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A faint background illustration of a family consisting of two adults and two children holding hands. Below them is a large, colorful puzzle made of interlocking pieces in various colors like yellow, blue, pink, and purple.

The Family Support Service in Athens and Thessaloniki

Final Report

Antonios Roumpakis and Nicholas Pleace

March 2018

Department of Social Policy & Social Work

 CENTRE FOR
HOUSING POLICY

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Contents

Introduction	1
About the Research	1
About the Service	3
Targeting of the Family Support Service	3
Setting the context	5
Housing conditions	5
Debt repayments.....	8
Health.....	9
Available support	11
Employment	13
Children: health and education	14
Service Delivery	15
Financial support.....	16
Money and debt management.....	17
Affordability and nutrition	20
Seeking employment support	21
Health and well being.....	26
Service Outcomes	29
Reflections	33
Effectiveness of programme delivery.....	33
PRAKSIS Family Support Service and Government run Minimum Income programmes	38
PRAKSIS Family Support Service programme within a comparative perspective	40
Conclusions	42
References	45

Introduction

This report provides an overview of the final findings from the University of York research on the PRAKSIS Family Support Service in Athens and Thessaloniki. This two-year project explored both the immediate and longer-term outcomes for families who receive support from the Family Support Service and to contextualise those results within the wider European context.

About the Research

This research is being undertaken by Professor Nicholas Pleace and Dr Antonios Roumpakis at the University of York in the UK¹. The service had reached its fourth annual cycle at the point that the University of York became involved in the evaluation. An earlier evaluation was conducted by Deloitte. Additionally, the research team has shared one interim report in April 2017 and two update notes in December 2016 and October 2017 respectively.

The research has three (3) main objectives:

- To review and evaluate the Family Support Service, provided by PRAKSIS and supported by the Stavros Niarchos Foundation.
- To explore the effectiveness of the approach and frame the analysis within a comparative perspective
- To explore the potential lessons for Greek social policy from the operation of the Family Support Service.

At this first stage in the research, conducted in the Autumn of 2016 in Athens and Thessaloniki, interviews were conducted with eight (8) staff members involved in the management and delivery of the Family Support Service. Ten (10) families using the Family Support Service in Athens and Thessaloniki were interviewed, in Greek, by Dr Roumpakis. Participation in interviews followed Social Policy Association Guidelines, i.e. participants were informed what the research was about, how any answers they might choose to give would be used, that they could refuse to participate in an interview if they chose to do so without any consequences for themselves or their service use and that they could stop participation in an interview at any point, or chose not to answer any questions, again without any consequences. Information about the research was provided verbally and in written form in both Greek and English. Interviews were recorded where the participants gave their free and informed consent.

The next stage of the research involved a second round of interviews, a questionnaire distributed to 100 families who have received the Family Support Service and the analysis of administrative data from the Family Support Service which was shared with the University of York team. All questionnaire responses and administrative data have been fully anonymised in compliance with Greek and UK data protection laws. The researchers were given access to fully anonymised data on the PRAKSIS internal data keeping software (Densitysoft).

For the third and final stage of this research, conducted in the Autumn of 2017 in Athens and Thessaloniki, interviews were conducted with five (5) staff members involved in the management and delivery of the Family Support Service. Seven (7) families using the Family Support Service in Athens and Thessaloniki were interviewed, in Greek, by Dr Roumpakis. Professor Pleace was present and attended interviews, with staff members and service users, in Athens. The research team also met and provided oral feedback and update to

¹ We would like to thank Alice Tooms-Moore and NektariosKastrinakis for their research support.

both the PRAKSIS Family Service Support team in Athens and Thessaloniki and also provided a briefing on the emerging results to the Stavros Niarchos Foundation.

In the interim report we offered a comprehensive and contextual review of how far the recent sovereign debt crisis and adopted austerity reforms have undermined the ability of unemployed families to support themselves when only limited welfare benefits are available from the Greek State.

In particular, we highlighted that the percentage of people at risk of poverty or social exclusion has been steadily increasing since 2008, while at the same time this risk is only moderately reduced after social transfers (welfare benefit payments). We also showed that the 18-64 age group is more likely to experience the risk of poverty than people of pensionable age, while the risk severely increases in jobless households (almost 9 out of 10 is at risk of poverty/social exclusion). From the available data from ELSTAT², it is clear that families in which one parent is working have an almost 20 per cent risk of being poor or socially excluded, although families with parents with further and higher educational qualifications are at less risk of poverty.

Additionally, current labour market conditions do not leave much room for optimism. Working conditions and wages have deteriorated with casual and part-time contracts increasing almost twofold since the eruption of the crisis. The percentage of unemployment rates remains high with the number of long-term unemployed representing 7 out of 10 of all unemployed people. In combination with the [dramatic](#) reduction of Greek household saving rates and negative changes in disposable income and taxes paid, a worrying picture emerges that captures the demise of the traditional Greek 'middle class' (for an overview see Papadopoulos and Roumpakis, 2017).

The typical characteristics of the Greek middle classes comprise parents who worked in the public sector and used to have better job security, with social security (welfare benefit) rights that extended across the family, although the degree of access to social security could vary. In the private sector, many middle-class families had parents who worked for small and medium sized (predominantly family owned) businesses. Often, middle class parents would own their own business. Typically, middle class would own their own homes outright. This pattern of job security and home ownership has changed since the economic crisis (Papadopoulos and Roumpakis, 2017).

The demise of traditional 'middle class jobs', the closure of many small and medium family business, growing job insecurity, and families often being in debt, predominantly on housing and personal loans, makes the position of many families uncertain and at worst insecure. The PRAKSIS Family Support Service programme targeted families which experienced a dramatic reduction in terms of their income because of unemployment. The parents in these families had often seen their labour market position change (it became harder to get better paid jobs), had increased exposure to debt and could not afford payments towards basic goods such as electricity, water, rent/mortgage and food. The criteria set by the PRAKSIS Family Support Service programme were clear. The service targeted families with children that had experienced dramatic loss of income because of unemployment/underemployment since the eruption of the sovereign debt crisis.

The report continues with a brief description of the Family Service Support programme. Next, in the main section of this final report we explore the final findings and present evidence from the interviews conducted in Athens and Thessaloniki with service users and providers, the questionnaire and the internal data keeping that

<http://www.statistics.gr/>

PRAKSIS shared with us. The report concludes with our recommendations both to the service provider (PRAKSIS) and funder (Stavros Niarchos Foundation - SNF).

About the Service

The Family Support Service provides an initial three-month period of financial, practical and emotional support to families who can demonstrate they have experienced job loss and whose housing is potentially under threat. The financial support is designed to cover rent/housing costs, utility bills and nutrition. The support is focused on practical advice and what is termed 'labour market activation', i.e. provision of assistance with looking for and securing paid work. Alongside this, Family Support Service workers can also facilitate assistance with parenting, family relationships, health and wellbeing, emotional support and support with issues around low self-esteem. There is also support with dealing with debt, which is a widespread issue for the families.

Support is flexible, ranging from formal advice in how to seek paid work, through to advice on how to find entertainment and activities for the family and children at little or no cost. Help is also provided in connecting to other necessary services, such as health care and legal [advice](#). The Family Support Service also coordinates with other NGOs on behalf of families, when the service is unable to provide direct assistance. This network covers a range of activities and services including counselling, access to donated clothing, education and training.

Most of the families receiving support have two adults and at least one child. Sometimes a grandparent or other relative is present. The families tend to be educated to, or beyond, high school level. The majority of service users had a stable employment record prior to the eruption of the crisis, had job specific skills, qualifications and considerable work experience.

After the initial three-month period, support can be renewed for another three months (or for another, shorter, period), at the discretion of PRAKSIS. While financial support is limited to six months in total, other support can continue for longer. During the initial three-month period staff will typically see a family 2-3 times a month, with the frequency tending to reduce over time. One worker will provide social and practical support, another with the title of labour advisor, will provide support centred on returning one or both adults in a family to employment.

A service agreement is signed with families. This agreement details the financial payments and the agreed responsibilities for both the family and the Family Support Service. Receipts are provided by the families, showing how the financial support has been spent. The release of the monthly payment is subject to satisfactory provision of the payment receipts.

In summary, the service is designed to enable families by offering a tailored package of support that is designed to help them out of a situation of unemployment and support improvements in health and wellbeing, alongside dealing with the immediate and essential financial needs of each family. The Family Support Service is made possible through the SNF which has provided financial support for the programme.

Targeting of the Family Support Service

The Fourth cycle of the PRAKSIS programme had a clear and coherent set of interventions that aimed to support families and households in need and was accurately targeted on families who needed assistance following an experience of unemployment. Families were found to be likely to be exposed at the risk of poverty and social exclusion and some of them faced long-term poverty and unemployment if they did not

receive assistance. Families that were admitted to the programme experienced unemployment, loss of income and issues with debt and live in an urban area. The support needs of families included:

- Long-term unemployment or the risk of long-term unemployment and support requirements in finding paid work, as parents were often in a situation where they would have to change sector or career in order to secure work, if the sector of the economy they had previously worked in had become smaller since the crisis.
- Low self-esteem, associated with redundancy and job loss.
- Issues with health and wellbeing, including mental health problems.
- The effects of low and very low incomes on adults and children.
- Debts, which could include multiple exposure to risk.

Assessment and allocation processes appeared to be extensive, detailing household composition, needs, debts, bills, income and profiling each family in considerable detail. The assessment relied both on the list of evidence required for the family to get access to the programme and through home visits made by the social workers to assess eligibility. Once a family is found eligible, a social worker and financial advisor agree on the amount of financial support that each family receives. As noted, a service agreement with families sets the expectations for both the family and the service, creating an agreed contract between the family and the service which sets the terms on which the support is provided to the family and what the family has a right to expect.

From the interview both with service providers and users it was clear that PRAKSIS as an organisation has benefited from the accumulated experience of the previous programmes (previous cycles). There is a clearly communicated process for assessing eligibility to the Family Support Service. Staff and families were very clear about what the Family Support Service did, who it was for and how it was expected to work. An example provided here details the process of accessing the PRAKSIS Family Support Service programme both from the provider's and service user's view.

I started working for PRAKSIS two months ago. There are a lot of things to cover and I am still learning – the team is very supportive and the project manager has been really helpful. A typical example will be that once the family submits the documentation that is required for the entry to the programme then we check whether the family meets our entry criteria – and then in order to establish a real understanding of their needs we arrange a home visit. We aim not to be intrusive but you can pick up tensions in the couple and family, actual ongoing problems such as being in arrears with oil heating payments.

(Staff Interview, October 2016).

We were introduced to the programme by a friend - so when I came here I had all the documentation ready. Two days later I got a phone call – it was PRAKSIS and they admitted me to the programme [...] the social worker arranged a visit – once she came she noticed that the heating was not on. She told me that it could be covered by the programme – I thought that it covered only rent and nutrition.

(Translation from Greek. Family Interview, October 2016).

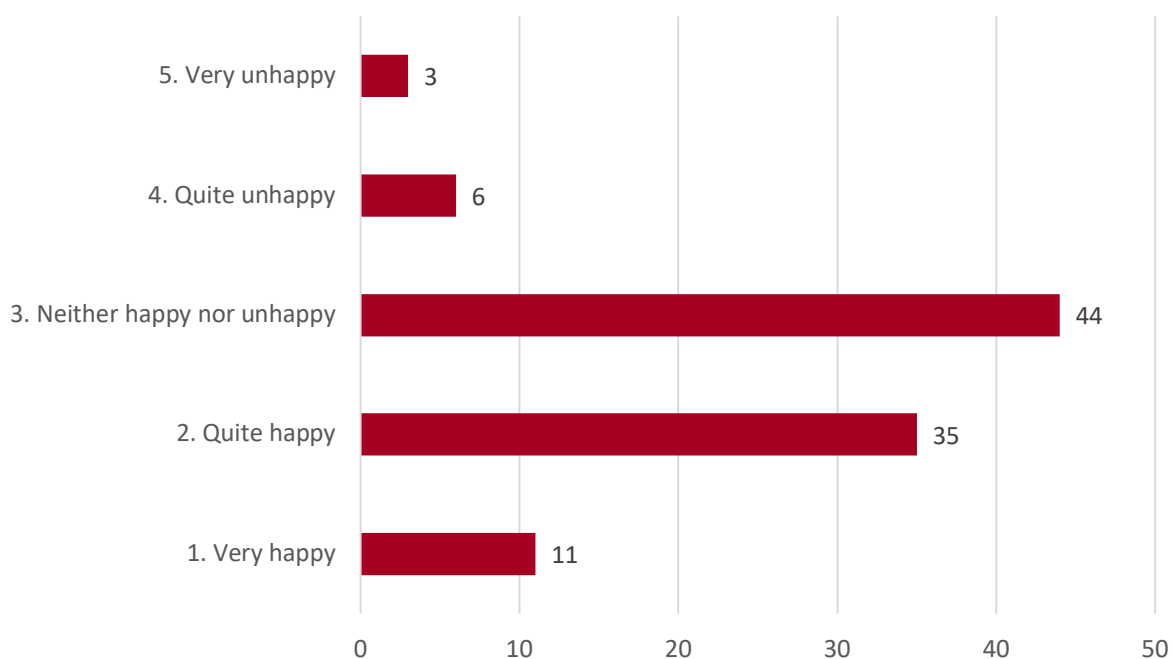
In the next section, we discuss the key challenges that PRAKSIS Family Support Service programme aims to tackle and provide empirical evidence of the housing, debt, labour market and health conditions of the service users. Evidence is drawn from both interviews and questionnaires.

Setting the context

Housing conditions

Greece has comparatively one of the highest percentages of home ownership – this is a key feature among many ‘familistic welfare capitalism’, i.e. national economies where the family plays a great role in providing care and economic support to other family members (see Papadopoulos and Roumpakis, 2017). From the available responses in our questionnaire, 25 per cent of the families that received the PRAKSIS Family Support Service owned their home outright, while another 25 per cent were owners still paying a mortgage (housing loan). The largest group of responding service users rented privately (34%) with few of them sharing with friends or relatives who were paying rent or a mortgage (5%).

