THE OECD TAX-BENEFIT MODEL FOR GREECE
Description of policy rules for 2019

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Preface

The OECD Tax-Benefit model (TaxBEN) incorporates detailed policy rules for tax liabilities and benefit entitlements as they apply to individual families across OECD member countries. Its main use is to calculate the amount of taxes that people are liable to pay, and the government transfers they are likely to receive, in different family and labour-market situations. The model includes legal policy rules that are relevant for people of working age (from 18 years old until the statutory retirement age) and their dependent children. Income tax liabilities and benefit entitlements are calculated for a broad set of stylised families (“vignettes”, e.g. a married couple of 40 years old adults with two children aged 4 and 6 respectively). Model users are free to change many of these characteristics, including the age and number of children, activity status of adult members, hours of work, current and past earnings levels, unemployment duration, social contribution records, and housing-related costs. The model has been updated annually since the early 2000s for most OECD countries.

TaxBEN’s policy scope includes the main taxes on employment income (earnings), social contributions paid by individuals and by employers, as well as the main cash and near-cash benefit programmes, including unemployment benefits, family benefits, guaranteed minimum-income benefits, cash housing benefits, and employment-conditional benefits. Disability benefits and support for non-parental childcare are included for a sub-set of countries and years. The most important policy areas that are outside the scope of the model include taxes on wealth (e.g. taxes on immovable and unmovable properties, including local taxes), indirect taxes (e.g. VAT), early-retirement benefits, sickness benefits and in-kind transfers (e.g. free school meals, subsidised transport and free health care).

This report describes the taxes and benefits that are included in the model and focuses on the rules that are relevant for family, individual and labour-market circumstances that are within its scope. The Annex provides information on other cash benefits and taxes on employment incomes that can be relevant for some members of the working-age population, but which are not included in the TaxBEN model.

Reading notes and further details on the scope and content of this report

- The reference date for policy rules described in this report is January 1, 2019.
- Guidelines for completing and updating this report are provided here.
- Further information on the model, model results, and references to reports and analytical uses is available on the project website. A methodology document provides a full description of the assumptions underlying the model as well as the model choices that users can make. The symbol (I) in the text provides a link to a glossary of technical terms.
- Section titles provide the names of taxes and benefits as they are known in the country: first, direct translation into English, then (in brackets) the name in the national language.
- In order to facilitate transparency between the policy descriptions and the associated code in the model, the variable names are indicated in the text in square brackets using the following format: [variable name], for instance: [AW] for the average wage.
The OECD tax-benefit model for Greece: Policy rules in 2019

1. Reference wages and other reference amounts

Average wage \([\text{AW}]\): The OECD tax-benefit model uses Secretariat estimates of the average full-time wage (available here)\(^1\). If Secretariat estimates are not available yet, the model uses wage projections obtained by applying forecasted wage growth\(^2\) to the latest available wage estimate.

In 2019, the minimum wage for workers bound by a working relationship in the private sector is set as follows:

- aged over 25: for white collar workers EUR 586.08 per month and for blue collar workers EUR 26.18 per day;
- aged under 25: for white collar workers EUR 510.95 per month and for blue collar workers EUR 22.83 per day.

In the model, the minimum wage \([\text{MIN}]\) for blue-collar worker older than 25 years old is used. In 2019, it is EUR26.18 per day. The annual minimum wage is computed by:

(i) converting minimum daily wage (as of 1 January 2019) into monthly wage, and
(ii) multiplying it by 14 (Easter and Christmas bonuses are included).

Thus, the annual minimum wage is EUR 26.18 * 365/7*5/12 * 14 = EUR 7963.08.

2. Unemployment benefits

2.1. Unemployment insurance benefit (\(\text{Tακτική Επιδότηση Ανεργίας}\))

Variable names: \([\text{UI}_p; \text{UI}_s]\)

This is an unemployment insurance benefit. It is contributory, not means-tested and taxable (under certain conditions). \(^i\)

2.1.1. Eligibility conditions \(^i\)

Age: 15-74

Contribution/employment history: The persons applying for the benefit for the first time must have worked for at least 80 days per year in the last two years prior to their application and should also have:

- 125 days of employment in the last 14 months prior to applying for the benefit, or
- 200 days of employment in the last 2 years prior to the dismissal.

---

\(^1\) Average Wages are estimated by the Centre for Tax Policy and Administration at the OECD. For more information on methodology see the latest Taxing Wages publication.

\(^2\) Wage growth projections are based on OECD Economic Outlook and EU economic forecasts (for non-OECD countries).
The last two months prior to the commencement of unemployment are not taken into consideration in the calculation of these working days.

Conditions are slightly different (more favourable) for persons applying for any subsequent time and for employees in the tourism sector or seasonal workers (not modelled).

**Behavioural requirements and related eligibility conditions:** The benefit claimant should satisfy the following conditions:

- be capable of and available for work;
- be unemployed unwillingly;
- have registered with an employment agency;
- not receive a pension equal to or larger than the minimum pension granted by the EFKA (i.e. the Unified Social Security Institution, which has integrated all social security funds);
- not be self-employed.

TaxBEN assumes that these compulsory conditions are satisfied when simulating unemployment benefits.³

2.1.2. **Benefit amount**

The basic unemployment benefit equals 55% of the minimum daily wage of the blue-collar worker, i.e. EUR26.18 * 55% = EUR 14.40 per day. The benefit is paid for 25 days per month. Thus, the monthly basic unemployment benefit is EUR 14.40 * 25 =EUR 360.00 per month.

