

THE OECD TAX-BENEFIT DATABASE

Description of policy rules for
Greece 2024



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Description of policy rules for 2024

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- Directorate of Employment Integration
- General Secretariat for Social Security
- Public Employment Service (DYPA)

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Preface

This report provides a detailed description of the tax and benefit rules in Greece as they apply to working-age individuals and their dependent children. It also includes output from the [OECD Tax-Benefit model \(TaxBEN\)](#), which puts all these complex legal rules into a unified methodological framework that enables international comparisons of how tax liabilities and benefit entitlements affect the net disposable income of families in different labour market circumstances, .e.g. in employment versus unemployment.

The **main body** of the report describes the rules that are relevant for the family and labour market characteristics that are within the scope of the **TaxBEN** model (see below for the methodology and user guide). The **annex** provides information on other cash benefits and taxes on employment income that are relevant for other groups of the working-age population, but are outside the scope of the **TaxBEN** model.

TaxBEN is essentially a large cross-country calculator of tax liabilities and benefit entitlements for a broad set of *hypothetical* families (“vignettes”), e.g. a married couple of 40-years-old adults with two children aged 4 and 6 (click [here](#) for a quick overview of the **TaxBEN** model). **TaxBEN** incorporates rules on the main taxes on employment income, social contributions paid by employees and employers, as well as the main cash and near-cash benefit programmes, including unemployment benefits, family and childcare benefits, guaranteed minimum-income benefits, cash housing benefits, and employment-conditional benefits. Disability benefits, maternity and parental leaves benefits are included in the model for a sub-set of countries and years. The main policy instruments that are currently not included in the **TaxBEN** model are taxes on wealth (e.g. taxes on immovable and unmovable properties), indirect taxes (e.g. VAT), early-retirement benefits, short-time work compensation schemes, sickness benefits, and in-kind benefits (e.g. subsidised transport and free health care).

Useful online resources for the OECD tax-benefit model (TaxBEN)



[TaxBEN web calculator](#)



[Methodology and user guide](#)



[OECD tax-benefit data portal](#)



[Network of national experts](#)


Guidelines for updating this report (for national experts)



[General guidelines](#)

Detailed [guidelines for updating Section 5](#) “Net costs for Early Childhood Education and Care”

Reading notes and further details on the content of this report

- **Reference date** for the policy rules described in this report: **1 January 2024**.
- The symbol  in the text provides a link to the 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.
- **TaxBEN** variables are indicated in the text using the format `[variable name]`.

The OECD tax-benefit model for Greece: Policy rules in 2024

1. Reference wages and other reference amounts

Average wage [**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 growth² to the latest available wage estimate.

On 1 April 2023 and applicable on January 1st, 2024 the minimum wage was increased to³:

- for white collar workers EUR 780.00 per month
- for blue collar workers EUR 34.84 per day.

*In the model, the minimum wage [**MIN**] for white-collar worker is used.*⁴ The annual minimum wage is computed by multiplying the minimum monthly wage (as of 1 January 2024) by 14 (Easter and Christmas bonuses as well as the summer holiday leave benefit are included). Thus, the annual minimum wage is EUR780*14 = EUR10.920.

There is no automatic indexation of the minimum wage in Greece. The procedure followed for the determination of the minimum wage and daily wage is described in detail in article 103 of Law 4172/2013 as in force.

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).

³ On April 1st, 2024 the minimum wage was further increased and set as follows: for white collar workers at 830,00€ per month and for blue collar workers at 37,07€ per day.


⁴ Earlier TaxBEN versions used minimum wage for blue-collar workers. Starting from TaxBEN version 2.3.1, results for all policy years are based on the minimum wage for white-collar workers.

2. Unemployment benefits

This section covers payments to unemployed individuals. Section 2.1. describes unemployment insurance benefit. Sections 2.2. to **Error! Reference source not found.** cover unemployment assistance benefits for different groups of unemployed. Annex contains information on unemployment benefit for self-employed and freelancers, special aid for seasonal workers, and unemployment benefit due to refrain from work (*not simulated in the model*).

2.1. Unemployment insurance benefit (Τακτική Επιδότηση Ανεργίας)

Variable names: [UI_p; UI_s]

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

2.1.1. Eligibility conditions

Age: 15+

Contribution/employment history:

The persons applying for the benefit for the first time must have worked: for at least 125 days in the last 14 months prior to their dismissal, and for at least 80 days per year in the last two years prior to the submission of their application

or

for at least 200 days in the last 2 years prior to the dismissal and for at least 80 days per year in the last two years prior to the dismissal.

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 to be self-employed.

*TaxBEN assumes that these compulsory conditions are satisfied when simulating unemployment benefits.*⁵

⁵ Details on behavioural requirements and sanction provisions for unemployment benefits are reported in regularly updated companion reports, see [How demanding are activation requirements for jobseekers? - OECD](#).

2.1.2. Benefit amount

Basic amount: On 1 January 2024, the basic unemployment benefit equals 55% of the minimum daily wage of the blue-collar worker, i.e. $\text{EUR } 34,84 * 55\% = \text{EUR } 19.16$ per day. The benefit is paid for 25 days per month. Thus, the monthly basic unemployment benefit is $\text{EUR } 19.16 * 25 = \text{EUR } 479$ 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 wages⁶ were higher than the twelve-fold of the daily minimum wage of the unskilled worker (i.e. $\text{EUR } 34.84 * 12 = \text{EUR } 418.09$ per month), the basic unemployment benefit is paid in full (i.e. $\text{EUR } 479$ per month).
- 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 $\text{EUR } 209.05$ and 418.08 per month), 75% of the basic unemployment benefit is paid (i.e. $\text{EUR } 359.25$). This is not modelled in TaxBEN.
- 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. $\text{EUR } 34.84 * 6 = \text{EUR } 209.04$ per month), 50% of the basic unemployment benefit is paid (i.e. $\text{EUR } 239.50$). This is not modelled in TaxBEN.

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

Easter and Christmas bonuses:⁷ Due to the Easter and Christmas holidays, financial aid is provided to the subsidized unemployed as follows:

- a. For the Easter holidays, equal to half of the monthly amount of the unemployment benefit, if they have been subsidized for the entire period from 1 January to 30 April. If the subsidized persons have completed a subsidy period shorter than that specified above, they are entitled to a financial aid equal to three daily unemployment benefits for each month of subsidy.
- b. For the Christmas holidays, equal to the amount of the monthly unemployment benefit, if they have been subsidized for the entire period from 1 May to 31 December. If the subsidized persons have completed a subsidy period shorter than that specified above, they are entitled to a financial aid equal to three daily unemployment benefits for each month of subsidy.

Easter and Christmas bonuses are calculated using the amount of unemployment benefits with increases for dependants.

In the model, the subsidies are simulated as free additional daily unemployment benefits per month for the months when unemployed receive basic unemployment benefit.

⁶ Monthly average wage is calculated as the average of the gross monthly earnings of the six months prior to the termination of employment. These six months do not necessarily have to be consecutive. They are the last six months of dependent employment during which the jobseeker was getting paid. If the jobseeker only worked for five months in the last 14 months (the minimum current contribution requirement), then the average is computed on the basis of these five months.

⁷ Easter and Christmas bonuses are included in the model for all policy years starting from TaxBEN version 2.6.0. According to the legislation for policy years 2001-2020, the bonuses are computed as six additional daily allowances for each full month of benefit receipt.

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:

Days of employment* (during 14 month period)**	Duration (months)
125-149 (or 200 in the 2-year period)	5
150-179 (or 250 in the 2-year period)	6
180-219 (or 300 in the 2-year period)	8
220-249	10
250 or more (210 or more if 49+ years old; or 4050 for the whole work history)	12

* Days of employment are converted into calendar months assuming that people usually work 25 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 (*not modelled*).

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*

Included in the means test for Guaranteed Minimum Income and housing benefit.

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

Cumulation of unemployment benefit with earnings from work is possible if the unemployed takes up a full-time job (i.e. 40 hours per week), by an employer who had not employed them during the last two (2) months before the commencement (not modelled in TaxBEN), before the end of the entitlement period to unemployment benefit. In such case he/she receives 50% of the benefit until the end of the entitlement, without, however, paying the sickness insurance contributions in kind, because there is insurance coverage from the employer.

As part of this subsidy, the beneficiaries continue to receive the allowance reduced by half until the end of the allowance period. The duration of the employment allowance is equal to the remaining duration of the unemployment subsidy or (assistance) to which it is linked from the date of suspension until its expiration.

The payment of the benefit is suspended if the claimant takes up a part-time job 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.

If during the employment allowance, the person is placed in suspension, interruption or termination of the employment relationship, then the allowance is interrupted without the possibility of continuation.

The allowance may not be granted more than once within the same three-year period.

The days of insurance confirmed by the employers during granting of the employment allowance are not counted when calculating the critical intervals for establishing a new right to unemployment allowance.

Sporadic Employment of regularly subsidized unemployed

The regular unemployment benefit is not suspended in the case of employment with fixed-term employment contracts of one (1) day as long as this does not cumulatively exceed three (3) days per week and twelve (12) days per month. In this case, a number of daily allowances equal to the days of employment is deducted from the regular unemployment benefit. As regards the unemployed persons, who during the same period of receipt of unemployment benefit have accumulated up to 70 days of insurance in farming activities, their entitlement is not interrupted or suspended and the number of days of unemployment benefit is neither deducted, nor taken into consideration.

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.

2.1.8. *Indexation*

The benefit amounts are linked to the minimum wage (see Section 1). Other monetary parameters used in the calculations (e.g. threshold in Section 2.1.5) are not indexed automatically.