Figure 1 Satisfaction with your home (%)

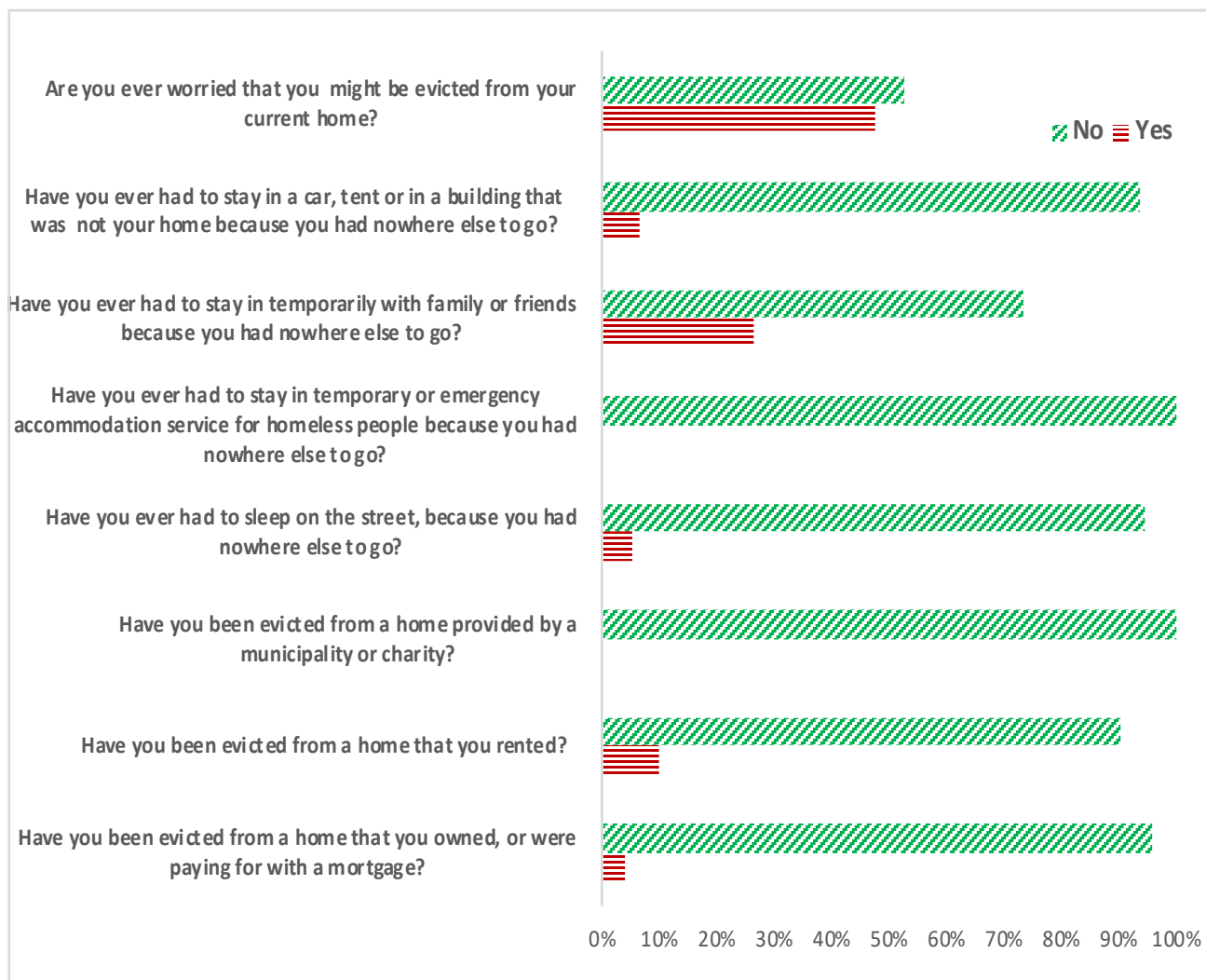


Source: Service user questionnaire

As shown in Figure 1, the majority of the service users (44%) indicated that they were ‘neither happy nor unhappy’ with their home. Only 11 per cent replied that they were ‘very happy’ with 35 per cent of respondents however replying ‘quite happy’. Those who were unhappy with their housing were less numerous, nine per cent of our respondents replied that they were unhappy with their home, with three per cent indicating they were ‘very unhappy’. Overall, satisfaction with current housing was not very high, but most of the service users who responded to the questionnaire were not unhappy with where they were living.

Service users were unlikely to report infestation, i.e. a problem with mice, rats or insects in their home (5%) but 26 per cent indicated that their house had damp and 44 per cent indicated that their home needed repairs. Additionally, 34 per cent of the respondents indicated that their house was too cold and 28 per cent reported it was too hot. The majority of the service users identify that their house needs repairs and additional space. Overall service users were satisfied with the share of living and bedroom space and also with the available equipment in bathroom and in the kitchen. Interestingly, service users indicated limited concerns in accessing children’s school or nursery as well as shops. Instead they indicated a concern over access to green space (18%) and levels of crime in their neighbourhood (18%).

Figure 2 Housing insecurity and alternative accommodation



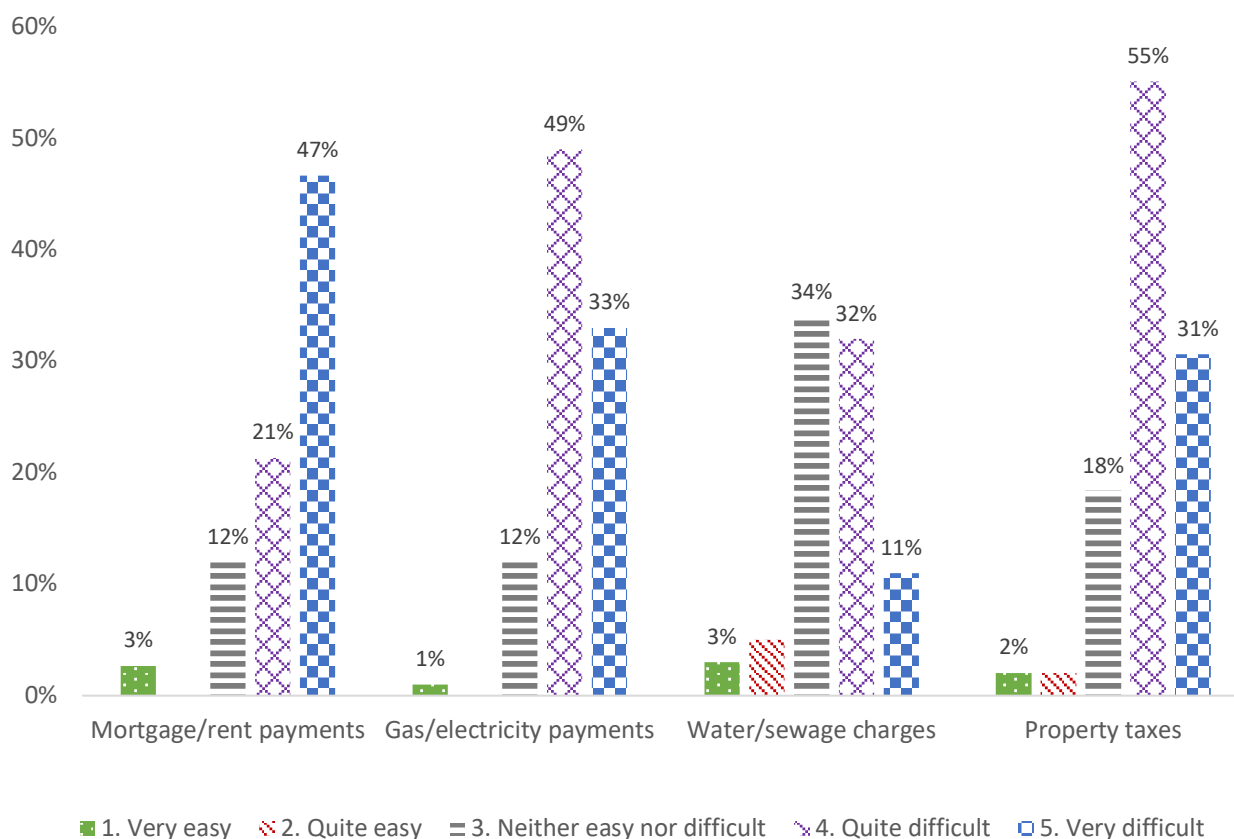
Source: Service user questionnaire

From the available literature (Pleace *et al.*, 2008) we know that time spent in temporary accommodation can be detrimental to the family’s economic situation and the fear of eviction linked to increased levels of stress and deterioration of mental health (Nettleton *et al.*, 1999). As shown in Figure 2, respondents often indicated that they are worried about being evicted from their current home (whether on mortgage or private rent) with the actual experience of eviction being higher for those who rented privately. For those who did need temporary accommodation, seven per cent of the respondents reported sleeping rough in the past, although none of the respondents had slept in accommodation services for homeless people, or in a house provided by municipality or a charitable organisation. The majority of those who needed temporary accommodation relied on family or friends (25%) while a few (8%) also slept temporarily in tents or in a car.

Figure 3 shows how far families could afford key expenses, i.e. mortgage/rent payments, electricity/gas costs, water/sewage costs and property taxes. With the exception of those who owned their house outright, the remaining respondents primarily replied that it is ‘very difficult’ (47%) and ‘quite difficult’ (21%) to afford mortgage or rent payments with only 3% responding that they find it ‘very easy’. Once asked about their ability to afford gas and electricity supply, 33 per cent of all of our sample found it ‘very difficult’ and 49 per cent ‘quite difficult’ to afford payments, meaning thus that 8 out of 10 respondents faced difficulty in paying these bills. Only one family answered that they found it ‘very easy’ to pay electricity and gas bills. Although the majority reported that paying water and sewage charges was ‘neither easy nor difficult’ almost one third (31%) reported being in arrears with payments (see below). Among those who owned a home, whether outright or

not, most reported that meeting property taxes was 'very' (33%) or 'quite difficult' (55%), nearly nine out ten owner occupiers reporting some problem in paying property taxes.

Figure 3 How easy or hard is it to afford ...



Source: Service user questionnaire

Note: Mortgage/rent payments excludes those who outright own their home.

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³ It is important to note here that PRAKSIS Family Support Service does not offer financial support towards the payment of property taxes (e.g. ENΦΙΑ/ENFIA). We decided to include this question in our survey as it serves as a crucial indicator for families' affordability and possible budget restraints.

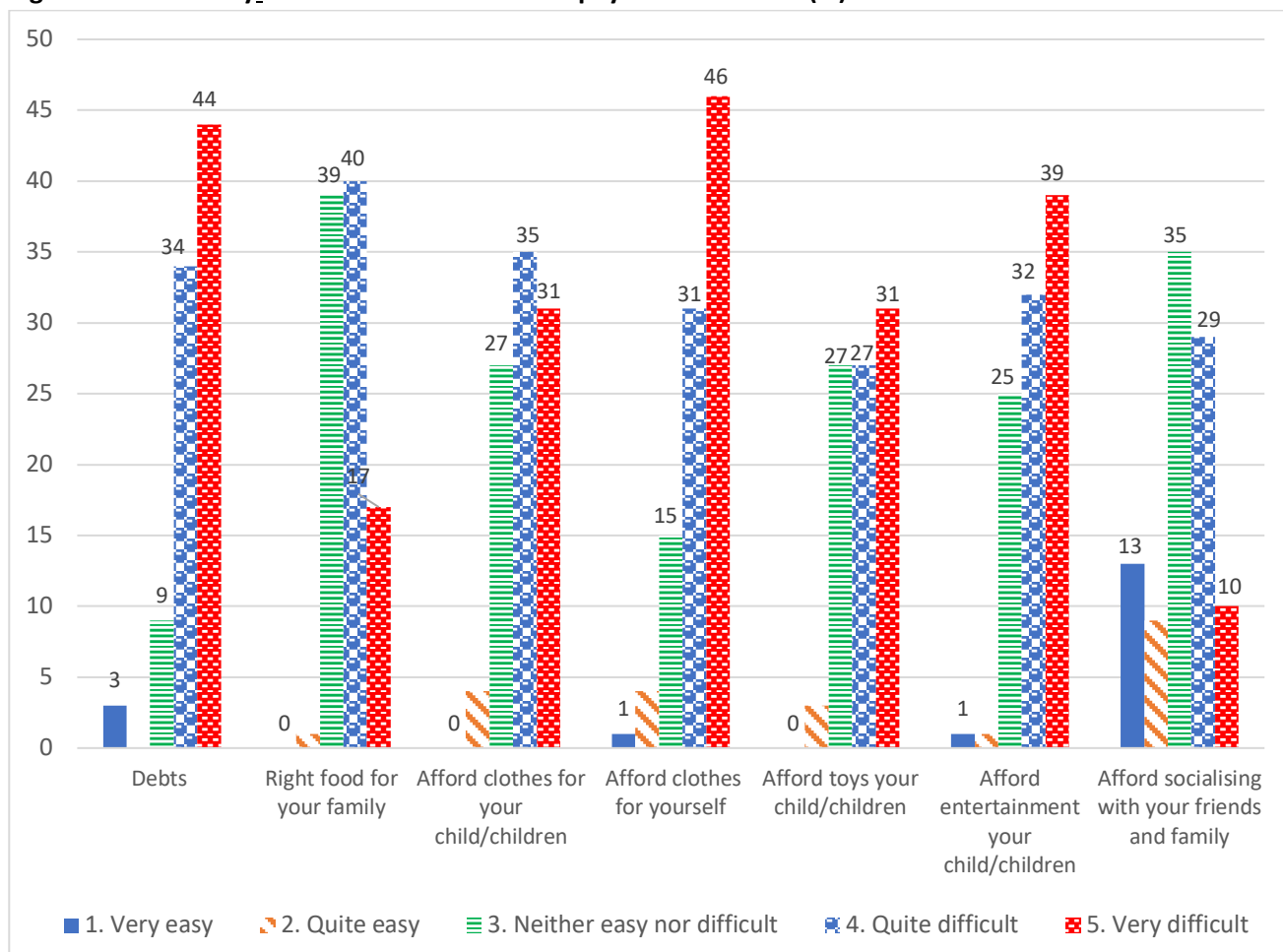
Debt repayments

The increase of the level of housing loans prior to the eruption of the crisis has exposed many households to high levels of indebtedness (see Papadopoulos and Roumpakis, 2013). Post-crisis, household indebtedness stabilized and began falling in all Southern European countries, apart from Greece where the gradual depletion of household savings meant that many families have had to rely on credit to meet even their basic needs (see Papadopoulos and Roumpakis, 2017). It is important to note here that according to recent European Central Bank (ECB) data (Mesnard *et al.*, 2016), there were substantial increases of non-performing loans (percentage of all loans not being paid back) across all crisis-hit countries, with Greece reaching a staggering 32 per cent of all loans. Together with the closure of hundreds of thousands of family-owned business, low saving rates and the collapse of consumer confidence there has been a rapid decline in domestic demand and an explosion in unemployment. It is important therefore to explore how far service users have faced difficulties in meeting payments, whether these were towards banks, housing loans or everyday life expenses.

The questionnaire showed that 51 per cent of the families were in arrears with electricity and gas payments, 37 per cent with property tax payments and 31 per cent with sewage and water payments. Additionally, a substantial number of households reported that they owed money to family or friends (30%) and from other people (23%). It is important to note also that the families that reported accumulated debt for rent or mortgage payments were also more likely to have accumulated debt in other expense categories (e.g. common utilities, personal loan, loan from friends/family, loans from others). Overall, 15 families indicated that they were in arrears in more than five categories of spending (e.g. housing costs, utility bills etc.).

Figure 4 presents responses of family users in terms of their ability to afford payment towards existing debts, providing the right food for their family, new clothes for children, new clothes for themselves, children's toys, children's entertainment and finally socialising with friends and family relatives. On the question of how easy or difficult is it to pay any debts you have, 47 per cent of all respondents replied 'very difficult' and 38 per cent as 'quite difficult' with only three per cent responding that they found it 'very easy'.

Figure 4 How easy or difficult is to the afford payments towards (%)



Source: Service user questionnaire

The majority of parents replied that it was either ‘very difficult’ (47%) or ‘quite difficult’ (32%) to purchase clothes for themselves. Families faced substantial difficulties also in buying clothing for their children and also affording entertainment for children. In particular, 40 per cent of respondents found it ‘very difficult’ to afford children’s entertainment, while 32 per cent could not afford to buy their children new clothes. Affordability levels improved with respect to buying the right food as 40 per cent of the respondents found it ‘neither easy nor difficult’ to purchase food. At the same time though, only one family replied that they could afford food ‘quite easily’ and none responded that it was ‘very easy’. Families who could afford to socialise with friends were in the minority, with 14 per cent reporting it was ‘very easy’ and nine per cent ‘quite easy’. A bigger group (36%) replied that they found it ‘neither easy nor difficult’ to afford socialising with ten per cent reporting it was ‘very difficult’ or ‘quite difficult’ (30%) to cover the costs of socialising. The costs of socialising can be very low, or high, depending on what activity is involved, given the challenges in meeting other costs, it can reasonably be presumed that socialising did not tend to involve expensive activities.

Health

The introduction of co-payments and the gradual privatisation of health care services provided by public hospitals has led to a substantial increase in the number of Greeks who are unable to meet their (self-reported) health needs for medical examination or treatment. This is particularly the case for lower and

middle income groups as the ELSTAT data⁴ (see interim report) identifies difficulties in meeting their health needs and lacking ability to (co)pay for medical tests and doctoral visits.

Most of the questionnaire respondents identified that their health was 'fair' (41%) but 28 per cent indicated health problems. Although 29 per cent answered that their health is either 'very good' or 'excellent', the percentage of respondents that reported that health concerns made it difficult to find work was very high at 90 per cent. It is important to highlight here that families often prioritise absolutely necessary medical treatments and many mentioned, that they do face some minor health problems or injuries for which they have not received treatment, due to low income or the condition not being covered by social (medical) insurance. Three families talked about their experience of health problems and stress:

I have an injury on my hips, which is really expensive. I had to find a job first and then go to the hospital. As I have been out of work for so long, I had no access to social insurance. I managed to find a job now and went to the hospital. They told me I will be on the list – 6 months later I have not heard from them. It is painful to work and go up the stairs but ... 'god bless'.