The benefit amount also depends on the previous earnings:

- For the unemployed who were employed in a full-time job or whose monthly wages were higher than the twelve-fold of the daily minimum wage of the unskilled worker (i.e. EUR 26.18 * 12 = EUR 314.17 per month), the basic unemployment benefit is paid in full (i.e. EUR 360 per month).
- For the unemployed who were NOT employed in a full-time job and whose monthly wages were lower than or equal to the six-fold of the daily wage of the unskilled worker (i.e. EUR 26.18 * 6 = EUR 157.09 per month), 50% of the basic unemployment benefit is paid (not modelled).
- For the unemployed who were NOT employed in a full-time job and whose monthly wages were higher than the six-fold and lower than or equal to the twelve-fold of the daily wage of the unskilled worker (i.e. between EUR 157.09 and 314.17 per month), 75% of the basic unemployment benefit is paid (not modelled).

The benefit increases by 10% for every dependant family member of the beneficiary.

2.1.3. **Benefit duration**

The benefit is paid after a waiting period of six days (not modelled).

The period during which the unemployment benefit is being paid depends upon the contribution record the applicant establishes before becoming unemployed and varies between 5 and 12 months, as follows:

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³ Details on behavioural requirements and sanction provisions for unemployment benefits are reported in regularly updated companion reports, see Immervoll and Knotz (2018), Langenbacher (2015) and Venn (2011).
<table>
<thead>
<tr>
<th>Days of employment* (during 14-month period)**</th>
<th>Duration (months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>125-149 (or 200 in the 2-year period)</td>
<td>5</td>
</tr>
<tr>
<td>150-179 (or 250 in the 2-year period)</td>
<td>6</td>
</tr>
<tr>
<td>180-219 (or 300 in the 2-year period)</td>
<td>8</td>
</tr>
<tr>
<td>220-249</td>
<td>10</td>
</tr>
<tr>
<td>250 or more (210 or more if 49+ years old; or 4050 for the whole work history)</td>
<td>12</td>
</tr>
</tbody>
</table>

* It is assumed that people usually work 20 days per month.
**The condition during the 14 months period is included in the model; alternative conditions are not modelled.

Different duration rules apply in the tourism sector *(not modelled).*
Within the four year period one cannot receive more than 400 daily benefits.

2.1.4. *Means test*
The benefit is not means-tested.

2.1.5. *Tax treatment*
The unemployment benefit is tax exempt on condition that the sum of the taxpayer’s other taxable income does not exceed EUR 10 000 annually.

2.1.6. *Interactions with other components of the tax-benefit system* \(i\)
Included in the means test for social solidarity income.

2.1.7. *Combining benefit receipt and employment/starting a new job*
The payment of the benefit is suspended if the claimant takes up a new post or is not capable of and available for work (illness) or in case there is an income from commercial businesses or liberal professions and can be continued when any of the above reasons has ceased to exist.

The period of unemployment has to be continuous with some exceptions. After the claimant’s request, a continuous period of unemployment can be recognized if the total duration of the spell was broken by less than 70 consecutive days within a period of 12 months. The days that the spell was broken are not counted towards the duration of the unemployment spell.

2.2. *Unemployment benefit for long-term unemployed* *(Επίδομα Μακροχρονίως Ανέργων)*
Variable names: \([UA_p; UA_s]\)
This is an unemployment assistance benefit in force from 1 January 2014. It is contributory, means-tested and taxable (under certain conditions). \(i\) The aim of this benefit is to provide financial assistance to long-term unemployed.
2.2.1. **Eligibility conditions**

**Age:** 20-66 years old.

**Nationality:** It is granted only to EU nationals.

**Other conditions:** The unemployed who have received and exhausted the unemployment insurance benefit for 12 months can apply for the benefit for long-term unemployed within 2 months after the expiration of the unemployment insurance benefit. Applicants must be registered with the OAED (Manpower Employment Organization) for a minimum of 12 months.

2.2.2. **Benefit amount**

The benefit amounts to EUR 200 per month.

2.2.3. **Benefit duration**

The benefit is paid for twelve months maximum.

2.2.4. **Means test**

The annual family income must not exceed the amount of EUR 10 000 (increased by EUR 586.08 for each dependent child under the age of 18).

2.2.5. **Tax treatment**

For the rest of the unemployment allowances there is no concrete fiscal legislation regarding their taxation. The Internal Revenue decides whether these allowances will be included or not in taxable income. In the model, we assume that the same rule as for unemployment insurance applies (see Section 2.1.5).

2.2.6. **Interactions with other components of the tax-benefit system**

Included in the means test for social solidarity income.

2.2.7. **Combining benefit receipt and employment/starting a new job**

Taking up a new post automatically means that the benefit is terminated.

2.3. **Special aid after the end of payment of the unemployment allowance**

(Ειδικό βοήθημα μετά τη Λήξη της Τακτικής Επιδότησης Ανεργίας)

Variable names: $[UA_p; UA_s]$

This is an unemployment assistance benefit. It is contributory, means-tested and taxable (under certain conditions).

2.3.1. **Eligibility conditions**

**Age:** No age condition

**Other conditions:** The unemployed is not employed following the end of payment of the unemployment benefit. The unemployed remains unemployed one month after the end of
the unemployment benefit. Beneficiaries of the long-term unemployed benefit cannot receive the special allowance after the end of the unemployment benefit.

2.3.2. Benefit amount
The benefit is a lump sum payment that amounts to 13 daily unemployment benefits (see Section 2.1.2. for 3 different daily benefit levels). In the model, the full daily unemployment benefit is modelled, thus the lump sum benefit is EUR 14.40 * 13 = EUR 187.20. There is no increase for dependents.

2.3.3. Benefit duration
This is a lump sum payment paid only once.

2.3.4. Means test
For benefit recipients in 2019, the annual family income for the previous year (2018) must not exceed a fixed amount of EUR 11 445.34. The amount of the annual family income is raised by EUR 293.47 each calendar year.

2.3.5. Tax treatment
See Section 2.2.5.

2.3.6. Interactions with other components of the tax-benefit system
Included in the means test for social solidarity income.

