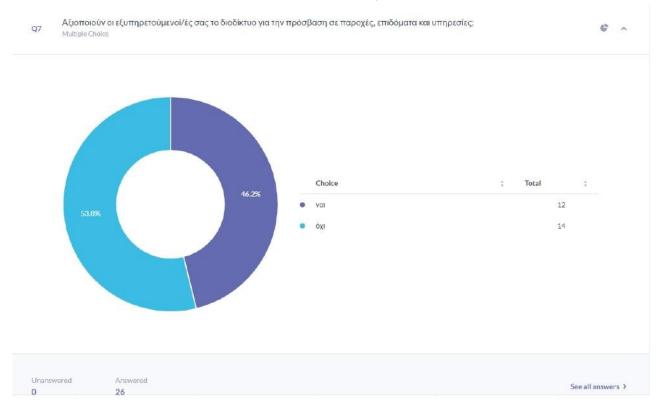


In the digital era we live in, information spread and share has become a priority especially in times of a health alarm situation such as the COVID-19 pandemic we have been experiencing. Therefore, we are interested in understanding the range of that information spread to be able to determine patterns.

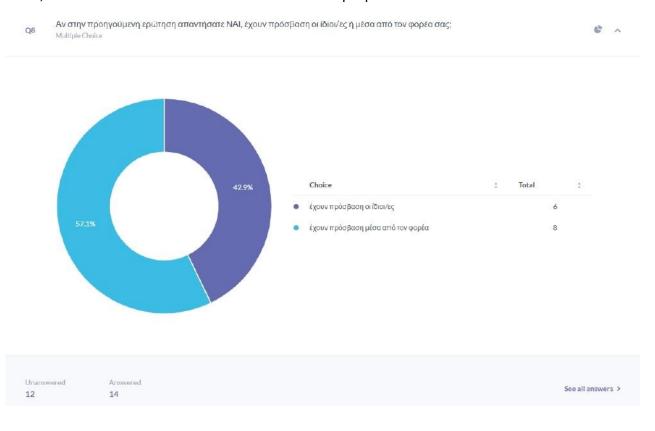
The majority of our contributors (73.1%) state that their beneficiaries were updated and informed about any provisions that concerned them and/or procedures which they needed to follow. However, the remaining percentage of those not informed is rather high (26.9%).

The information of the beneficiaries comes mainly from the organisations of the civil society themselves depending on the range of their scope, the level of their organisation and their resources. For instance, the Médecins du Monde are able to provide all the necessary information in multiple languages while other organisations, especially grassroots ones, use more informal channels of communication with the beneficiaries most times functioning as multipliers of personal experience and knowledge networked to others. There are also instances of vulnerable people calling randomly to organisations hoping they will be assisted or offered the aid they need.

Beneficiaries and utilization of the internet for access to provisions, benefits, services

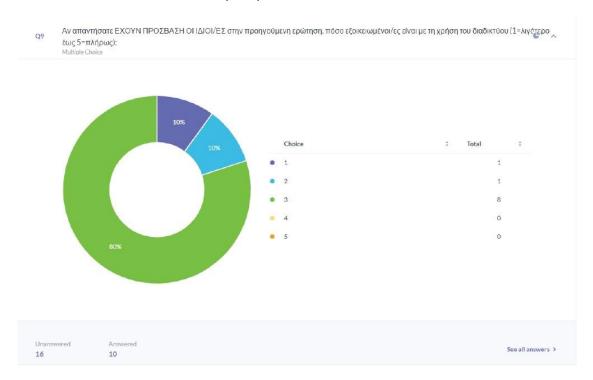


Online searches for the necessary information concerning provisions, benefits and services they require are the beneficiaries' tool to covering their needs. This is something they do on their own by 46.2% oftentimes costing them a lot since they need to consume their data, but a little over half of them, 53.8% do not or cannot use internet for such purposes.

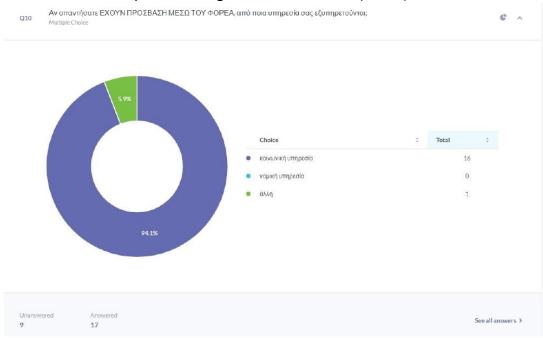


From the 46.2% who go online to be informed 42.9% are able to do so by themselves, while the remaining 57.1% need to rely on the organisation they seek help through and use their expertise or access online.

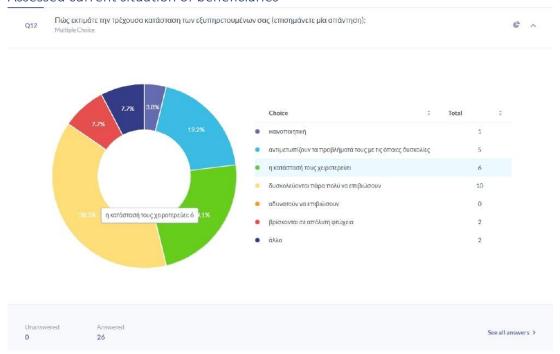
The level of familiarization with the internet and online services for those who access their information online is moderate (80%).



If the organisation is the hub through which beneficiaries get their information and access online services then the department to go to is Social Service (94.1%).



Assessed current situation of beneficiaries

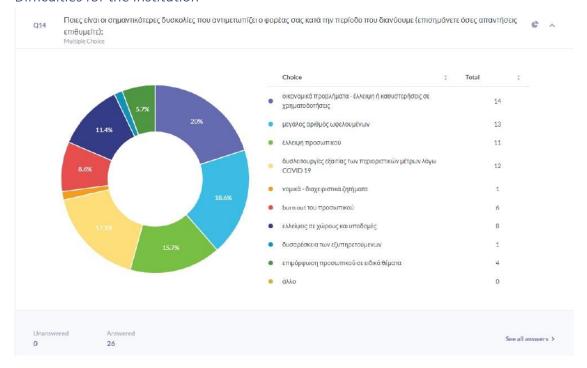


Moving on to the assessed current situation of the beneficiaries we see the majority (38.5%) finding it really difficult to survive, followed by 23.1% whose situation worsens and 7.7% living destitute in absolute poverty. The 9.2 % are dealing with their problems however with difficulty. Only 1 contributor reported a satisfactory situation.

There are, of course, contributors who have a range of beneficiaries with different problems among them and who come from different social groups so no uniform reply is possible or whose speed of reaction to their problems varies and some are able to handle their situation with makeshift solutions.

An overarching estimate across our findings is the negative impact forecast for the livelihoods of those people with the all the more increases in the overall cost of living.