(Translated from Greek. Family Interview, September 2017)

Everything that is happening out there is stressing me out - cannot sleep still. I am worried about my kids. My eldest is 16 and soon he will need money for private tuition to take the exams. I have no idea how I will afford it. It causes me stress to think I might not be able to support him. None of this is his fault.

(Translated from Greek. Family Interview, October 2016)

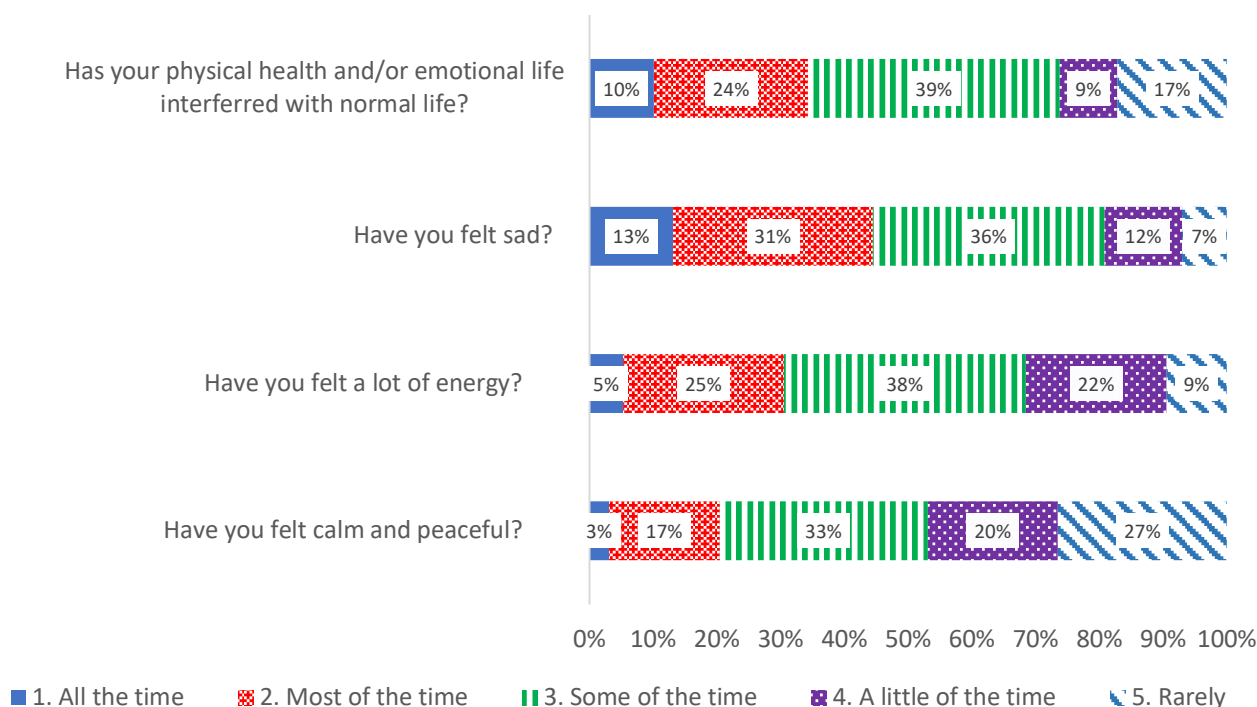
It is a shameful thing what they have done to us. My son asked for a pair of socks the other day. I had no money in my pockets. Nothing. I cried all night.

(Translated from Greek. Family Interview, October 2016)

Figure 5 displays aspects of physical and mental health conditions among respondents to the questionnaire. Families have indicated that they have felt sad 'all' (13%) or 'most of the time' (31%) while the majority of them felt sad 'some of the time' (36%). Families also reported that either physical or mental health concerns interfered with normal life with ten per cent indicating that it happened 'all the time', 24 per cent 'most of the time' and 39 per cent 'some of the time'. Rather worryingly, many of the respondents reported that they were not able to feel calm during the previous four weeks, with 20 per cent answering that they felt calm 'little of the time' (20%) and 27 per cent 'rarely'. The results indicate that putting aside physical health concerns, mental health issues were a major concern for most respondents and might represent a barrier for transitioning to the labour market. Our survey found problems with drugs and/or alcohol were rare (3%) with only two respondents indicating a problem with both.

⁴<http://www.statistics.gr> (and see interim report).

Figure 5 During the past four weeks ...



Source: Service user questionnaire

One of the key issues that is not well recorded or evidenced in the available literature is how family relationships are influenced by financial hardship and associated stress (Nettleton *et al.*, 1999). As would be expected, many of our interviewees reflected on how their relationships with their partners were placed under pressure by insecurity in their lives causing them additional stress. Below are quotes from two of the families talking about these issues.

I live together with my young daughter – she is all my life. Her mother left us. When it got really difficult she left. One day I came back and she had moved out. My daughter was at a friend’s house – now I have to raise a daughter. I have no idea what girls need - I had brothers. Since her mother left she [daughter] started to cry in her sleep, she wets her bed. I cried all night – I could not take it. I got her to sleep with me on my bed. The doctor told me that this ain’t right. At least for now is ok but once she grows up it needs to change. I am looking for a wife to help me!

(Translated from Greek. Family Interview, October 2016).

We are trying to make it work. It has affected our relationship but our priority are the kids. They are 12 and 10. They are growing up now and they have heard us fighting – I am not holding my words. He messed up financially – he thinks I am spending too much on food. He drives me nuts. In the old days we would go out, enjoy a good living standard – we would forget all about that. Now we are stuck – fighting all the time.

(Translated from Greek. Family interview, October, 2016).

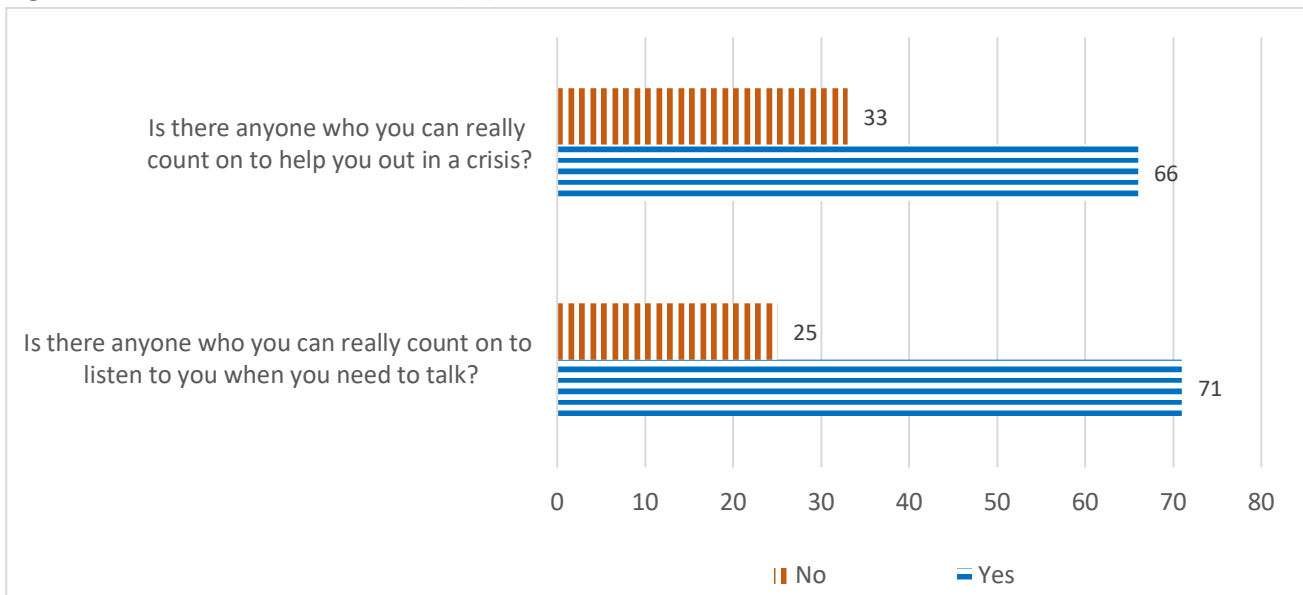
Available support

Traditionally families in Greece, in times of need, have relied on a wide network of familial and community support that includes immediate relatives, extended family members and their neighbourhood. The exchange of goods and services often ranges from monetary to emotional resources and allows the formation, usually, of non-monetised networks of support (people help each other without money changing hands). Families using the service reported that the public welfare services offered little help – in fact the majority of the families reported receiving only child benefit support from the Greek State. None of the local and municipal offices were reported as involved in offering mutual support, although the level and quality of service differs

dramatically across Athens and Thessaloniki including at the level of individual neighbourhoods [REF?]. As a 'Southern' or 'Mediterranean' welfare system, like Spain or Italy, Greeks must rely on social capital and networks of support because direct financial and practical support offered by the Greek State is limited.

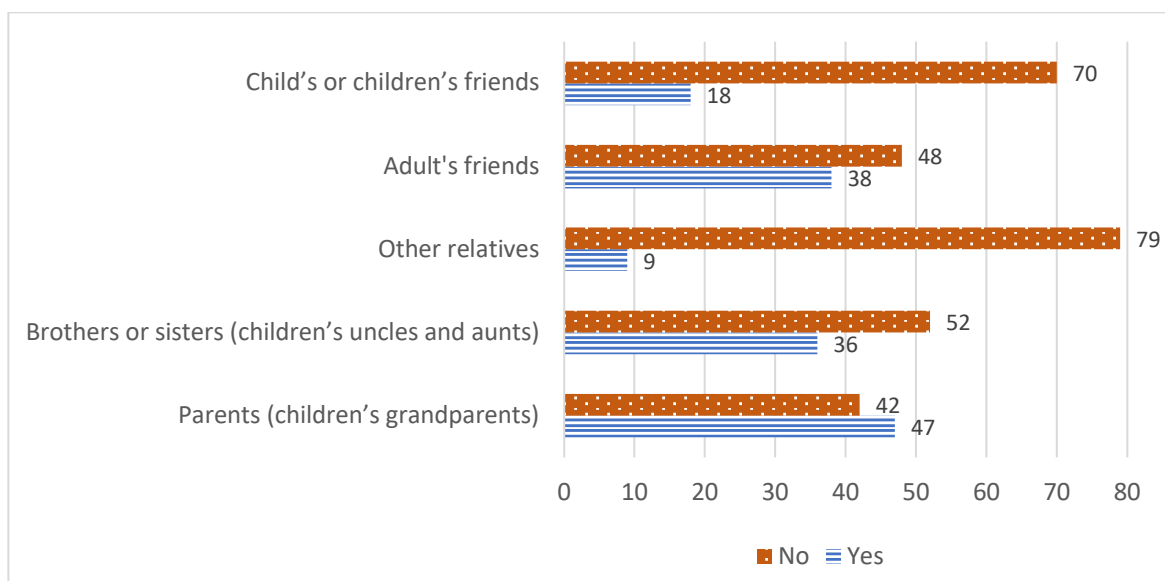
A majority reported that there was someone to help in times of crisis and people that they could count on to listen when they need to talk. However, just under one-third lacked these levels of mutual support, making it difficult for them to receive informal support in times of need (see Figure 6). As shown in Figure 7 the majority of respondents spent a lot of time with their parents, their immediate relatives and adult friends. The survey respondents also indicated that they spend less time with the families of their children's friends or extended relatives (family members who are less directly related to them).

Figure 6 Social networks and trust (%)



Source: Service user questionnaire

Figure 7 Do you see any of these people regularly or spend a lot of time with them?



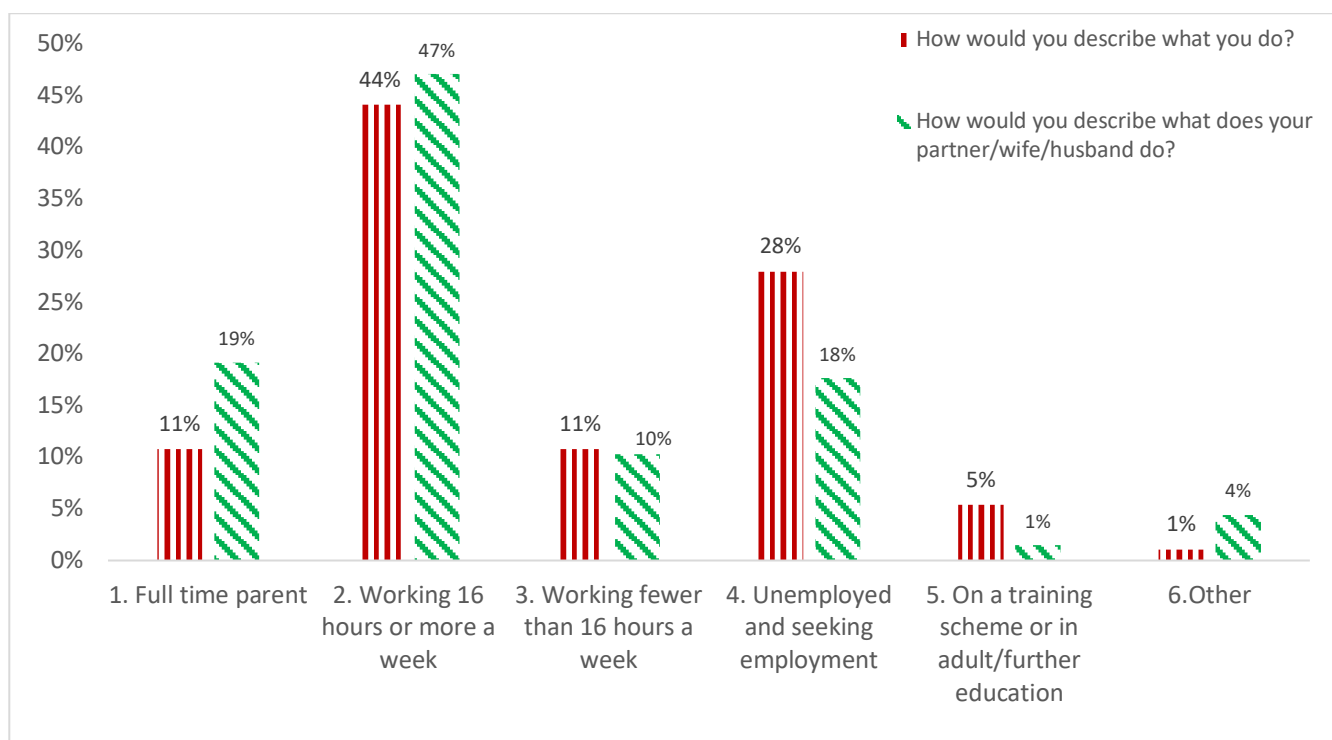
Source: Service user questionnaire

Employment

The labour market and the nature and extent of the Greek welfare system create a very challenging operational context for the Family Support Service. As noted above, the nature of employment has changed, alongside the declines in the availability of work. The loss of full-time, relatively well-paid work and the partial replacement of that work with short-term, insecure, low paid service sector jobs in a hypercasualised labour market have led to the rise of the so-called ‘gig’ economy, in which many employment opportunities are short-term or part-time. This structural shift is occurring in the context of a sustained recession. The majority of these trends are captured in Figure 8 which explore the labour market participation of the service users.

The majority of our respondents replied that both themselves and their partners were working for more than 16 hours a week. The percentage was nearly 45 per cent for both partners. Those that work less than 16 hours representing ten per cent of all respondents. The number of respondents who identified themselves as full time parents is above ten per cent. None of the respondents have answered that they are not able to work due to sickness or disability for up to six months and only one indicated that their partner is unable to work due to disability for over six months. Training schemes were almost ranged between 1-5% with the number of those retired or caring for family members (included in the ‘other’ category, Figure 8) faring around 1-2%. For those without work, the majority of respondents, including their partners were out of work for more than six months.