2.3.7. Combining benefit receipt and employment/starting a new job
The beneficiary has to be unemployed up to the date of application. Following that date, taking up employment is irrelevant since it is a lump sum payment.

2.4. Special aid for unemployed after a three-month registration (Ειδικό βοήθημα μετά από τρίμηνη παραμονή στο Μητρώο Ανέργων)
Variable names: [UA_p; UA_s]
This is an unemployment assistance benefit. It is contributory, means-tested and taxable (under certain conditions).

2.4.1. Eligibility conditions
Age: No age condition.
Other conditions: The benefit is paid to the unemployed who do not have the prerequisites for a regular benefit but have worked for at least 60 days in the year prior to that in which they registered with the OAED. These persons must remain unemployed (registered with the OAED) for 3 months.
2.4.2. **Benefit amount**

The benefit amounts to 15 basic daily unemployment benefits, i.e. EUR 14.40 * 15 = EUR 216 per month. There is a supplement of 10% for each dependent family member.

2.4.3. **Benefit duration**

The beneficiary may receive the special aid up to three times in the same calendar year if the conditions for the payment of the special aid are met more than once in the same calendar year. The sixty-day wage condition is required only for the first payment of the benefit within the same calendar year.

2.4.4. **Means test**

For benefit recipients in 2019, the annual family income for the previous year (2018) must not exceed a fixed amount of EUR 11,445.34. The amount of the annual family income is raised by EUR 293.47 each calendar year.

2.4.5. **Tax treatment**

See Section 2.2.5.

2.4.6. **Interactions with other components of the tax-benefit system**

Included in the means test for social solidarity income.

2.4.7. **Combining benefit receipt and employment/starting a new job**

Taking up a new post automatically means that the benefit is terminated.

3. Social assistance and housing benefits

3.1. **Social Solidarity Income** (Κοινωνικό Εισόδημα Αλληλεγγύης - ΚΕΑ)

Variable name: [SA]

Introduced in February 2017.

The Social Solidarity Income (“SSI”) is a welfare program that combines: i) Income support, ii) Complementary social services and iii) Actions for integration and reintegration into the labour market. The program is used to “top up” other income sources. It is non-contributory, means-tested and not taxable.

3.1.1. **Eligibility conditions**

(a) **One-person household**: a single adult who is residing or staying alone in a dwelling and does not fall within the category of adults up to 25 years attending school, university, or an institution for vocational education and training in Greece or abroad.

(b) **Multi-person household**: all individuals living under the same roof. Multi-person households include adult children up to 25 years of age attending school, university, or an institution for vocational education and training, regardless of their place of residence.
(c) **Homeless people**: people who are homeless or living in inadequate housing may be beneficiaries of the program, provided they are registered *(not modelled).*

3.1.2. **Benefit amount**

The guaranteed amount of the monthly benefit shall be as follows: EUR 200 for single person households, increased by EUR 100 for each additional adult member of the household and by EUR 50 for each additional minor member (up to 18 years old) with the maximum of EUR 900 per month per household.

In single parent households, for the purposes of calculating the guaranteed amount, the first unprotected child is counted as an adult.

3.1.3. **Benefit duration**

Since November 2018, the cash benefit is paid for six months from the date of first payment (previously 12 months). After the lapse of the above period, the beneficiary is required to resubmit an application for inclusion in the program. In the model, it is assumed that a person resubmits application.

3.1.4. **Means test**

The actual total of all the incomes from any source in Greece or abroad, before taxes, after social security contributions, which has been received by all household members, in the six months prior to application to the SSI Program. The total reported income includes all allowances, other subsidies, and any income exempt from taxes or taxed in a special way with the exceptions referred to below.

The reported income does not include the foster care allowance, the unemployment training programs payment (since November 2018) as well as the non-contributory disability benefits provided by the State *(not covered by the model).*

20% of income from employment (after social security contributions) is disregarded in the income test.

The reported income of the household, as calculated for eligibility purposes, in the six last months prior to submission of the application, cannot exceed six-times the amount of the guaranteed amount for each type of household.

Asset tests also apply to movable and immovable property, bank deposits *(not modelled).*

3.1.5. **Tax treatment**

The benefit is not taxable.

3.1.6. **Interaction with other components of the tax-benefit system**

The benefit is not included in the income test for any other benefit.

3.1.7. **Combining benefit receipt and employment/starting a new job**

Since November 2018, the temporary earnings disregards for taking up a new employment are replaced by a new approach: For the “reference period” of six months the amount of income support is fixed. Taking up employment during the “reference period” does not
affect the amount of the benefit. After the benefit is reassessed, employment income from the new employment is included in the income test as described in Section 3.1.4.

In the model, when a transition into work occurs, it is assumed that a person has just started a period of receipt of social assistance, thus, his or her earnings are ignored for the first six months in the new job.

4. Family benefits

4.1. Child allowance (Επίδομα Παιδιού)

Variable name: [FB_scsa]

This is a non-contributory benefit, means-tested and not taxable. The benefit was introduced in 2018 and replaced Single child support allowance (ΕΝΙΑΙΟ ΕΠΙΔΟΜΑ ΣΤΗΡΙΞΗΣ ΤΕΚΝΩΝ).

4.1.1. Eligibility conditions

The allowance is granted to families for every child up to 18 years old or 19 years old if enrolled in secondary education (up to 24 years old if enrolled in compulsory or higher education).

4.1.2. Benefit amount

The benefit amount depends on the number of the dependent children and the category of the equivalent family income (see Section 4.1.4.).