Difficulties for the institution

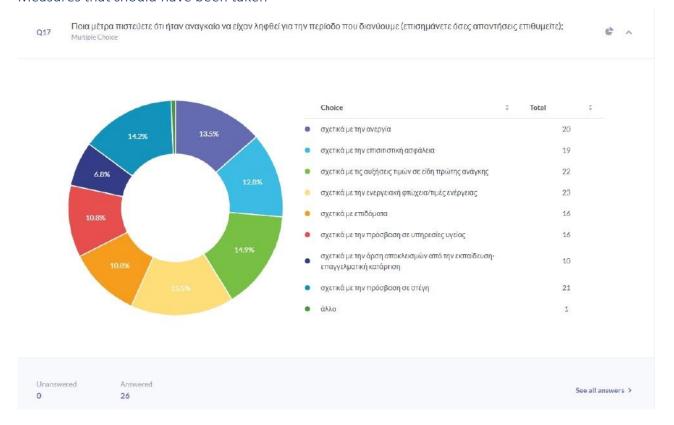


During the examined period difficulties for the civil society organisations were still prevalent following the same tendency with the two previous years mainly in terms of financial issues that stayed on from the restrictions of activities posed due to COVID-19 up to 20%; the augmentation of the beneficiaries and the expansion of their pool as seen above with younger ages coming in up to 18.6%; then come the repercussions of the restrictive measures still in place (17.1%); lack of personnel (15.7%) probably correlated to the reported burn out of the existing at 8.6%; the limitation in the spaces able to be used for activity as well as the general shortage of infrastructure has been a problem for 8 of our contributors placing the percentage at 11.4%; and, finally, the need for training in the organisations reaches 5.7%.

That need for training in the civil society organisations can be concluded to stem from facing unprecedented needs and unexpected circumstances during the COVID-19 pandemic whose aftermath we are still in need to confront. Such need results particularly from having to handle mental cases, as many beneficiaries have reportedly been overburdened during the last period and show depression and anxiety attacks, as well as individual cases of people of the LOATKI community, Roma people and substance users who are hit hard by the pandemic. Dealing with prostitution and minors in relation to the current circumstances also requires special training as well as in the modified legal framework.

Interestingly enough our contributors report the need for institutional update on scientific methods of issues, methodology, organisation, new programmes in place and empowerment especially since they are dealing with vulnerable populations but also make a point of the necessity to develop alternative ways of covering of needs.

Measures that should have been taken



Through the tumultuous period the civil society has experienced their input as to the kinds of measures that should have been taken is didactic. The extreme majority of the contributors (23) calls out for measures concerning energy poverty -dealt with elsewhere in this report- and measures to be taken about the unregulated increase in energy prices as well as steps for keeping the prices of staples under control (22). Measures concerning housing schemes (21) (and their extension), unemployment (20) and food security (19) are also high in the list with measures related to benefits (16) and securing access to health services (16) following suit. Last but not least come those who believe that there should have been measures to lift particularly vulnerable people from the exclusion from education and/or vocational training (10).

Given the effects of the Russian invasion of Ukraine and in view of a possible war conflict with Turkey, an endogenous-domestic effort is required to deal with the important threats of the next period: the energy and food crisis, the effects of inflationary pressures and the crisis of the globalization model.

The needs we see are diverse and multi-level. Thus, corresponding measures on all the critical issues/needs must be taken immediately. They all form a nexus of policies, each of which is organically linked to the other.

Based on the explanations provided by our contributors we need to stress the vitality of measures concerning employment at the face of two years of unprecedented and anorthodox practices. They need easier and faster access to applying for benefits and faster payment. Housing schemes needed a wider time frame of implementation and the state benefits in order required wider eligibility, since the pandemic crisis in general demanded a better targeted and generous subsidy to people's finances which were burdened by the cost of buying and taking rapid tests unlike other countries

where access to vaccines and rapid tests was and still is free (e.g. Canada) and immediate for everyone not being liable to any bureaucratic constrains while PAMKA could be used more widely to cover any insurance gaps, yet, still the problem between PAVPA and AMKA has to be resolved. Health issues include the ongoing deterioration of the National Health System whose overarching problem is still the easy and fast access to public health. "One cannot wait for 6 months for an MRI at a public hospital or 3 months for an appointment with an endocrinologist, pediatric cardiologist, pediatric psychiatrist, or pediatric ophthalmologist", **Support Center of Children and Family**.

The increase in the prices of basic necessities, utility bills, energy costs, house rents, and so on, coupled with an increase in unemployment should have been the stimulant for corresponding increase in social benefits such as KEA, the Rent Allowance, the Unemployment Benefit, etc.. That same problem overburdens organisations as well. Also, the procedures for receiving the Elderly Allowance or Elderly Pension and the Disability Allowance are becoming increasingly bureaucratic and time-consuming.

Sadly, the rapid increase in prices that has already begun to negatively affect the daily life of beneficiaries bears one more negative trait that of people who had managed to become independent and conquer a certain level of quality of life, returning to previous stages, accumulating debts, losing their jobs and generally having difficulty meeting the demands of their daily living. This in sync with the increase in cases requiring effective mental health care and rehabilitation.

Particularly vulnerable during the time of the research have been the refugee population as well as asylum seekers whose application has been rejected and for whom the measures to sustain themselves have been, and still are, inexistent.

In the words of Terre des Hommes organisation "vulnerable and marginalized people are pushed to the extremes: Children go to school fasting. Sick people can't take the bus to go to the doctor. And families don't have the means to prepare for the winter cold," "Among those affected are asylum seekers whose application has been rejected who have no access to housing or health care and no right to work. These include many Afghan and Syrian refugees, whose applications were rejected on the grounds that Turkey is a safe country, despite the fact that Turkey does not accept any returns from Greece." "Both through its actions and inaction, the government of Greece is causing a food crisis affecting refugees and asylum seekers in the country. It is illegal, unnecessary and highly unacceptable for this to happen in the EU".

The resumption of the distribution of financial aid must be a political priority; to provide emergency assistance to asylum seekers who previously received financial assistance, such as essential goods, shopping vouchers, fare, etc.; to ensure that installments of financial assistance not delivered to asylum seekers in the previous months will be provided when the new system is implemented; to ensure that all people staying in accommodation facilities receive adequate, nutritious food, regardless of whether they are recognized refugees, asylum seekers or have had their applications rejected. However, since there is a documented lack of an overall refugee integration strategy, the requirements concern all areas related to integration.

This population borders with homelessness, however the correlation is not made. In any case, people who live in conditions of complete or partial homelessness, each of them is a critical survival factor initially and subsequently a condition for the qualitative improvement of their situation.

The **Support Center of Children and Family** also concerns itself with the lack of special lessons for children of special groups with comprehension issues so that these students do not become drop outs but either get an education that will help them to be able to find a job or be trained in a job so that they acquire working skills.

Health level of beneficiaries

Concerning the general perception of the state of health of the beneficiaries of our contributors, research shows no extremes. Moderate condition is the prevalent state with 69.2% followed by 19.2% of not so bad and 11.5% of relatively moderate.