2.2. *Unemployment benefit for long-term unemployed (Επίδομα Μακροχρονίως Ανεργών)*

Variable names: [UA1_p; UA1_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* ⁱ

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 Public Employment Service (DYPA) 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 unemployment assistance allowances there is no concrete fiscal legislation regarding their taxation. All unemployment benefits are tax exempt on condition that the sum of the taxpayer's other taxable income does not exceed EUR 10 000 annually (see Section 2.1.5).

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

Included in the means test for the Guaranteed Minimum Income and housing benefit.

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

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

As regards the long-term unemployed, who during the same period of receipt of long-term unemployment benefit have accumulated up to 70 days of insurance, their entitlement is suspended for the duration of those 70 days.

As regards the long-term unemployed, who during the same period of receipt of long-term unemployment benefit have accumulated up to 70 days of insurance in farming activities, their entitlement is not interrupted or suspended.

2.2.8. *Indexation*

The benefit is not indexed automatically.

2.3 *Special allowance for vulnerable social groups (Ειδικό Βοήθημα Ενόλων Ομάδων) (Joint Ministerial Decision No. 113582/29.12.2023, issued by virtue of article 22, para6 of Law 1836/1989)*

This is an unemployment assistance benefit in force since 1 January 2024. Its aim is to provide financial assistance to insured persons belonging to one of the following categories:

- Persons who have served their custodial sentence (former convicts) provided that a) their sentence was two (2) months or longer, b) it was not interrupted due to the payment

of monetary guarantee and c) they also have the relevant positive recommendation of the prison's social worker or Director in case there is no Social Service in the Prison.

- Victims of violence/ trafficking (under par. 8, Art. 2, Law 4430/2016)
- Former drug addicts
- Women, victims of gender-based or domestic violence
- Single parents within the meaning of para3, Art. 9, Law 3812/2009 (A' 234), as applicable, namely parents who at the time of the application for the Special Allowance "exercise the parental responsibility of one or more minor children de facto and exclusively or after a relevant assignment". This right is exercised by the parent even after the children reach majority and up to the age of 25.

It is contributory, means-tested and non-taxable.

2.3.1 Eligibility conditions

Age: No age condition.

Nationality: All

Other conditions:

Beneficiaries have to meet cumulatively the following criteria:

- Be registered in the Special Digital Register of Unemployed Persons kept by the Greek Public Employment Service (DYPA) under one of the five above-mentioned categories.
- They must be insured by e-EFKA and pay contributions against the risk of unemployment. They must have 1-75 insurance days at any given time during the last 24 months before making their application. Especially for those who have served their custodial sentence the seventy-five (75) insurance days maximum must be completed during the period of the twenty-four (24) months prior to the start of their custodial sentence.
- They should meet the income criteria under Art. 19, Law 4921/2022 (A' 75), as applicable, regardless of their status as long termed unemployed.
- Should not receive, at the same time, any type of unemployment benefit (Regular or for special categories such as: private nurses, tourist guides, forest workers, dockers, skimmers), or Benefit for the Long-Term Unemployed, or Unemployment Allowance to the Self-Employed Persons and Liberal Professionals insured by f.OAEE, f. ETAP – MME./ f. ETAA or the Special Seasonal Allowance.
- Should not have received the current Special Allowance under the same capacity or any other of the 5 abovementioned within the period of two (2) calendar years prior to their application.

2.3.2 Benefit amount

The Special Allowance is a lump sum payment that amounts to 37.5 basic daily unemployment benefits, as applicable at the application date; i.e. EUR 19.16 * 37.5 = EUR 718.5 on 1 January 2024.

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

2.3.3 Benefit duration

This is a lump sum payment paid only once.

2.3.4 Means test

The total annual family income of the previous fiscal year regardless of its source, real and assumed, should not exceed the following thresholds:

- EUR 16.000 for single persons and widowers without dependents
- EUR 16.000 for divorced/separated persons increased by EUR 5 000 for each child
- EUR 24.000 for married persons and civil partnership parties increased by EUR 5.000 for each child.
- EUR 29.000 for single parents (single persons, widowers, divorced persons who exclusively exercise parental responsibility) increased by EUR 5.000 for each child after the first.

The total amount of the gross income from business activities that concerns all family members (i.e. spouse and dependents) should not exceed 80.000 €, regardless of whether the application is submitted by a family member not exercising the business activity.

2.3.5 Tax treatment

It is non-taxable.

2.3.6 Interactions with other components of the tax-benefit system

Included in the means test for Guaranteed Minimum Income and housing benefit.

2.3.7 Combining benefit receipt and employment/starting a new job

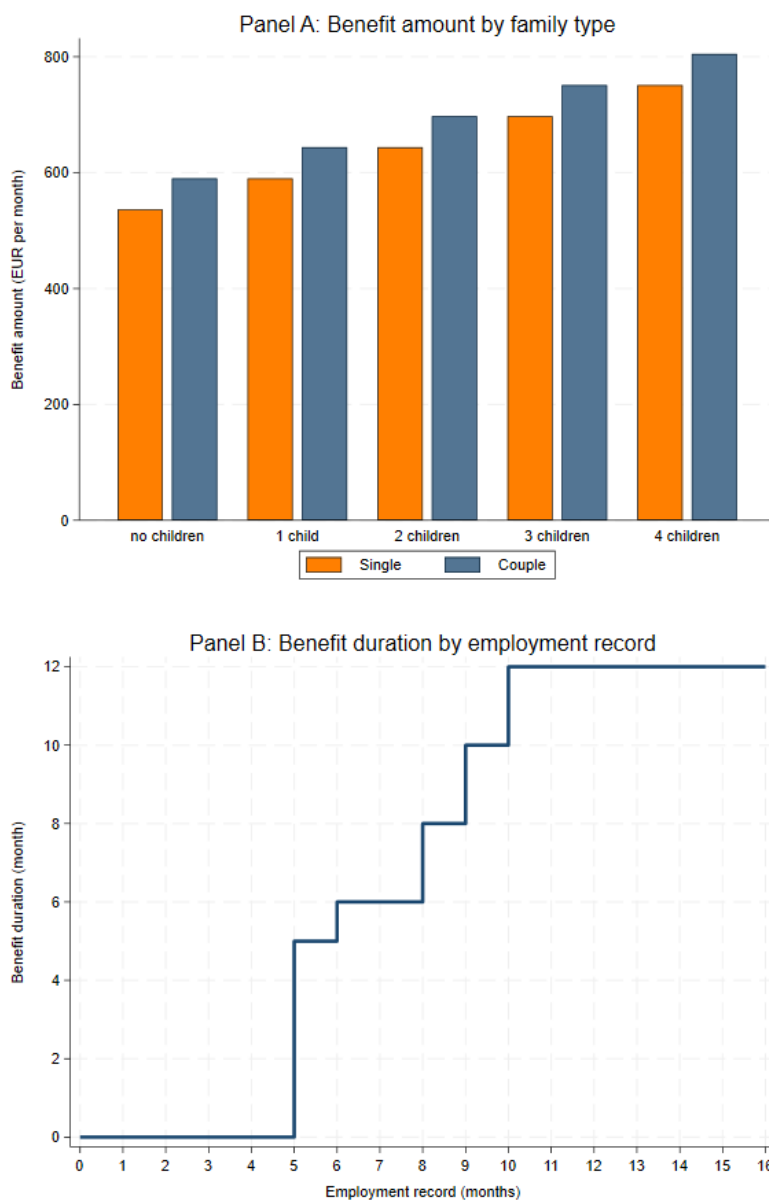
The beneficiary has to be unemployed up to the date of application. Following that date, taking up employment is irrelevant since it is a lump sum payment.

2.3.8 Indexation

The benefit amounts are linked to the minimum wage (see Section 1). Other monetary parameters used in the calculations (e.g. threshold in Section 2.1.5) are not indexed automatically.

Figure 1. Unemployment insurance benefit

40-year-old single or couple with or without children

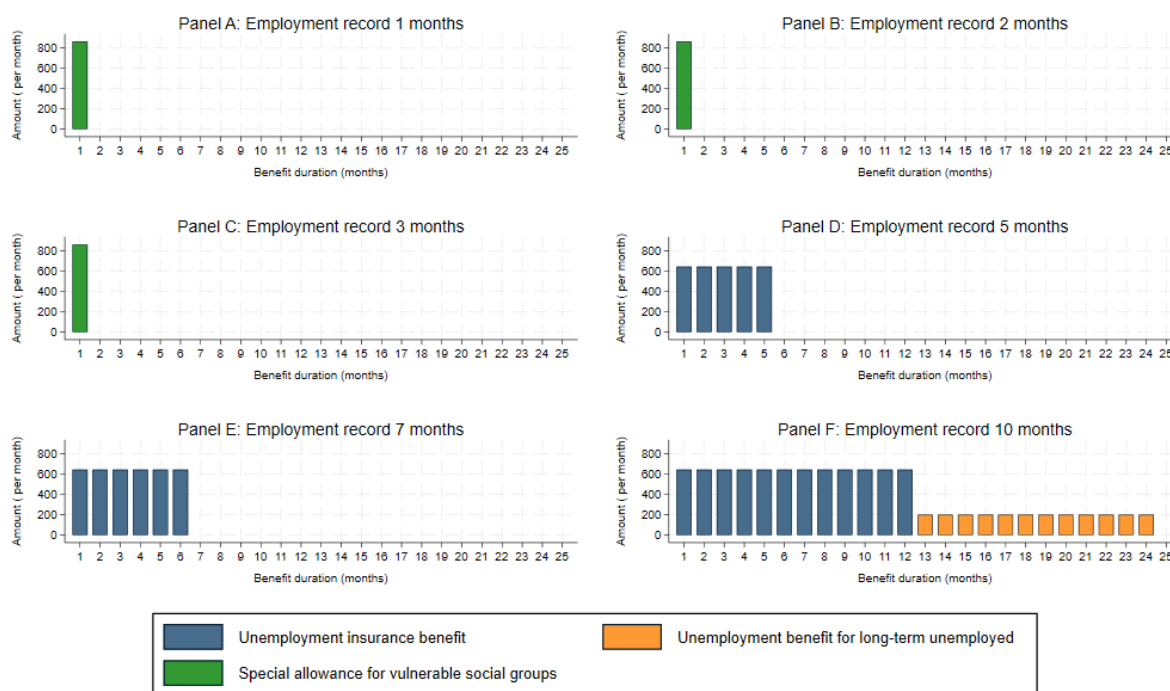


Note: The figure shows unemployment benefit of the first adult. In a couple, the second adult is assumed to be out of work and not eligible for unemployment benefits. Spouse and children are considered as dependants in the calculation of the unemployment benefit of the first adult. Easter and Christmas bonuses are included as three additional daily benefits per month. Benefit amount remains the same throughout its duration. Panel A assumes that the first adult has employment record of at least 5 months and previously worked full time. In Panel B, employment record increases from 0 to 16 months by 1 full month (25 working days); smaller increases are not considered.