For the first income category:

- EUR 70 per month for the first dependent child
- An extra EUR 70 per month for the second dependent child
- An extra EUR 140 per month for the third and every other dependent child beyond the third

For the second income category:

- EUR 42 per month for the first dependent child
- An extra EUR 42 per month for the second dependent child
- An extra EUR 84 per month for the third and every other dependent child beyond the third

For the third income category:

- EUR 28 per month for the first dependent child
- An extra EUR 28 per month for the second dependent child
- An extra EUR 56 per month for the third and every other dependent child beyond the third

4.1.3. Benefit duration

As long as the eligibility conditions are met.

4.1.4. Means test

The amount of the allowance depends on equivalent family income. The following equivalence scale is applied:
In single parent households, the first unprotected child is counted as an adult. The benefit amount depends on the income category of the family:

<table>
<thead>
<tr>
<th>Categories</th>
<th>Income limit (EUR per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to 6 000</td>
</tr>
<tr>
<td>2</td>
<td>6001 - 10000</td>
</tr>
<tr>
<td>3</td>
<td>10001 - 15000</td>
</tr>
</tbody>
</table>

4.1.5. **Tax treatment**
The benefit is not taxable.

4.1.6. **Interaction with other components of the tax-benefit system**
Included in the income test for social solidarity income.

4.1.7. **Combining benefit receipt and employment/starting a new job**
The benefit is reduced if family income exceeds the thresholds.

4.2. **Low income support for families with children in compulsory education**
(Εισοδηματική ενίσχυση για οικογένειες, με παιδιά στην υποχρεωτική εκπαίδευση) – abolished in 2018

Variable name: [FB_LumpS]
This is a non-contributory benefit, means-tested and not taxable. It was abolished in 2018.

4.2.1. **Eligibility conditions**
This benefit is granted to low-income families with children attending compulsory education, i.e. from the age of 5 and not exceeding 16 years of age.

4.2.2. **Benefit amount**
The benefit is EUR 300 per child per year.

4.2.3. **Benefit duration**
As long as the eligibility conditions hold.

4.2.4. **Means test**
Annual family income cannot exceed EUR 3 000.

4.2.5. **Tax treatment**
The benefit is not taxable.
4.2.6. *Interaction with other components of the tax-benefit system*  
Included in the income test for social solidarity income.

4.2.7. *Combining benefit receipt and employment/starting a new job*  
The benefit is fully withdrawn if the income test is not met.
5. Net costs of Early Childhood Education and Care

The reference date for the policy rules described in this section is 1 January 2019.

In Greece, early childhood education and care is organized in:

A. Child (Paidikoi), Infant (Vrefikoi) and Infant/Child Centres (VrefonipiakoiStathmoi) within the competence of Municipalities (Ministry of Interior);
B. Private pre-school education and care centres, within the competence of the Ministry of Labour, Social Insurance and Social Solidarity;
C. Pre-primary Schools (Nipiagogeia), public and private, within the competence of the Ministry of Education, Research and Religious Affairs.

The Municipal authorities are responsible for the establishment and operation of municipal and private Infant and Child Centers. Infant and Infant/Child Centres accommodate children from 2 months up to the age of 4; Child Centres - from 2.5 years up to the age of 4. These Centres may require board fees on a monthly basis, depending on the economic status of the family. The typical working hours of municipal child, infant and infant/child centres is from 7:00 to 16:00.

Pre-primary schools is compulsory for 5-year-olds since 2006. Over the span of the next few years, pre-school education will become compulsory also for 4-year-old children in all municipalities of the country (in 2018-2019 it is not yet compulsory in Athens). Six-year-old pupils enroll in compulsory primary education. Pre-primary and primary education is free of charge.

In addition to public and private childcare facilities, the Manpower Employment Organization (OAED) is responsible for providing childcare facilities to working people through its day nurseries. The OAED operates 24 day nurseries, of which 8 are located in the Prefecture of Attica and 16 in other Regions. Their working hours are from 6.45 a.m. to 16.00 p.m., from September to July (closed in August). The OAED day nurseries cater for preschool children (from eight months to the school age) whose parents are entitled to OAED benefits and allowances. The Organization’s selection criteria are both social (families with more than three children, orphans, children of single-parent families, disabled children) and economic (children of low-income parents are prioritized).

The model assumes a family residing in Athens and covers children from 1 up to 4 years old, i.e. compulsory pre-primary and primary education is not covered. Children are attending public childcare facilities.

5.1. Gross childcare fees

Variable name: [GCcc_cost]

Subsistence expenses

Based on the Standard Operating Regulations of Municipal Childcare Centers - Nurseries (O.G. 4249/5-12-2017), the Municipal Council may define the criteria for charging the payment of monthly financial contributions (subsistence expenses) to the families of children accommodated in such facilities, depending on their financial circumstances. In case financial contributions are required, they should be reasonable and symbolic. The same decision of the Administrative Board or of the Municipal Council defines the exemption cases from the payment of subsistence expenses or cases where the amounts may be reduced.
As representative of subsistence expenses, these are three examples of the largest municipalities:

**The fees for public centers in the municipality of Athens (2019):**

The Management Board Act of the Municipal Nursery of Athens lays down the child care fees to be charged to parents for their children attending child centers of the Municipal Nursery of Athens, based on the family income and the number of children in the same family, as follows:

<table>
<thead>
<tr>
<th>Family Income (EUR per year)</th>
<th>1 child (EUR per month)</th>
<th>2 children (EUR per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-20 000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20 001 – 25 000</td>
<td>55</td>
<td>75</td>
</tr>
<tr>
<td>25 001 – 30 000</td>
<td>65</td>
<td>95</td>
</tr>
<tr>
<td>30 001 – 35 000</td>
<td>95</td>
<td>125</td>
</tr>
<tr>
<td>35 001 – 40 000</td>
<td>115</td>
<td>160</td>
</tr>
<tr>
<td>40 001 – 50 000</td>
<td>140</td>
<td>180</td>
</tr>
<tr>
<td>50 001 – 75 000</td>
<td>165</td>
<td>210</td>
</tr>
<tr>
<td>75 001 – 100 000</td>
<td>190</td>
<td>235</td>
</tr>
<tr>
<td>100 001 – 200 000</td>
<td>260</td>
<td>330</td>
</tr>
<tr>
<td>200 001 – 300 000</td>
<td>330</td>
<td>400</td>
</tr>
<tr>
<td>300 001 and more</td>
<td>400</td>
<td>500</td>
</tr>
</tbody>
</table>

Note: Family income is defined as gross taxable income (see Section 8.1.2).