Access to health services



απαντήσεις επιθυμείτε); Multiple Choice



Health is one of the focal points of Poverty Watch 2022 for Greece, therefore it is discussed in length in the respective section. Here, we can hint on the basic perceptions on the state of access beneficiaries had to healthcare facilities within the period of the research.

25% of our contributors report that their beneficiaries are found to have used private resources in order to be served in healthcare facilities and almost equally had access to vaccination and were treated once they have contracted the virus (16.7%)

However much access has been stated by our contributors, though, the reports show two interesting elements. First, not all civil society organisations keep data (*For the previous questions, it is impossible to answer something thorough since we do not collect relevant data*) (*We do not have a specific department that provides this type of service and therefore information*.) and, second, some of them functioned as substitutes to public healthcare provisionary facilities and services or acted as intermediaries, for example, when difficulty was reported while doctors filled out the Referral Files for the reception of the Disability Benefit. Also, **KODEP's** social service, who contrary to other contributors not collating data, base their work on the mapping of 3,500 households whose statistics they contributed to the research, provided accompaniment to hospitals, and appointment making for vaccinations and service at home wherever possible during the whole of the time when movement restrictions were in place because of COVID-19.

Some of the specific issues reported are none other than the extraordinary persistent neglect of the most vulnerable populations and those living in remote areas; the indifference for those populations who do not speak the language and who also did not have access to vaccination (refugees and

migrants) including people without papers and those suffering from mental related illnesses (interestingly, unvaccinated people did not even seek medical care); uninsured people could not access public healthcare facilities and were unable to be provided with medicine even by private practitioners since they lack the resources putting their life under serious strain; prevention, however, worked through testing by agents.

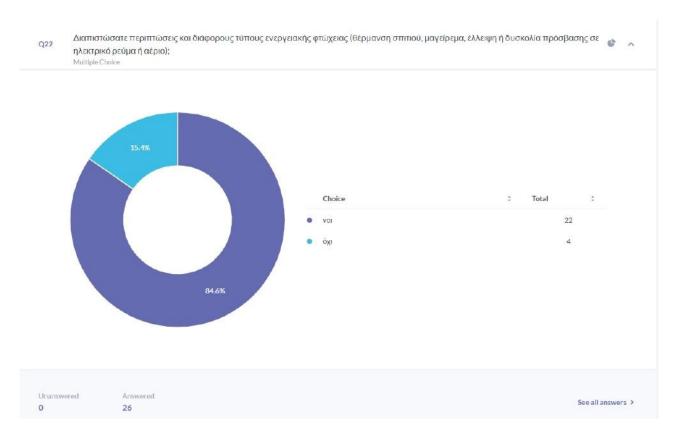
During the pandemic taking care of illnesses not related to it was extremely difficult. Appointments were delayed while for quite some time there was no possibility for routine tests to take place or diagnostic ones, treating chronic diseases have been an issue.

Most of the refugees did not possess legalizing papers for access to healthcare units. As for gender and domestic violence issues, access to health was more difficult, since they coexisted often with their perpetrator. In both cases, the common denominator has been their lack of self subsistence resources.

Energy poverty

Energy poverty is, along with health, a focal point of Poverty Watch 2022 for Greece, therefore it is discussed in length in the respective section. Here, we can hint on the basic perceptions on the state of energy poverty beneficiaries experienced within the period of the research.

An astonishing 84.6% of our contributors reports cases of various types of energy poverty with their beneficiaries such as issues with heating their home, cooking ability, lack or difficulty in accessing electricity or gas supply; only a 15.4% argue differently.



Energy poverty and its impending heightening couple with the risk of homelessness into an explosive combination. The minute that electricity and other utility bills debts and supply cut offs have increased, people are unable to cover their essential needs of buying adequate food, for instance, and more people are forced to cut or limit their meals in order to survive, or even find it difficult to move around. The case is that even when they manage to make settling arrangements with the electricity providers -for whose drafting contributors provided assistance- it is not possible to be consistent in paying they are left without electricity for days resulting in lack of heating as well. Cuts of the water supply have also become a norm contrary to the past. That has resulted in the number of applications for the provision of emergency financial aid, for instance to KODEP in Piraeus, to increase dramatically or to reach extremes like in a case when both the electricity and the water supply were cut off in a single-parent family with a minor child with a 30% disability rate.

All the above, of course, apply to people who live in houses. People living in precarious situations as in open accommodation structures, in unsafe or inadequate housing, or have no money have it

worse since they do not have the possibility to use heating or electricity and resort to other methods. Regarding the refugee population, a large percentage is even homeless.

These outcomes of the unprecedented spikes in power consumption, in particular, are the cause of anxiety, fear and anger at both utility companies and the government for failing to take measures to control and curb what is perceived to be indecency. There are also several people who were depressed because of their living conditions.

The tactics of the electricity supply companies that tend to threaten people with continuous interruptions and even by accumulating small amounts of debt, before it is even determined how the vulnerability will be certified and thus the prohibition to cut off the power, intensifies anxiety and tension to the public.

The validity of the above is enhanced by **the beneficiaries' own reports** (foreign and native population) on increased stress, insecurity due to their inability to cover their basic needs and how they are struggling to keep up with payments and try to save as much as they can while those who struggled and were in debt before find now themselves at risk of eviction.

People find it difficult to pay off past debts, while also accumulating the many new debts, however, there still people who do not grasp what is going on and even try to entertain the idea (as a defense mechanism) by drawing on empowering narratives of the situation.

Impact on daily life because of increases

Due to the increase in prices, mainly beneficiaries who live on the streets have been affected and now with the minimal amount of money they have, they buy minimal amounts of food and prefer, for example, not to buy their medicines -endangering themselves- and there have been Increased demands for more complete social grocery food packages facing an increase in food poverty and insecurity resulting also in health impacts stemming form ood insecurity poor and deficient nutrition, also expressed through the incidence of diabetes mellitus, childhood obesity, due to poor nutrition and various additional medical problems such as anemias.

Psychological problems, alcoholism and lack of personal hygiene are heightened issues for the most destitute and the fear and stress of surviving everyday life is increasing, especially in combination with the lack of housing and the fact that they are unable to meet their needs in basic items so they seek out services and structures that donate more often.

The decrease in supplies of goods also affect children they are not fed properly and may be absent from school. Vulnerable families find it difficult to provide themselves and their children with simple food items. Especially for large families with minor children, the condition weighs even more as we see people not being able to sustain a diet rich in vitamins with all the relevant requirements (meat, fresh fruits and vegetables, etc.).

The general vulnerable population is reported with depression, disconnection from reality, non-decent living, social exclusion, less care for themselves, neglect of health, insecurity, anxiety, changes in their habits of consumption and its reduction altogether that extends to the less use of electrical appliances, too. They reduce purchases even in basic necessities, like eggs and milk, due to the cost. There has also been an increase in requests for referrals to food pantries and organisations where they provide food because the purchasing power of KEA has also fallen.