Figure 8 Current labour market participation

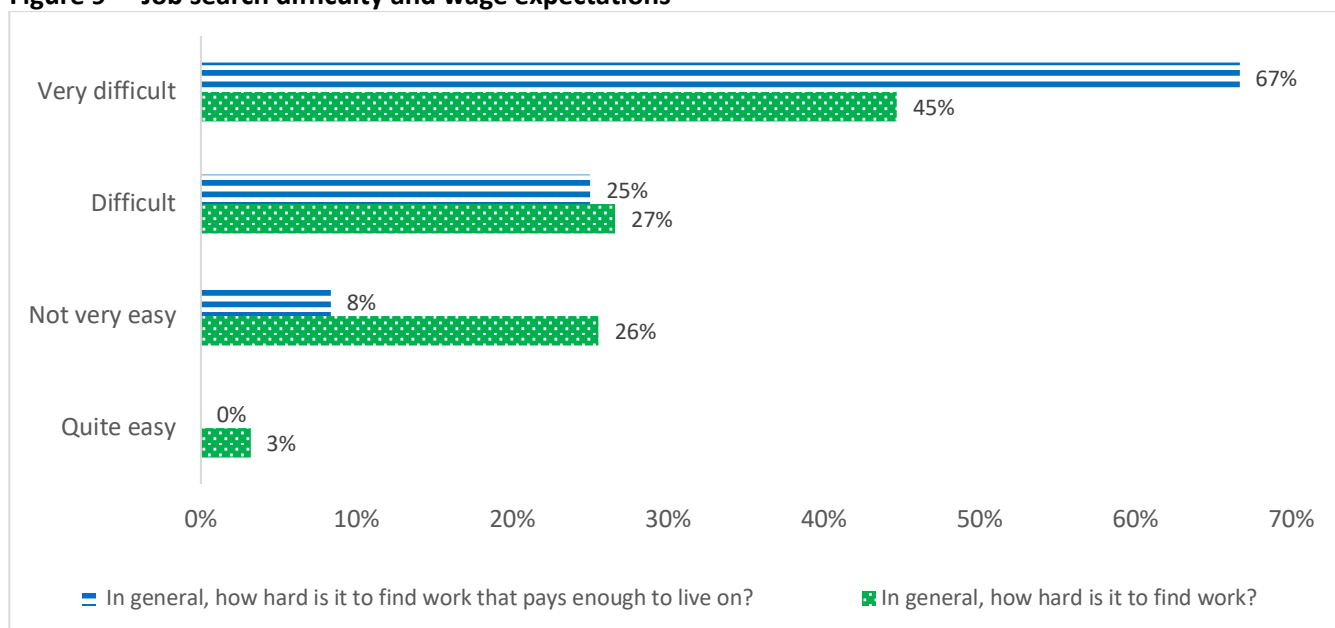


Source: Service user questionnaire

As shown in Figure 9, service users reported that labour conditions make it really challenging to find work, and even more so, a job that paid enough to live on. The majority of the respondents find it ‘very difficult’ (45%), ‘difficult’ (26%) or ‘not very easy’ (25%) to find a job, with four per cent however indicating that it is ‘quite easy’. At the same time, the majority (65%) of the respondents indicated that it is ‘very difficult’ and 25 per cent indicated that it is ‘difficult’ to find work that pays enough to live on. No respondent answered that it is easy to find work that pays enough to live on. This essentially means that the service users regarded the

current labour market as not often providing the kind of work that would enable families to have enough to live on.

Figure 9 Job search difficulty and wage expectations



Source: Service user questionnaire

As few of the service users commented on, they need to work extra shifts or even get a second job, usually on the side, to secure the necessary financial resources they need. Two families using the service described their experiences:

I got a second job. I am working on a late night shift as cleaning lady in café-snack bar. It is late hours. I put the children for sleep and I then leave for work. It mostly for Friday and Saturday nights – it pays 20 euros a night... I need the extra money as the day job contract is not renewable. At least I have not heard that it will be renewed!

(Translated from Greek. Family Interview, September 2017)

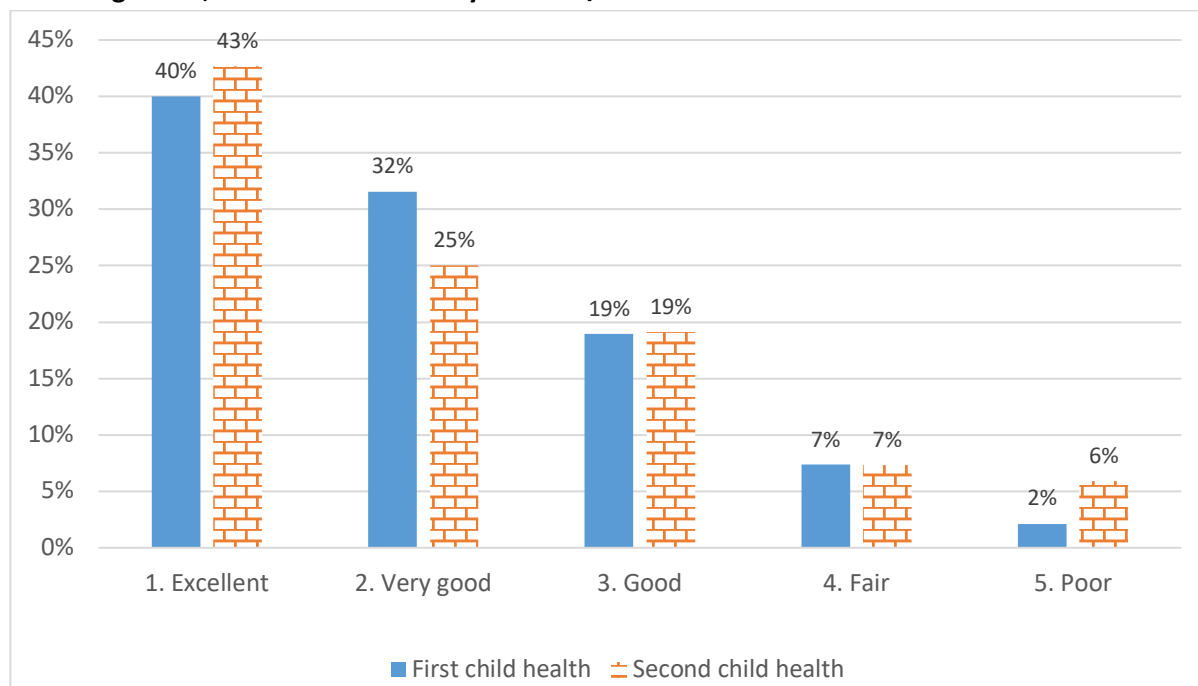
I do handyman jobs on the side. Some painting, some plumbing. If it is simple I will take it. Mostly in the neighbourhood. My oldest son is 16 and he keeps growing – he needs new clothes every month! All the money from the regular job-is just enough to pay the rent, electricity, water, some basic food shopping and public transport. My monthly salary just covers the basics! So, the extra money covers everything else. Fortunately, my son started working on weekends and this is a great help.

(Translated from Greek. Family Interview, September 2017)

Children: health and education

On a rather more positive note, families indicated that they feel their children’s health is ‘excellent’ and ‘very good’ or ‘good’ (Figure 10). In terms of educational attainments, the majority of respondents indicated that their children were performing either ‘excellently’ or ‘very well’ at school with only eight per cent indicating that their children are doing poorly. Overall, the findings match existing findings in the literature that highlight that Greek parents have aimed to protect their children’s lives from the impacts of the crisis (see Hudson and Kühner, 2016).

Figure 10 In general, how is the health of your child/children?



Source: Service user questionnaire

All service users reported in the interviews that the health and education of their children were their key priorities. This also meant that any difficulty in affordability of payments in support of children’s health and education increased their stress levels and had a direct impact on their confidence. The majority of the service users that reported mental health problems did so in relation to their meeting children’s health care needs, expenses and needs (e.g. clothing) and ensuring they had a future.

Service Delivery

The agreements between the service and families are based on an idea of co-production, i.e. the workers and family working together to achieve common goals which have been agreed between them. Family Support Service workers arrange their first visit at the beneficiaries’ home to evaluate and review living conditions; a practice that differs significantly from the current State-run interventions for income protection. Although a few of the social and labour advisors were new to service when they were interviewed all were well informed both on the procedures and support they provided. Assessment and allocation criteria appeared well-established and fully understood by both staff and service users.

The service users received a range of resources including financial, emotional and legal support. Help is grouped around five main areas:

- Financial support
- Money and debt management
- Affordability and nutrition
- Seeking employment support
- Health and wellbeing

Additionally, the programme has entered a partnership with the British Council, enabling service users to access free English language lessons and has established a wide network of service support (e.g. primary health, nursery) with local NGOs .

Next, we present our findings and evidence for each of the four main areas identified.

Financial support

As described above, the PRAKSIS Family Support Service offers financial assistance towards food and other household living costs within a framework of budgeting advice. The financial support provided by the Family Support Service was welcomed by the families using the service, as it addressed an often-pressing need for money to pay bills and buy essential items.

The families were using a limited range of the scarce financial resources available from the state (e.g. child benefits; local municipality childcare support), but this represented a fraction of the income support they received from PRAKSIS via the Family Support Service. The financial support from the Service was making a real difference to the lives of the families who were receiving it. The challenges for the financial advisors in the Family Support Service centred around families attempting to budget with an income that, without the financial support from the service, had been insufficient to meet their living costs. To sustain themselves once the service withdrew, after between three and six months, families often needed to have additional income in place, which in practical terms often meant securing reasonably well-paid work. The second element of the programme, providing help with securing work, was designed to meet these needs.

Families receive financial support in cash and, when appropriate, food vouchers. The monitoring procedures in relation to how financial support is spent are extensive. There is a requirement for detailed receipts providing detailed data on how families spend their financial support, for example the details of the food they have bought and where they bought it. The families reported that the list of products that they were eligible to purchase covered most of the basic goods they needed, they were also clear that the weekly or biweekly cross-checking of products bought with the vouchers from the Family Support Service represented an essential condition for receiving the service. Workers actively monitor and scrupulously cross-check all the products bought by the families with the families themselves. This practice also extends to payment of rent, housing loans and utility bills with each service user providing copies of receipt payments. This practice does require a significant volume of time and paperwork both on behalf of the service providers but also of the families. Additionally, it is arguable that the monitoring creates an environment where families must accept and understand that they will be closely monitored.

As we noted in our interim report, this cross-checking process was transparent but was also time consuming and involved a level of detailed monitoring not seen in many (state run) welfare systems elsewhere in Europe. However, staff often mentioned that the cross-checking process was a way of supporting 'co-production'. It is important to note here that service users were reflective on the implicit power asymmetries of this process (that the relationship between them and service providers was unequal because they were being monitored), particularly when it came to decision making over debt management. Regardless of this, respondents identified the available advice on debt management useful.

Service users commented positively on the variety of products that the food voucher list offered and reported that social workers showed flexibility and understanding when they needed something that was not on the standard lists of food and other items that the financial support from the service was designed to fund.

I did check with the social worker the supermarket list. I purchased a hair dye product that was not in the list ... I thought it was ...! The social worker looked at me and I explained that I needed it for the interview ... I thought it would improve my chances but also boost my self-confidence. After all I was applying for a hair dresser position! The social worker responded that it is ok and I should not worry.

(Translated from Greek. Family Interview, October 2016)

It makes sense that you cannot buy alcohol! Ok, they offer financial support and say no alcohol – it makes sense – I did not complain about it.

(Translated from Greek. Family Interview, October 2016)

Overall service users regarded that the use of food vouchers was beneficial and often became a positive experience:

I said to my kid, that we can go to the supermarket and buy some chocolate – he got cheese, meat, bread, all the things we really wanted and some extras that I could stock up in my cupboard. It felt that I was on a ‘shopping spree’ – it felt nice to fill my basket.

(Translated from Greek. Family Interview, October 2016)

The majority of the service users also noted that the proximity of the supermarket stores was good and food voucher payment was straightforward. The most important concern raised by respondents, primarily in Thessaloniki, was that the contracted supermarket is one of the most expensive ones in the city and that often the conditions for financial support required families to shop in specific locations. Three families share their views below:

This is an expensive one [in Thessaloniki] - I am not sure if you know it – but there are others much cheaper where the money would travel further. We never shopped from there. We could buy twice as much from the other supermarket stores but never mind.

(Translated from Greek. Family Interview, October 2016)

They work together with this supermarket store – I said ok. There are others that are cheaper and closer to me.

(Translated from Greek. Family Interview, October 2016)

The supermarket is further out – there is another supermarket very close to my house and I think cheaper. It is not common in my neighbourhood to shop from there [the one contracted to the programme].

(Translated from Greek. Family Interview, October, 2016)

Money and debt management

The families who had generally been working for sustained periods of time, who had careers prior to the crisis, were not always used to budgeting in the sense of managing every Euro, rather than being in a situation where earnings tended to cover or more than cover expenditure and their budgeting only needed to be approximate. The ‘adjustment’ to being without enough, or more than enough, money could be a challenge for some of the families, according to the Family Support Service staff, suddenly going from, for example, earnings of €900 to an income of €400 or less and having to make challenging decisions around competing - essential – spending priorities.

Alongside adapting to lower levels of income, the families using the Family Support Service often required assistance in managing debts. As noted, these debts could be multiple and significant. Part of the role of the financial consultant element of the Family Support Service was to help pay, reschedule (change the payments for) and try to manage debts more broadly. The discussion on financial planning and how to prioritise needs and payments was reported as being of benefit by the families who were interviewed. The advice on how to manage on a restricted income, maximise the efficiency of spending and on dealing with existing debts was highly valued. Two families share their experiences below:

It was a great support to have someone to sit down and go through our financial liabilities. They informed us that we need to prioritise the house loan payments in order to apply for the 'Katseli'⁵ law and negotiate with the bank. Mentally, it was impossible to go through this on my own, so stressful.

(Translated from Greek. Family Interview, October 2016)

We sat down with the social worker and put all the bills on the table – she was clear that I could use the financial support to negotiate with the electricity company. I got 200 Euros and went straight to them and managed to arrange instalments. I did not have the money to organise this myself.

(Translated from Greek. Family Interview, October 2016)

Service users who were interviewed generally had a positive view of the advice provided around money and debt management as it allowed them to put their finances back in order and also avert the immediate risk of repossessions and eviction and to make their home and possessions more secure. Two families share their views below:

The financial support was such a great relief! The programme enabled us to put our debts in order. Since the programme ended, I am not letting the electricity bill to go in debt, I do struggle with the rent payments but I am on it.

(Translated from Greek. Family Interview, September 2017)

The financial support was great – a gift from god. My child has a serious health problem and having this support made a huge difference as we need the electricity to run at all times. If they had cut the supply I would have reconnected the supply illegally myself ... I have done it. And now I have to pay the penalty. The medication needs to be kept in the fridge. I would never risk this ... I went back to the electricity company and made the payment. I explained why I did what I did. We have an organised schedule of payments now. Non-negotiable.

(Translated from Greek. Family Interview, October 2016)

Some of the families had also received what they viewed as being generous support in legal advice that had enabled them to prevent evictions and foreclosures. It is important to note here that none of the interviewees were aware of alternative legal aid support - reflecting both the low penetration of voluntary organisations - but perhaps also a culture of tending to seek support within the family. In other words, beyond the legal advice provided by PRAKSIS via the Family Support Service, these families were not aware of any other source of legal assistance, which meant that without the Family Support Service, some may have experienced eviction or foreclosure/repossession.

I met the legal consultant and she helped me to put together all the papers to enter the 'Katseli Law'. It meant that they could not ask for more money until the hearing of the case in court. We are still waiting for the court case. It was a relief.