Moreover, families with incomes over EUR 30 001 pay reduced fees if they belong to the following categories:

- The family has a disabled child with a minimum rate of invalidity of 35% or a disabled parent with a minimum rate of invalidity of 50% (*not covered in the model*)
- Single parent families, widows/widowers, divorced parents
- Families with three children.

In these cases the fees are based on the following table:

<table>
<thead>
<tr>
<th>Family Income (EUR per year)</th>
<th>1 child (EUR per month)</th>
<th>2 children (EUR per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 30 000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>30 001 – 35 000</td>
<td>50</td>
<td>65</td>
</tr>
<tr>
<td>35 001 – 40 000</td>
<td>60</td>
<td>75</td>
</tr>
<tr>
<td>40 001 – 50 000</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>50 001 – 75 000</td>
<td>100</td>
<td>135</td>
</tr>
<tr>
<td>75 001 – 100 000</td>
<td>120</td>
<td>170</td>
</tr>
<tr>
<td>100 001 – 200 000</td>
<td>150</td>
<td>190</td>
</tr>
<tr>
<td>200 001 – 300 000</td>
<td>175</td>
<td>220</td>
</tr>
<tr>
<td>300 001 and more</td>
<td>200</td>
<td>250</td>
</tr>
</tbody>
</table>

Families are exempted from financial participation in the following circumstances:

- Families with a family income of up to EUR 20 000.
- Families having an income up to EUR 30 000 with a disabled child with a minimum rate of invalidity of 35% or a disabled parent with a minimum rate of invalidity of 50%.
- Large families* regardless of their total income.
- Single parent families, widows/widowers, divorced parents, with an income up to EUR 30 000.
- Families with three children with an income up to EUR 30 000.
- In the case of a third child attending the centre, an exemption from the fees charged to parents applies for the third child.

Note: * Large families are families with at least 4 children (up to 23 years old or 25 years old if in education). A parent without a spouse (or a parent with disability) is considered a large family if he/she has at least 3 children.

**Thessaloniki:**

The following catering expenses are charged (EUR per month):

<table>
<thead>
<tr>
<th>Family income (EUR per year)</th>
<th>0 – 15 000</th>
<th>15 001 – 27 000</th>
<th>27 001 and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st child</td>
<td>64</td>
<td>80</td>
<td>96</td>
</tr>
<tr>
<td>2nd child</td>
<td>48</td>
<td>64</td>
<td>80</td>
</tr>
<tr>
<td>3rd child</td>
<td>32</td>
<td>48</td>
<td>64</td>
</tr>
</tbody>
</table>

**Patras:**

<table>
<thead>
<tr>
<th>Family income (EUR per year)</th>
<th>1st child (EUR per month)</th>
<th>2nd child (EUR per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 25,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25 001 - 30000</td>
<td>70</td>
<td>35</td>
</tr>
<tr>
<td>30 001– 40 000</td>
<td>100</td>
<td>50</td>
</tr>
<tr>
<td>40 001 – 50 000</td>
<td>120</td>
<td>60</td>
</tr>
<tr>
<td>50 001 or more</td>
<td>150</td>
<td>75</td>
</tr>
</tbody>
</table>

Additional funding (paid directly to childcare facilities) is provided through the project “Harmonization of Family and Professional Life”. See description in Annex.

5.1.1. **Discounts for part-time usage**

None.

5.2. **Child-care benefits for formal centre-based care**

Variable name: [cc_benefit]

None.

5.3. **Child care allowance for children not using child care centers**

None.
5.4. Tax concessions for childcare expenditures

None.

6. In-work benefits

There are no in-work benefits in Greece.

7. Social security contributions and payroll taxes

7.1. Social security contributions (Εισφορές Κοινωνικής Ασφάλισης)

Variable names: [SOCSEC_1; SOCSEC_2; SSCR_1; SSCR_2]

The average contributions rate (%) paid by employees and employers to social insurance bodies is calculated on their gross income as follows:

<table>
<thead>
<tr>
<th></th>
<th>Insured person</th>
<th>Employer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unified Social Security Institution (EFKA)</td>
<td>9.22</td>
<td>17.88</td>
<td>27.10</td>
</tr>
<tr>
<td>A) main pension for employees</td>
<td>6.67</td>
<td>13.33</td>
<td>20.00</td>
</tr>
<tr>
<td>B) healthcare coverage of employees</td>
<td>2.55</td>
<td>4.55</td>
<td>7.10</td>
</tr>
<tr>
<td>Unified Supplementary Social Security and Lump Sum Benefits Fund (ETEAEAP)</td>
<td>3.50*</td>
<td>3.50*</td>
<td>7.00*</td>
</tr>
<tr>
<td>Other Employees’ Contributions</td>
<td>3.28</td>
<td>3.68</td>
<td>6.96</td>
</tr>
<tr>
<td>TOTAL</td>
<td>16.00</td>
<td>25.06</td>
<td>41.06</td>
</tr>
</tbody>
</table>

Note: *Since 1 June 2019, the rate is reduced to 3.25% (total of 6.5%). This is not included in the model as the policy reference date is 1 January 2019. The rate will be reduced to 3% (total of 6%) on 1 June 2022.