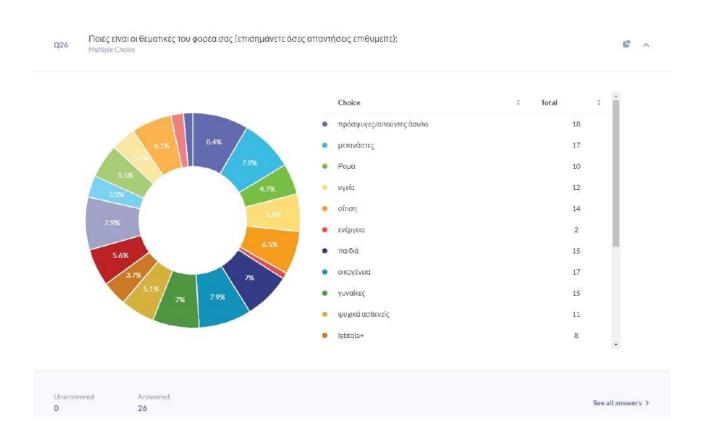
Have a look at Terre des Hommes organisation's work with asylum seekers whose application has been rejected but still need to survive.

https://tdh.gr/el/dignify-nea-epeigoysa-drasi-gia-oikogeneies-poy-metakinoyntai

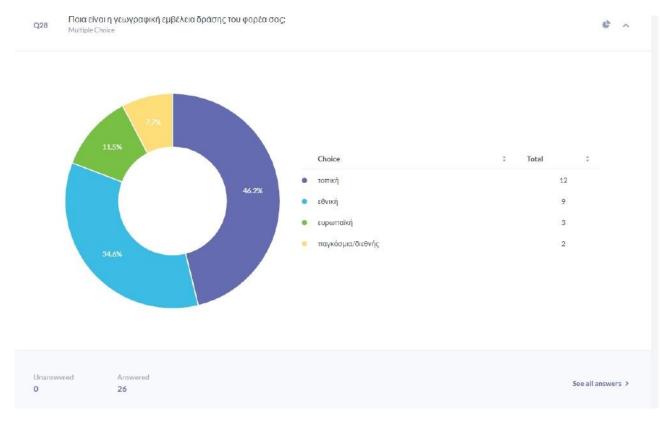
Agency thematics

Our contributors span over multiple thematic areas of work and cover the range of vulnerability civil society is looking into eradicating.

From refugees and asylum seekers 8.4% to immigrants, family, poverty 7.9%; from children, women 7% to food 6.5%; from peace/solidarity/society/equality 6.1% to health, housing 5.6%; from mentally ill, volunteering 5.1% to Roma 4.7%; from lgbtqi+, youth 3.7% to environment 3.3%; and, other such as culture, seniors, social economy, health inequalities; Gender equality / gender violence; and, unemployment.



Geographical range



The geographical span of our contributors is also diverse. 46.2% are locally active; 34.6% are active at a national level; and, 11.5% work on a European scale. We also include 2 organisations of international/world presence.

From those contributors (46.2%) who operate locally the majority is active in the region of Attica where the capital city of Athens is situated and where live the largest bulk of the population of the country namely almost 4 million people according to the latest census 2021 (10 organisations) with more or less specific location hotspots that include the centre of Athens and municipalities of West Attica with a disadvantaged profile (Egaleo, Peristeri, Ilion, Petroupoli, Agioi Anargyroi) as well as some less so (Dafni-Ymittos, Neo Irakleio) or the South suburbs. This category also includes a contributor that is present in 152 parishes in 12 municipalities in Attica putting the Christian orthodox Church division system of the region in the picture.

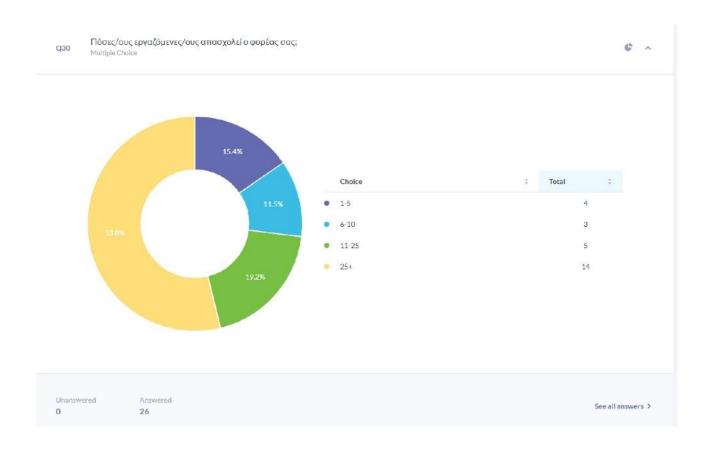
Of course, there are variations since the scope of the activity of some organisations may require them to work in other areas, for instance, in case of emergency; or because the idea behind a project is such, for instance, a Mobile Library).

Three (3) of our contributors are active in Thessaloniki (1 exclusively), which is the second largest city in the country with more than 1 million residents, and the largest city in North Greece.

<u>Pireaus</u>, <u>Kozani</u>, <u>Volos</u>, <u>Alexandroupolis</u>, <u>Drama</u> and <u>Lesvos</u> island, infamous for the conditions in which refugees and migrants who find themselves traveling from Turkey to Europe.

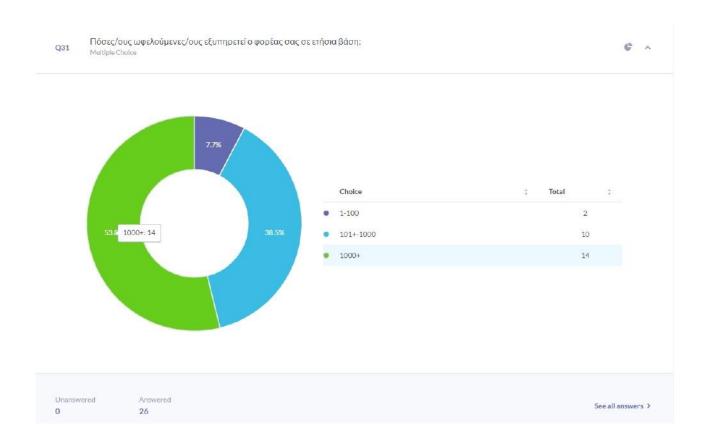
Number of staff

The number of people who work in the civil society organisations which contributed in our research falls mainly in the category of 25+ (14 organisations) making this a 53.8 percentage; 11-25 staff members follow at 19.2%; 6-10 people at 11.5%; and, 4 organisations employ 1-5 at a 15.4%.