Source: [OECD tax-benefit model, 2024](#)

Figure 2. Unemployment insurance and assistance benefits

40-year old single person with two children

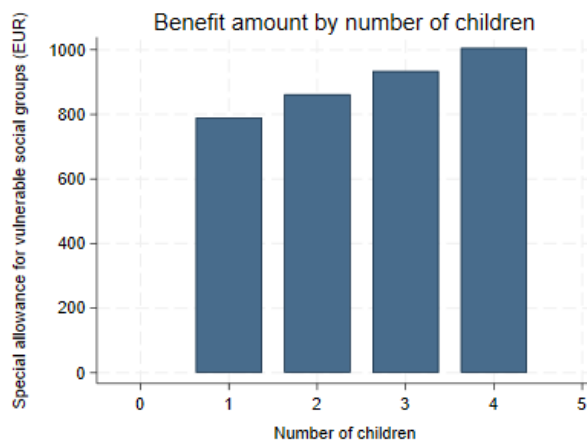


Note: The figure shows amounts and duration of unemployment insurance and assistance benefits received by a single person with two children aged 4 and 6 with different past employment record. Six cases (1, 2, 3, 5, 7, and 10 months of previous employment record) are selected to show different outcomes. A single parent is chosen to illustrate the new special allowance for vulnerable social groups which is a one-off lump payment assumed to be paid in the first month of the year. Persons with contribution record below 60 working days (approx. 2.4 months) are not eligible to unemployment insurance and assistance benefits. Easter and Christmas bonuses for recipients of unemployment insurance benefit are included as three additional daily benefits per month.

Source: [OECD tax-benefit model, 2024](#)

Figure 3. Special allowance for vulnerable social groups

40-year old single parent earning, out of work with past earnings equal to minimum wage



Note: The figure shows the amount of special allowance for vulnerable social groups received by a single parent, unemployed, with previous earnings equal to minimum wage and an employment record of 1 month. The figure presents the special allowance for the single person with a different number of children in the range of 0 – 4. The benefit amount increases by 10% for each additional child.

Source: [OECD tax-benefit model, 2024](#)

3. Social assistance and housing benefits

3.1. *Guaranteed Minimum Income (Ελάχιστο Εγγυημένο Εισόδημα)*

Variable name: **[SA]**

Social Solidarity Income (*Κοινωνικό Εισόδημα Αλληλεγγύης - ΚΕΑ*) was introduced in February 2017. In February 2020, it is renamed Guaranteed Minimum Income (*Ελάχιστο Εγγυημένο Εισόδημα*).

The Guaranteed Minimum Income (GMI) 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 (not modelled): people who are homeless or living in inadequate housing may be beneficiaries of the program, provided they are registered. Homeless people living in homeless shelters may be also beneficiaries of the program for up to two reference periods (since July 2021).

3.1.2. *Benefit amount*

For the applications approved from 1-12-2023 onwards the guaranteed amount of the monthly benefit is raised by 8% as follows: EUR 216 for single person households, increased by EUR 108 for each additional adult member of the household and by EUR 54 for each additional minor member (up to 18 years old) with the maximum of EUR 972 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.

The benefit cannot be less than EUR 10 per month. If the calculated amount is less than EUR 10 per month, it is not paid.

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*

Applicants (or a municipal or community centre employee on an applicant’s behalf) enter their credentials, using their social security number and tax identification number. The GMI information system then automatically pre-fills part of the GMI application form with

information from their latest tax return on the tax authority database (taxisnet). Furthermore, the IT platform cross-links electronically in “real time” information from several state databases. Other information that is not available from the above databases tax returns (e.g. education level) must be filled in by the applicant.

If all pre-filled information is up to date and consistent with official databases, then the applicant can submit the application form and automatically see the outcome (approved/rejected). If there are inconsistencies, a notification appears, highlighting ‘missing’ or ‘incorrect’ information, and asking the applicant to visit a municipal office or community centre.

Income test

The tested income includes 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 Guaranteed Minimum Income. 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: (a) the foster care benefit (b) non-contributory disability benefits granted by the State, (c) the financial support to those who get into emergency resulting from other natural disasters, (d) the allowance paid to the unemployed who participate in training subsidy programmes, (e) the housing benefit, (f) 20% of labour earnings after social security contributions (including in the context of public work schemes), (g) total income for two reference periods in case of autonomy for homeless people and women victims of domestic violence due to integration into the labour market.

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 test

Asset test also applies to movable and immovable property, bank deposits. *The asset test is not modelled.*

1. Type of asset

The asset information is automatically pre-filled in the GMI application form with information from the latest tax return on the tax authority database (taxisnet).

2. Assets included in the assessment

Main residence

The total taxable value of the household’s real property⁸ (including the main residence), as determined for the calculation of the Property Tax according to the last issued tax determination act, may not exceed EUR 90 000 for one-person households, increased by EUR 15 000 for each additional household member with an overall maximum threshold of EUR 150 000.

Other immovable properties owned by the claimant or their family

⁸ The total taxable value of property is determined using the cadastral value (objective real estate value), prefilled by the tax authority database.

Other immovable property is also assessed and included in the total taxable value of the household's real property (see thresholds above).

Cultivated and/or uncultivated lands

The value of land is also included in the total taxable value of the household's real property (see thresholds above)

Vehicles

The objective value of the household's vehicles may not exceed EUR 6 000 in total, as determined in the last issued tax determination act. The latter takes into account both engine power and the age of the vehicle.

Household appliances and personal belongings

The household appliances and personal belongings are not included in the asset tests.

Movable assets

Movable assets include current accounts, saving accounts, saving accumulation plans, savings for private pension plans, bonds, equities, participation in cooperatives, etc.

The total amount of deposit interest of the household members in all credit institutions in Greece or abroad, as reported in the last assessed income tax return, may not exceed annually the amount obtained from the following formula:

Annual interest = deposit limit for each household type * average annual deposit interest rate/100

Deposit limit for each household type:

- Single person household: EUR 4 800
- Household consisting of two adults or a single parent household with a minor member: EUR 7 200
- Household consisting of two adults and one minor member or single parent household with two minor members: EUR 8 400
- Household consisting of three adults or two adults and two minor members or single parent household with three minor members: EUR 9 600
- Household consisting of three adults and one minor member or two adults and three minor members or single parent household with four minor members: EUR 10 800
- Household consisting of four adults or two adults and four minor members or single parent household with five minor members: EUR 12 000
- Household consisting of four adults and one minor member or two adults and five minor members or single parent household with six minor members: EUR 13 200
- Household consisting of five adults or two adults and six minor members or a single parent household with seven minor members: EUR 14 400

The year of calculation of the average deposit interest rate is defined as the one to which the last assessed income tax return corresponds.

3. Exemptions, asset disregards, and eligibility thresholds

There are no exemptions in the asset test. The eligibility thresholds are mentioned above.

Impact of assets on benefit amounts

The asset of an applicant determines eligibility for GMI benefit, but it does not affect the amount of the benefit.

More information: <https://keaprogram.gr/govnr/Home/Contact>

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.

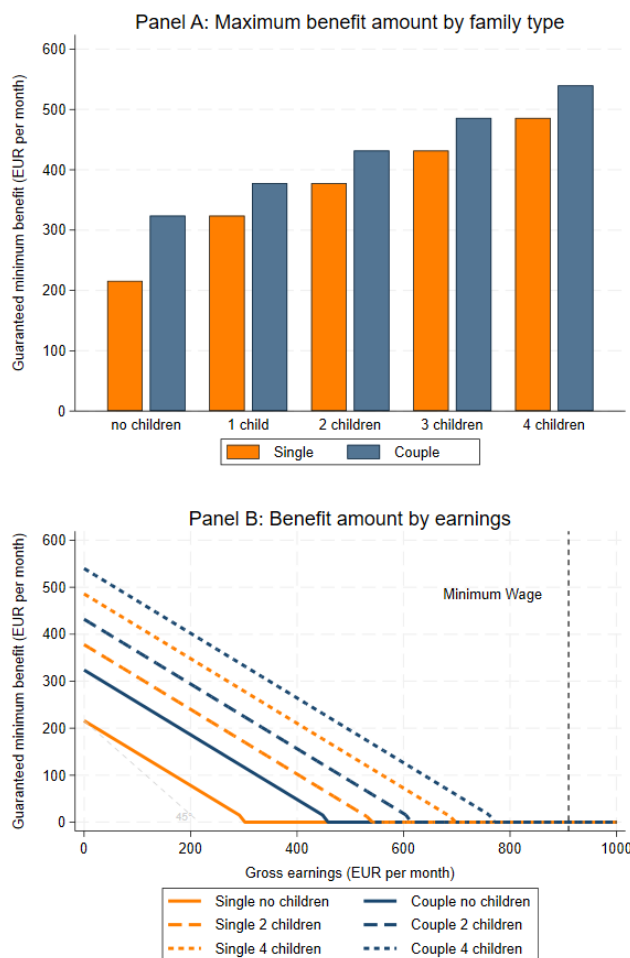
In the model, when a transition into work occurs, it is assumed that a person has just started a period of receipt of social assistance, thus, his or her earnings are ignored for the first six months in the new job.