(Translated from Greek. Family Interview, October 2016)

A few of the interviewees commented that their overall debt accumulation levels reflected financial decisions that were taken on a completely different labour market and welfare support reality. They had taken on debts in what was effectively a different world from the one in which they now found themselves living, without imagining the problems they would face in repaying those debts, two families share their experience below:

My husband used to work for a car mechanic, repairing cars etc. I was also working there as a secretary. He was paid really well and I was paid ok. We had enough. Enough to start thinking about having our own home. After the crisis his boss kept him in the job as he was experienced but he accepted a lower wage. My job was gone. From almost 3000 Euros a month, we dropped to a 1000 Euros – it was a shock! Until we realised what is happening, we got in arrears in everything. The social worker helped to renegotiate with the bank – I was embarrassed to go and ask them [bank] for a lower payment on my housing loan. We settled for half the payment which will mean of course that we will probably never pay off the loan!

⁵ Prevents eviction for families from their primary or only residence.

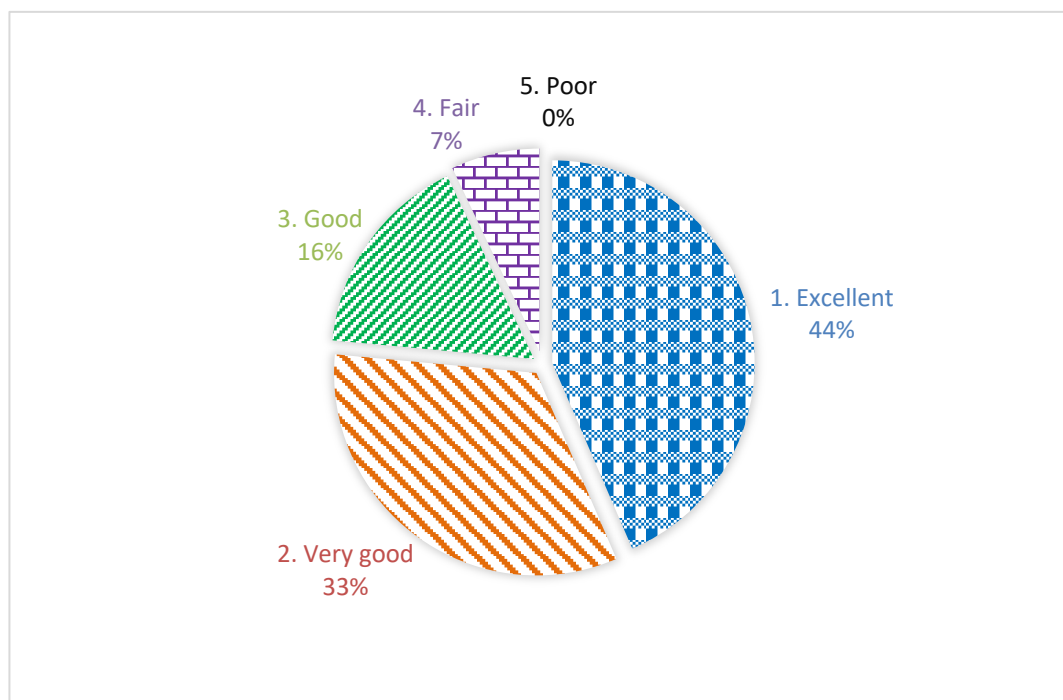
(Translated from Greek. Family Interview, October 2016)

I used to work in the media – before 2008 I had two jobs and made a lot of money. I was in the ‘in and out’ of major TV station. There was a lot of money involved and lot of working hours. Now all the media enterprises are in trouble... if you told me that the channel and the newspaper would close few years ago I would have laughed at your face. I thought that my job was secure. I put some money aside but never expected this mess.

(Translated from Greek. Family Interview, October 2016)

The qualitative findings from the interviews were verified by the questionnaire. Figure 11 shows that 44 per cent of all respondents evaluated the support in debt management as ‘excellent’ and 33 per cent as ‘very good’. No respondent was dissatisfied with the service while 16 per cent replied ‘good’ and only seven per cent as ‘fair’. The results indicate a really positive impact from the PRAKSIS Family Support Service in handling the very personal and often overwhelming problem of personal and household debt.

Figure 11 Overall evaluation of debt management support by the PRAKSIS support service



Source: Service user questionnaire

In the interviews, service users reflected on the complexity of debt management especially when it applied to changing family lives and relationship breakdown.

“There is a big black hole – but there is nothing to suck any more. We made a decision to buy a house – it was beyond our means but everybody was doing the same. The bank did not tell us at that time that we should take a smaller loan. It is our fault as well! [...] We both lost our jobs, then got a divorce ... so try figuring out where the money will come from. I contribute towards paying the loan, I used the PRAKSIS financial support to pay electricity, water that were in arrears. I still owe a lot of money.

(Translated from Greek. Family Interview, October 2016)

It is important to note here that by debt management service users did not fully expect and anticipate the repayment of all outstanding debts. It primarily focused on the ability to prioritise and restore the control over payments that were in arrears and affected their everyday life. Next there is an interesting account of how the breakdown of marital relationships complicated further debt management. Both quotations come from the same family though the year later the couple had filed for a divorce.

We rented in a village at the outskirts of town. We had friends and colleagues living by and decided to go out in the village, enjoy the fresh and bring up our children close to nature. It meant then that we relied on the car to drive to the city. The public transport is unreliable and runs twice a day. We bought a used car with instalments that I was driving and my husband used his motorcycle.

(Translated from Greek. Family Interview, October 2016)

You remember I told you about our house that we rented in the outskirts of town. Well we had to move out. We got divorced with my husband. I took over the responsibility of paying the rent – I was not always on time but I managed to give something towards it. My ex agreed that he will take care of the car ... well, he did not! One day I got a notice that the car will be repossessed. The guy came here and told me that he will come and pick up the car – he asked me to leave the car at the entry of the next village, so no one around here sees this. I thought that it was really sensitive of him. He did not want to put a shame on me and for me to become the gossip of the village. You know how villages are! I parked the car at the designated place and left the keys in. I am still arguing with my ex about it. I asked a friend to help and we emptied out the house and moved back to the city.

(Translated from Greek. Family Interview, September 2017)

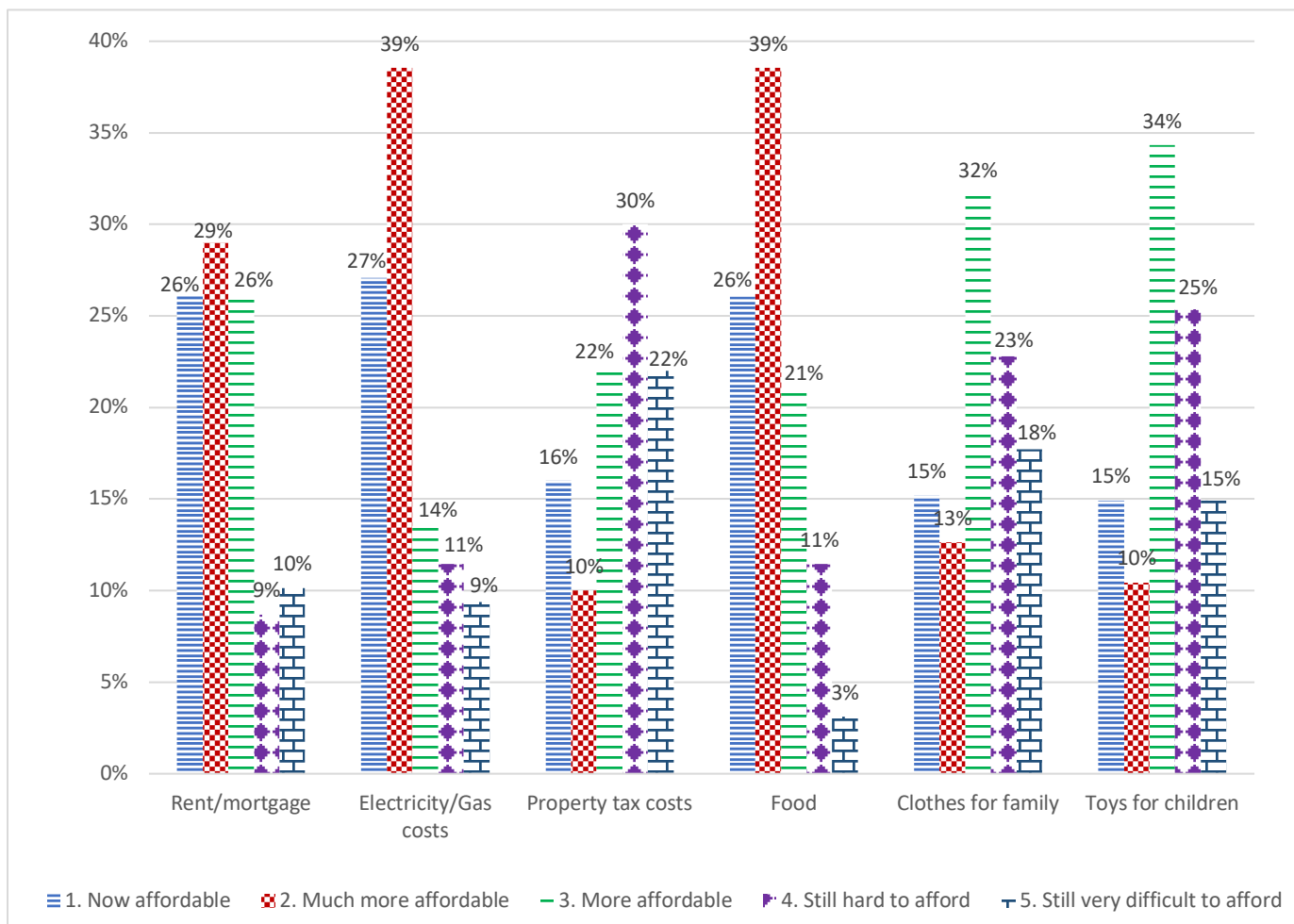
Affordability and nutrition

Service users responded that the PRAKSIS Family Support Service has made a difference first and foremost on affording food costs. As shown in Figure 12 the majority of the respondents (39%) indicated that the programme meant food was 'much more affordable' with 27 per cent claiming that they felt it was 'now affordable' and 21 per cent 'more affordable'. However, 11 per cent of families still found it 'still hard to afford' and three per cent 'still very difficult to afford' food. Most respondents commented positively on the ability to afford rent and mortgage payments with 26 per cent answering that this was 'now affordable', 29 per cent 'much more affordable' and 26 per cent 'more affordable'. Again, a few of the service users continue to indicate that it is 'still hard to afford' (9%) and 'still very hard to afford' (10%) their housing costs.

Families also often reported that electricity and gas became more affordable as a result of the PRAKSIS Family Support Service. Overall, 27 per cent of the service users responded that they regarded it 'now affordable', 29 per cent 'much more affordable', and 14 per cent 'more affordable'. However almost 1 out of 5 respondents still had trouble paying these bills, with 11 per cent indicating that it is 'still hard to afford' and nine per cent 'still very hard to afford' electricity and gas costs.

It is important here to reflect on how families prioritised their financial costs and needs. The rent/mortgage payment, electricity/gas costs and food were the main and key expenses that they aimed to cover.

Figure 12 How much difference has PRAKSIS Family Support Service made to meeting your ...



Source: Service user questionnaire

Other expenses could be hard for some families to meet even with financial support from the service:

- 52 per cent reported that they could not easily afford property taxes.
- 59 per cent said it was easier to afford children’s clothes with the support from the service, but 41 per cent reported there were difficulties in affording clothes for their children.
- While 60 per cent reported it was easier to afford toys for their children, 40 per cent reported ongoing difficulties in affording toys.

Seeking employment support

As noted, one of the main objectives of the PRAKSIS Family Support Service programme is to offer service users support towards their re-entry in the labour market. Dedicated workers are in place to help families move towards employment, who are known as labour advisors, the service being designed to work directly with parents in the families who are seeking work.

Labour advisors emphasised the importance of building up self-esteem among service users, as the families included many people who had worked for years in the private or public sector, at what could be relatively senior or professional levels, only to see what had been a career come to an end as the crisis occurred. Contacts between labour advisors and service users generally involved six to seven meetings, but the number was flexible, it could be as many as ten or 12 meetings depending on what an individual needed.

The kinds of help on offer centred on soft skills such as job searching (including online searches), preparation of applications and curriculum vitae/resumes and help with interview skills. The service had also recently entered into partnership with a private human resource firm (employment agency) which could promote CVs and circulate job adverts through the PRAKSIS Family Support Service mailing list. The service also offered links to the Business Coaching Centre, also run by PRAKSIS, with few service users being supported to set up their own business.

As shown in Figure 13, the majority (47%) of service users regarded the employment support as 'excellent' and another 34 per cent regarded as 'very good'. Overall satisfaction levels are really high as no respondent indicated a poor service with only eight per cent reflecting on the service as 'fair'. From the interviews we were able to gather that service users were really pleased with the support they received both during and after the programme.

My labour advisor was really good – he is a terrific guy. He helped all the way through. I had a CV that I had never updated. He started going through my labour market experience and my everyday tasks – before I realised I put down a long list of skills. I never thought that I would have made it without him. He showed me how to write it and also how I can edit it. I know about emailing – now I email my application and CV.

(Translated from Greek. Family Interview, September 2017)

I never had a CV. I was on the same job for 22 years. I never used a computer before. They helped me - I am still bit nervous when sending an email ... I send it first to my daughter. If she gets it, they [potential employer] will get it. They were patient with me even when I was not fully with myself. That helped me a lot.

(Translated from Greek. Family Interview, September 2017)

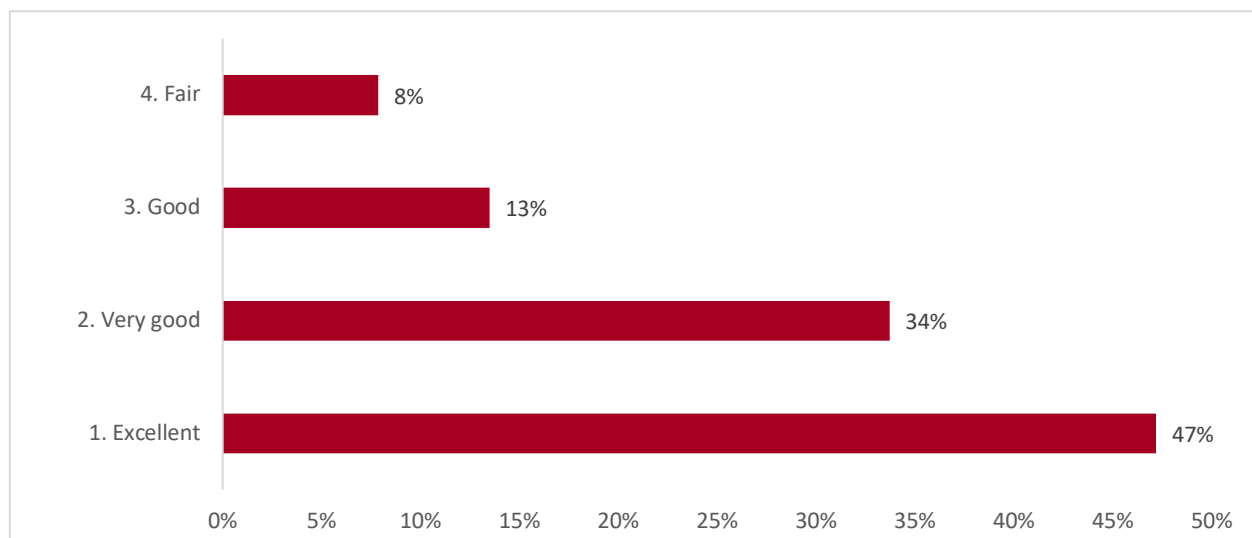
They organised a mock interview for me. They also invited other people from the programme who went through this before. They were all really helpful. I did not get that job but I got the next one. I had never been through this process before. It was essential to know what to expect.

(Translated from Greek. Family Interview, October 2016)

She [labour advisor] is remarkable. She knew my contract was running out and started sending me tailored job descriptions. She took the time to help me. I am very thankful to her. Even today she sends me emails about jobs.

(Interview 8, September 2017)

Figure 13 How would you describe any support with employment you have received from the PRAKSIS Family Support Service?



Source: Service user questionnaire.

Base: 99 respondents (one family did not answer this question).