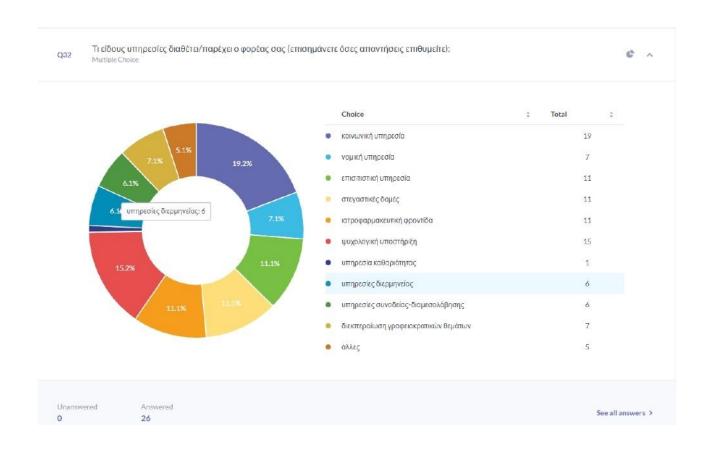
Number of beneficiaries

Our contributors mostly cater for the needs of 1000+ vulnerable people (14 organisations at 53.8%), followed by 101-1000 at 38,5%; and, 2 work with less than 100 beneficiaries annually.



Services provided by contributor

Social services are the top most provided services by our contributors (19), followed by (15) mental / psychological support and food, housing and health care and medicine as a third (11) main type of support offered. Legal aid and assistance with the process of documents (7) along with interpretation services and accompaniment and mediation services are (6) next. The list of areas of activity included in our questionnaire was not exclusive. Our contributors are also active in solidarity, cultural, sports and community actions, groups of peer empowerment, actual employment (SHEDIA street magazine and SHEDIA art workshop), remedial teaching, voluntary initiatives, saving and offering of food while streetwork as a method is also mentioned). Cleaning services are also part of the support of our contributors to the civil society.





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PART THREE: THE VOICE OF THE PEOPLE

Testimonies of people experiencing poverty DIOTIMA

Testimony 1

I left my country because I didn't feel safe. I grew up with my grandmother, who was killed in front of my eyes by Boko Haram, the extremist Islamist terrorist organisation. I went through many obstacles to be able to cross the border of Turkey to feel safe away from my homeland. In January 2019 I arrived in Samos defying death. The boat sank off the coast of the Aegean. I was one of the lucky ones. After two years of living in Athens, they kicked me out of the apartment that the agency gives me because I got the residence permit. They tell me I have to rent a house and get a job to maintain it. I found a job, I live in an underground apartment with 7 roommates and I eat from the soup kitchen of the "Chora" organisation. I live without any dignity.

David, 22 years old from Nigeria

Testimony 2

I feel like a wall, frozen because I'm not looking at anyone and no one is looking at me. I close my eyes and images keep coming to me of people chasing after me, I remember what has happened to me. On Monday, 5 Nigerians threatened me with a knife, in Amerikis Square, I can't stop seeing it. They said if we see you again we will do you great harm. I have been homeless for 2 years, I had found shelter outside a church, they kicked me out. For the past few days I have been sleeping in Amerikis Square. It's full of drug dealers, I cannot go back there again. I beg for food and go from soup kitchen to soup kitchen. Before I came, I thought it would be better here, but it's not. I don't have a place to lay my head. It's hard when you're constantly threatened, when you don't know if you'll live the next day. I grew up surrounded by threats and police officers. I was constantly stressed and miserable. I saw so much that I was disgusted. I hated the Congo. But it looks the same here. I want to forget and not understand, so my head doesn't explode, but I can't.

P., 34 years old, DRC, homeless

TERRE DES HOMMES

Laura is 29 years old from an African country, mother of a little girl. She came alone, with her child to Greece, not knowing anyone, to escape the violence in her country, however, as she says, the violence she encountered here was worse because it negated any hopes she had for a better future. Laura is homeless and unregistered as an asylum seeker due to chronic bureaucratic delays in the Greek asylum system and the general "political deterrence" towards people from Asia or Africa. Although she has been living in streets and parks since January, exposed to everyone's eyes, no one shows interest in her and her daughter's situation. It's like she doesn't exist. "I have insomnia at night. What keeps me awake is my headache and my anxiety about the next day, will we find food? We will make it?". During her homelessness in Athens, she was a victim of gender-based violence by a Greek man who tried to approach her by promising help.

"I don't care about me, I can take care for myself, I fall and get up, but I'm worried about my child, what she's going through no child should have to go through, it's unfair. The only help I have found is from the social workers of non-governmental organisations... I don't know where I would be if they weren't there, no other help from anywhere."

Her dream right now? To be registered as an asylum seeker, to find somewhere to live, a job and to be able to enroll her daughter in the Greek school. "There are days when we don't eat anything, because we don't have any food. The Terre des hommes DIGNIFY program will allow me to take a breath, buy personal hygiene items, food, staples".

Laura is not an isolated case.

Since October 2021, when the government decided to stop providing food to people they consider "non-eligible" for asylum in the camps, the number of people with a migrant profile who found themselves homeless and hungry in the street has been increasing. In the inland camps, according to the government, only those who have registered their asylum request in the system and entered the reception system are "entitled" to find temporary shelter and food, i.e. they are typically asylum seekers.

However, having no other solution, people also resort to these camps - families, elderly people, women who are alone, even unaccompanied children - who have not managed to be registered in the reception system or the asylum system because they arrived in Greece without passing through one of the Reception and Identification Centers on the islands and Evros (a necessary condition) or because they were faced with the chronic systemic malfunctions and delays in the asylum system, respectively.

In the camps also live many people who have received asylum and are now considered recognized refugees, with equal rights to those of Greek citizens, who are now being asked to leave in order to secure their own livelihood. Another category of people "not entitled" to protection and feeding are also those whose asylum request was rejected after a ministerial decision identifying Turkey as a "safe third country", so they are not entitled to submit a request in Greece and must return to Turkey which they entered from. These are people from Syria, Afghanistan, Bangladesh, Somalia and Pakistan. All the above categories are not entitled to live in the camps, be provided with food, receive an allowance, enjoy the rights of asylum seekers. Although recognized refugees and rejected asylum seekers should not live in camps, many are forced to remain or return there due to a lack of alternative housing and employment options, reflecting the ongoing lack of an integration strategy in Greece. It has been established that even banks avoid providing bank accounts to refugees, access to which is necessary to find legal work.

Among those who were left without food, 25% are women (including pregnant women) and single-parent families, 40% are children, and chronic patients and patients with special medical and nutritional needs are also included.

We do not know the exact number of people who are not fed inside the camps because the Ministry of Migration and Asylum does not publish relevant data, even though this has been requested in many cases, according to the principles of transparency and good governance.

Despite this, and despite the fact that practices vary from region to region, human rights organisations have been able to estimate that approximately 40% of people living in mainland camps do not receive food.

EMFASIS FOUNDATION

Testimony 1

He came to us on time, all tidied up, showing us the new shoes some friends bought for him... Since we know how reserved he is, we took the chance to remind him that there are people out there who have us in mind.