3.1.8. Indexation

No indexation of the benefit amount or the eligibility thresholds.

Figure 4. Guaranteed Minimum Income

40-year old single or couple with or without children



Note: Results assume no receipt of child allowance, unemployment benefits or other benefits, which are usually included in the means test for guaranteed minimum income. Panel A shows maximum benefit amount for a jobless family with no income. Panel B shows the reduction in benefit amount if a family has earnings from work. 45° line shows how the benefit for a single person without children would decrease if the benefit would have been reduced by 1 Euro for every Euro earned.

Source: [OECD tax-benefit model, 2024](#)

3.2. *Housing Benefit* (Επίδομα Στέγασης)

Variable name: [\[HB_RA\]](#)

Introduced in March 2019. *Implemented in the model in since policy year 2020 as policy reference date is 1 January.*

The Housing Benefit is a welfare program aiming to help low-income households who live in rented primary residences to meet their housing costs. The program is non-contributory, means-tested and not taxable.⁹ This benefit does not contain any provisions for expenses on energy, heating or other related utilities.

3.2.1. *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.

(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.

3.2.2. *Benefit amount*

The guaranteed amount of the monthly benefit shall be as follows: EUR 70 for single person households, increased by EUR 35 for each additional member of the household with the maximum of EUR 210 per month per household.

In single parent households, the amount is increased by EUR 35 per month.

The benefit cannot be higher than the rent.

3.2.3. *Benefit duration*

The cash benefit is paid for six months from the date of first payment. 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.*

3.2.4. *Means test*

The total income cannot exceed EUR 7 000 for a single-person household, increased by EUR 3 500 for each additional household member. In the single-parent family for the first minor member of the household, the income limit is increased by EUR 7 000. In households with unprotected children, the income limit is increased by EUR 7 000 for each unprotected child (*not modelled*). The total income cannot exceed €21,000 per year, regardless of household composition.

The means test is based on 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, as stated in the last tax declaration. The total reported income includes all allowances, subsidies, and any income exempt from taxes or taxed in a special way with the exceptions referred to below.

⁹ See more details here: [Housing Benefit - OPEKA](#).

The reported income does not include the child benefit, the foster care allowance, the unemployment training programs payment as well as the non-contributory disability benefits provided by the State. Guaranteed Minimum Income is also not included.

If the reference income exceeds the income threshold, the benefit is not paid.

Asset tests also apply to movable and immovable property, bank deposits. The total taxable value of the household's real estate must not exceed EUR 120,000 for a one-person household, with an additional EUR 15,000 per extra household member, up to a maximum of EUR 180,000. The total annual interest from deposits, stocks, and bonds must not exceed the following thresholds: EUR 7,000 for a single-person household, EUR 10,500 for a two-member household, EUR 14,000 for a three-member household, EUR 17,500 for a four-member household, and EUR 21,000 for households of five or more members. Households subject to luxury living taxes or declaring high expenses (e.g., private school tuition over EUR 1,500, domestic staff wages) are excluded from the program. *In the model, the asset test is assumed to be met.*

3.2.5. *Tax treatment*

The benefit is not taxable.

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

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

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

The benefit can be combined with earnings from work, but the benefit is not paid if family income exceeds the income threshold.

For the “reference period” of six months the amount of housing benefit is fixed. Taking up employment during the “reference period” does not affect the amount of the benefit. After that, the benefit is reassessed and employment income from the new employment can be included in the income test. In practice, the income test is based on the last tax declaration. Therefore, taking up employment does not affect the benefit, until the next tax declaration is submitted and the income from the employment is declared.

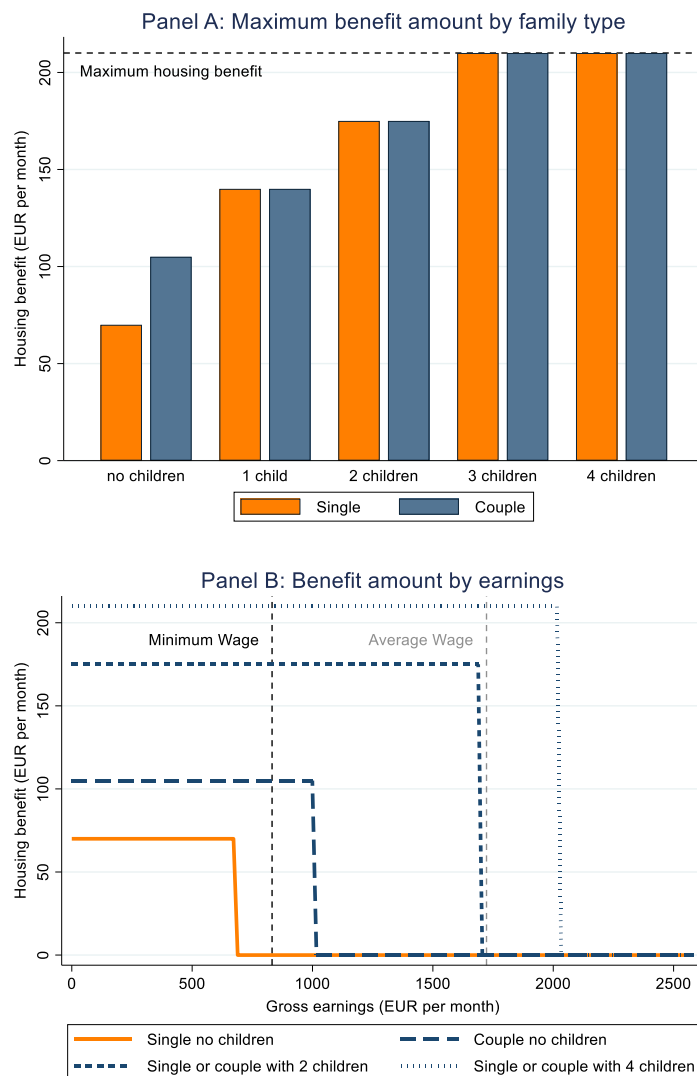
In the model, it is assumed that the authorities have the most recent information on beneficiary's income without any delay. When a transition into work occurs, it is assumed that a person has just started a period of receipt of housing benefit, thus, his or her earnings are ignored for the first six months in the new job. After that, the benefit is re-assessed taking into account new employment income.

3.2.8. *Indexation*

No indexation of the benefit amount or the eligibility thresholds.

Figure 5. Housing benefit

40-year-old single or couple with or without children



Note: Results assume no receipt of child allowance, unemployment benefits or other benefits, which are usually included in the means test for housing benefit. Rent is assumed to be 20% of average wage for all family types. Panel A shows maximum benefit amount for a jobless family with no income. Panel B shows the reduction in benefit amount if a family has earnings from work.

Source: [OECD tax-benefit model, 2024](#)

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 (*ENIAIO EΠΙΔΟΜΑ 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 in higher education or if they have an invalidity of at least 67%). Furthermore, beginning from the school year 2022-2023, the additional condition of attendance in compulsory education concerning children aged between 4 and 16 years old must be met for the payment of the benefit to applicants. *The model assumes that these conditions are satisfied.*

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:

Household member	Equivalence Scale
Adult	1
Partner	1/2
Child	1/4

In single parent households, the first unprotected child is counted as an adult.

The benefit amount depends on the income category of the family:

Categories	Income limit (EUR per year)
1	Up to 6 000
2	6001 - 10000
3	10001 – 15000

Reference income is taxable family income after social security contributions.

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 the Guaranteed Minimum Income.

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

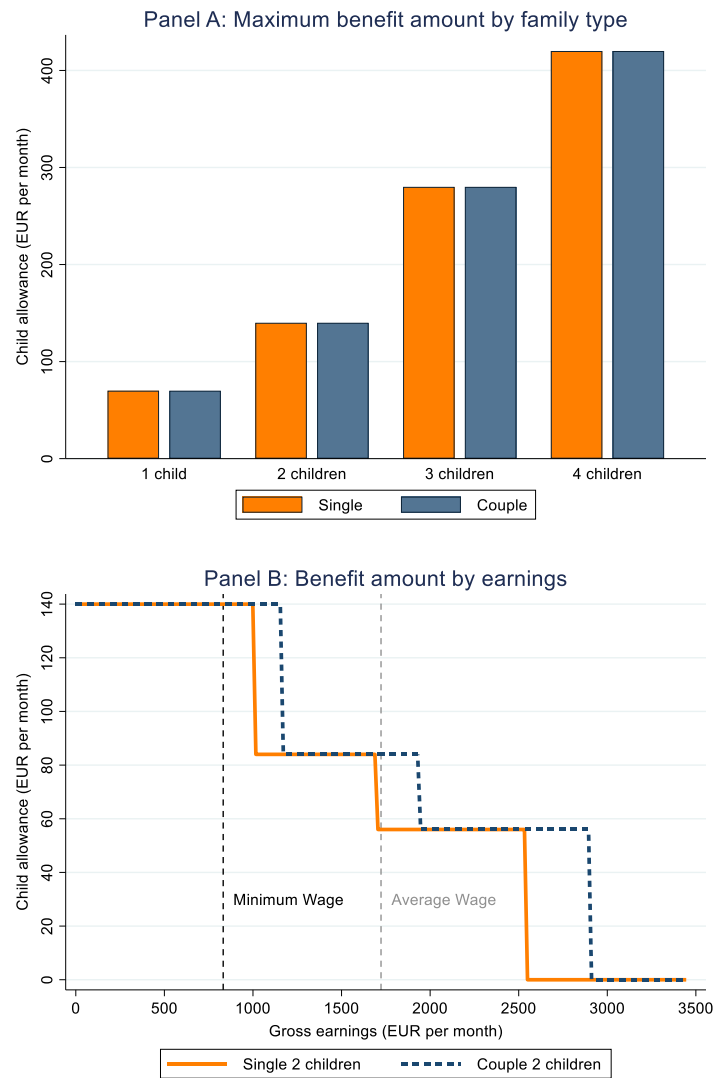
The benefit is reduced if family income exceeds the thresholds.