Interviewees commented positively on the soft skills training they received. Several respondents also highlighted that some additional funding would have been beneficial towards the purchase of relevant and appropriate certification for skills, as employers would often want to see a training qualification or exam certificate.

I can drive a lorry. A colonel picked me out and assigned me as a lorry driver in the army camp. I forgotten about it. I could work as a lorry driver but I cannot save any money to pay the license fee.

(Translated from Greek. Family Interview, September 2017)

My child attends the British council for those free lessons – I asked them whether I could take an English class myself –they said no. I did speak English but need to freshen it up. With an English language certificate, I can get a job as a hotel receptionist – it pays better.

(Translated from Greek. Family Interview, September 2017)

The overall aim of the PRAKSIS Family Support Service is to enable service users to secure full-time, relatively well-paid and permanent work. The majority of service users found low paid jobs on the minimum wage (495 Euros) in the private sector. From the available anonymised data that were collected from PRAKSIS workers, it is clear that the majority of jobs secured by service users are typically on a casual, often monthly renewal, basis. More worryingly the majority of the jobs in the private sector are not paying any contributions towards social insurance therefore limiting service users' access to the relevant health services. These findings reflected the realities of the labour market, as this kind of work was much more common than full time, relatively well paid and secure jobs. The service was often successful at getting people into work, but the work that was – in realistic terms – available, was not always ideal and did not tend to replace the often relatively better employment that working parents had been in prior to the crisis.

Job destinations varied considerably and reflected both personal and networking skills. The majority of jobs were manual, service sector jobs in hotels, catering, cleaning and other ancillary services. As we identified in the preliminary report, employees working in this most popular economic sector that of hotels, catering and other services often faced a 40 per cent lower wage than they had earned in their previous professions. Many of the families had also lost access to social insurance coverage which had been part of their previous

employment. Informality in the wider labour market was and remains widespread with many workers having two jobs to make ends meet (regardless whether they work in the public or private sector).

I have found a job in my municipality ... as cleaner ... street cleaner... it pays 495 Euros– it is not a lot but it is something. I [also] do handyman jobs on the side. Some painting, some plumbing. If it is simple I will take it. My monthly salary just covers the basics. Half way in the calendar month I am broke.

(Translated from Greek. Family Interview, September 2017)

Additionally, many service users that found a job in the private sector often end up working for more hours than those they are paid for. Often this would involve extending hours on the spot, adjusting to business demands. Below, four families share their experiences:

My employer wanted to stay a bit longer – it was Friday night and got really busy. It was after midnight and just finished my shift. I ended up staying up to 4 o'clock in the morning. We sold out. I was knackered. I asked for my money and got some 'food to go' instead.

(Translated from Greek. Family Interview, October 2016)

They often want me to stay longer on the job [...] I get paid for this ... not a lot ... not what it used to get but I get paid for the extra hours. My boss is ok.

(Translated from Greek. Family Interview, September 2017)

I do not mind working hard. I will do it. I have done. I will always do it as long as I am standing on my own two feet. The work pays well. If the boss asks me to do some extra hours then I will do it. I am thankful.

(Translated from Greek. Family Interview, October 2016)

The Greek labour market, similar to South European ones, runs a large informal and often undocumented labour market. Recently the SYRIZA government introduced tight labour market monitoring and sanctions to employers that do not register their employees in the social insurance fund. As a result, private employers often register their employees to the social insurance fund but for less than the actual working time and therefore reducing the cost of social contributions. It allows them to comply with the new legal framework and at the same time reduce the overall working costs for their business. These findings were reported in the anonymised PRAKSIS (Densitysoft) database as well as in the interviewees with service users.

I work at a hotel - as a maid. I clean and tidy up rooms. One day the Labour Inspectorate arrived. I moved into the room and locked myself in. On paper my work starts at 10am and it was 8am. He [employer] does this to avoid paying the full cost of social contributions (IKA). My colleague told me that in the past this was up to us as we could get the money ourselves instead of going to IKA. This does not happen anymore.

(Translated from Greek. Family Interview, September 2017)

Many of the service users aimed to find a job in the public sector. This occurred for three key reasons:

- standard working hours
- social insurance coverage
- better working conditions.

Interestingly, in our interviews we did not identify any supporting evidence towards the popular belief that unemployed want to find a job in the public sector in an attempt to secure a permanent post. The casualization of job contracts no longer applies in the private sector but has been expanded now in the public sector.

A substantial number of the service users found a temporary job in the 'Community Service programmes' [Πρόγραμμα Κοινωνικής Εργασίας]. These jobs offer 495 Euros on an eight month, non-renewable, contract. These temporary jobs range from nursery, cleaning to secretarial jobs and mainly require a quite low set of skills. Despite their low pay, these jobs remain highly sought after as they provide primarily social insurance

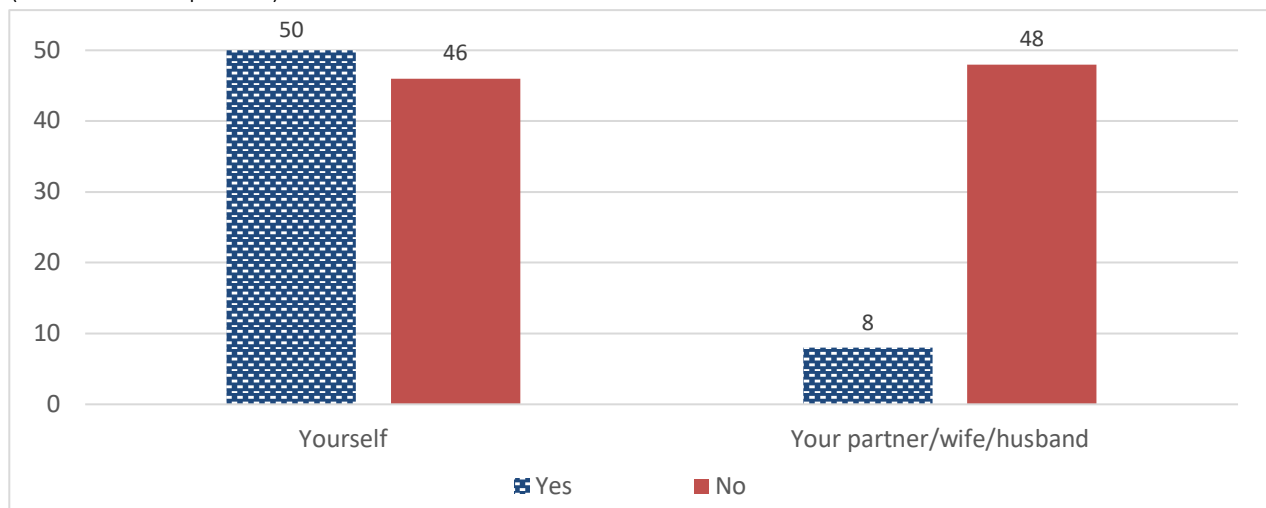
coverage and enable workers, even after the end of the contract, to meet the eligibility criteria of the unemployment service support programme and therefore extend their health coverage. Additionally, many of the service users secured a different job contract offered in the public sector which runs on an eight month basis but on a higher wage, 890 Euros, and which tends to be applied to skilled jobs. These contracts are considered for renewal based on the needs for the service and in relation to available public funds. In few instances, these contracts had been renewed. Permanent jobs in the public sector were highly sought after but it was widely reported that there were not many jobs available.

As Figure 14 shows the majority of respondents were able to find a job, although a substantial number of them had not yet been successful. The job success rates are significantly lower for partners, wives and husbands⁶. Respondents to the questionnaire were likely to report that it was ‘very difficult’ or ‘difficult’ to secure work that *paid enough to live on*, significant numbers had been assisted into paid work by the service, but comparatively well paid jobs were harder to secure (see Figure 15). Here the current conditions of the labour market are again clearly depicted.

Many of our respondents replied that it is ‘very difficult’ to find work (45%) with 67 per cent indicating that it is ‘very difficult’ to find work enough to live on. A quarter of respondents identified that it is both ‘difficult’ to find a job *and* one that pays enough to live on. Interestingly, no one responded that it was ‘easy’ to find work or a job that paid enough to live on. The findings here show certain limitations for any service in terms of boosting labour supply and reinstating confidence and soft skills to the unemployed, but these limitations are a function of the labour market and the wider economy, which the service cannot, of course, exercise any control over. We regard that these findings however do not undermine the support provided by PRAKSIS. One half of the responding families were able to find work and this can be viewed as an achievement in the extremely insecure conditions and shortage of jobs in the current labour market.

Figure 14 Did the PRAKSIS Family Support Service enable you and your partner to find a job?

(Number of responses)

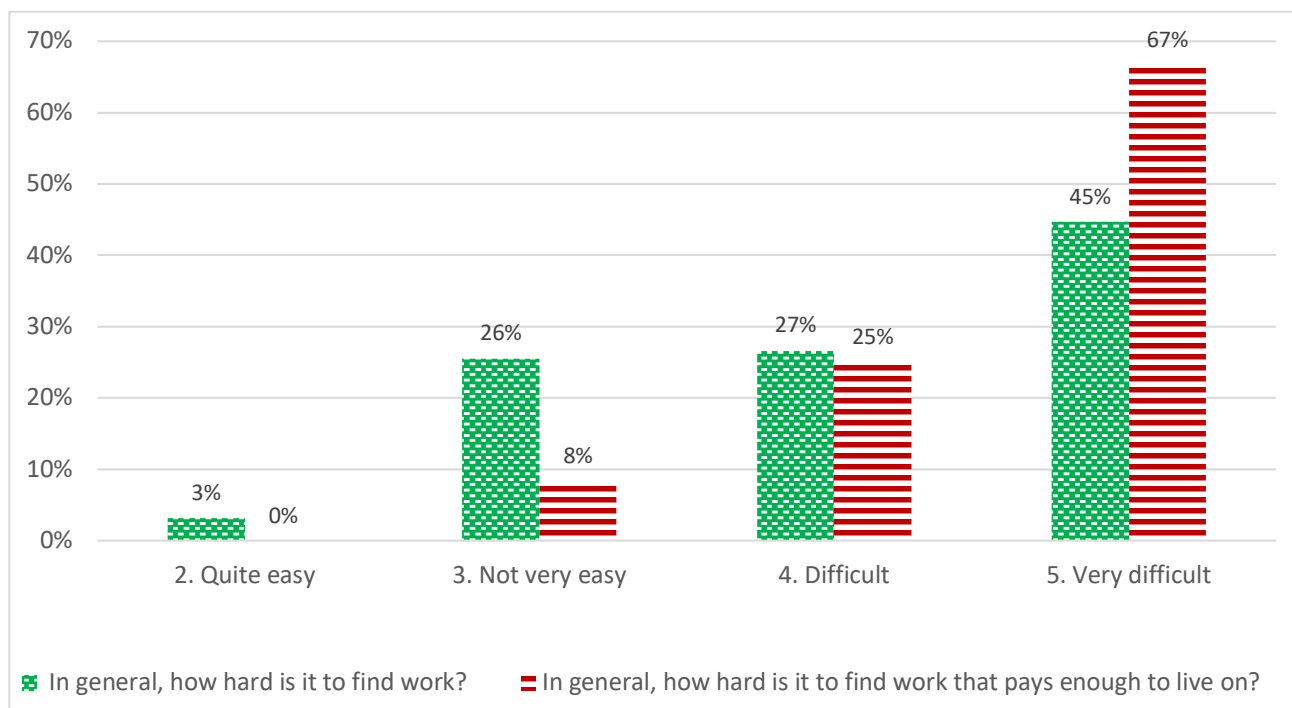


Source: Service user questionnaire.

Base: 96 respondents (4 families did not answer the question). 38 families comprise single parent households.

⁶ The lower number of responses is explained by the number of single parent families.

Figure 15 Difficulty of finding work and work to live on



Source: Service user questionnaire.

From the questionnaire, the majority of respondents (88%) indicated that they regard they have the necessary skills and qualifications to look for jobs. Service users regarded that additional support in job search from the Greek State, similar to what PRAKSIS offered, would be the most effective support for job searching (38%). Additionally, many of the service users indicated that additional support such as covering costs towards further education and paying for a course (35%) would also help me them get a job.

Some of our respondents (20%) responded that internships would also be beneficial. Volunteering was the least popular option to enhance job related skills and the majority of the respondents did not regard it as a ‘stepping stone’ towards a job. It is important to note here that in their interviews, service users were really proud to participate in and to organise social and mutual support networks, especially in care exchange and environment protection activities. Cross checking our results for people that have a job and those who are seeking a job, it was the latter who are more clearly in favour of seeking additional support towards getting a job. In contrast, respondents who already have a job either did not value or did not see the point on training further to find a better job⁷.

Health and well being

As part of the holistic approach that PRAKSIS Family Support Service offers, both labour advisors and social workers are dealing often with service users that face considerable physical and mental health problems. From our interviews we are able to establish that, along with the financial support, the practical and emotional support and case management/service brokering (help with referral and access to other services) was clearly appreciated by the service users. Service users also often reflected positively on their ability to discuss their problems within a non-judgemental environment. Additional support with health and wellbeing is centred on

⁷ The chi-square test (bivariate cross-tabulation) results are not statistically significant.

facilitating access to services, i.e. the Family Support Service workers create connections to other NGOs that provided access to, or financial support with, treatment for mental and physical health problems.

When the families enter the programme, their financial stress is high. When they receive the financial support the stress levels go down. If some of them at the end of the programme face mental health difficulties then we recommend them other support networks.

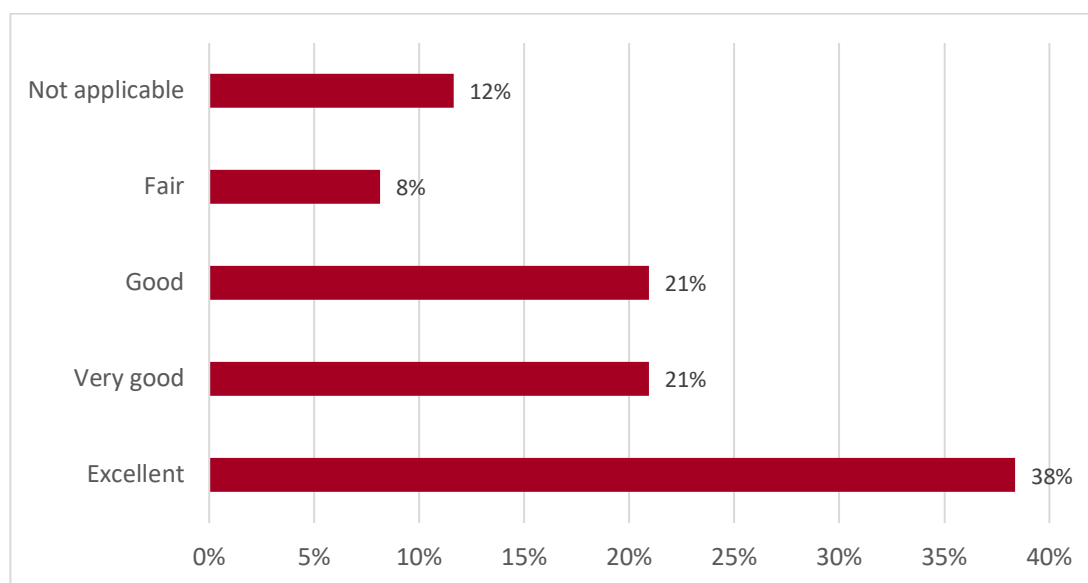
(Translated from Greek. Family Interview, September 2017)

A lot of the service users reported serious mental or physical health problems, which often coincided with a family relationship breakdown. As a result of the abrupt and, at times, disruptive changes in the labour market, service users reported, both in the interviews and in the questionnaires, an increased sense of anxiety, loss of sleep and feelings of shame. The holistic approach of the service's interventions offering both financial support and substantial levels of emotional support to service users, especially those with mental and physical health problems was valued. There was evidence of an inclusive and considerate approach across the service and the presence of well trained and skilled service providers both in Athens and Thessaloniki.