- " -It will help you psychologically to share your thoughts, your feelings, to spend a little time, to forget about things...
- Yes... Maybe. But what should I say? How much I miss her? What's the point? What will that change for me?
- You will be out with it... at least
- What I do that will never go away is that I wait for her every afternoon to show up on the door. Even when she was gone for days in a row, I was happy when she returned home. I was not the kind of person who wants to push, neither did I wish to restrict her. During the last year something had changed, she left and I didn't know what she did. I tried many times to make her tell me where she went, who she saw.

She always said felt choked and wanted to sit at the harbour.

But we had it all at the time. She had her home, her yard, her bathroom, our dogs.

I wondered and got a little frustrated. But I never thought of us not being together, whatever the circumstances.

And as simply as that, she left. Once again, but this time it was forever.

I had set up a space for her to have all of her own. With her things, her memories...For her to relax, because I knew of her need for isolation.

I don't open this door, it's locked. I just go round from the back yard and look in for a while through the half open shutters.

I think maybe I will hear her sing..."

Christos has been fighting for 8 years to get back on his feet. Our first contact was when we spotted him and his partner sleeping in a tent. During these years, steps and a lot of effort were made, as a result of which he was included for some time in the Municipality's Housing Program where he "lived" and currently resides in a house that has been granted to him by acquaintances through his work environment. He claims his right to work stubbornly and despite the loneliness he feels after the death of his partner, as well as numerous health problems, he does not give up. The Empasis team is firmly supporting him every step of the way. Both with equipment, food, furniture, clothing, as well as with constant psychosocial support and guidance across the spectrum of his needs.

Testimony 2

Elderly man... In tears, he told his story to streetworkers of the Emfasis Foundation.

His son's birthday... His wife and son were on their way home from a children's party. A huge truck fell on them and they both died on the spot, in the street. This is Stamatis' longing and he wishes to die the same way, in the street. He abandoned their home, he couldn't live in it any longer. He quit his job, his life and his social circle. He took to the streets. After a while he found out his house was confiscated because of the debts.

"How can I live in this house...it wasn't possible... it can't be... my home was my wife and son... nothing else... What would I do with the walls...? My life is dead..."

Due to health problems, after 5 years in the streets, Stamatis was received in a shelter. We managed for him to trust us. We informed him of his rights, encouraged him to find a reason to live. We guided him about the benefits and the pension he is entitled to, as every citizen and we took care of his tax and legal issues. Now he has managed to rent a small flat and live his nights a little more calmly in dignity.

Ladies Union of Drama

My life is not at all easy; when it comes to health everything is expensive and if you don't have an education it is even more difficult to access such services. Most of us have problems and it is difficult to go to doctors and hospitals. We are illiterate and don't even know where to go. Nevertheless, as soon as we have a health problem, we go to the hospital and don't think about it at all. Everyone is very polite and we don't face any problem in this part. Since I am illiterate I try as much as I can to listen to other people and consult them. I work and take care of an elderly man but the money I get is very little. My husband does not pay attention to us and has abandoned us. Right now I'm really struggling alone. We ask around for everything we need and accept anything given to us. We are not ungrateful but times are very difficult. In our daily life, however, we lack basic things such as household appliances, also we cannot pay for the electricity because it is too expensive... . If it wasn't for the Ladies Union of Drama which daily offers us all we need and more, it would be very difficult for us to survive. Fortunately, they provide for us, they help us with the medicines, with the tests and we have no complaints.

BABEL

Testimony 1

"Suffering, suffering, suffering! My life is full of suffering. I have nowhere to live. I am begging for one room for me and my children. All services and professionals have withdrawn from where I am living. I have no one. I used to live in a tent but it was burnt when fire broke out. I have lost all my clothes. Services have clothes for my children but none for me because I wear a big size. They tell me to register with Helios Programme but how can I pay the rent? I have no money and no work. How will I be able to pay the bills? There is no real help. I have all the necessary documents but no one is helping. My children were going to school near the place where we used to live. How are they going to go to school now? We now live in the park. I am afraid".

E, 39 years old, refugee from DRC.

Testimony 2

"I am 18 years old and I am a refugee from Pakistan. I live in Greece for 3 years in a shelter for unaccompanied minors. Once I turned 18 years old I knew that I should start working to be able to support myself after I leave the shelter. Additionally, my family lives in poverty in Pakistan and they expect help from me. For that reason, it is very difficult for me to save money. I have to work two part time jobs to manage my responsibilities.

It was not easy for me to find a job because most of the employers don't want a Pakistani to work for them. I have faced racism and discrimination, but I was lucky enough to find the two jobs that I have now. I am quite scared for the future because for me it will always be extra difficult to get a job because of my origins."

S., 18 years old, refugee from Pakistan

Médecins du Monde

THI AUSTRALIA HEALTH PROJECT Voices from the field

KATERINA, a homeless woman of 80 years old, has remained homeless for quite some time, without having any supporting network and being under the poverty threshold. As she has grown older, she has been suffering from a cataract disease in her eyes. Recently she even risked losing total sight from both her eyes. Homelessness conditions have led her to not be able to take care of her health as she must. MdM-Greece's streetwork team came to her, in a location near the port of Piraeus and after she received primary services on the spot, they referred her to the THI Australia Public Health Project, where the specialist doctors provided her with the necessary pharmaceuticals and examined her disease. An advanced level of cataract was found in both her eyes and she was immediately referred through the social services and in cooperation with the General Pathologist that cared for her, to a private doctor in the region of Attica, who was activated to perform free of cost, a specialised eye surgery. The operation was indeed successful for her left eye. MdM-Greece's team took care of all preparations for the operation including post-surgery pharmaceutical treatment and guidelines for a brief recovery. Another operation has been planned similarly for the month of September, in order to treat and cure the disease at her right eye as well.

"It is harsh, living by the streets. For me, there is no other way. Without MdM-Greece I would have gone blind completely. An honest thank you. My sight has significantly improved, an improvement in my health that I haven't seen in years."

Network for Children's Rights

I am raising three children essentially by myself. My husband and I are separated and soon to be divorced and therefore the mother in a single-parent family. Ever since COVID I've had a plan with 2 or even 3 jobs, no days off, no Sundays. Again, I couldn't get by. I clean houses in the morning and through a cleaning company I go to various places in the evening. Financial support beyond myself, I only find from my sister when things get tough. Programmes, organisations and ngos never helped me much. Only in the SOS Children's Villages – which I regularly visited for 5 years – did I find

psychological support and they helped me cope and not get depressed. I got strength whenever I went. Last, I want to say that during the crisis and the pandemic and all the financial difficulties, we shouldn't forget how difficult and pressurizing it has been for the children at home, due to the restrictions of COVID".

Anonymous testimony of a mother, a resident of a deprived area of Athens

Prolepsis Institute

Testimonies of parents and educators, beneficiary students who participate in the programme of Feeding and Promotion of Healthy Diet – DIATROPHI (DIET) which is implemented by Prolepsis Institute.