4.1.8. *Indexation*

No indexation of the benefit amount or the eligibility thresholds.

Figure 6, Child allowance

40-year-old single or couple with children



Note: Panel A shows maximum benefit amount for a jobless family with no income. Panel B shows the reduction in benefit amount if a family has earnings from work.

Source: [OECD tax-benefit model, 2024](#)

5. Net costs of Early Childhood Education and Care

The **reference date** for the policy rules described in this section is **1 January 2024**.

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

- Child (*Paidikoi*), Infant (*Vrefikoi*) and Infant/Child Centres (*Vrefonipiakoi Stathmoi*) within the competence of Municipalities (Ministry of Interior);
- Centres for the Creative Occupation of Children (Κ.Δ.Α.Π.), and Centres for the Creative Occupation of Children with Disabilities (Κ.Δ.Α.Π. ΑμεΑ), within the competence of the Ministry of Social Cohesion and Family.
- Private pre-school education and care centres, within the competence of the Ministry of Labour, Social Insurance and Social Solidarity;¹⁰
- Pre-primary Schools (*Nipiagogeia*), public and private, within the competence of the Ministry of Education, Research and Religious Affairs.¹¹

The Municipal authorities are responsible for the establishment and operation of municipal Infant, Child and Infant/Child Centres. These centers operate either within a municipality as a municipal service or within the legal entities of municipalities¹². Infant Centres (municipal nurseries) accommodate children from the age of 2 months and up to 2.5 years; Infant/Child Centres accommodate children from the age of 2 months and up to age of their enrollment in compulsory education, i.e. 4 years old;¹³ Child Centres - from 2.5 years up to the age of compulsory education, i.e. 4 years old. These Centres may require board fees on a monthly basis, depending on the economic status of the family. The childcare fees are laid down either by the Municipal Council or by the Management Board of the Legal Entity according to the *Standard Procedural Regulation of Municipal child centers and infant/child centers*” (OG 4249/B/15/12/2017). The typical working hours of municipal child, infant and infant/child centres are from 7:00 to 16:00. They run from 1 September to 31 July of the following year, i.e. an operation period of 11 months.

The Centres for the Creative Occupation of Children (Κ.Δ.Α.Π., Κ.Δ.Α.Π.) provide creative activities for children from 5 to 12 years old, including children with mild mobility or sensory disabilities. The Centres for the Creative Occupation of Children with Disabilities (Κ.Δ.Α.Π. ΑμεΑ, Κ.Δ.Α.Π. ΑμεΑ) serve children with disabilities, adolescents, and individuals with a range of mobility, intellectual, developmental, or sensory disabilities. The legal framework for these provisions is defined under Ministerial Decision No.

¹⁰ By virtue of the provisions of Presidential Decree 77/2023 (OG 130/27.06.2023) a new Ministry of Social Cohesion and Family was established (Article 1). Private pre-school education comes under its competence.

¹¹ By virtue of the provisions of Presidential Decree 77/2023 (OG 130/27.06.2023) the title of the Ministry has been changed to: Ministry of Education, Religious Affairs and Sports.

¹² Since 1.1.2024, municipal Infant, Child and Infant/Child Centers operate mostly within the service of the municipalities because of the automatic abolition/dissolution of legal entities subject to articles 27 and 29 of Law 5056/2023 (A' 163).

¹³ Both Infant and Infant/Child Centres can accommodate babies from the age of 2 months, following a decision of the Municipal Council or its Board of Directors of a legal entity, (in case the Centre operates within one).

99310/EX/2024, which covers the promotion and support of children's access to early education and creative occupation services¹⁴.

Private pre-school education and care settings include both profit and non-profit centres. These settings provide part-time childcare for infants and/or children and integrated care centres. The operation of private centres is supervised by the Ministry of Labour and Social Affairs, as detailed in Joint Ministerial Decision 41087/29-11-2017 and Ministerial Decision No. D11/oik.26396/920/2020. However, by virtue of Presidential Decree 77/2023 (OG 130/27.06.2023), the newly established Ministry of Social Cohesion and Family has now assumed responsibility for private pre-school education and care.

Pre-primary schools is compulsory for 5-year-olds since 2006. Over the span of the last few years, pre-school education became compulsory also for 4-year-old children in most municipalities of the country:

- In 2019-2020, it was not yet compulsory in some municipalities of the Athens prefecture.
- In 2020-2021, it was compulsory in all the country except four municipalities of the Athens prefecture.
- Since 2021-2022, it is compulsory in the whole country.

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 Public Employment Service (DYPA) is responsible for providing childcare facilities to working people through its day nurseries. The DYPA operates 26-day nurseries, of which 8 are located in the Prefecture of Attica and 18 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 DYPA day nurseries cater for preschool children (from six months old to the school age) whose parents are entitled to DYPA 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. Children from 1 up to 4 years old (excluding) are assumed to attend municipal Infant, Child and Infant/Child Centres. The associated childcare costs are computed as described in Section 5.1. . Children from 4 years to 5 years old (including) are assumed to attend compulsory pre-primary school free of charge. From 6 years old, children attend compulsory primary school.

5.1. Gross childcare fees

Variable name: `[GCcc_cost]`

Subsistence expenses

¹⁴ These centres are co-financed by the European Social Fund+ for the programming period 2021-2027, and national resources. The aim is to support vulnerable groups, ensuring compliance with the European Child Guarantee (Recommendation 2021/1004/EU).

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, this is the example of Athens, i.e. the largest municipality of the country:

The fees for public childcare centers in the municipality of Athens (1 January 2024):

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 attending childcare in the same family, as follows:

Family Income (EUR per year)	1 child (EUR per month)	2 children (EUR per month)
1 -20 000	0	0
20 001 – 25 000	55	75
25 001 – 30000	65	95
30 001 – 35000	95	125
35 001 – 40 000	115	160
40 001 – 50000	140	180
50 001 – 75 000	165	210
75 001 – 100000	190	235
100001 – 200000	260	330
200 001 – 300000	330	400
300001 and more	400	500

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 underage children.

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

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

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% (*not covered in the model*).
- Large families* regardless of their total income.
- Single parent families, widows/widowers, divorced parents, with an income up to EUR 30 000.
- Families with underage three children with an income up to EUR 30 000. In the case of a third child attending the center, 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.

Childcare fees and income eligibility thresholds are not subject to automatic indexation.

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 centres*

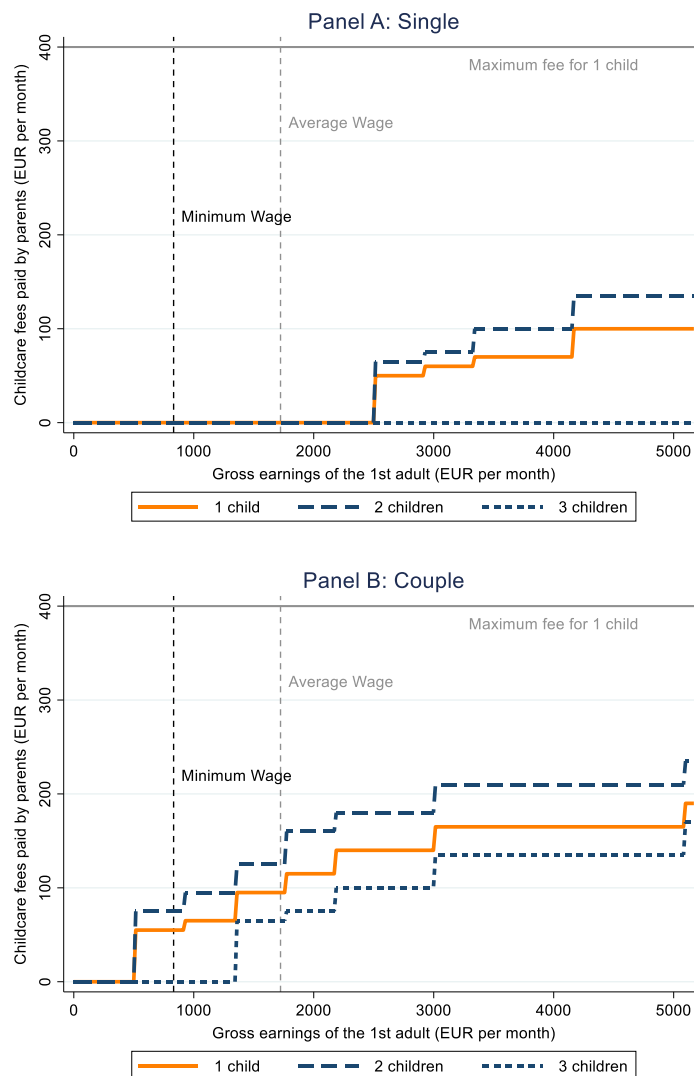
None.

5.4. *Tax concessions for childcare expenditures*

None.