Emotionally, I was a mess – I was a mess before and when I joined the programme. We talked a lot with the social scientists, because although the financial support was there, the future was still uncertain. Soon after I found a job, and ever since I am feeling better but I still have a lot of stress about what future holds, I am not sleeping well, still worrying that the family income is not enough, and my job contract might not be renewed.

(Translated from Greek. Family Interview, September 2017)

Figure 16 How would you describe any support with mental health you have received from the PRAKSIS Family Support Service?



Source: Service user questionnaire (respondents who had received support with mental health).

Respondents indicated that they were really happy with the support they have received from the PRAKSIS Family Support Service (See Figure 16). Two out of five respondents regarded the support they received as 'excellent' (38%) with 1 out of 5 regarding it 'good' and 'very good'. There were no serious complaints regarding the mental health support respondents received. The majority of the respondents spoke very highly of the service providers, especially those who suffered the most serious physical and mental health problems. Below four families share their views:

Our daughter has a serious health problem. She is a young – a baby. I have not told anybody back home about it. I do not want their pity. We run into problems ourselves. We have our health issues ... hm ... addictions ... our families do not know about this either. We have been really struggling to rest our minds. Once the construction

sector took the hit I could only find casual jobs. My wife needs to stay at home to look after the kid. There are no services for this. I have to find work and when I could not I got into trouble ... I have to say that the social advisor has been with me, I have to thank her for her time, her effort. Nobody has spent so much time and effort for us.

(Translated from Greek. Family Interview, October 2016)

I am ok – physically I am ok – healthy. I cannot sleep much and at times it gets on my nerves. I am worried about my child. I do not care about the divorce. It would have happened. My child is not to blame. I have my family and they help. The labour advisor, bless him, was making all this effort – I admired him for that. He believed in me when I did not. He encouraged me to review my CV – it was a really dignifying experience. I had skills, work experience. Sometimes I would forget that.

(Translated from Greek. Family Interview, September 2017)

Both the labour and social advisors were really good. They were really helpful. They were superb. They went out of their way to find my daughter clothes, shoes. Who does this these days?

(Translated from Greek. Family Interview, October 2016)

They still call me to let me know that there are some furniture available from an NGO. They remembered me! Even a year after the end of the programme! The social advisor gave me an idea to paint the room at different colours so that our children feel they have their own rooms. They are sleeping at the corridor – there is a blue and a pink – these are their rooms. It was such a nice idea. They called us to collect wardrobe and some shelves – now they have their own wardrobes – it might not seem much but they have their space now.

(Translated from Greek. Family Interview, September 2017)

Additionally, the labour market advisors steered and supported service users to reconsider their employability and encouraged them to seek new opportunities. Labour market advisors had been able to remain in touch and circulate job openings via an emailing list that is often customised to service users' skills and job search areas. We regard the financial support that service offered alone can, temporarily, alleviate immediate risks of housing eviction and repossessions but financial support on its own would have done little to support the service users in re-entering the labour market.

The programme [family support service] changed my attitude – I became more independent and relied less on my husband. When we revised my CV with the labour advisor I realised that I could gain substantive income from wedding parties, I knew all about it and have been working on it ever since.

(Translated from Greek. Family Interview, September 2017)

It is important here to highlight two key positive findings of our evaluation which are that the PRAKSIS family support service marks an improvement on existing services with similar goals in other countries. These services can have two problems:

- International experience tends to be that service users suffering serious physical or mental health issues are often neglected or 'parked' as they represent challenging cases by employment, training and education services. This is even more pronounced in countries with public service markets that utilise targets and incentives for targeting services to the most vulnerable. Evidence from UK (Rees *et al.*, 2013) and US (Rowan *et al.*, 2013) demonstrate that there is little evidence to support that financial rewards are able to steer private providers towards supporting people with physical and especially mental health problems.
- Welfare systems can lack systems to provide tailored support (designed to meet an individual's needs) including combining education, training, employment seeking and practical and emotional support.

The PRAKSIS Family Support Service programme enables, to a certain extent, the ability of service users to regain their sense of normality and control over their lives. The service does not neglect or 'park' service users for whom it might be more difficult to find work because they have higher support needs and it combines

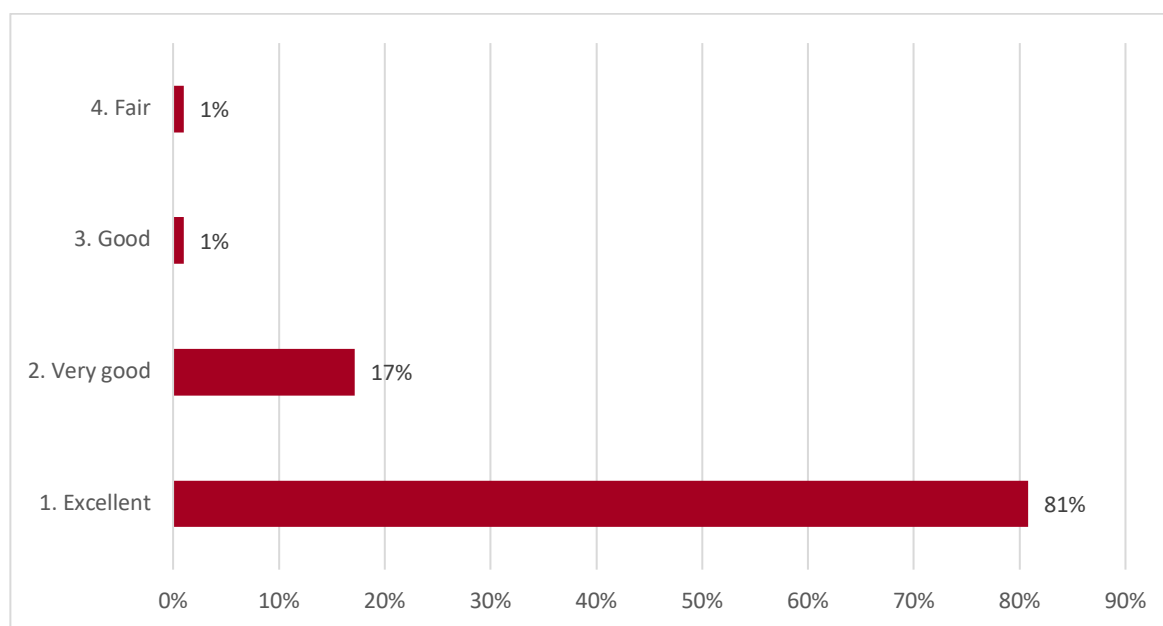
financial support with a tailored practical and emotional support designed to work with the specific needs of service users. There are advantages to the PRAKSIS Family Support Service model which could inform the welfare and work programmes in countries like the US and UK, which can demonstrate mixed/limited results with people facing barriers to work. Again, the success of the PRAKSIS service is constrained by structural factors such as current insecure labour market conditions, which no service can be expected to control.

Service Outcomes

The service is viewed very positively by the families using it. As has been discussed, the service offers a holistic approach including financial, emotional and legal support as well as a comprehensive training in soft skills for labour market activation. The ways in which support was provided was viewed positively, often very positively, by the families who were interviewed both for the first and second stage of the research.

As shown in Figure 17 these findings were reaffirmed from the questionnaire responses. Eighty-one (81) per cent of service users regarded the support service as ‘excellent’ and 17 per cent as ‘very good’. No service user responded ‘poor’, an impressive, 98 per cent of all respondents rated the service support as ‘very good’ or (in most cases) ‘excellent’.

Figure 17 In general, how would you describe the support you have received from the PRAKSIS Family Support Service?



Source: Service user questionnaire

The results in Figure 18 summarise how service users’ housing conditions improved as a result of the PRAKSIS Family Support Service. It is important to note here that PRAKSIS offer legal advice and support around issues like eviction as part of their services. The need for legal support was viewed as likely to increase given the changes to the ‘Katseli law’ which might place more families at risk of eviction (these were not fully implemented when fieldwork was taking place).

Landlord misbehaviour, in terms of harassment or trying to get families to leave their homes could be an issue, though it was also recognised that pressures on landlords can be intense, as a landlord is liable for the tax on rent, even if that rent has not been paid. Legal advice could also be required in cases of abuse or domestic violence against women, as male violence towards women is a significant cause of lone parent homelessness

across Europe (many homeless families are lone women with one or more children escaping violence) (Bretherton, 2017, op. cit.).

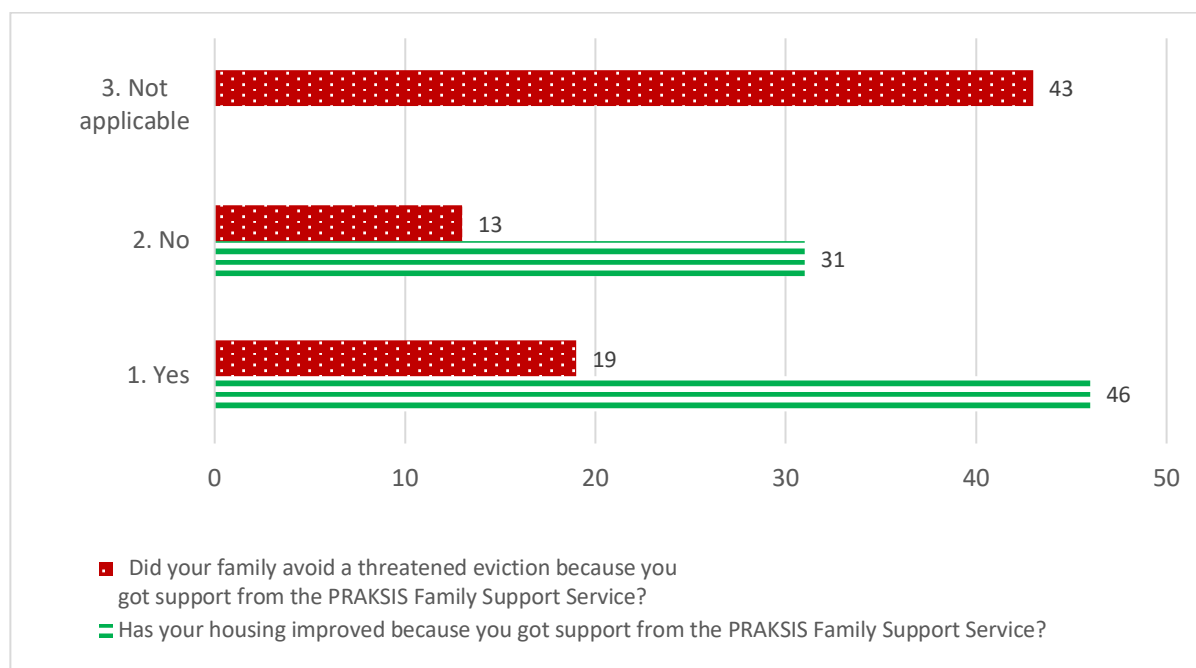
The majority of the service users (46) responded positively in the question whether their housing conditions improved as a result of the support they received from PRAKSIS Family Support Service programme (see Figure 18). The majority of these families benefited from additional heating in the winter and cooling during the winter. It is important to state the 25 families did not respond to this question. Responding families whose housing had not improved following contact with the service fell into two groups:

- A group whose housing was in good condition and in an acceptable neighbourhood.
- A group whose housing conditions were extremely problematic and experienced structural housing problems (e.g. damp, infestation) or multiple problems (typically lack of space, close proximity to nursery, kitchen and bathroom condition).

The next column in Figure 18 summarises how far service users' families were able to avoid eviction as a result of the support they received from PRAKSIS. The majority of the respondents who answered the question positively were those primarily in private rented accommodation. The responses are lower partly as the fear of eviction would not apply to those who outright own their property or those living together with friends and families. Once we crosschecked service users responses with previous housing conditions, the rates of support increased substantially to service users who had used temporary accommodation in the past. The majority of our respondents did not face imminent fear of eviction (43 responses).

Overall, 19 families reported that they had been able to avoid eviction because of help from the service and 46 reported that their housing conditions had improved because of the support from the service. These findings showed that approaching one half of the service users had been supported by the service in a way that had stopped eviction and/or improved their housing conditions (13 service users reported that their housing conditions had improved and that they had avoided eviction because of the service).

Figure 18 Housing conditions and eviction threats



Source: Service user questionnaire.

Base: 75 responses.

The recent lift (January 2018) of the so-called 'Katseli law' protection for families who could not afford to pay their debts and the sell of bad loans to private debt collector companies places exposes these families into greater insecurity and stress levels.

We are now waiting for the court decision – it has taken more than a year. But they have abolished the 'Katseli Law' you know so we are not sure what the court will say. We managed to find a lawyer who specialises in these cases and charges less ... but you still need to pay his representation charge for the court hearing. We are waiting ... this uncertainty is hard to bare.

(Translated from Greek. Family Interview, September 2017)

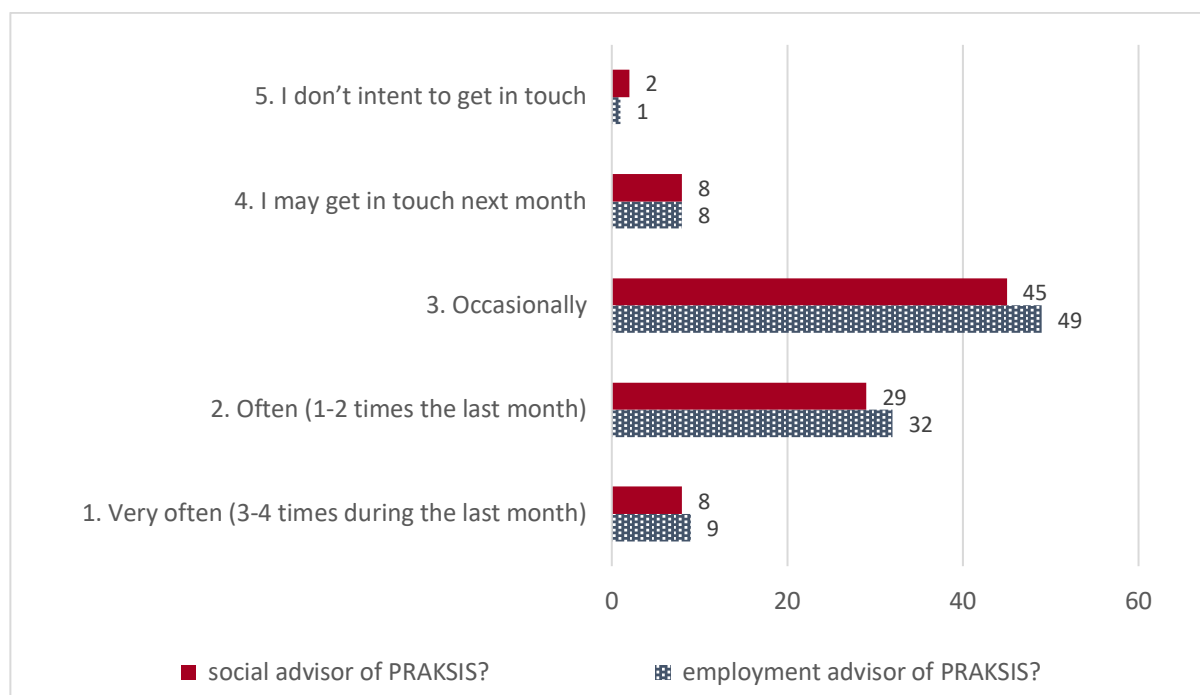
One of the key challenges for the service is that it is a time limited service with service users receiving between three and a maximum of six months financial support (subject to renewal after the first three months), although the other support can be provided for longer. There were some indications that the nature and quality of the follow up could be variable once the 3-6 month service support period had come to an end.

There was evidence of inconsistencies both among service providers in the same city and differences in the follow up practices in Athens and Thessaloniki. Some of the service providers interviewed in 2016 reported that they would avoid initiating contact with former service users as they regarded this as a necessary step towards regaining self-confidence and reaffirming control over debt management and labour market participation. At the same time, other service providers had a system for checking regularly on former service users.

