



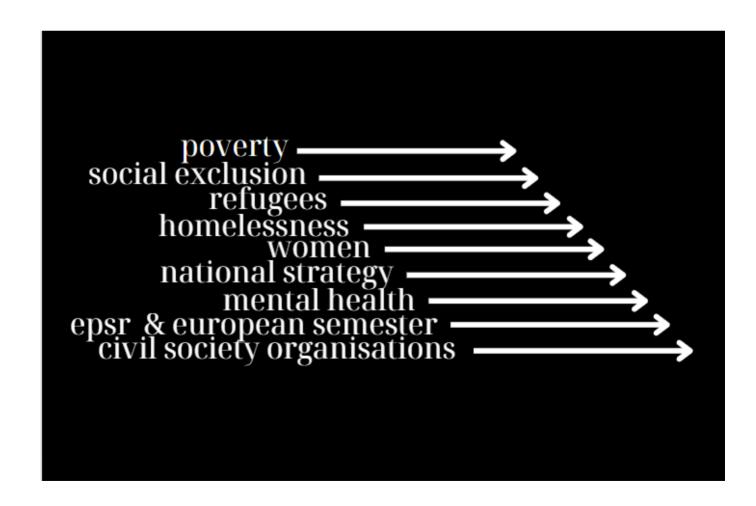
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POVERTY WATCH GREECE 2025



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INTRODUCTION

The Hellenic/Greek Anti-Poverty network is an independent organisation of 39 social Civil Society Organisations which provide support to socially excluded groups. It is a founding member of the European Anti-Poverty Network (EAPN). EAPN Greece's goals include the eradication of poverty and inequality and the enhancement of the voice and participation in policy decision-making of the people experiencing poverty.

This Report is the **seventh (7th)** consecutive one of this Network and was completed in September 2025, during a period when the starvation and subsequent genocide in Gaza, the ongoing war in Ukraine, the dire situation in Sudan and DRC, the worsening of the movement for refugees and migrants in our area, the undemocratic turn in the USA and the devaluation of CSOs coupled with the characteristics of the Greek political, socioeconomic situation and the extreme natural and anthropogenic weather phenomena draw a rather bleak picture.

In Greece, poverty continues to affect an increasing share of the population, and people's incomes — even when they are in permanent employment — are often not enough to cover a portion of their basic needs. The voices of these people largely shape the research that follows.

Moreover, the 2025 report focuses particularly on the progress of implementing the <u>National Strategy</u> <u>for Social Inclusion and Poverty Reduction</u>. This issue runs through the corresponding reports of all members of the European Anti-Poverty Network for the current year.

Our goal is to collect and process important information provided by our member organisations, by people affected by poverty, and by the academic community, regarding the progress of implementation and achievement of the goals of the various **National and local Anti-Poverty Strategies**.

This research takes place during a particularly important moment for Europe, as the EU is finally taking a significant step forward: drafting the first European Anti-Poverty Strategy, scheduled for publication in 2026.

Our report includes an evaluation of all steps taken (from the drafting of the National Strategy up to the present), the priorities and measures under each priority, the collection of good practices that have been implemented, and the major challenges that hinder its implementation.

In addition, as part of the drafting of this Report, we have been continuously conducting research in Civil Society Organisations over the past few years, the latest results of which are included in the main part of the text. The Recommendations presented at the end are the result of the ongoing work, research, and advocacy efforts of the Greek Anti-Poverty Network.

Since this Report was prepared before the end of the year, the data presented are based mainly on early 2025 figures, but also take into account data from 2023 and 2024 — especially when referring to official statistics from ELSTAT (the Hellenic Statistical Authority).

SOCIOECONOMIC INDICATORS

How we measure poverty: framework - data

In Greece, we primarily measure and take into account relative poverty. This is the situation in which an individual faces financial constraints that prevent full participation in society compared to others overall — in other words, it involves comparing the living standards of disadvantaged people with those of the rest of the population. Relative poverty is not determined solely by an absolute income threshold. A person is considered relatively poor if their financial resources are limited compared to the average, even if their income is sufficient for basic survival. Thus, in assessing poverty as a phenomenon, the impact of social and cultural wealth is also taken into consideration.

Relative poverty is mainly assessed in two (2) complementary ways:

A) With reference to the risk of poverty, where only income-based criteria are considered. The risk of poverty is defined as the percentage of people living in households with total disposable income less than 60% of the national median equivalised income (the income of the individual in the middle of the income distribution). The number of people richer than this person is exactly equal to the number who are poorer. B) With reference to the "Risk of Poverty or Social Exclusion", which includes three (3) indicators. In addition to income poverty (AROPE indicator), it takes into account access to nine (9) essential goods (Severe Material Deprivation – SMD indicator) and the household's work intensity. In this case, Eurostat and the Hellenic Statistical Authority (ELSTAT) use the overall AROPE indicator (People at Risk of Poverty or Social Exclusion), which combines the individual indicators and reflects a broader share of the population that is at risk of poverty or social exclusion.

The SMD indicator (Severe Material Deprivation) measures the inability of individuals to access basic goods and services considered necessary for a decent standard of living. Specifically, the indicator records the percentage of the population that cannot afford at least 4 out of the following 9 essential goods or services: a) payment of rent, bills, or loan installments, b) expenses for a one-week annual holiday, c) consumption of meat, chicken, fish, or vegetables of equivalent nutritional value every second day, d) the ability to face unexpected financial expenses (around €380), e) ownership of a fixed or mobile telephone, f) ownership of a color television, g) ownership of a washing machine, h) ownership of a car, i) access to heating.

Lack of access to 4 of these 9 items is considered an indication of severe material deprivation, which constitutes a key dimension of poverty and social exclusion. This was also the indicator used to measure progress toward the Europe 2020 target of reducing the number of people experiencing poverty by 20 million — a goal that was not achieved.

For the Europe 2030 target of reducing by 15 million the number of people experiencing poverty, the Material and Social Deprivation Indicator is taken into account. This measures the percentage of people with serious material and social deprivation and assesses living standards by recording the share of the population deprived of at least 7 out of a list of 13 goods and services, as follows:

Deprivations at the household level:

a) difficulty paying regular bills such as rent or mortgage on the main residence, electricity, water, gas, credit card or loan installments for household equipment, holidays, or purchases in installments, b) inability to afford a one-week annual holiday, c) inability to afford a meal with chicken, meat, fish, or vegetables of equivalent nutritional value every second day, d) inability to meet unexpected but necessary expenses, e) inability to afford ownership of a private car, f) inability to afford adequate heating in winter and cooling in summer, g) inability to replace worn-out furniture when it becomes damaged.

Deprivations at the individual (household member) level:

h) inability to access the internet, i) inability to replace worn-out clothes with new ones, j) inability to own two pairs of shoes, k) inability to spend a small amount of money on oneself almost every week, l) inability to meet friends or relatives for coffee, a drink, or a meal at home at least once a month, m) inability to participate regularly in paid leisure activities.

Hellenic Statistical Authority

The main <u>data of ELSTAT for this year</u> within the framework of which the **Poverty Watch in Greece 2025** is prepared, show that the percentage of the population at risk of poverty or social exclusion amounts to **26.9%** of the country's population (2,740,051 people), marking an increase of 0.8 percentage points compared to 2023 (26.1%).

A. Risk of Poverty or Social Exclusion

Based on the data from the 2024 Survey on Income and Living Conditions of Households, the population at risk of poverty or social exclusion amounts to 26.9% of the country's population (2,740,051 people), showing an increase of 0.8 percentage points compared to 2023 (26.1%).

Within the framework of the "Europe 2030" programme on poverty reduction, the target set is "to reduce by 15 million the number of people who are, or are at risk of being, in poverty or social exclusion — of whom 5 million should be children" by the year 2030.

The increase in the rate of risk of poverty or social exclusion (an indicator composed of the sub-indicators for risk of poverty, material and social deprivation, and low work intensity) is due to the rise in both the risk of poverty, from 18.9% in 2023 to 19.6% in 2024, and material and social deprivation, from 13.5% in 2023 to 14.0% in 2024.

The risk of poverty or social exclusion is higher among children aged 17 and under (27.9%), though slightly lower compared to 2023 (28.1%).

The percentage of the population aged 18–64 living in households with low work intensity is 8.6% of this age group, showing a decrease of 0.9 percentage points compared to 2023. The rate stands at 7.6% for men and 9.7% for women.