Figure 3. Childcare fees paid by parents

40-year-old single or couple with children (Athens)



Note: A family is assumed to live in Athens. Children are 2, 3, and 4 years old. The 2 and 3-years-old children attend municipal Infant or Child Centres full time; the 4-years-old child attends compulsory pre-primary education free of charge. Both parents are working full time. In a couple, the second adult earns 67% of the average wage. Horizontal axis shows gross earnings of the first adult. A single parent with 1 or 2 children and a couple with 3 children are eligible to lower fees than a couple with 1 or 2 children. A single parent with 3 or more children and a couple with 4 or more children are exempt from childcare fees.

Source: [OECD tax-benefit model, 2024](#)

6. In-work benefits

OECD note: This section provides information on employment-conditional (“in-work”) benefits for employees, i.e. benefits whose eligibility is conditional on the following key requirements: 1) being regularly employed (in either the private or public sector); 2) working a certain number of hours and/or earning more than a certain minimum. This definition notably excludes ‘workfare’ programmes and related ‘work-first’ policies that make out-of-work benefits conditional on participation in work activities.

This section provides information also on one-off and/or temporary payments for benefit recipients who are out of work and make a transition into employment. These types of benefits are referred to as transitional “into-work” benefits in order to differentiate them from the “regular” in-work benefits that do not have any predefined maximum duration after moving into work.

Based on this definition, Greece does not have an “in-work” benefit programme. However, Sections 3.1.7. and 3.2.7. describe special rules for means tests when a recipient of Guaranteed Minimum Income benefit or Housing benefit moves into work. Such provisions are classified as an into-work benefits. Section 2.1.7. describes possibility to accumulate unemployment insurance benefit with earnings from work after transition from unemployment into full-time job (introduced in 2023). This provision is also classified in the model as into-work benefit.

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]

On 1 January 2024, the average contributions rate (%) paid by employees and employers to social insurance bodies are calculated on their gross income as follows:

	Insured person	Employer	Total
Electronic National Social Security Institution (e-EFKA)	12.22	20.88	33.10
A) Main pension for employees	6.67	13.33	20.00
B) Healthcare coverage of employees	2.55	4.55	7.10
C) Branch of Supplementary Insurance (ex ETEAEP) / Hellenic Auxiliary Pensions Defined Contributions Fund (TEKA)*	3.00	3.00	6.00
Other Employees' Contributions	1.65	1.41	3.06
TOTAL	13.87	22.29	36.16

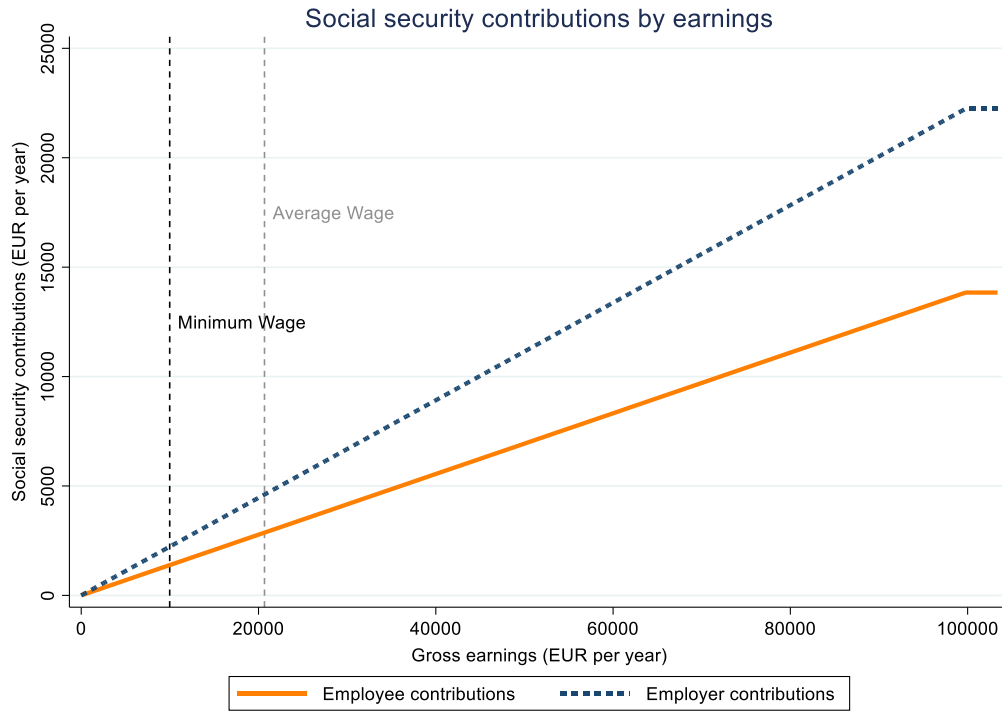
Note: * From 1 January 2022, new entrants in labour market are subject to the new Hellenic Auxiliary Pensions Defined Contributions Fund (TEKA) (A-B-C), a separate body pension to e-EFKA. The contributions rates (for employees and employers) are the same as for the Branch of Supplementary Insurance of e-EFKA (ex. ETEAEP). Those already insured aged under 35 (born after 1 January 1987) may select to switch compulsory supplementary insurance from e-EFKA to TEKA.

From 1 January 2024, the ceiling for insurable earnings for the calculation of the monthly insurance contribution of employees and employers is set at EUR €7373.53 per month. Christmas and Easter bonuses as well as holiday allowances are also subject to social security contributions.

From 1 January 2024, the ceiling is adjusted by the percentage change in the average annual general consumer price index of the previous year. From 1 January 2025, it is adjusted by the wage change index.

Figure 4. Social security contributions

40-year-old single person without children



Note: Social security contributions do not depend on family structure. Calculations assume a person in full-time employment.

Source: [OECD tax-benefit model, 2024](#)

8. Taxes

Married persons are taxed separately on their own separate income. From tax year 2018 onwards, married persons are not obliged to submit joint tax return and if at least one of the spouses opts for it, the tax return may be submitted separately. In that case, the tax return shall be submitted separately for each tax year until this option is withdrawn.

Persons who have entered into a civil union – partnership can also file a joint income tax return. In this case, civil union partners have the same tax treatment as married couples.

8.1. *Personal income tax* (Φόρος εισοδήματος φυσικών προσώπων)

Variable name: `[INCTAX_1; INCTAX_2]`

8.1.1. *Tax allowances*

Social security contributions: all compulsory social security contributions are fully deductible from taxable gross income¹⁵.

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 Public Employment Service (DYPA) provided that the total annual income of the beneficiary does not exceed the amount of EUR 10 000 (*this is the only exemption within the scope of the model*);
- alimony received by the beneficiary according to the Court adjudication or notary Document;
- benefits and similar allowances provided to special categories of disabled persons;
- salaries, pensions and fixed remuneration granted to disabled people with a disability rate of at least 80%;
- pension provided to war victims or their families, as well as to soldiers and military personnel injured in the course of their duties or their families in times of peace;
- financial aid to recognized political refugees, to persons residing temporarily in Greece for humanitarian reasons and to persons that have submitted the relevant application to the competent Greek authorities, paid by bodies carrying out refugee aid schemes financed by the UN and the EU;
- the benefit for hazardous labour paid in the form of flying, diving, minesweeping, paratroopers, divers and submarine disasters to officers, non-commissioned officers and hoplites of the Armed Forces, the Greek Police, the Fire Brigade and

¹⁵ Contributions for pension benefits paid by the employee, to the voluntary occupational insurance funds and to the funds referred to in para. 20 of article 6 of Law 3029/2002 (A' 160), which do not exceed twenty percent (20%) of the employee's gross income from salaried work, unless the excess concerns amounts the payment of which is imposed by decision of the competent supervisory authority, are also deductible from taxable gross income.

the Coast Guard, to the medical and nursing staff and the ambulance crews of E.K.A.B. who perform an ordered service by air for the provision of First Aid at a rate of 100% and the flight compensation paid to the pilots of the Civil Aviation and the Civil Aviation Service at a rate of 65%;

- the fees paid by the World Association of Disabled Artists (VDM.FK) to its members of foot and mouth painters, who are tax residents of Greece, exclusively for the work of painting that is paid by the above association in foreign currency;
- pensioners' social solidarity allowance paid by EKAS - EFKA to the beneficiaries;
- income from employment obtained by foreign officers and low crew members of merchant ships, who are foreign tax residents, on merchant ships with Greek flag, which perform exclusively international trips.

8.1.3. *Income tax schedule*

Law 4646/2019 (Government Gazette A'201/12-12-2019) introduced new tax provisions into the Income Tax Code. These provisions apply to incomes derived from 1 January 2020 onwards. The following progressive tax schedule applies to employment income:

Income bracket (EUR per year)	Tax rate (%)
0 - 10 000	9
10 001 – 20 000	22
20 001 – 30 000	28
30 001 – 40 000	36
More than 40 001	44

Income tax thresholds are not automatically indexed.

Income tax provisions do not apply to employment income obtained by:

- Officers serving on merchant marine vessels and in floating shipyards of article 267 of Law 4555/2018 and which is taxed at a tax rate of 15%,
- Low crew serving on merchant marine vessels and in floating shipyards of article 267 of Law 4555/2018 which is taxed at a tax rate of 10%,
- Captains, co-pilots and aircraft engineers of airlines with a tax residence or permanent establishment in Greece, who are tax residents of Greece for the monthly compensation they receive, which is taxed at a tax rate of 15%,
- The members of the Independent Appeal Committees of article 5 of Law 4375/2016 (A' 51) for the monthly compensation they receive and which is taxed at a tax rate of 15% and
- Athletes and coaches from sports corporations, paid athletes' departments or recognized sports associations, and trainers of Team Sports Referees from Federations, if the sums they receive in one-off or installments for the signing of the transfer contract or the renewal or the termination of their cooperation contract exceed EUR 40 000 and which is taxed at a tax rate of 22%.