The ceiling for insurable earnings for the calculation of the monthly insurance contribution of employees and employers is set at ten times the amount corresponding to the basic salary of an unmarried employee over 25 years old (EUR 5 860.80)⁴. The insurable earnings cannot be below the basic salary of an unmarried employee over or under 25 years old (EUR 586.08 or EUR 510.95 respectively). Christmas and Easter bonuses as well as holiday allowances are also subject to social security contributions.

8. Taxes

Married persons are taxed separately on their own separate income. From tax year 2018, married persons are not obliged to submit joint tax return and if at least one of the spouses opts for it, by its irrevocable declaration for each tax year, the tax return may be submitted separately.

8.1. Personal income tax (Φόρος εισοδήματος φυσικών προσώπων)

Variable name: [INCTAX_1; INCTAX_2]

⁴ Since 1 February 2019, this limit is increased to EUR 6 500. This is not included in the model as the policy reference date is 1 January 2019.
8.1.1. **Tax allowances**

**Social security contributions**: all compulsory social security contributions and optional contributions to legally constituted funds are fully deductible from taxable gross income.

8.1.2. **Tax base**

Taxable income (covered by the model) includes income from employment. Some forms of income are exempt from the tax:

- unemployment benefits granted by the National Employment Organisation (OAED) provided that the total annual income of the beneficiary does not exceed the amount of EUR 10 000.
- alimony (*not covered by the model*);
- benefits provided to special categories of handicapped people (*not covered by the model*);
- salaries and pensions paid to handicapped people (*not covered by the model*);
- other (*not covered by the model*).

8.1.3. **Income tax schedule**

The following progressive tax schedule applies to employment income:

<table>
<thead>
<tr>
<th>Income bracket (EUR per year)</th>
<th>Tax rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 20 000</td>
<td>22</td>
</tr>
<tr>
<td>20 000 - 30 000</td>
<td>29</td>
</tr>
<tr>
<td>30 000 - 40 000</td>
<td>37</td>
</tr>
<tr>
<td>More than 40 000</td>
<td>45</td>
</tr>
</tbody>
</table>

8.1.4. **Tax credits**

**Employment and pension tax credit**: The tax for employees (and pensioners) is reduced as following:

- by EUR 1 900 for annual income up to EUR 20 000, for taxpayers with no dependent children;
- by EUR 1 950 for annual income up to EUR 20 000 for taxpayers with one dependent child;
- by EUR 2 000 for annual income up to EUR 20 000 for taxpayers with two dependent children;
- by EUR 2 100 for annual income up to EUR 20 000 for taxpayers with 3 dependent children or more;
- for income exceeding EUR 20 000, the above mentioned tax credit is being reduced by EUR 10 for every EUR 1 000 of taxable income.

In order to maintain the tax reduction, the taxpayer is required to prove certain level of expenditures (*assumed to hold in the model*).

**Other tax credits** (*not modelled*): Other tax credits include expenses on donations. Deductions for expenditure on medical and hospital care has been abolished since 2017.

8.2. **Special solidarity contribution** (*Εισφορά αλληλεγγύης*)

Variable names: [SOLICONTAX_1; SOLICONTAX_2]

Solidarity contribution was introduced in 2011. In the model they are classified as income tax [*IT*].

Solidarity contributions are computed with the following marginal rates:
Lump-sum benefits paid by welfare funds and insurance organizations and lump sums paid as financial aids to long-term unemployment people are excluded from solidarity contributions. There are some other exemptions but they are not covered by the model.

9. Selected output from the OECD tax-benefit model (TaxBEN)

This section shows selected output of the TaxBEN model for Greece 2019 (Figure 1). TaxBEN by default produces the following output: net household incomes (black line) and its subcomponents (coloured stacked areas) for selected family and individual circumstances.

The model and the related web calculator is accessible from the project website. Figure 1 shows outputs for four scenarios:

- By percentage of the average wage (Panel A);
- By working hours (Panel B);
- By duration of a new job (in months) for a person claiming social assistance who started a new employment (Panel C);
- By unemployment duration (in months) for a jobseeker claiming unemployment benefits (Panel D);
- By previous gross earnings levels for a jobseeker claiming unemployment benefits (Panel E);
- By previous employment record, for a jobseeker claiming unemployment benefits (Panel F).

The stacked areas shows the following household income components: GROSS = gross earnings; SSC = social security contributions; IT= income tax; FB = family benefits; HB = housing benefits; SA = social assistance; IW = in-work benefits. Note that each component may contain more than one benefit or tax.

Results in Figure 1 refer to a two-adult family with two children. Adults are both 40 years old whereas children are 4 and 6 years old respectively. Social assistance and housing benefit supplements are assumed to be available in all the six scenarios provided that the necessary income and eligibility requirements are met. Where receipt of social assistance
or other benefits is subject to activity tests (such as active job-search or being available for work), these requirements are assumed to be met.

Figure 1. Selected output from the OECD tax-benefit model

Two-adult couple with two children.

Notes: In Panel A, B, and C the first adult is employed, whereas the second adult is out of work and not eligible for unemployment benefits, e.g. because they have expired (the same is assumed for the first adult when earnings are zero). In Panel A, the first adult works full-time at different wage levels, in Panel B, the first adult earns average (hourly) wage at variable working hours. In Panel C, the first adult has just started a new full-time employment at 50% of the average wage after claiming social assistance.

In Panels D, E, and F the first adult is out of work and claiming unemployment benefits, whereas the second adult is out of work and not eligible to unemployment benefits. In Panel D and F, previous earnings of the first adult equal to the average wage. In Panels D and E, the first adult is assumed to have a ‘long’ employment record of 264 consecutive months before the job loss. Panels E and F refer to the 2nd month of unemployment benefit receipt.

Source: Calculations based on the OECD tax-benefit model
Annex: Other benefits and direct taxes

This section provides a brief description of other cash benefits and taxes on employment incomes in Greece that are relevant for some members of the population below the statutory retirement age, but which are not included in the OECD tax-benefit model.