The risk of poverty after social transfers, for children aged 0–17 (child poverty), is 22.4%, while for the 18–64 age group it is 19.1% (compared to 18.6% in 2023), and for those 65 and over, 18.8% (compared to 17.6% in 2023).

The poverty threshold amounts to €6,510 per year for a single-person household and €13,671 per year

for households with two adults and two dependent children under 14. It is defined as 60% of the median total equivalised disposable household income, which was estimated at €10,850, while the average annual disposable household income in the country was estimated at €20,103.

The median income is the midpoint of the income distribution — with an equal number of people earning more and less than this amount.

Below you can see a review of how the poverty thresholds have evolved in recent years:

individual	household	year or reference	60% of median total equivalised disposable income	Median annual disposable income
4,917	10,326	2018 (survey 2019) publ.2020	8,195	16,147
5,269	11,064	2019 (survey 2020) publ.2021	8,781	17,263
5,251	11,028	2020 (survey 2021) publ. 2022	8,752	17,089
5,712	11,995	2021 (survey 2022) publ.2023	9,520	18,563
6,030	12,663	2022 (survey 2023) publ.2024	10,050	18,775
6,510	13,671	2023 (survey 2024) publ.2025	10,850	20,103

Table: Greek Anti-Poverty Network, Poverty Watch 2025 – ELSTAT data

Social Policies and Poverty in Greece

The social policies implemented in Greece do not bring about substantial changes to address poverty and economic inequalities — on the contrary, they tend to maintain them, and in some cases, the trend is even worsening.

Economic inequality remains high, with only slight improvements in a few indicators compared to previous years. This shows stagnation in tackling income inequality. The **Gini coefficient** remains unchanged at **31.8%**, while since **2015 (34.2%)** there has been only a slow decline.

Income distribution remains highly unequal. The poorest 25% of the population hold only 10.3% of total income, while the richest 25% hold 45.6%. The gap widens further when looking more closely: the poorest 20% receive only 7.5% of income, while the richest 20% account for 39.5%.

The AROPE indicators demonstrate significant social inequality. The rate rose to 26.9% in 2024, corresponding to about 2.74 million people, up from 26.1% in 2023. The highest rates are observed in Northern and Central Greece, while Attica, Crete, and the Aegean Islands record lower rates.

The **risk of poverty or social exclusion** remains particularly high among **children aged 17 and under (27.9%)**, showing only a slight decrease from **2023 (28.1%)**. **Women** are more affected by poverty, and **households living in rented housing** are more exposed.

There is also significant inequality in housing conditions and access to social activities. About 27.0% of the population lives in overcrowded housing, rising to 40.9% among children and 56.7% among poor children. Moreover, 77.0% of poor individuals struggle to cover their basic needs with their income, while 36.3% of the population with consumer loans face repayment difficulties.

As usual, **educational level** directly affects the **risk of poverty**. The most vulnerable are those with **only primary education**, showing a **28.2% poverty rate**, while for those with **tertiary education** the rate is **7.1%**.

Regarding health, 6.9% of the population report very poor or poor health, and 24.5% suffer from a chronic health problem. Among the poor population, 36.0% were unable to undergo a necessary medical examination.

The poverty threshold is set at €6,510 per year for a single-person household and €13,671 for a household with two adults and two children. Single-parent families show particularly high poverty rates, with 43.7% living below the poverty line.

The findings also underline the **importance of social transfers** such as **pensions and welfare benefits** in alleviating hardship among vulnerable groups. Without social transfers, the **poverty rate** would reach **45.0% of the population**, while with **pensions alone**, it drops to **23.5%**.

However, it is crucial to note that **ELSTAT data do not represent certain particularly vulnerable groups**, and therefore may **not provide a complete picture** of the real extent of poverty. According to ELSTAT, the following are excluded from the survey:

"Collective households such as hotels, boarding houses, hospitals, nursing homes, military camps, reform institutions, etc. Collective households also include those providing accommodation and meals to more than five residents."

According to **ELSTAT data published on May 16, 2025**, three key issues emerge:

A) A comparative analysis between 2021 and 2024 shows a significant deterioration in living conditions for children under 15 in poor households across nearly all categories. There is a sharp increase in the inability to meet basic needs, such as: having a daily meal with protein, participating in extracurricular activities, celebrating birthdays or inviting friends home to play, covering school trip costs, having an adequate study space at home, and taking a one-week holiday. It is worth noting that these variables' impact on poor households does not account for the urban-rural divide, which would likely reveal an additional dimension of poverty concentration and inequality.

- B) Regarding access to services, previous reports have emphasised the need to reconcile professional and family life in households living in Greece if the demographic challenge is to be addressed. However, recent data show that 75% of households with at least one child under 12 cannot make use of childcare or nursery services, either because they cannot afford the cost or because the available services are insufficient or unavailable.
- C) Finally, concerning home care for the elderly or individuals with health problems by qualified professionals, the main reason households lack access to this essential service is financial difficulty in covering the cost. Given population ageing, poor nutrition due to rising food prices, and the increasing vulnerability of middle-aged and older people to chronic illnesses (various forms of cancer, diabetes, and mental health disorders), access to professional caregiving services and elderly care facilities is of fundamental importance both for ensuring proper human care and for preventing further strain on household budgets, which will inevitably bear these costs in one way or another.

NATIONAL ANTI-POVERTY STRATEGY

Working definition of poverty used in the NAPS

In the Greek National Strategy for Poverty Reduction and Social Inclusion (NAPS)¹ in force there is no single, unambiguous definition of poverty; instead, the various conditions that shape and define poverty are taken into account. Poverty is defined as the condition in which an individual lacks the basic means for a minimally acceptable standard of living due to the absence of income, services, and social participation. Poverty is multidimensional; beyond income deprivation, it also involves exclusion from fundamental rights such as employment, healthcare, education, and housing.

Main policy areas addressed and priorities

The NAPS is structured around four Operational Pillars (each including target groups and specific objectives):

A. Access to adequate resources: A particular priority in this pillar is given to individuals living in conditions of extreme poverty — with explicit emphasis on the homeless population. Three key priorities are identified: 1. Combating the risk of poverty and the issue of homelessness or lack of access to affordable housing. 2.Tackling discrimination and preventing social exclusion. 3.Strengthening family protection mechanisms and preventing and combating child poverty.

B. Access to services: A specific priority in this pillar is given to individuals living in conditions of extreme poverty, people with disabilities, children, the elderly, the homeless, women who are victims of violence and abuse, and other vulnerable groups (e.g., Roma). The following five priorities are identified:

¹ https://minscfa.gov.gr/ethniki-stratigiki-gia-tin-koinoniki-entaxi-kai-meiosi-tis-ftocheias/

1.Combating discrimination and preventing social exclusion. 2.Strengthening family protection mechanisms and preventing and combating child poverty. 3.Improving the quality of life for persons with disabilities through the promotion of deinstitutionalisation, rehabilitation, and support for independent living. 4.Promoting the social inclusion of vulnerable population groups (including children and the elderly) through the expansion, broadening, modernisation, and upgrading of social and support services, multidimensional interventions, and social innovation. 5. Developing care services based on the family and community.

C. Integration into the labor market, improvement of employability, and access to employment: Specific priority in this pillar is given to unemployed individuals and those in precarious employment. The following three priorities are identified: 1. Promoting active inclusion in order to foster equal opportunities, active participation, and improved employability. 2. Strengthening the adaptability and lifelong learning of adult workers and managing change. 3. Supporting the social economy as a tool for social inclusion and access to employment.

D. Governance of the NAPS: This is a horizontal pillar that encompasses the other three, with the following key priorities identified: 1. Strengthening the governance system of inclusion policies. 2.Ensuring the effective implementation of the NAPS. 3. Upgrading, improving, and complementing institutions and mechanisms that facilitate social inclusion.

Links with other national frameworks

The NAPS is also linked to other national frameworks, such as the National Strategy for the Roma Social Inclusion (2021–2024)², the National Strategy for the Rights of People with Disability (2024-2030)³, the National Action Plan for the Child Guarantee ⁴, the Housing Policy Portal ⁵, the National Energy and Climate Plan – NECP (2024)⁶, the National Strategy for Deinstitutionalisation (2020)⁷, the National Action Plan on the Rights of Children (2021-2023)⁸, the National Integration Strategy (2021)⁹, and the National Reform Programme (2023)¹⁰.