The tax resulting from the implementation of the above-mentioned tax scale shall be increased by the amount resulting from the positive difference between the required and declared amount of expenses by electronic means of payment, multiplied by a factor of

22%. The required amount of expenses by electronic means of payment for each tax year is set at 30% of the actual income (and not the imputed) derived from salaried work, pensions, immovable property and business activity and up to EUR 20 000 per year. The maximum required expenses are EUR 20 000 per year.

The model assumes that the required amount of expenses is achieved.

8.1.4. Tax credits (Μείωση Φόρου)

Employment and pension tax credit: Since 1 January 2024, the tax for employees (and pensioners) is reduced as following:

- by EUR 777 for annual income up to EUR 12 000 for taxpayers with no dependent children;
- by EUR 900 for annual income up to EUR 12 000 for taxpayers with one dependent child;
- by EUR 1120 for annual income up to EUR 12 000 for taxpayers with two dependent children;
- by EUR 1340 for annual income up to EUR 12 000 for taxpayers with 3 dependent children;
- by EUR 1580 for annual income up to EUR 12 000 for taxpayers with 4 dependent children.
- by EUR 1780 for annual income up to EUR 12 000 for taxpayers with 5 dependent children (This is not modelled in TaxBEN).

For each additional dependent child after the fifth the tax deduction increases by EUR 220. For annual income exceeding EUR 12 000, the abovementioned tax credit is being reduced by EUR 20 for every EUR 1 000 of taxable income above the limit. *For higher precision, the model calculates this reduction in a continues way using 0.2 reduction rate.*

In order not to apply the above-mentioned surcharge due to the non-coverage of the required amount of expenses, the taxpayer is required to prove certain level of expenses.

The amounts of tax credit and related income thresholds are not automatically indexed.

Other tax credits (not modelled): Other tax credits include expenses on donations. The payable amount of tax is reduced by 20% on the amounts of donations to certain bodies, as well as to political parties, party alliances and candidates for the National Parliament and the European Parliament if donations exceed during the tax year the amount of EUR 100. The total amount of donations cannot exceed 5% of the taxable income. Especially for donations to charitable institutions and registered Civil Society Organizations, the amount of tax is reduced by 40% on the amount of donations, as long as the donations exceed during the tax year the amount of EUR 100 and are deposited in special accounts held for this purpose at a bank legally operating in the European Member State or EEA (European Economic Area). The total amount of donations in this case cannot exceed 40% of taxable income.

Deductions for expenditure on medical and hospital care has been abolished since 2017.

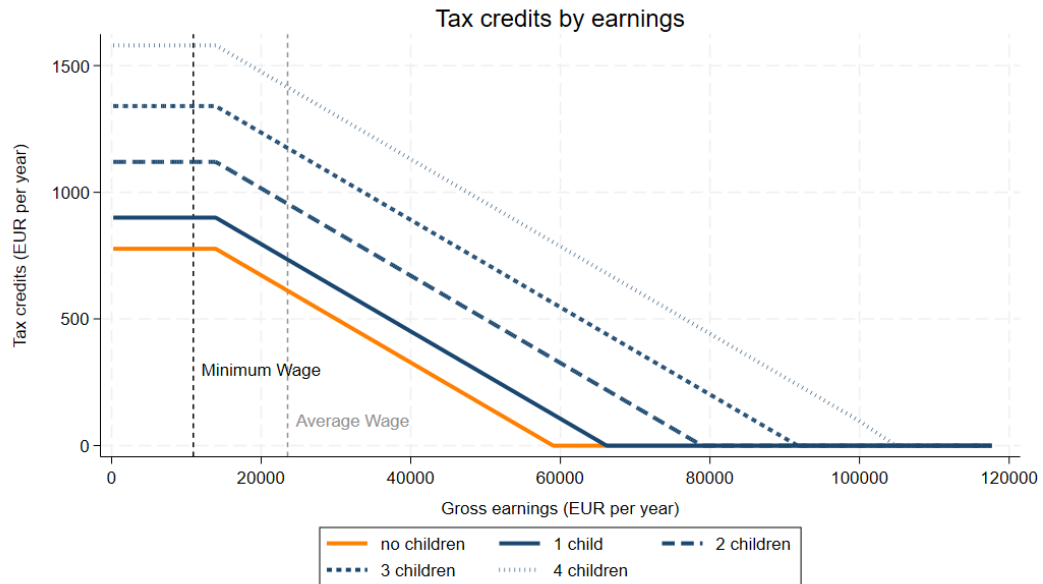
8.2. Special solidarity contribution (Ειδική Εισφορά αλληλεγγύης)

Variable names: [\[SOLICONTAX_1\]](#); [\[SOLICONTAX_2\]](#)

According to the Law 4972/2022 (article 177), the special solidarity contribution is abolished for all incomes from 1 January 2023 onwards.

Figure 5. Employment tax credit

40-year-old single person with or without children



Note: A person is assumed to have only earnings from work. The value of tax credit depends on the number of children, but it does not depend on whether a person is single or married. In a couple, both working spouses are eligible to increases for children.

Source: [OECD tax-benefit model, 2024](#)

Figure 6. Income taxes

40-year-old single person with or without children



Note: A person is assumed to have only earnings from work. Gross taxes are taxes before the employment tax credit. Final taxes are total taxes after subtraction of employment tax credit. The value of tax credit depends on the number of children, but it does not depend on whether a person is single or married. In a couple, both working spouses are eligible to increased amounts of tax credits for children.

Source: [OECD tax-benefit model, 2024](#)

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

This section shows selected output of the TaxBEN model for Greece 2024. 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](#). The figure 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**);

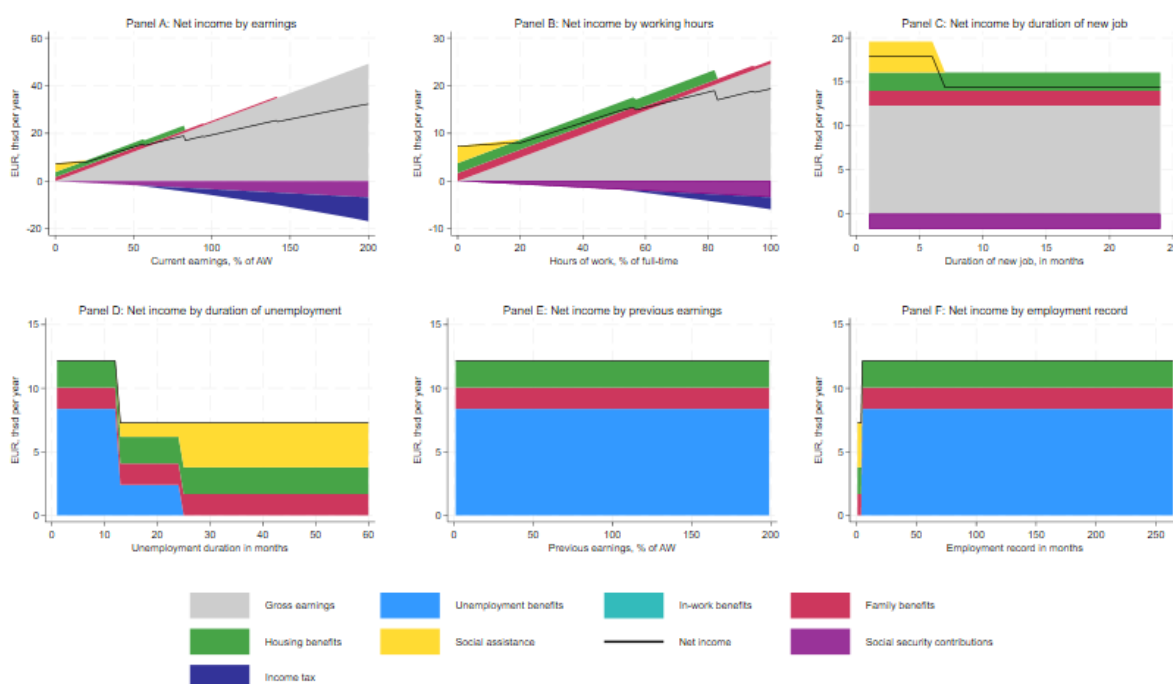
- By previous employment record, for a jobseeker claiming unemployment benefits (**Panel F**).

The stacked areas show 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 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 7. Selected output from the OECD tax-benefit model

40-year-old 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: [OECD tax-benefit model, 2024](#)

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, ETAP MME and ETAA (Βοήθημα ανεργίας αυτοτελώς και ανεξαρτήτως απασχολουμένων)

This benefit was introduced in 2011 (applicable for the insured by OAEE and ETAP MME since 2013 and for the insured by ETAA since 2018).

Eligible person should:

- have a minimum of 3 years of insurance to their respective Social Security Fund and a minimum of 3 years payment of the contributions to the Special Account for Unemployment. Since 17 July 2020, paid or regulated contributions to the Fund are no longer a prerequisite for the period from three years onwards.
- have a total net income for the 2 tax years prior to the application that does not exceed the amount of EUR 30 000 (individual income) and EUR 40 000 (family income).
- have ceased business from 1 January 2012 onwards and do not work (either as self-employed or employees). Insured by ETAA (only) who have not cease business can still claim the benefit if they haven't exercised their profession for the last 6 months before applying and have an income from their professional activity for the tax year before the application under 60% of statutory minimum wage deduced in annual basis.
- 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. Since 17 July 2020, this requirement is no longer in effect for the period from three years onwards.
- reside permanently in Greece.
- not to provide dependent work or not to be self-employed, at home or abroad.
- not to have interrupted professional activity in order to serve his military service or to participate in university, postgraduate or doctoral studies.