Unemployment benefit for self-employed and freelancers formerly insured by OAEE and ETAP MME

This benefit was introduced in 2011 (applicable since 2013).

Eligible person should:
- have a minimum of 3 years of insurance to their respective Social Security Fund and payment of the contributions to the Special Account for Unemployment
- have a total net income for the 2 years prior to the application that does not exceed the amount of EUR 20,000 (individual income) and EUR 30,000 (family income)
- have ceased business from 01/01/2012 onwards and do not work (either as self-employed or employees)
- have closed their business for a minimum period of 3 months prior to the beginning of the allowance
- not have been submitted to any optional insurance scheme or have applied for pension
- not have transferred their business (share or stocks) to relatives of 1st and 2nd degree
- not have outstanding debts to their Social Security Fund
- reside permanently in Greece.

The amount of the benefit is EUR 360.00 per month. The duration varies from 3 to 9 months.

Short–time work benefit

In case of work suspension (e.g. if a company is financially weak), unemployed people can receive assistance for the period under suspension by OAED. This assistance is equal to 10% of the average regular earnings recorded in the last two months of full-time employment prior to work suspension. These benefits are not paid for longer than three months per year. It is not possible to grant a benefit repeatedly.

Special seasonal assistance

This aid is offered to persons belonging to occupational groups employed on a seasonal basis, e.g. construction workers, tobacco workers, salaried workers of the tourist sector, etc. The aid is paid once per year. The applicant must fulfil certain conditions with respect to previous work, daily wage, etc.

Benefit due to the employer’s insolvency or Bankruptcy benefit

The OAED keeps an independent account called “Account for the protection of workers against employers’ insolvency”. This account aims to pay up to three months earnings
unpaid due to the employer’s insolvency. These earnings are considered and are being taxed as paid services.

**Unemployment benefit due to refrain from work** *(Τακτική επιδότηση ανεργίας λόγω επίσχεσης και Βοήθημα επίσχεσης)*

Unemployment benefit due to refrain from work:
The aim of this benefit is to compensate financially the employee who exercises his/her right to refrain from work because the employer has stopped granting the wages and has the same eligibility criteria that apply for the unemployment benefit.

Allowance due to refrain from work:
For the employees not entitled to the unemployment benefit, an unemployment allowance can be given. The amount of the allowance is equal to 20 times the basic unemployment allowance (plus 10% for each dependent family member) subject to condition that the beneficiary’s annual family income does not exceed a fixed amount of EUR 11 445.34. Payments are made every month for the maximum of 12 months.

**Benefit due to temporary lay-off** *(Επίδομα λόγω θέσης σε διαθεσιμότητα)*

This is a benefit for income completion when employees are placed to temporary lay-off. All employees who are placed to temporary lay-off by their employers are eligible.

The amount is 10% of the last two months average of regular payments. The employer pays the workers to temporary lay-off. The worker has to submit the application within 60 days from the date on which he was laid off (proven by a document provided by the employer). The worker is not registered as unemployed because the work contract is valid.

This benefit is given at the beginning of the intervention, periodically with a duration that cannot exceed the period of 3 months each year. It is not means-tested.

**Housing allowance for tertiary education undergraduates** *(Φοιτητικό στεγαστικό επίδομα)*

Tertiary education undergraduates are granted an annual housing allowance of EUR 1 000. The allowance is paid for as long as the studies last. Tertiary education graduates, who attend a course aiming at obtaining a second or a Master’s degree, are not entitled to the above allowance.

There is no specific age limit for a beneficiary. The student must reside in a rented house, which, due to his/her studies, is in a city other than the one of his/her main residence, where neither his parents nor he/she have the full ownership of another residence. Those who reside in university student halls and boarding houses are not entitled to the allowance. In order for the allowance to be granted, the annual family income of the previous fiscal year must not exceed the amount of EUR 30 000, increased by EUR 3 000 for each dependent child, beyond the first one.

The housing (student) allowance of EUR 1 000 is granted annually. It is not subject to taxation.
**Employer provided family support** *(Οικογενειακή ενίσχυση που παρέχεται από τον εργοδότη)*

Employers in some sectors pay workers (married or not) family support in a form of 5% supplement to the gross income for each child and adding 10% for the spouse. The amount paid for the spouse is independent of her status of employment and income.

**Low income support for households in mountainous and disadvantaged areas** *(Εισοδηματική ενίσχυση οικογενειών ορεινών μειονεκτικών περιοχών)*

An allowance of EUR 600 is granted per year for annual income up to EUR 3,000 and an allowance of EUR 300 per year for annual income up to EUR 4,700.

**Pregnancy and post-natal period benefit** *(Επίδομα εγκυμοσύνης και λοχείας)*

During maternity leave, women employees receive the following benefits:

- Insured women are paid by the Social Insurance Institute for 56 days before the presumed date of confinement (pregnancy benefit) and for 63 days after it (post-natal period benefit), i.e. for a total of 119 days (17 weeks). The insured woman is granted 50% of the presumptive daily wage of the insurance class to which she belongs, on the basis of the average earnings of the last 30 days of the previous year, as well as the child benefit (10% for each child and up to 40% maximum). In this case, the minimum amount of the benefit equals to the 2/3 of the insured woman’s earnings and the maximum amount of the mentioned benefit.

- The Greek Manpower Employment Organisation pays a supplementary amount to ensure the mother’s income reaches the level before the leave. The abovementioned amount covers the period in which the mother received the pregnancy benefit and the post-natal period benefit. Since 2017 this allowance is also provided to presumed mothers, but only for the period of the post-natal period benefit. Presumed mother is defined as the mother who has a child with the help of a surrogate and in-vivo artificial insemination.