ORGANOSIS/%CE%94%CE%97%CE%9C%CE%9F%CE%A3%CE%99%CE%A9%CE%9D %CE%A3%CE%A7%CE%95%C E%A3%CE%95%CE%A9%CE%9D/National Action Plan- Child Guarantee in Greek.pdf

² https://egroma.gov.gr

³ https://amea.gov.gr/strategy/strategy-2024-2030

⁴ https://ekka.org.gr/images/SYNTONISMOY-

⁵ https://stegasi.gov.gr/program-category/all-programs/page/2/

⁶ https://www.opengov.gr/minenv/wp-

content/uploads/downloads/2024/08/%CE%95%CE%B8%CE%BD%CE%B9%CE%BA%CF%8C-

[%]CE%A3%CF%87%CE%AD%CE%B4%CE%B9%CE%BF-%CE%B3%CE%B9%CE%B1-%CF%84%CE%B7%CE%BD-

[%]CE%95%CE%BD%CE%AD%CF%81%CE%B3%CE%B5%CE%B9%CE%B1-%CE%BA%CE%B1%CE%B9-

[%]CF%84%CE%BF-%CE%9A%CE%BB%CE%AF%CE%BC%CE%B1-%CE%95%CE%A3%CE%95%CE%9A.pdf

⁷ https://easpd.eu/fileadmin/user_upload/DI_Strategy - EL_with_layout.pdf

⁸ https://www.ministryofjustice.gr/wp-

content/uploads/2021/12/National Action Plan for the Rights of the Child.pdf

⁹ https://migration.gov.gr/wp-content/uploads/2021/12/%CE%95%CE%B8%CE%BD%CE%B9%CE%BA%CE%AE-%CE%A3%CF%84%CF%81%CE%B1%CF%84%CE%B7%CE%B3%CE%B9%CE%BA%CE%AE-

[%]CE%B3%CE%B9%CE%B1-%CF%84%CE%B7%CE%BD-

[%]CE%88%CE%BD%CF%84%CE%B1%CE%BE%CE%B7-

[%]CE%A4%CE%B5%CE%BB%CE%B9%CE%BA%CF%8C-%CE%BC%CE%B5-

[%]CE%9C%CE%BF%CF%81%CF%86%CE%BF%CF%80%CE%BF%CE%AF%CE%B7%CF%83%CE%B7.pdf

¹⁰ https://gsco.gov.gr/wp-content/uploads/2023/05/Greece-NRP-2023.pdf

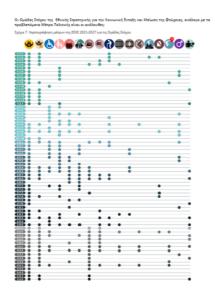
The aforementioned strategies have been linked to European programmes, drawing financial resources in addition to those from the regular state budget. These include the Recovery and Resilience Fund¹¹, the European Social Fund¹², and the Fund for European Aid to the Most Deprived (FEAD)¹³. It is noted that we are in anticipation of a new standard call for proposals to be sent to the 13 Regions for the re-tendering of FEAD contracts by OPEKA¹⁴ (the national public agency responsible for implementing social welfare and solidarity policies) which signals the need for a redesign of the programme, with a focus on local social needs, the involvement of civil society, and a strengthened role for municipal social services.

Finally, Greece also participates in the European framework for combating child poverty in collaboration with UNICEF¹⁵ and is linked to the National Strategic Reference Framework (NSRF/ESPA)¹⁶.

The NAPS should have been revised or linked to the three main targets of the European Pillar of Social Rights set by Greece, which are as follows: 1. At least 71.1% of the population aged 20–64 should be employed by 2030 (the current level based on Eurostat 2024 data is 67.4%). 2. At least 40% of all adults should participate in training programmes each year by 2030 (the current level based on Eurostat 2023 data is 11.8%). 3. At least 860,000 fewer people at risk of poverty or social exclusion by 2030 (the current level is 2,658,400 based on Eurostat 2024 data).

We see that the NAPS converges with some of the goals and social rights established by the European framework, as well as with the social groups it targets, which are listed as follows: vulnerable groups, AROPE (At Risk of Poverty or Exclusion), persons with disabilities, children, Roma, unemployed, long-term unemployed, migrants/refugees, elderly people, ex-prisoners, former addicts, homeless people, repatriates, juvenile offenders, residents of mountainous, remote, and island areas, women, youth/students.

In the diagramme on page 49 of the NAPS, we see that the measures designed to implement the priorities mentioned above do not satisfy all vulnerable groups.



¹¹ https://minscfa.gov.gr/ypourgeio/tameio-anakampsis-kai-anthektikotitas/

¹² https://european-social-fund-plus.ec.europa.eu/el

¹³ https://employment-social-affairs.ec.europa.eu/policies-and-activities/funding/fund-european-aid-most-deprived-fead_el

¹⁴ https://opeka.gr/

¹⁵ https://www.unicef.org/greece

¹⁶ https://www.espa.gr/el/Pages/default.aspx

Indicators of assessment for the NAPS

The evaluation indicators used by the NAPS for measuring and recording are aligned with the European AROPE framework (At Risk of Poverty or Social Exclusion) for measuring poverty and social exclusion. Additionally, there are (national) indicators that track employment programmes, social benefits (such as the Minimum Income), and vulnerable social groups (Roma, persons with disabilities). Access to social services is also monitored. The ministries responsible for the evaluation are the Ministries of Social Solidarity and Labor, which are part of the governance mechanism.

Governance Mechanisms and Consistency amongst policy actors

The National Coordination, Monitoring, and Evaluation Mechanism monitors programmes and actions, then evaluates them, and is responsible for their revision—both at the national and local levels. The approval, implementation, and evaluation of the NAPS is primarily carried out by the Directorate of Social Inclusion and Social Cohesion as well as the Directorate for Combating Poverty, through the General Secretariat of Social Solidarity, which operates under the Ministry of Social Cohesion and Family. Civil society participated in the consultation process for the NAPS through organisations and social bodies. However, no permanent mechanism was established or institutionalised to consult citizens with the purpose of overseeing and evaluating the implementation and efficiency of the NAPS.

National vs. regional/local implementation

The National Mechanism is organised at both governmental/national and local government levels. At the first level, it consists of the National Committee for Social Protection, the Directorate of Social Inclusion and Social Cohesion, the Directorate for Combating Poverty of the General Secretariat for Social Solidarity, the Directorate for Combating Poverty of the Ministry of Social Cohesion and Family, the National Center for Social Solidarity, the National Institute of Labor and Human Resources, and the Public Employment Service (DYPA), together with the competent Ministries of Social Cohesion and Family as well as Labour and Social Security. These entities form the national mechanism at the governmental level.

At the local government level, the national mechanism consists of the Social Welfare Directorates of the Regions, the Regional Social Inclusion Observatories, the social services of the Municipalities, the community centers, the Regional Consultation Committee, and the Municipal Consultation Committee. Within the framework of the strategy, efforts are made to strengthen, coordinate, and network between the central and local government levels to enable more targeted and tailor-made actions.

Monitoring of the implementation of the NAPS

The National Coordination, Monitoring, and Evaluation Mechanism is responsible for overseeing the implementation of the strategy. It primarily uses quantitative indicators (such as AROPE and national indicators for support programmes, e.g., Minimum Income) to assess the correct application of the strategy. There is no written obligation by law to involve CSOs op PeP in the whole process.

Geographical cohesion

The NAPS stipulates that local government authorities (OTA/LGAs) regardless of their geographic location, must have a community center through which they will implement support actions for citizens affected by poverty, as well as regional social inclusion observatories.

Furthermore, European programmes include actions and plans for municipalities and regions aimed at reducing local inequalities.

Revision and Monitor timeline

The NAPS covers the period 2021–2027. The strategy's timeframe spans a six-year cycle. The previous national strategy had the same multi-year cycle of six years (2014–2020).

The first revision was supposed to take place in 2024 but was not carried out. The second and final revision is scheduled for the end of the strategy period in 2027.

Some policies have a short-term duration, while others are long-term. For example, regarding deinstitutionalisation, there is a plan extending until 2030 concerning children with disabilities, reflecting a long-term action. Other strategies related to housing programmes, such as "Stegasi kai Ergasia | Housing and Work," involve upgrading already existing strategies. The timeframe depends on the sector covered by the National Strategy. Overall, it consists of a series of short-term, medium-term, and long-term actions, with a horizon set to 2030.