- **Preschool teacher:** "We have a lot of children whose parents could not provide them with their morning snack we have every morning at school. Their bag was empty."
- **Kindergarten Teacher:** "We started the morning snack earlier, almost right after children came to school because most of them hadn't had something to eat and wouldn't last till 10. They hadn't eaten breakfast at home. Many times not even dinner."
- Parent of a kindergarten student: "At the beginning of the school year both my husband and I were without work. You do understand we had been having great difficulty. Every single day we strived to find what to give to our children for school. It was a struggle."

Testimonies of beneficiaries who participate in the **Filia se kathe ilikia | Friendship in every age** programme for combatting loneliness of the elderly which is being implemented by the Prolepsis Institute.

- **Beneficiary of the helpline:** "Both my pension and my husband's go to the home for the elderly where my husband lives. I do with the money my son gives me. One day that I didn't have money I ate some dogfood with milk."
- "I am 62 years old, I don't work because I suffer from respiratory failure and I live below the poverty line. I receive 200 euros per month as Social Solidarity benefit, I eat at the soup kitchen of the Municipality and collect groceries from the church once a month. My neighbours' assistance is also important since they bring me food some times."
- Beneficiary: "I am unemployed, looking for work, but when they hear my age they reject me."
- **Beneficiary:** "Please I would very much like you to order some food for me. Even though I receive long lasting groceries, I cannot do something with them. I have this problem with my vision and cannot use the cooker and neither my daughter nor my neighbours ever come to help me out."

Recommendations and conclusions drawn from processing the replies to our questionnaire

"The welfare policy of the state does not even cover the [...the basics...] and the beneficiaries who are on the verge of poverty will not only not be able to recover if other measures are not taken but will find themselves even lower." **Contributor**

We need:

- A strategy and action plan for the reduction of poverty and social exclusion, mitigating energy poverty taking into consideration the ongoing impact of the pandemic on the most vulnerable groups.
- Free, public, accessible, prompt health care and treatment, testing or examination.
- An inclusive approach for people at risk of poverty with an emphasis on refugees and asylum seekers who remain in the country.
- Support for affordable rental housing aligned with market rent increases to be legislated along with solid measures for access to housing and accommodation for the homeless, asylum seekers and refugees. Enactment of a unified framework for the provision of social housing
- Wider criteria and longer duration for benefits.
- Access to good quality water, energy, transport for the most vulnerable.
- Free, accessible digital services adequate to foster articulation between services, limit bureaucracy, promote information sharing, reduce the time needed to get to the right information and finish the procedure online. The digital services should be easily accessed by those who need to be aware and updated about their rights, the services they are entitled to and the benefits they are eligible for.



PART FOUR: FINAL CONCLUSIONS

RECOMMENDATIONS, PROPOSALS AND DEMANDS OF THE NETWORK

Official statistics on relative poverty are increasing, but a more complete record of the reality of poverty is needed both at the national level and in the 13 regions of the country. To do this, updating older surveys and engaging academic and research institutions in independent surveys is required.

These surveys should include the presumably **poor social groups**, which are virtually unrepresented in the ELSTAT-EUROSTAT surveys such as

- the homeless people,
- the Roma people,
- the migrant populations,
- · people without permanent residence, and
- people living in collective housing.

The **Adequate Minimum Income** is essentially a benefit of surprise: its amount should be increased and adjusted according to the annual poverty threshold, it should be extended in terms of the number of beneficiaries, the obstacles to claiming should be removed

- appropriate information and technical support for those excluded,
- change of criteria especially for small properties, taking into account social service reports.

Municipal social services should be strengthened to be able to offer accompanying services to the beneficiaries of the benefit.

Our country is lagging far behind in tackling **child poverty**. We need to adopt family policies that support poor households with children, especially if the children live in a low-employment and overcrowded home. In addition, interventions by vulnerable population category are needed to improve children's access to education, social care and medical and dental services. Tackling school drop-out among the poorest children can be done by fighting inequality and strengthening socialisation institutions (family and school).

In the **housing** sector, there is a decline in the owner-occupancy rate, an increase in the proportion of renters, and sharp increases in rents. There is a very large number of households trying to rescue their first home from foreclosures and repossessions at a time of rapidly declining incomes. The new bankruptcy law does not offer many possibilities and out-of-court settlements with banks to settle loans have made little progress. Therefore, the implementation of this law should give more time to over-indebted borrowers. The Acquisition Agency for the properties to be seized should in any case be public and non-profit. It is positive that a public debate has begun on the utilisation of vacant unused housing and the introduction of the institution of social housing, as well as on the granting of low-interest mortgages.

In the **labour** sector, there is a continuous increase in the share of people working part-time and therefore on limited incomes. Measures need to be taken to promote full employment or else benefits of all kinds will have to be multiplied. In the area of unemployment, the criteria for granting unemployment benefits should be changed in order to reduce the unsubsidised unemployment of 80% of the unemployed and the long-term unemployed. Pending pensions should be addressed and granted immediately because they reproduce the poverty of pensioners and poor households that rely on the pensions of elderly members for their survival.

In **health**, access to the free public health system is difficult, facing underfunding, shortages of staff, equipment and consumables. Regional hospitals in the poorest parts of the country faced the biggest problems during the pandemic. The NHS should be strengthened since the current reality reproduces inequality, and the poorest cannot turn to medical services in the private sector.

Regarding the **new National Strategy for Social Inclusion and Poverty Reduction of the Ministry of Labour**, we propose that its content be enriched with the institutional participation of all organizations and institutions that contribute to the fight against poverty. It is imperative that national strategies per sector or per vulnerable social group have to be immediately specialized and made meaningful through legal regulations, enforceable measures and resource allocation.

In the area of tackling **energy poverty**, measures are proposed to set prices at source based on the real cost of production. The energy exchange will either operate on other terms or it will further deepen the poverty of the general population and not only of vulnerable households.

More particularly, we need (to):

- Secure that green transition is socially just and does not lead those who are already affected and vulnerable to greater poverty and energy poverty.
- Ensure the right to clean and affordable energy for all citizens, protecting those with low

- income, living in poor disadvantaged areas, suffering from unemployment and social exclusion.
- Empower all workers, citizens and municipalities in the country to participate in the creation of a decentralised and sustainable clean energy system e.g. through energy cooperatives.
- Change the terms of operation of the energy exchange, so there are no sudden and uncontrolled fluctuations of the prices and formation of the prices based on the cost of their production.
- Expansion of social tariffs to more beneficiaries with low income and ban all electricity disconnections.
- Continuation of subsidies according to income criteria. Focus to heating subsidy to prevent negative impacts of the upcoming winter.
- Urgent action to support the unemployed in the two poor areas influenced by delignization (Megalopolis in the Peloponnese Region and the cities of Kozani, Florina and Ptolemaida in West Macedonia). The transitional period has to be extended and follow the vocational retraining of the local manpower.

Poverty is getting worse and cannot wait!