- Additionally, employed women receive an amount from their employer that corresponds to fifteen-day wages or one monthly salary, depending on their previous service to this employer.

**Post confinement care benefit** *(Επίδομα τοκετού)*

The birth grant is a lump sum payment of EUR 900 for the birth of one child, EUR 1,200 for twins and EUR 1,600 for triplets. Financial benefits due to maternity are also granted to uninsured women for a period of six weeks prior to the childbirth. These benefits amount to EUR 440.20 (EUR 220.10 before the childbirth and EUR 220.10 after it) and are paid by municipalities.

**Special Maternity Leave** *(Ειδική παροχή προστασίας της μητρότητας)*

A special maternity leave can be granted to insured mothers. Beneficiaries are the private sector employees, who are covered exclusively by the regulations of the -each time in force- National General Labour Collective Agreement as regards the alternative use of reduced working hours as child-care leave. This additional leave is granted after the end of the maternity leave or the end of the 3.5 months leave granted in substitution of the reduced-time period (child-care leave).

OAED is obligated to pay a monthly benefit to the working mother that equals to the minimum wage as set by the National General Collective Agreement, as well as the
proportion of holiday benefits and leave benefits according to the minimum wage. For women working part-time for up to four hours per day or up to 13 days per month on average during the six months before their pregnancy leave, the amount paid is half the one mentioned above. Women that take the special maternity leave are insured for medical care.

In 2017, the Special Maternity Leave is also granted to presumed mothers (see above for a definition).

Additional funding for childcare - project “Harmonization of Family and Professional Life” (Επιπλέον χρηματοδότηση για παιδική φροντίδα - Πρόγραμμα «Εναρμόνιση Οικογενειακής και Επαγγελματικής Ζωής»)

In addition to childcare support described in Section 5, in the framework of co-financed programs (Partnership Agreement for the Development Framework /PA for the current period 2014-2020), the Ministry of Interior is the funding body of the project entitled “Harmonization of Family and Professional Life”. This action facilitates mothers or fathers who have custody of their children, by providing care and hospitality services to infants, pre-school children and people with disabilities (children and adolescents) respectively, in public and private infant nurseries, full care crèches, day nurseries and centres of creative activities for children.

The above act contributes to a) increasing employment and maintaining low-income earners in jobs by providing help, concerning childcare b) providing substantial support to the beneficiaries in order to ensure their equal access to work and c) the equal access of vulnerable groups (children and people with disabilities) to quality social services.

The project budget for 2018-2019 is EUR 121 579 258 and it is part of the total budget of the project, amounting to EUR 235 000 000. The number of the beneficiaries is 127 629 children and 98 667 mothers/fathers.

The selection criteria concern: a) family income b) employment status and employment relationship c) marital status. The process of selecting the beneficiaries is based on a grading system, until the budget is over.

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>POINT ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual declared family income. The points count are based on the formula: 90 - ((E-P) / 300) Where: (E) indicates the total annual family income and (P) corresponds to the amount of EUR 500 for each child, within the legally provided age limits (up to the age of 12)</td>
<td></td>
</tr>
<tr>
<td>Employment status, employment relationship, and type of employment:</td>
<td></td>
</tr>
<tr>
<td>1. Employees on part-time employment contracts</td>
<td></td>
</tr>
<tr>
<td>2. Employees on fixed-term employment contracts</td>
<td></td>
</tr>
<tr>
<td>3. Employees working with insurance coupon</td>
<td></td>
</tr>
<tr>
<td>4. Unemployed with unemployment card in force or another equivalent document</td>
<td></td>
</tr>
<tr>
<td>1. Full-time employees on indefinite time contract</td>
<td>90</td>
</tr>
<tr>
<td>2. Self-employed</td>
<td>85</td>
</tr>
<tr>
<td>Family status:</td>
<td></td>
</tr>
<tr>
<td>1. Potential beneficiaries belonging to the disabled group with a disability rate of 35% or more</td>
<td></td>
</tr>
<tr>
<td>2. Potential beneficiaries with children belonging to the group of disabled people with a disability rate of 35% or more</td>
<td>50</td>
</tr>
</tbody>
</table>
1. Potential beneficiaries who are widowed
2. Single parent families
3. Potential beneficiaries who are divorced or separated
4. Potential beneficiaries with three or more children

1. Mothers with a spouse belonging to the group of disabled people with a disability rate of 67% or more
2. Mothers who have an unemployed husband with unemployment card in force or another equivalent document

According to the respective ministerial decision, the expenditure limits for each facility and age category are defined as follows:

<table>
<thead>
<tr>
<th>Facility</th>
<th>Age</th>
<th>Expenditure (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infant nurseries – Crèches – Day nurseries</td>
<td>All categories, from 2 months to 2.5 years of age</td>
<td>2 945</td>
</tr>
<tr>
<td></td>
<td>Pre-school children from 2.5 years of age to the age for starting compulsory education</td>
<td>2 375</td>
</tr>
<tr>
<td>Full care Crèches</td>
<td>Infants from 8 months to 2.5 years of age</td>
<td>2 945</td>
</tr>
<tr>
<td></td>
<td>Pre-school children from 2.5 years of age to the age for starting compulsory education</td>
<td>2 375</td>
</tr>
<tr>
<td></td>
<td>Pre-school children with disabilities from 2.5 years to 6.5 years of age</td>
<td>5 000</td>
</tr>
<tr>
<td>Centres of creative activities for children</td>
<td>Children from the age of 5 (age for starting compulsory education) to 12 years of age and children with mild forms of mobility problems or sensory impairment</td>
<td>1 330</td>
</tr>
<tr>
<td>Centres of creative activities for children with disabilities</td>
<td>Children with disabilities or/ and adolescents or/and people with intellectual disabilities or/and disabled people</td>
<td>5 000</td>
</tr>
</tbody>
</table>