Long-term guarantee of continuation of the NAPS

The NAPS covers the period from 2021 to 2027. It is linked to European programmes for financing the strategy; however, the strategy itself does not have a legislative framework, as it is not accompanied by a publication in the Official Journal of the Hellenic Republic (FEK) or a Joint Ministerial Decision to secure its parliamentary endorsement.

Closely connected to the National Coordination, Monitoring, and Evaluation Mechanism for social inclusion and social cohesion policies, it is institutionally embedded in Law 4445/2016 through the Directorate for Combating Poverty. There is also a political commitment from the Directorate of Social Solidarity for the implementation of the strategy.

The National Strategy is independent of elections, as it has a long-term multi-year duration beyond the 4 years which is the cycle of each government.

Consultation – CSOs

The first version was posted on <u>OpenGov</u> in May 2021, while the final version was published in July 2022. The consultation period with society was held online from June 1st to June 25th, 2021. There are still 70 comments posted from organised bodies, social organisations, the academic community, political parties, secondary bodies, social workers, etc.

The consultation period provided was quite limited compared to other countries that have drafted national strategies. For example, the public consultation in France lasted 4 months, and in Spain, 5 months (however, not solely online).

There was no other process (in-person) besides the online consultation. Nonetheless, the comments indicate that some organisations sent more detailed feedback and recommendations to the General Secretariat and the Ministry in charge.

Trying to summarise most of the comments/criticism, we find the following:

- There is no extensive evaluation and redefinition of the goals related to the implementation of the previous NAPS 2014–2020.
- The government and the competent Ministries lack a formal commitment to implement the National Strategy, which could be established through a publication in the Official Journal of the Hellenic Republic (FEK) or Joint Ministerial Decision (KYA).
- There is no provision for a continuous consultation process within the Mechanism for development, monitoring, and evaluation involving civil society and people directly affected by poverty and social exclusion.
- There is a need for a more detailed description of the groups affected by poverty and better staffing of Community Centers to develop individual action plans.
- New poverty profiles arising from successive crises need to be taken into account—for example, refugee children profiles.
- Exploration of the possibility for horizontal interconnection of public services.
- Upgrading ELSTAT's (Hellenic Statistical Authority) data and complementing it with other sources recording poverty and social exclusion.
- Finally, recommendations were submitted on a case-by-case and axis-by-axis basis for improving specific policies.

EAPN Greece - Consultation

The Hellenic/Greek Anti-Poverty Network, during the online consultation, evaluated the national strategy by recording a series of observations regarding shortcomings as well as improvements that needed to be made to the initial draft.

Initially, the Network pointed out that this plan has been formulated more as a financing framework, sidelining an organised strategic framework. It emphasised the necessity of qualitative and quantitative targets for specific vulnerable social groups as well as for groups that are affected by or tend toward poverty. Additionally, it warned about the introduction of the new Bankruptcy Law (2020)¹⁷ which directly impacts over-indebted households and the insecurity that will be created due to evictions and the abolition of the protection of the primary residence. The Network highlighted the need for support and encouragement of employment alongside receiving the guaranteed minimum income, but not their interdependence. Furthermore, it stressed the need for more reliable recording of poverty indicators, the identification of new poverty profiles, and their specific characteristics. ELSTAT, through its sample survey, can only provide a statistical snapshot and not a complete picture.

¹⁷ http://elib.aade.gr/elib/printview?d=/gr/act/2020/4738/art/289/para/5

Finally, regarding the economic sector, it mentioned that Social and Solidarity Economy Organisations (CSOs) and social cooperatives can contribute to combating unemployment and emphasised the necessity of co-formulating the strategy with people who are socially excluded and experience poverty.

What contribution was reflected in the process of the final draft

The quantitative and qualitative targets (actions until 2030) became more distinct, and specialised actions and sections for the respective social groups were included. The NAPS, in its final version, adopted a more detailed and targeted use of indicators for measuring and recording poverty and social exclusion, such as the AROPE indicator system. The multidimensional nature of poverty was highlighted, going beyond the material and economic deprivation presented in the initial version.

EAPN Greece members

Members of the Network participated in the public consultation with their own contributions. In this year's survey for the Poverty Watch conducted by the Greek Anti-Poverty Network, our members were asked about their familiarity with and evaluation of the National Strategy (NAPS). The majority of responses (18 organisations) reported that they have familiarity or partial familiarity with it. However, only 10 organisations participated in the consultation process of the NAPS by submitting comments.

Some key comments from the Network's organisations were: the need for a more inclusive, cross-thematic, and interdisciplinary national strategy; the need to support vulnerable social groups in cooperation with local authorities and services; the need to utilise available funding tools; and the need for programmes targeting vulnerable groups such as formerly incarcerated individuals, people facing physical and mental health issues, women, members of the LGBTQ+ community, homeless people, and Roma facing social exclusion.

PeP involvement in drafting the NAPS

Citizens experiencing poverty and social exclusion did not have participation in an institutionalised framework for direct interaction with the responsible bodies (General Secretariat, competent ministries) aimed at their involvement in the final version of the revised national strategy. Therefore, the opinions of individuals experiencing poverty were absent from the strategy, as there is no formal participation mechanism for them. This, in turn, affects the ongoing evaluation of the national strategy by those living in poverty regarding potential improvements and proper implementation of the strategy.

Drafting process of the NAPS

The drafting process had characteristics of transparency. However, the exclusion of stakeholders and citizens was not avoided. Through the online consultation, the opportunity to provide comments was given, but there was no co-creation with organisations and civil society during the drafting process. Furthermore, no annual consultations were established to consider additional feedback on unresolved issues.

An open process would be: More time should have been given for the consultation phase than the 25 days that were allowed. Additionally, a formal mechanism for regular consultations between the General Secretariat, civil society, and the Greek Anti-Poverty Network should be established. This Network can bring to the discussion the voices and opinions of the people affected by poverty themselves. This mechanism should cover all stages: from the strategy's design, through its implementation, to its evaluation. There should also be dedicated staff to collaborate closely with representatives of the social groups targeted by the strategy, and not just through online means.

Content of the NAPS

The NAPS initially presents the European framework in the field of social inclusion, highlighting the EU's historical involvement in related issues. It briefly refers to the previous National Strategy (2014–2020) and the ex-post recommendations that were taken into account. It then proceeds to outline the four priorities and explains them in detail:

- Access to adequate resources and basic goods for individuals living in extreme poverty, with an
 emphasis on the homeless.
- Access to services for individuals in extreme poverty belonging to vulnerable social groups.
- Inclusion in the labor market, improvement of employability, and access to employment, with an emphasis on the unemployed.
- Governance of the National Strategy a horizontal axis.

Greece has been going through a series of crises over the past 15 years up to today. The collapse of the financial system created a huge problem of poverty, social exclusion, and high unemployment. A study by Georgia Kaplanoglou from the National and Kapodistrian University of Athens (EKPA), included in last year's Poverty Report of our Network, proves that Greek households have not returned to the pre-2009 conditions. Additionally, in recent years, due to the inflation crisis, the cost of living remains at very high levels. Inflation over the past years, besides the soaring prices of food and basic necessities, has also increased energy poverty and, above all, child poverty. In the housing sector, a reduction has also been observed in recent years in the availability of properties for long-term rent due to the rise of short-term rentals (such as Airbnb, golden visa), high rents, unused housing stock, and the non-utilisation of public property that belonged to the Workers' Housing Organisation (OEK), which has now been transferred to the Public Employment Service (DYPA), for social housing.

Since the issue of homelessness features prominently in two of the four pillars (if not also in the unemployment pillar), appropriate housing policies have not been implemented, neither in scope nor in eligibility criteria for beneficiaries where there is a clear need. A recent press release co-signed by 29 organisations—many of which are members of our Network—confirms this¹⁸.

Regarding housing policies, apart from the "Stegasi kai Ergasia | Housing and Work" programme, which has limited reach compared to demand, the main planning of the remaining initiatives primarily involves the market, contractors, and the banking system. The recording of publicly owned available properties to be allocated for social housing was not part of the NAPS, and the practice of land-for-apartment exchange

¹⁸ https://praksis.gr/press-release-from-road-to-hospital/

system (*antiparochi*) has not yet begun. As a result, we have reached the point of being the first country in the EU where people report being unable to pay their rent¹⁹.