Notes:

*indicates that there is one organization that contributed twice

- 1. References are to articles, surveys and data in the Greek language.
- Poverty Watch 2022 is being updated and can be found on our website www.antipoverty.org.gr
- 3. Poverty Watch 2022 for Greece has been written in English. Parts of it are being translated in Greek for use in the country.

APPENDIX: THE QUESTIONNAIRE



Questionnaire for the Poverty Watch in Greece 2022

(multiple choice questions and questions of development/clarification) (the asterisk indicates that replying is required)

Question 1 (multiple choice)

Which were the most important problems/needs that your beneficiaries faced during 2022 (point out as many options as you wish)? *

- financial needs- shortage of sufficient resources
- access to public municipal services
- access to health care services
- food security
- energy poverty
- housing
- finding employment- access to employment
- other

Question 2 (development/clarification)

If you replied OTHER to the previous question, please clarify:

Question 3 (development/clarification)

Which problems came up for the first time or intensified in comparison to last year (did you accept new requests and about what)? *

Question 4 (development/clarification)

Were there measures (laws, ministerial decisions etc), which made your work and the situation of your beneficiaries difficult or easy? *

Question 5 (multiple choice)

Are your beneficiaries updated about the social provisions and procedures that concern them? *

- Yes
- No

Question 6 (development/clarification)

Please explain your reply to the previous question:

Question 7 (multiple choice)

Do your beneficiaries make good use of the internet to access provisions, benefits and services? *

- Yes
- No

Question 8 (multiple choice)

If you replied YES to the previous question, do they have access by themselves or through your organisation?

- they have access by themselves
- they have access through the organisation

Question 9 (multiple choice)

If you replied THEY HAVE ACCESS BY THEMSELVES to the previous question, how familiar are they with the use of the internet (1=very little to 5=fully)?

- 1
- 2
- 3
- 4
- 5

Question 10 (multiple choice)

If you replied THEY HAVE ACCESS THROUGH THE ORGANISATION to the previous question, through which one of your services do they do so?

- social service
- legal service
- other

Question 11 (development/clarification)

If you replied OTHER, which service is that?

Question 12 (multiple choice)

How do you evaluate the current situation of your beneficiaries (point out one answer)? *

- satisfactory
- they are dealing with their problems with whatever difficulties
- their situation worsens
- they are having a hard time surviving
- they are unable to survive
- they live in utter poverty
- other

Question 13 (development/clarification)

If you replied OTHER to the previous question, please clarify:

Question 14 (multiple choice)

Which are the most important difficulties our organisation faces during this period (point out as many options as you wish)? *

- financial problems- lack or delay in funding
- large number of beneficiaries
- shortage of staff
- malfunction due to the COVID 19 restrictive measures
- legal-administrative issues
- staff burn out
- shortage of spaces and facilities
- dissatisfaction of beneficiaries

- staff training in special issues
- other

Question 15 (development/clarification)

If you replied STAFF TRAINING IN SPECIAL ISSUES, please clarify:

Question 16 (development/clarification)

If you replied OTHER, please clarify:

Question 17 (multiple choice)

Which measures do you believe was necessary to have been taken during this period (point out as many options as you wish)? *

- regarding unemployment
- regarding food security
- regarding the increases in the prices of essentials
- regarding energy poverty/energy prices
- regarding benefits
- regarding access to health care services
- regarding the lift of restrictions from education vocational training
- regarding access to housing
- other

Question 18 (development/clarification)

Please explain your answers to the previous question: *

Question 19 (multiple choice)

What did you note regarding the access of your beneficiaries to health care services during the pandemic (point out as many options as you wish)? *

- they had access to the health care system
- they received free and sufficient medical services
- private resources were needed for them to be served
- chronic problems were dealt with
- they had access to vaccination
- they had access to health care and treatment if/when they got sick
- other

Question 20 (development/clarification)

Please explain your answers to the previous question:

Question 21 (multiple choice)

How do you evaluate the health status of your beneficiaries (1=bad to 5=very good)? *

• 1

- 2
- 3
- 4
- 5

Question 22 (multiple choice)

Did you note cases and various types of energy poverty (house heating, cooking, lack or difficulty of access to electricity or gas)? *

- Yes
- No

Question 23 (development/clarification)

If you replied YES to the previous question, please give us more details:

Question 24 (development/clarification)

What have your beneficiaries reported to you regarding the issue of energy poverty?

Question 25 (development/clarification)

Which are the consequences you note in the daily life of your beneficiaries due to the increases in the essentials? *

Question 26 (multiple choice)

Which are the thematic interests of your organisation (point out as many options as you wish)? *

- refugees/asylum seekers
- immigrants
- Roma
- health
- food
- energy
- children
- family
- women
- mentally ill
- Igbtqia+
- housing
- poverty
- environment
- volunteering
- youth
- peace / solidarity / society / equality
- culture
- other

Question 27 (development/clarification)

If you replied OTHER to the previous question, please specify:

Question 28 (multiple choice)

Which is the geographical scope of action of your organisation? *

- local
- national
- european
- global/international

Question 29 (development/clarification)

If you replied LOCAL to the previous question, please specify:

Question 30 (multiple choice)

How many members of staff does your organisation employ? *

- 1-5
- 6-10
- 11-25
- 25+

Question 31 (multiple choice)

How many beneficiaries does your organisation serve per year? *

- 1-100
- 101+- 1000
- 1000+

Question 32 (multiple choice)

Which services does your organisation provide (point out as many options as you wish)? *

- social service
- legal service
- food service
- housing facilities
- medical care
- psychological support
- cleaning services
- interpretation services
- accompanying services mediation services
- processing of bureaucratic matters
- other

Question 33 (development/clarification)

If you replied OTHER to the previous question, please specify.

LIST OF ACRONYMS

AMI (Adequate Minimum Income)

BoG (Bank of Greece)

CPI (Consumer Price Index)

DYPA (Public Employment Service | former OAED)

EFKA (Single Social Security Entity)

ELSTAT (Hellenic Statistical Authority)

EOPYY (National Organisation for the Provision of Health Services)

FAO (UN Food and Agriculture Organisation)

GSEE (Greek General Confederation of Labour)

ILO (International Labour Organisation)

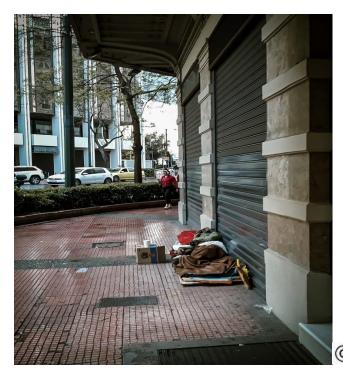
JDC (British Jubilee Debt Campaign)

KEA (Social Solidarity Income)

KEPE (Centre of Planning and Economic Research)

FEAD/TEBA (Greek Fund for European Aid to the Most Deprived)

NCSS (EKKA-National Centre for Social Solidarity)



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