The duration varies from 3 to 9 months. Since 17 July 2020 the amount of the benefit is adjusted every time the basic monthly amount of the regular unemployment benefit is adjusted. On 1 January 2024 the amount is equal to EUR 479 per month.

Special seasonal assistance (Ειδικό Εποχικό Βοήθημα)

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 (Παροχή λόγω Αφερεγγυότητας του Εργοδότη)

The DYPA 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. The amount paid by DYPA is not taxable.

Unemployment benefit due to refrain from work (Τακτική επιδότηση ανεργίας λόγω 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.

Special purpose compensation for employees working in companies in the fur industry

Implemented since July 2022 according to Law 4949/2022 article 79 (GG A’ 215) and Joint Ministerial Decision 67806/19-7-2022 (GG B’ 3796).

The Action, implemented by the Ministry of Labour and Social Security, aims to financially support employees working in companies active in the Fur industry and affected by the consequences of the war in Ukraine. These companies may suspend the employment contracts of a maximum of 80% of all their employees, who were hired until 31 May 2022, for each month, starting from July 2022 until June 2023. Companies-employers have to declare their employees under suspension each month. The employees have to also declare their suspension. Companies that use the measure of suspending work contacts are obliged not to dismiss any staff during the use of the measure. Employees, whose employment contract has been suspended, are entitled to financial support, as special purpose compensation, in the amount EUR 534, which corresponds to 30 days, according to the ratio of days of suspension of their employment contracts. Social insurance contributions, Christmas and Easter allowances are also covered.

Special purpose compensation for employees working in companies affected by the floods of September 2023 (no longer in force on January 1st, 2024)

Implemented since September 2023 according to article 70 of Law No. 5045/2023 (A’ 136) and Joint Ministerial Decision 92925/2023 (B’ 6136).

The Action, implemented by the Ministry of Labour and Social Security, aims to financially support employees working in companies affected by the floods of September 2023 in the areas belonging to the administrative boundaries of the Regional Units of Larissa, Karditsa, Trikala, Magnesia and the Sporades Islands of the Region of Thessaly, the Regional Units

of Evia and Fthiotida of the Region of Central Greece, the Regional Units of Argolida and Corinthia of the Region of Peloponnese and the Regional Units of East Attica and Islands of the Region of Attica. These companies may suspend the employment contracts of part or all of their employees, who were hired up to the day before the occurrence of the floods, until the damages caused due to the weather phenomenon have been repaired and, in any case, no more than three (3) months.

Companies-employers have to declare their employees under suspension each month. The employees have to also declare their suspension. Companies that use the measure of suspending work contacts are obliged not to dismiss any staff during the use of the measure. Employees, whose employment contract has been suspended, are entitled to financial support, as special purpose compensation, in the amount of EUR 534, which corresponds to 30 days, according to the ratio of days of suspension of their employment contracts. Social insurance contributions and Christmas allowance are also covered.

Special purpose compensation for employees working in companies affected by the fires of July and August 2023 (no longer in force on January 1st, 2024).

Implemented since July 2023 according to article 70 of Law No. 5045/2023 (A'136) and Joint Ministerial Decision 89542/2023 (B' 5950).

The Action, implemented by the Ministry of Labour and Social Security, aims to financially support employees working in companies affected by the fires of July and August 2023 in the areas belonging to the administrative boundaries of the Regional Unit of Magnesia of the Region of Thessaly, the Regional Units of Evia, Fthiotida and Viotia of the Region of Central Greece, the Regional Unit of Corinthia of the Region of Peloponnese, the Regional Units of East Attica and West Attica of the Region of Attica, the Regional Unit of Rhodes of the Region of South Aegean, the Regional Unit of Corfu of the Region of Ionian Islands, the Regional Unit of Achaia of the Region of Western Greece, the Regional Units of Rodopi, Kavala and Evros of the Region of Eastern Macedonia and Thrace. These companies may suspend the employment contracts of part of or all their employees, who were hired up to the day before the occurrence of the fires, until the damages caused by them have been repaired and in any case no more than three (3) months. Companies-employers have to declare their employees under suspension each month. The employees have to also declare their suspension. Companies that use the measure of suspending work contacts are obliged not to dismiss any staff during the use of the measure. Employees, whose employment contract has been suspended, are entitled to financial support, as special purpose compensation, in the amount of EUR 534, which corresponds to 30 days, according to the ratio of days of suspension of their employment contracts. Social insurance contributions and Christmas allowance are also covered.

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 e-EFKA 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 Public Employment Service (D.Y.P.A.) 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. This is paid to biological mothers, as well as to presumed mothers (i.e. mothers who have a child with the help of a surrogate and in-vivo artificial insemination) and to adoptive mothers of children up to the age of 8 years.
- 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. The employer is obliged to pay the difference between the subsidy of the insurance body and the above-mentioned amount.

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 Protection Allowance (Ειδική παροχή προστασίας της μητρότητας)

A special maternity protection allowance of up to nine months (Law 4997/2022, art 43, article 150 of Law 5078/2023, article 228 of Presidential Decree 80/2022) can be granted to insured mothers. Beneficiaries of the D.Y.P.A. subsidy are mothers (biological, presumed - i.e. mothers who have a child with the help of a surrogate and in-vivo artificial insemination - and adoptive mothers of children up to 8 years old) who work in the private sector in a dependent labour relationship (Article 142 of Law 3655/2008, as applicable)

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) as provided by the regulations of the in-force National General Labour Collective Agreement as well as article 37 4808/2021.

DYPA pays a monthly benefit that equals to the minimum wage, as set each time, 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. In addition to this, beneficiaries are insured for old-age and sickness branch and for supplementary pension.

In addition, by virtue of Law 5078/2023 article 151 (Government Gazette 211/A/20.12.2023) the Special Maternity Protection Allowance (*ΕΙΔΙΚΗ ΠΑΡΟΧΗ ΠΡΟΣΤΑΣΙΑΣ ΜΗΤΡΟΤΗΤΑΣ*) is also granted by DYPA to self-employed (former OAEE), media personnel (former ETAP-MME), liberal professions lawyers, engineers, doctors (former ETAA) & farmers.

Furthermore, the [option was established for the mother to transfer to the father a part of the special maternity protection leave and benefit up to seven \(7\) months](#) (Article 43 of Law 4997/2022).

For as long as the father receives the leave that the mother has transferred to him, he is entitled to the benefits and consequences in terms of the insurance coverage of para 1 of article 142 of Law 3655/2008. By virtue of Decision no.47360/09.05.2023 of the Minister of Labour and Social Affairs, the conditions and the procedure for the transfer of the special maternity protection leave were regulated, as well as every necessary detail for its implementation.

Parental leave allowance (Επίδομα γονικής άδειας)

Parental leave allowance is granted for the first two months of the four-month parental leave. Beneficiaries of the DYPA subsidy are parents (natural, adoptive or sponsoring parents) of children of age up to 8 years old, who work as employees.

The parental leave allowance is equal to the statutory minimum wage, as determined each time, and a ratio of holiday gifts and leave allowance is paid based on the aforementioned amount by the DYPA. In the case of multiple births, the parental benefit is granted for 2 additional months, regardless of the number of children born together. Moreover, the leave and the benefit are doubled (up to 8 months leave of which the first 4 months are paid by DYPA) in special cases where one of the parents is not present: the child is orphan of one parent; the child is not recognised by the father; or one of the parents has no legal custody of the child.

Childbirth Benefit (Επίδομα Γέννησης)

Since 1 January 2021, childbirth benefit was introduced by virtue of law 4659/2020 (OG 21A'/03-02-2020), as amended by Law 5092/2024, Articles 29-32 (OG 33 A'/4-03-2024). It is a one-off payment intended to help parents to meet the initial costs of having a child.

The benefit is granted to mothers residing legally and permanently in Greece, provided that the equivalent family income (i.e. the total annual income of all family members divided by the weighted sum of the members of the family) is less than EUR 40 000.

Following the above-mentioned amendment the lump-sum benefit was increased. It is granted in two equal installments; the first installment is paid in the first month after the child is born and the second one after five months. The amount of the benefit, depends on the number of dependent children, as follows:

- 2.400 EUR for the first dependent child in order of birth
- 2.700 EUR for the second dependent child in order of birth
- 3.000 EUR for the third dependent child in order of birth
- 3.500 EUR for the fourth and each subsequent dependent child in order of birth.

The amount of the increase of the benefit is to be paid retroactively to those who became beneficiaries as of January 1st 2023.

The benefit is not taxable. There are no interactions with other components of the tax-benefit system.

"Access of preschool children, infants and toddlers to preschool education and care services, access of children, adolescents and persons with disabilities to creative employment centers "

Under the provisions of article 104 "Access of preschool children, infants and toddlers to preschool education and care services, access of children, adolescents and persons with disabilities to creative employment centers " of Law 4941/2022 (A' 113), a programme of financial support for families was established, so that infants and toddlers have access to preschool education and care services, as well as a programme of financial support for access of children, adolescents and persons with disabilities to creative employment centers. The program is implemented by the Hellenic Society for Local Development and Local Government (EETAA SA). The funding expenditure is covered by EU funds from the co-funded Regional Operational Programmes of the NSRF 2021-2027, and by National Resources.

For the school year 2023-2024, an amount of EUR 68 500 000 will be allocated from the budget of the Ministry of Social Cohesion and Family (new Ministry) for the implementation of the programme.

The joint ministerial decision for the school period 2023-2024 (No.47217/20-05-2023, B'3418) defined the categories of beneficiaries, the selection criteria, the implementation procedure, as well as every relevant detail.

The above-mentioned programme consolidates the action "Harmonization of Family and Professional Life" and the programme "financial support to families with pre-school children", through the provision of care and accommodation places for pre-school children" of article 35 of Law No. 4704/2020 (A'133).