We must also add the public health crisis and the unemployment it caused — despite the existence of a specific Recovery Fund package to address it, there is doubt as to whether its investment approach was the most appropriate for tackling poverty and social exclusion. The climate crisis and the refugee reception crisis have also created new profiles of homelessness.

Implementation progress

The NAPS faces several challenges regarding its implementation. Below are some of them:

- On April 18, 2022, the Greek government decided to modernise the previous organisation managing the country's workforce and create a completely new agency called the Public Employment Service (D.YP.A.). This process caused a series of delays—which continue to this day—in managing human resources, connecting unemployed individuals to the labor market, and providing their training, which are key priorities of the NAPS.
- On June 27, 2023, the Greek government decided to create a new Ministry of Social Cohesion and Family. Most of the Secretariats that drafted and supervised the NAPS were transferred to this new Ministry—but not all of them. To this day, many employees and government officials state that the process is not fully completed, nor has the coordination between key departments responsible for implementing the NAPS been fully restored.
- The alarming data from ELSTAT in recent years regarding unemployment, child poverty, women and social exclusion, geographic inequalities, etc., are important indications that, unfortunately, the country has not yet succeeded in meeting basic targets for tackling poverty and social exclusion of vulnerable groups as described and prioritised in the NAPS. The Greek Network regularly comments on ELSTAT's data²⁰.
- As clearly stated in the NAPS, the community centers of municipalities are expected to play a
 pivotal role in implementing the social policies described therein. A recent survey conducted by
 the Greek Anti-Poverty Network across municipalities and regions revealed significant staffing
 shortages in specialised personnel. In some community centers, especially on islands and remote
 areas, there is not even one social worker, or the ratio of beneficiaries to staff is extremely
 disproportionate.
- The evaluation of social policies, as carried out in the above survey by the workers themselves in community centers and municipalities, also showed that the main social policy in Greece supporting the Community Centers is largely deemed insufficient. Benefits mostly remain at the same level despite inflation and rising costs, the issue of recording homeless people and drafting a housing plan for them does not exist at the national level, and the institution of social housing

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¹⁹ https://www.linkedin.com/posts/europemagazine_a-situation-that-many-people-are-familiar-activity-7255144854597373952-

²⁰ https://antipoverty.org.gr/node/182

- aimed at controlling rent prices is applied only on a very small scale by two municipalities in the country.
- For monitoring the goals, a process that would involve civil society and the people affected by poverty should have been included as part of the evaluation mechanism. Although this is foreseen in the NAPS, it has not yet been implemented.
- There has not been sufficient political accountability even within the monitoring framework of the NAPS itself. Since the final version was published in 2022, no report on the progress of its implementation has been made public.

Good/promising practices

The deinstitutionalisation of people with disabilities and the inclusive process are very important and promising. The establishment of personal assistants within the framework of independent living, the support of people with disabilities in employment programmes for their integration into society, as well as the strengthening of school structures to address the exclusion of children with disabilities, are all key. At the same time, support for the families of people with disabilities, who are the primary caregivers and providers of care for the children, is crucial. However, it has not yet been evaluated whether, and to what extent, the goals of this policy have been met or even approached.

The indicators and policies for monitoring and addressing child poverty are an important element included in the national strategy. The country's obligation to designate a National Report (focal point) for the implementation of the Child Guarantee led to the appointment of the National Center for Social Solidarity as the national focal point. However, the Greek government has not yet provided the institution with the capacity to evaluate the progress of the goals' implementation using useful research tools to the extent that it could apply them and timely measure the needs for adjustments to the relevant social policies.

UNICEF in Greece works closely with the General Secretariat for Social Solidarity and the Fight Against Poverty, providing support and expertise for the implementation and monitoring of the national strategy and the action plan for the social inclusion of Roma 2021-2030. Additionally, UNICEF carries out initiatives in the fields of inclusive education, training, and youth employment within the framework of the European Child Guarantee programme. In Greece, UNICEF implements the programme targeting vulnerable social groups to which children belong (children in institutions, children with special needs, refugee and migrant children, children belonging to minorities).

Although it is a small-scale policy, the strengthening and upgrading of the "Stegasi kai Ergasia | Housing and Work" programme, aimed at helping people living on the streets find housing and jobs, is a very important policy included in the strategy.

The increase of the Minimum Income amount for individuals experiencing extreme poverty is also an important step – however, the financial amount is still insufficient to cover the needs arising from inflation and the high cost of living.

The linkage of the NAPS with European programmes and the utilisation of funding tools constitutes a guarantee for the feasibility of achieving the goals – provided that structural and systemic issues related to its implementation are resolved.

Recommendations

A better framework for cooperation between central government and local authorities, with strengthening of the latter. Regional observatories for social inclusion must be more active and produce data for the implementation of the NAPS.

Transparency in the meetings and outcomes of the Monitoring and Evaluation Mechanism of the NAPS: all minutes of their meetings should be made public. The establishment of collaboration between the Mechanism, civil society, and people affected by poverty is also deemed essential.

In the future, the consultation process for the new NAPS needs to change its format. In addition to online consultations, in-person meetings should be organised simultaneously with organisations, civil society, and programme beneficiaries. The consultation period should be meaningful and last for several months.

Establishment of a framework for the development, funding, and implementation of local action plans with the aim of clearly outlining the steps for implementing the NAPS at the municipal level. Support for local government with more specialised staff as well as greater allocation of resources from the government to local administration services.

IMPORTANT RESEARCH PROJECTS CONCLUDED IN 2025

Below we present three (3) projects based on research, concluded in 2025, giving us the opportunity to take valuable lessons.

Poverty and housing precariousness in rural areas through the lens of social resilience

The research project POVE.R.RE²¹ (2023–2025) investigated poverty and housing precariousness in the Greek countryside through the lens of social resilience, aiming to highlight the hidden aspects and mechanisms that reproduce conditions of material deprivation and social inequalities. The study focused on Karditsa – Thessaly (a recovering area *pre-Daniel classification, agricultural-livestock plain), Rhodope – Thrace (a declining rural area), and Rethymno – Crete (a touristic rural area).

²¹ Anthopoulou, T., Partalidou, M., Nikolaidou, S., & Stamatopoulou, G. (2025). Poverty and housing precariousness in rural areas under the lens of social resilience. Revealing societal implications of lived experiences of rural poverty. *Societal Impacts*, 100119.

The project mapped the factors contributing to poverty, deprivation, and housing precariousness in rural regions, outlined the profile of the rural poor, and identified the ways in which lived experiences of material deprivation are shaped, as well as the coping strategies for social resilience at the individual, family, or community level. It stressed that official statistics and poverty indicators fail to capture the real living conditions and challenges of rural areas. The study concludes with policy recommendations to ensure that vulnerable groups are not left invisible in public discourse and social policies.

Key findings include hidden poverty, the vulnerability of rural residents—especially women—, and multiple drivers of impoverishment such as the decline of small family farms, the energy crisis, touristic gentrification, insufficient social infrastructure to meet residents' needs, heightened homelessness, and population aging. At the same time, survival strategies such as reducing consumption, self-production, food banks/soup kitchens, solidarity networks, benefits, and migration were identified.

Particularly important are the findings concerning vulnerable rural women, who often face extreme housing precariousness exacerbated by the lack of supportive social structures and shelters. They are often forced to remain in harsh, unstable living conditions which, in strongly patriarchal environments, are accompanied by stigma and discrimination, leading to feelings of shame and social exclusion.

A central part of the project's conclusions concerns the climate crisis and its impacts on rural areas, which link directly to poverty and social precariousness. The energy crisis, combined with climate change, raises production costs and leads to dead ends in farming, thereby further impoverishing rural households. Environmental challenges associated with climate change—such as declining productivity, degradation of natural resources, loss of biodiversity, and the intensive use of land and inputs—critically affect agriculture. In populations affected by floods and wildfires, there is an observed increase in "climate anxiety," land abandonment, the erosion of sustainable farming practices, and a heightened risk of desertification. Small farmers, without access to "smart agriculture" technologies, are unable to cope with these challenges, trapping rural communities in a vicious cycle of poverty.

The project challenges the stereotype of the "ideal rural life" and reveals the complexity of rural poverty. The eight (8) policy factsheets produced cover the spatial dimension of poverty, hidden rural poverty, housing precariousness, the "trap of benefits" and "passive poverty," climate change and its consequences, hidden homelessness among women, the "smart villages" approach, and the need for a comprehensive, cross-sectoral and spatially sensitive approach to tackling rural poverty. Such an approach should combine rural development, social housing, and social inclusion; empower municipalities and local actors with competencies and resources for targeted actions; include the participation of vulnerable groups in consultations and local action plans; and support collective initiatives.

As a result, it will change how rurality is perceived and integrated into future discussions concerning policies, academia, and public discourse.

REVERTER

REVERTER²² (Deep REnovation roadmaps to decrease households VulnERability To Energy poverty) is a European project (Greece, Portugal, Latvia, Bulgaria) aiming to reduce energy poverty through the energy upgrade especially in vulnerable households.

In Greece, <u>REVERTER</u>'s initial 2023 survey of households in the Athens Urban Area mapped local energy needs and identified directions for future energy-saving measures to reduce household energy costs.

The socioeconomic profile showed that 32% were two-member households, one-fifth of which at least one member with a disability or long-term illness, 16.3% at least one member in long-term unemployment, and about 47.5% reporting struggling to cope with their current income. However, a large portion of households is at risk of energy poverty, apart from the vulnerable ones who are already experiencing it.

There is a significant percentage of buildings with very low or low energy efficiency. Housing and heating conditions reflected old constructions—around 40% built before 1980—lacking basic insulation standards, and 20% of households operated their heating system for less than two hours per day or not at all, resulting in over half reporting indoor temperatures below the recommended range.

The average annual energy cost exceeded the average monthly net income, while various indicators revealed concerning levels of energy vulnerability, with about half of households reporting an inability to adequately heat or cool their homes and one-fifth with arrears on energy bills, one-third reported health issues related to inadequate heating and/or high moisture; a negative trend between income and energy expenditure was observed, with a notable percentage of households at risk of energy poverty that could be alleviated through energy efficiency upgrades.

One-Stop Shops were introduced as part of the project. In Attica, Greece, the shop operated by EKPIZO through **energeiakistegi.gr**, where interested parties received advice, information, and guidance from trained volunteers on which energy upgrade scheme was most appropriate for their needs. Following a year of operation **330 individuals** were informed while **3,700** visited the respective website.

Notably, the most vulnerable households often cannot apply for the existing energy upgrade programmes (like EXOIKONOMO) due to pending ownership issues, bureaucracy, inability to advance a deposit / access bank loans and cover the remaining amount with own funds, high engineers' fees and additional expenses arising during implementation, the proportionally high fees of engineers/consultants for submitting applications and the loss of the expenditure in case of non-approval of the application, and finally, the long delays in starting works and receiving compensation. Not surprisingly, it was found that personal contact with vulnerable individuals is of primary importance, since they do not easily trust, lack any information, feel isolated, and their concerns are limited to their basic survival needs.

²² REVERTER (LIFE programme) is introduced in Poverty Watch in Greece 2023 https://antipoverty.org.gr/node/130 and its partners include the National Technical University of Athens and CRES, Centre for Renewable Energy Sources and Saving

For results to be fully effective, programmes like REVERTER should incorporate social, technical and institutional interventions which will not only subsidise 100% of the costs for energy-vulnerable households but also support households throughout the process, minimising bureaucracy, and providing targeted information on energy schemes and the optimal use of available resources (green energy).

Key to success are collaboration with the State for the coordination of joint actions and awareness campaigns, the participation of municipalities in the energy transition and the establishment of one-stop services, as well as the creation of an advisory body by the Ministry with the participation of the competent agencies active in the energy sector, to design housing upgrade programmes that meet the real needs of households.

HOPEWATCH

The HOusing and Poverty Eradication Watch (HO.P.E.WATCH) project was implemented by the Hellenic/Greek Anti-Poverty Network and the Greek Housing Network (2024–2025), with the aim to record, study, and promote proposals to address poverty and homelessness at both local and national level, as well as recognise and strengthen the role of Civil Society. Its main tools included the Poverty Watch, the European Meeting of People Experiencing Poverty, and the European Platform on Combatting Homelessness.

Main themes addressed were the functioning of social services, child poverty, energy poverty, housing policies, and interventions regarding homelessness.

HO.P.E.WATCH's research was based on the collection of **quantitative data** (questionnaires to Municipalities and Regions, with 152 responses) and **qualitative data** (interviews and participatory observation with elected officials and staff in the 51 largest municipalities, along with thematic groups of researchers and academics) concerning the implementation of social policy at the level of local authorities (OTA).

Starting from the role of local government as shaped after the "Kallikratis" reform (Law 3852/2010), it was found that local authorities were assigned increased social responsibilities, but with limited resources and dependence on central administration. The economic crisis and austerity policies reinforced functional weaknesses, restricting their capacity to meet citizens' needs.

Structural issues include centralisation, lack of staff and resources, and limited autonomy, while **systemic problems** involve dysfunctional cooperation among services and shortages in social care structures.

The main findings and challenges concerning local social policy were:

1. Adequacy of municipal social services

Local authorities mainly implement central policies, particularly the provision of benefits, often judged as ineffective and bureaucratic. The urban-rural divide is apparent, with smaller municipalities facing more acute problems in accessing services (e.g., healthcare), being understaffed and underfunded, thus having limited capabilities.

2. Housing policies

Only 50% of municipalities participating in the research had taken any action, and these interventions were limited, despite the residents' demands, which span the full spectrum of the ETHOS typology (FEANTSA).

3. Homelessness

One-third of the municipalities considered street homelessness a significant issue. 81% had no shelters, lacking staff and resources. Existing facilities were limited and overcrowded, especially in Attica. Interventions were focused on management rather than prevention.

4. Energy poverty

Around 50% of municipalities had taken some initiatives, since the issue is recent and spans multiple domains. New legislation foresees the creation of "one-stop shops" to support energy-poor households, while good practices of collaboration and knowledge exchange are emerging.

5. Child poverty

28.1% of children live in poverty conditions, particularly victims of domestic violence, Roma children, children in low-work-intensity households. The urban-rural divide is apparent, with smaller municipalities being weaker. The Child Protection Groups system suffers from understaffing and unstable contracts.

HO.P.E.WATCH recommends expanding collaboration with policymakers, civil society organisations, and academic institutions, alongside regular training seminars and webinars aimed at specialisation, a stable digital presence and info space fostering dialogue and sharing good practices.

Concluding, local authorities play a crucial role in social policy but face shortages in staff, resources, and expertise. There is an urgent need for better funding, targeted interventions, and coordination across all levels of governance. Despite centralised administration and limited funding, cooperation with municipalities and civil society highlights good practices that can strengthen local social policy. The institutionalisation of HO.P.E.WATCH emerges as critical for improving and effectively contributing to the shaping of social policies.

CSOs FIELD SERVEY 2025

This year's survey includes the contribution of **36** Civil Society Organisations²³ making it the broadest survey of its kind.

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²³ **23 member-organisations of EAPN Greece**: *PRAKSIS; Network for Children's Rights; GIVMED; ARSIS Thessaloniki; KMOP; SCI Hellas; Synyparxis; Ladies' Union of Drama; Medecins du Monde; Mission Anthropos; NOSTOS; KASP; Equal Society; Greek Housing Network; Shedia street magazine; Technodromo; ActionAid; Caritas Athens; Zeuxis; Co2gether; DIOTIMA; Kinoniko Ekav; SOCEDACT & 13 non-member-organisations: <i>EDRA; Emfasis Foundation; Solidarity Now; Medecins Sans Frontieres; EKNIZO; Greek Forum of Migrants; BABEL– WHEN – Humanity Greece – Municipality of Athens/Help at home; Athina Elpis; Jesuit Refugee Services Hellas; FemArtAct.*

Identity of CSOs

The thematic areas of the organisations that participated mainly concerned poverty and/or social exclusion (23 organisations), women (19), human rights advocacy and refugees (18), unemployment and employment (17), children and family, the elderly, and migrants (16), youth, peace and solidarity (14), mental health, environment, and quality of life (13), mobile populations, Roma, health in general, volunteering, and gender equality/gender-based violence (12), housing and the LGBTQAI+ community (11), people with disabilities and the social economy (10), food insecurity (9), culture and cultural activities (8), and finally energy and consumer protection (1).

The basic services provided by the organisations mainly included social services, followed by education/training, psychological support, legal services, food distribution, cultural/recreational/artistic activities, job placement, bureaucratic procedures, childcare and creative activities (equal to accompaniment/mediation), housing facilities, provision of medicines, interpretation, general medical services, accounting support, sports, hygiene/cleaning services, and finally psychiatric services and medicine collection.

As for the geographical coverage of activities, 50% are national, 19.4% local, 11.1% regional and global, and 8.3% European. The local activities are carried out mainly in Attica (Athens, and secondarily Piraeus), followed by Thessaloniki, Ioannina, Larissa, island areas such as Kos, Leros, Samos, and Chios, and regions such as Western Greece, Eastern Macedonia and Thrace, and smaller localities such as Imathia.

In terms of staff size, 50% of the organisations employ over 25 people, 22.2% are very small (1–5 people), 16.7% small (6–10 people), and 11.1% medium-sized (11–15 people). With this staff, 38.9% of the organisations serve more than 1,000 people per year, 25% up to 100, 19.4% up to 500, and 16.7% up to 1,000. Again in 2025, the staff of Civil Society Organisations exerted great effort to serve as many people as possible, often exceeding their limits.

European Pillar of Social Rights

The most important problems faced by beneficiaries in 2025 were overwhelmingly the financial difficulties due to lack of resources (32 organisations), followed by housing (28), finding/employment access (25), mental health (23), residence issues (refugees, asylum seekers, migrants) (22), access to healthcare (21), food insecurity (17), access to public and municipal services (17), energy poverty and legal difficulties (14), racism and discrimination (10), gender-based discrimination (9), child poverty (8), Guaranteed Minimum Income (7), and inability to pay taxes (3).

The problems compared to 2024 were not completely new but intensified versions of those already faced: mainly housing, basic needs (food, bills), health in general, and mental health in particular. The groups with increasing needs are refugees and migrants, single-parent families, women victims of violence, and the elderly. Also observed: gender-based violence with economic dimensions, an increase in unaccompanied minors, and digital exclusion.

In terms of policies or laws that helped, most answers were negative, stating there were no organised and coordinated strategies. Positive references were made to housing, energy, health, disability, and labor rights, but in a fragmentary way.

Solidarity programmes were noted regarding unemployed persons and families affected by the crisis. In civil protection, the measure of evacuations was emphasised as a life-saving action in disasters. In housing and energy, the Climate Social Fund and the Decarbonisation Fund for island areas were referenced. In health, the 24-hour free health telephone service was highlighted, as well as the new European Strategy for the Rights of Persons with Disabilities 2024–2030. Regarding labor rights, there were references to

laws against sexual harassment, extending paternity leave, and retirees' employment. Finally, digitisation of public administration was mentioned as an advantage that sped up certain processes and improved accessibility.

The obstacles, however, remain: migration law restrictions on asylum, withdrawal of humanitarian support, difficulties with the new health and mental health reform laws (4995/2022 and 5129/2024), problems with benefits (automatic deactivation of insurance, prepaid benefit cards), labor law rigidities (work card reducing flexibility for mothers and caregivers), housing challenges (delayed compensations, homelessness certificates, lack of post-discharge support), and restrictive energy programmes excluding vulnerable households. Overall, the legal/institutional framework acts as a barrier and increases difficulties for both vulnerable people and the organisations supporting them.

Most organisations confirmed that beneficiaries have difficulty with the digital-only process for benefits. As a result, they resort to accountants, municipalities, or directly to organisations providing digital training.

Priority areas needing urgent measures in Greece were recorded as follows: housing and cost of living (32 organisations), unemployment (26), access to healthcare (25), disability support (24), legal issues and safeguarding social rights (23), food insecurity (21), childcare to enable parents' employment (20), elderly care (19), energy poverty (18), benefits (esp. Guaranteed Minimum Income) and non-digital access (16), working conditions, job stability, and wages (15), children's rights (14), and education access (12).

Field Challenges/Difficulties

The main challenges faced by organisations included funding shortages, the high number of beneficiaries, lack of spaces and infrastructure, staff exhaustion, legal/administrative issues, lack of specialised staff, and staff training. The least mentioned difficulties were dissatisfaction from beneficiaries and participation in consultations.

Hidden vulnerable groups and invisibility

Civil society organisations (CSOs) report that many vulnerable groups remain unseen and excluded from social policy. These include women facing gender-based violence, unsupported mothers, persons with disabilities, unaccompanied minors, elderly people living alone, undocumented migrants, and members of the LGBTQI+ community. Intersectional vulnerabilities—such as trans refugees with chronic illness or undocumented survivors of violence—intensify exclusion. Structural weaknesses in housing, employment, mental health, and reintegration services further entrench their marginalisation.

- **Hidden homelessness** is growing, affecting those living in overcrowded or unsafe conditions, without electricity or water, or facing eviction. People with mental health or substance-use issues are particularly at risk.
- In **mental health and disability**, individuals with non-visible or undiagnosed conditions and those excluded from benefits often lack care due to stigma and diagnostic barriers.
- Older adults, especially those over 50 with low pensions, no insurance, or living in remote areas, face isolation, poverty, and exclusion from the labour market.
- **Informal caregivers**, providing unpaid care for elderly or disabled relatives or children with mental health issues, carry heavy emotional and financial burdens without support.
- **Refugees and migrants**, particularly undocumented and LGBTQI+ individuals, remain outside protection systems, often losing access to essential services once legal status changes.
- Other invisible groups include the long-term unemployed, low-income families, former prisoners, people with substance-use histories, and victims of natural disasters.

Consequences of invisibility are severe. Individuals are denied access to healthcare, housing, and benefits, trapping them in poverty and dependency. Social isolation and stigma deepen psychological distress, while poor living conditions deteriorate health. This perpetuates cycles of exclusion, discourages reintegration, and erodes social cohesion.

CSO efforts focus on advocacy, inclusive and targeted service delivery, psychosocial support, awareness-raising, and partnerships at national and European levels. However, insufficient funding, staff burnout, and fragmented interventions limit long-term impact. A coherent, well-resourced strategy is needed to ensure all vulnerable groups are recognised, supported, and included in public policy.

National Strategy for Social Inclusion and Poverty Reduction (2021–2027)

This year the survey was framed within the National Strategy (2021–2027), which is a common reference for the reports of the EU Anti-Poverty Network.

Thirty (30) organisations reported they were aware of it, either because they had been involved in shaping it, use it as a framework, or know it partially/critically. A minority said they did not know it, that it was irrelevant, or "theoretical and non-functional," stressing: "We recognise its importance... however, in practice it often does not meet the needs of the most vulnerable groups."

Regarding participation in consultations for its drafting and evaluation, the answers were overwhelmingly negative (72.2%). Only 10 organisations said they had participated, either in public consultation or in preparatory meetings at the Ministry, while others were unclear in their responses.

PEOPLE EXPERIENCING POVERTY 2025

People who experience poverty have contributed their point of view on various issues concerning the elaboration process of different chapters/issues of the Poverty Watch this year as well.

On Minimum Income Guarantee - MIG

The "architecture" of the MIG, as currently implemented, is not in line with the European guidelines for 2023, as it does not adequately provide a high-quality, accessible, or active model of income-based social protection, and welfare policy needs to be redesigned. It covers only 60% of the poverty threshold for a single-person household. The discrepancy with the European average (which is 74%) makes the MIG insufficient for a decent standard of living. Many potential beneficiaries are excluded from the MIG due to criteria that go stricter every year and lack of awareness that they may be eligible. PeP who were interviewed on the implementation of the MIG reported a number of proposals that could improve this social policy instrument.

On the New Public Employment Service - DYPA

DYPA, the new public employment service, for more than two years faced important managerial gaps, most important programs (like the employment platform, the capacity building workshops, etc.) recently started to function and there are still important remarks from its beneficiaries on the way those programmes are implemented. It has also been observed that linking the unemployment benefits to

whether someone will seek work is a process that requires an individualised approach rather than a blanket suspension of the allowance in case they don't compete with the three job opportunities. Beneficiaries of the allowance, for example, reported that they are unable to attend job interviews as they are caring for their elderly parents and cannot find time to work.

On the FEAD

In the fall of 2024, we asked members of the PeP team, beneficiaries of the FEAD, to evaluate the FEAD services. We found that the program had been suspended by municipalities across the country since the end of 2023 because the government had decided to change the implementing body and transfer responsibility to the regions. The program is still on hold—it is estimated that it will start again in the spring of 2026. During a focus group we conducted with PeP beneficiaries, we recorded a number of problems and proposals, such as:

- Product shortages
- Bureaucracy
- Linking provision to the Minimum Guaranteed Income (MIG)
- Vulnerability/interdisciplinarity of beneficiaries not taken into account.
- Challenges related to the behavior of the employers of the Municipalities towards the beneficiaries.

Studying good practices from other countries and adopting holistic models that promote the active participation of service users in decision-making are crucial elements for improving the programme. Greater involvement of the Regions in the provision of accompanying services is also important. The different public observatories on poverty could monitor material deprivation and thus contribute to a better recording of the needs and the improvement of the effectiveness of the programme. The social services of the Municipalities seem to be the best way to implement the programme, but there are several issues that need to be resolved by the central government in collaboration with the Municipalities.

On the EPSR - Response that were empowered by the recent PeP meeting in Porto:

1. Create Real Seats at the Table

 Set up a permanent group of people with lived experiences of poverty at EU level, with the power to shape decisions — not just "advise/consult."

Every Member State should have a national council of people experiencing poverty, feeding directly into EU work.

2. Make Policies Together, Not Behind Closed Doors

• Use assemblies, fora, and workshops where people experiencing poverty co-create policies.

Make sure every new law or programme is checked before and after with people affected by poverty and/or social exclusion.

3. Build Participation into the System

• Add a regular dialogue with people experiencing poverty to the EU Semester, so their voices feed into reports and recommendations.

Ask governments to show proof of / document how they involved people experiencing poverty in their national social plans.

4. Remove Barriers to Participation

• Cover travel, childcare, digital tools, interpretation, and training so participation is possible for everyone.

Support local and national anti-poverty organisations that connect directly with people on the ground.

5. Track It and Be Accountable

• Create clear indicators to measure participation of people experiencing poverty.

Publish a yearly "what changed because of us" report, showing how lived experiences shaped policies.

• Tie EU funding to real participation — if governments don't involve people in poverty, they don't get the money.

6. Treat Lived Experience as Equal Expertise

- Stop treating lived experience as "nice to hear." Recognise it as expert knowledge, equal to academics or officials.
- Give people in poverty decision-making power, even co-chair roles in EU groups. Work by the principle of "Nothing About Us Without Us."

RECOMMENDATIONS

The anti-poverty policies and social inclusion strategies in Greece must address multidimensional vulnerability, strengthen governance, and ensure inclusive delivery of services. Drawing on the insights of a) the CSOs Survey in Greece 2025, b) the European Semester assessment, c) the EPSR evaluation, d) the study of the National Strategy for Social Inclusion and Reduction, e) the Housing and Poverty Eradication Watch project and two important research projects that were concluded this year concerning poverty in rural areas (POVE.R.RE) and energy poverty in vulnerable households (REVERTER), emerge the recommendations below:

1. Recognise and address hidden vulnerabilities

- Map and identify invisible groups: Develop national and local mechanisms to identify marginalised populations, including undocumented migrants, hidden homeless, informal caregivers, LGBTQI+ refugees, abused disabled women, underaged mothers, minors with mental health issues, small farmers without access to "smart agricultural" technologies, elderly without insurance (esp.in remote areas), formerly incarcerated, and energy-poor households and hidden
- **Inclusive data systems**: Collect disaggregated and intersectional data (gender, disability, migration status, age, sexual orientation) to guide targeted interventions and monitor outcomes.
- **Participatory design**: Involve people experiencing poverty in policy design, implementation, and monitoring through permanent advisory bodies or citizen panels.

• **Identify new forms of mental stress:** "climate anxiety" is observed in populations affected by floods and wildfires, while depression for not being able to pay energy bills keeping their homes adequately warm or cool is often manifested among parents with young children.

2. Strengthen governance and institutional coordination

- **Legal and institutional frameworks**: Formalise the National Strategy for Social Inclusion to ensure continuity beyond electoral cycles and set in place its Evaluation Mechanism on a regular basis.
- **Inter-ministerial coordination**: Establish task forces linking health, housing, labour, justice, and migration sectors.
- Local empowerment: Strengthen municipal capacity through Local Action Plans that utilise expert local knowledge, adequate funding, more/specialised staff in the Community Centres, and set in motion the Regional Social Observatories.
- **CSO partnerships**: Sustain multi-year funding, co-financing models, and mental health support for CSO staff to ensure continuous and high-quality delivery of services and avoidance of burn-out.
- Transparency and accountability: Publish monitoring reports, introduce independent evaluations, and integrate clear progress benchmarks aligned with EU goals. An important shift of attitude towards the need for constructive criticism needs to be adopted by authorities at all levels.

3. Enhance social protection and services

- **Income support**: Adjust and increase the Minimum Guaranteed Income to reflect real living/housing costs and inflation; expand child allowances and other targeted social transfers.
- Housing: Ensure affordable housing, social housing, and put in place eviction-prevention
 programmes; regulate the rental market; scale up housing-first programmes; use state-owned
 property accordingly; establish realistic energy upgrade schemes for owners and rentees; support
 the working poor; use FEANTSA's ETHOS typology throughout housing policies to ensure no one is
 left out; protect refugees from homelessness; make good on promises for compensation and
 housing schemes for people who have suffered from natural disasters.
- **FEAD**: immediately resolve issues concerning the distribution of staples to the most vulnerable people and set the programme in motion.
- **Employment and skills**: Implement inclusive employment programmes for older adults, long-term unemployed, informal caregivers, and marginalised groups; invest in lifelong learning, reskilling, and social economy initiatives that takes into account the specific living conditions of the people, re-establish collective agreements.
- **Health and mental health**: Expand community-based services, integrate mental health into housing, education, and employment programmes, provide specialised training for professionals to address intersectional vulnerabilities and their suffering from various poverty implications; involve valuable CSOs' built-up expertise as to the deficiencies of relative legislation.
- **Recognition of caregivers**: Provide financial compensation, respite services, and training for informal caregivers, recognising their contribution to society.

• **CSO capacity building**: Invest in training, digital infrastructure, knowledge exchange, and staff well-being to maintain effective delivery of services.

4. Promote rights, empowerment, and participation

- **Legal empowerment**: Simplify access to social security numbers, documentation, and legal aid for marginalised populations.
- **Anti-discrimination**: Strengthen enforcement of anti-discrimination laws and policies protecting all vulnerable groups.
- **Participation and advocacy**: Institutionalise consultation platforms for affected populations, support peer-led initiatives, and raise awareness to combat stigma.

5. Ensure fiscal and policy coherence

- **Progressive taxation and redistribution**: Promote a fairer tax system especially between direct and indirect taxes, reduce VAT in staples, and transparent public spending prioritising welfare over disproportionate defence expenditure.
- **Exempt social expenditure** from the National Escape Clause for additional budgetary flexibility just as for defence expenditure in the EU.
- **Socially fair green and digital transition**: Guarantee access to affordable energy, digital services for all that do not exclude beneficiaries from their benefits (ensuring the right to face-to-face transactions), and skill-building opportunities for low-income households.
- **EU alignment**: Integrate anti-poverty objectives into European Semester reviews, EPSR monitoring, and EU funding allocations.

6. Long-term strategy and monitoring

- **Strategy for hidden vulnerabilities**: Ensure the development of an integrated framework addressing housing, health, employment, education, and rights for all.
- Reverse the newly established framework that puts the most vulnerable, including refugees, asylum seekers, migrants, at risk.
- **Evaluation and accountability**: Conduct regular participatory monitoring, include vital qualitative to the existing quantitative indicators, align outcomes with EU 2030 poverty reduction targets, and evaluate the absorption of EU funding based on social results.
- **European collaboration**: Share good practices, ensure consistency with EPSR principles, align the European Semester monitoring with EPSR, and leverage EU available funding to strengthen antipoverty measures.

In a nutshell we need to:

recognise the invisible – identify and support hidden vulnerable groups; **reform the structures** – enhance coordination, transparency and reverse anti-social policies;

support those who support – strengthen CSOs, caregivers, and those working in the field; **empower the experts** – guarantee rights, participation, and voice of the marginalised.