From the interviews we conducted in 2017, a similar variation in contact with former service users was identified. This differentiation in terms of how service providers managed the 'phase out' process does raise questions over equity in service provision. At the same time, it also reflects flexibility as some families are facing considerably more challenges than others. Although it was hard to establish with the evidence whether this is the case, we did note that these variations also seemed to reflect the personality and goodwill of service providers to offer additional support beyond the end for formal support from the service. In Thessaloniki, the findings were quite similar. The network of contacts is more tight and closer knitted which reflects not just personality and families' existing challenges but substantially a more informal network of contacts that is facilitated by the smaller size of the city. Anecdotally, many of the interviewees in Thessaloniki mentioned that service providers and users often bumped into each other in the street.

As seen in Figure 19, the majority of the respondents to the questionnaire answered that they occasionally keep in touch with the support workers though it was more likely to get in touch with labour advisors, usually around updates on new job alerts. A substantial percentage (30%) answered that they get in touch 'often' and almost ten per cent of service users responded 'very often'. The results for Thessaloniki indicate that families are (twice) more likely to be in touch 'very often' with both social and labour advisor. The rest of the results are similar for Thessaloniki and Athens.

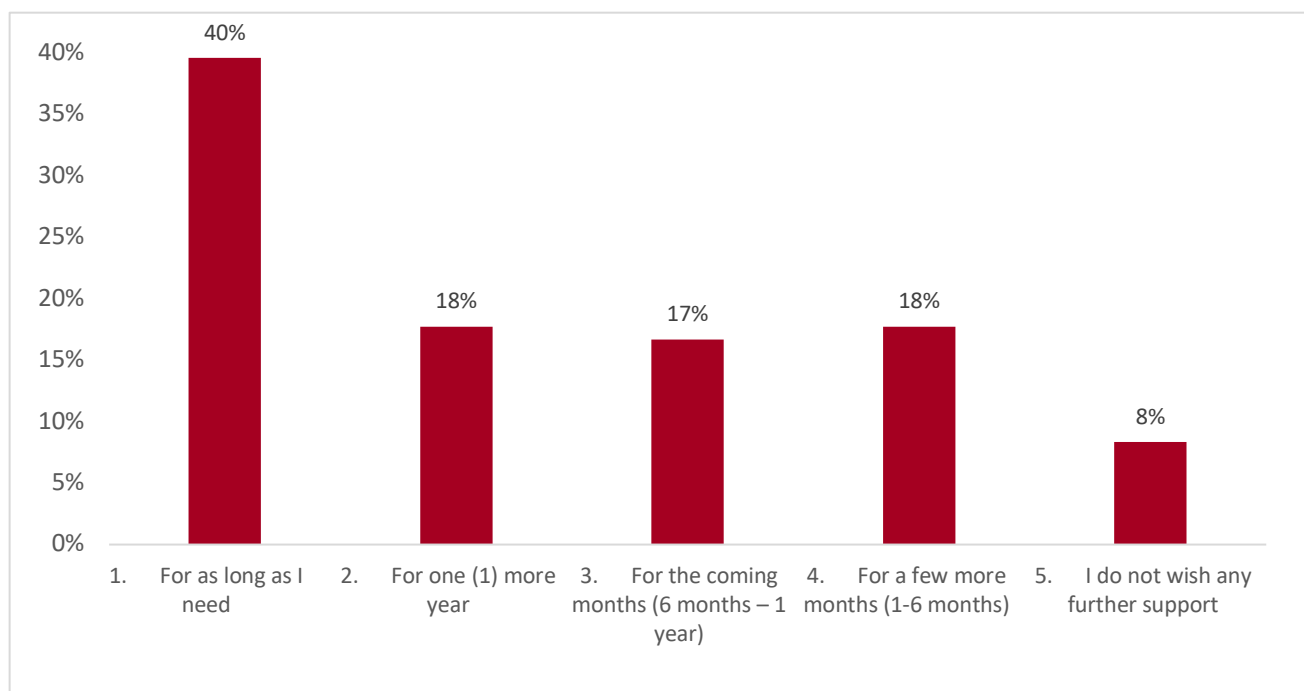
Figure 19 How often did you keep in touch after the end of the PRAKSIS Family Support Service with the... (%)



Source: Service user questionnaire.

Base: 99 responses (one family did not answer this question).

Figure 20 Would you like the prolongation of PRAKSIS Family Support Service?



Source: Service user questionnaire.

Base: 96 responses (four family did not answer this question).

The largest group of service users reported that they would like the PRAKSIS Family Support Service to be available ‘for as long as they need’ (see Figure 20). Almost all wanted a longer term support package than was currently available, but more wanted a time limited service (with a longer period of contact) than wanted the service to be open ended (available for as long as was needed). Only a small group (8%) did not want support.

From the interviews, several service users indicated that although the financial support was beneficial, what they wished for themselves were decent working conditions and wages. We cannot highlight enough the views that service users expressed about their wish to secure work, rather than having to rely on financial support. It was a job and if possible a stable job that pays enough to cover their living costs that they viewed crucial for their lives. Given the profile of these families, and the majority of the PRAKSIS Family Support Service users, i.e. people who had worked for a long period of time and had been able to enjoy, prior to the crisis, a more or less stable and well paid work. In response to what they wished for themselves and whether they would like to prolong their participation to the programme, service users replied:

Its work. Work and my health. I will manage the rest.

(Translated from Greek. Family Interview, September 2016)

The financial support helped my family. Now that you ask me what I want.. I guess a stable job – a job that I know I can start planning ahead. The one I have is not clear whether it will get renewed. If the financial support is there any way then this would help but the job would come first. Write down 'job'. For me and my wife.

(Translated from Greek. Family Interview, September 2017)

The money has been great and the vouchers were a relief. I would like the prolongation of the programme but I would have liked not to be this situation in the first place. A work, not the work I had, a job that pays enough to live on.

(Translated from Greek. Family Interview, September 2016)

As long as there is work I am ok. The financial support helped us a lot. I do not mind doing two or three shows, or even being involved in seasonal work. I would prefer to be working like crazy to receiving financial support.

(Translated from Greek. Family Interview, September 2017)

The only thing that PRAKSIS has not offered me and I would like to request is a job! A job in PRAKSIS. I can work here! I can do the painting, the restoration, run their errands. This is a decent working environment. Not sure how much the advisors are paid but I would like to work for this organisation. It's a good purpose and good working environment.

(Translated from Greek. Family Interview, September 2017)

The interview responses indicated that service users wanted to reclaim and regain their self-respect. It is interesting to note that none of them responded or mentioned anything negative about the PRAKSIS Family Support Service and they were all highly appreciative of the support they received. Still they indicated that their main wish is to find a job and to live independently.

Reflections

We conclude this report by reflecting on our key findings and drawing potential lessons on the effectiveness of the programme delivery, the service outcomes and the wider implications of scaling up this intervention (PRAKSIS Family Service support) within the national and wider comparative context.

Effectiveness of programme delivery

The Family Support Service aimed to establish a successful collaboration between families and the service that would both meet the family's needs and fulfil the objectives of the service. The process of working with families involved showing them how to approach specific issues or problems, then stepping back, i.e. a broadly defined, supportive, 'teaching' role that emphasised increasing the capacity of the families for independent action. If an issue arose with a bill for utilities, for example, the social advisor would assist on the basis that the next time such an issue arose, the family would draw on that experience and resolve the situation on their own. In the interviews we conducted in both Stage 1 and Stage 2, service users made very positive comments

towards the effort made by both social and labour advisors and reported that they had gained more ability to handle problems and pressure on their own.

The programme enabled me to stand on my feet. Even if I lose my job again, I know how to approach employers, email or submit a CV. I am not afraid to work. This gives me strength.

(Translated from Greek. Family Interview, September 2017)

The help was substantive – I am grateful to all of them [service providers]. They helped me and my family when we were low. I know that the situation will not magically improve but I have regained my confidence and I have not stopped searching for work. I have restored my faith in my fellow human beings. They treated me as if I was family when my extended family could not help.

(Translated from Greek. Family Interview, October 2016)

In our interview with the initial programme coordinator, it was highlighted that the aim of the service is to create an ‘active agreement’ [ενεργή συμφωνία] between service providers and users, i.e. a mutual understanding where both service users and providers should be ‘working together’. The families interviewed at Stage 1 and Stage 2 reported that their social and labour advisors worked closely with them. However, there was not always a sense that they were working together, more a sense that the worker was someone providing a family with the support they needed in a way that recognised their specific needs.

The programme enabled me to stand on my feet. Even if I lose my job again, I know how to approach employers, email or submit a CV. I am not afraid to work. This gives me strength.

(Translated from Greek. Family Interview, September 2017)

The research suggested, from the interviews conducted with the families, that the support was appropriate, useful, sensitive to the families’ needs and much appreciated, but that the families and the workers were not quite a ‘team’ in a truly collaborative sense.

During and shortly after the end of the service delivery families expressed a feeling of gratitude to the Family Support Service, with some regarding their advisors as being part of their ‘family’ because of the help they were providing. In the follow-up interviews, a year later, the feeling of gratitude remained but did not extend to workers being spoken about in terms of ‘family relationships’ any longer. We regard this as evidence of good quality service delivery, establishing good social intervention practice in dealing with families and service users in crisis, as it set clear boundaries of rights and responsibilities for service users and workers.

As in our interim report, our findings again demonstrated that there were some variations in how service providers engaged with families. Not every worker did the same things in the same way. In several respects, this was a positive finding, because it showed the service enabled workers to adopt their own style of working with families. However, there were also some questions around whether families were always getting entirely comparable levels of support, in particular around the way contact was handled once the three to six months of formal service provision had come to an end. In some cases, regular informal contact was maintained, in others the workers brought the service to a more formal end. This varied by role and circumstances, with labour advisors tending to continue to send information on jobs when a family had not yet secured work at the point the service ended (or when work was known to be short term). Some of these differences were more pronounced at the city level – service provision in Thessaloniki faced more challenges in establishing clear phasing out stages when the service came to an end. We do not regard this as evidence of bad practice, instead based on the interviews with staff and families we identified that relationships between workers and families often replicated closer community ties. This is important as any potential scaling up of the service needs to establish clear rules and obligations that apply for all branches but also reflect on local labour market and societal relations, for example, some families may need more intensive support for longer around

emotional issues than others, a family in Athens may secure work more quickly than one in Thessaloniki because more work is available in Athens and so forth.

Considering this point in more detail, while Thessaloniki had more insecure jobs, often concentrated in tourism and restaurant services, it was also clear that community ties were stronger than Athens, thus creating a different network of support and expectations. The workers were aware of these conditions and the difference in circumstances compared to Athens meant that efforts were made to maintain contact with service users after the end of the 3-6 months of formal support. Variations in service delivery emerged mainly because the service model adapted to the needs of individual families and to the specific situations in Thessaloniki and Athens. There were inconsistencies in how individual workers behaved in the same locations, as noted this occurred particularly around the extent and nature of contact maintained after the 3-6 months of formal support came to an end, and this is an area where workers might benefit from guidance, but most of the variation in service provision was 'good' variation, showing proper adaptation to the needs of families and reflecting local labour market conditions and culture. Overall, we regard that the skills of the service providers and their coordinators in being reflective and balancing responsibilities, programme objectives and empathy towards the service users as one of the major assets of the PRAKSIS Family Support Service.

The detailed monitoring of how financial support is spent does require a significant volume of time and paperwork both on behalf of the social advisors and the families. Additionally, it is arguable that the practice of detailed recording of spending creates an environment where families must accept and understand that they will be closely monitored. From the evidence we collected, we could not find any families who resented or felt inclined to refuse to provide detailed receipts. However, the benefits of such detailed recording of spending perhaps require some further consideration. A lot of time is spent on administration and workers could 'keep an eye' on families' spending by using a less intensive method. For example, families can be told there will be random checking of receipts. The service could then, for example, randomly check one in five shopping receipts. As the families would not know which receipt might be checked and when, significantly reducing the administrative time spent processing receipts.

We have evidence from comparable income management programmes (Bray *et al.*, 2014) that service users can find a way to purchase items outside the pre-approved list of products if they wished to do so (e.g. exchanging goods with another customer after purchase). There was no evidence that the families were breaking the rules on spending, nor that they wished to do so. Again, given that it is not possible to develop an entirely effective system for monitoring spending (short of workers going with families when they shop and directly controlling vouchers and money, rather than giving it to the families) and that, on the evidence of this research, families do tend to both understand and follow the rules anyway, it is arguable that the controls could be reduced. Precise lists of pre-approved products, which are intended to identify which purchases families should prioritise are probably redundant. Families are aware of what to prioritise already and for the most part will behave responsibly. Again, it is arguable that significantly less regulation may be required to ensure the financial support is being spent in the right way.

One other aspect of service provision is worth briefly revisiting here. We noted above that the level of data collection raised some questions about the nature and extent of data collection being undertaken. PRAKSIS collects a significant volume of data⁸ that refer both to the eligibility criteria but also a set of reflective comments that are stored and collected by the social and labour advisors on the PRAKSIS dataset. Other than

⁸ The researchers were introduced to the available dataset during their visit in PRAKSIS offices last September. Full access and passwords were provided for both Athens and Thessaloniki. Additionally, the researchers received a copy of an Excel file (Thessaloniki) with anonymised information on beneficiary families for August and September 2016.

allowing advisors to discuss and catch up with their cases, the majority of the data input capture key demographic and socio-economic characteristics of the families. Advisors are also required to add relevant information in excel files and maintain a family case folder with copies of all the paper documentation that is required.

Some workers reported that they did not have enough of an opportunity to adequately reflect and critically evaluate the information they have put together in the dataset, and in particular their personal notes. This is partly due to intensity of service provision and contact with families but also the substantial hours of work spent in 'feeding' the dataset and separate excel files. We recognise that this serves as transparency tool both within the organisation (e.g. programme coordinators) and the funder (SNF).

We suggest that further use of IT could be helpful here. For example, the use of smartphones could enable either staff or service users themselves to take an image of the receipt and submit it via email. Then the image could be saved to personal files within a shared and password protected shared drive. We regard that this could free up considerable time for social advisors to reflect on their own note taking but also enable them to offer their services to more users. A web-enabled database system that would allow workers to add data directly from smartphones, while with families, rather than having to return to the office to perform data entry could also save time. In the UK, programmers have become voluntarily involved in supporting homelessness services to develop secure data management systems that can be updated and consulted remotely⁹.

From the interviews we had with workers, the cross-checking process was seen as a form of monitoring rather than a process that reconfirmed families' self-confidence in their own consumer behaviour. Again, considering that the point of the programme is not to change consumer behaviour but to support families in crisis, the use of the list could be relaxed to save time for all. This suggestion does not cancel out the importance of nutritional support and the food voucher provision; service users found this particularly useful and for many of them represented an important factor in relieving personal and budgetary stress.

There is potential to expand use of food vouchers to give service users more choice over prices and quality of products. In Thessaloniki, the contracted supermarket chain was a good quality and yet pricy provider. Vouchers that can be used in a range of supermarkets would enable families to 'shop around' and get the best value for their financial support. By including more supermarket chains or independent shops, coverage areas would also be extended and therefore minimise the travel and time cost for service users. The use of pre-paid debit cards could enhance further the network of stores that families can use (see below discussion on government minimum income schemes).

As a final remark regarding the management and organisation of service delivery, PRAKSIS as an organisation demonstrated the ability to sustain consistency despite substantial staff turnover rates. This turnover applied in particular to social advisors and among coordinators. Both Athens and Thessaloniki based teams experienced changes in coordinators during this programme cycle. We met all four coordinators and we identified consistency both in terms of service delivery but also management and support towards social and labour advisors. The organisation has been really effective in creating horizontal networks of support within the organisation both at the personal and organisational level. In particular, social and labour advisors in both cities organised either impromptu or scheduled meetings to reflect on their own cases, identify best practices and also coordinate support actions. The use of IT and tele-conferencing also enabled service staff in the two cities to communicate and share practices. An annual meeting where all service providers and coordinators

⁹<https://homelesshack.github.io>

meet would have been beneficial in deepening synergies and also for providing additional training provided by external speakers. There is potential to create mutual support platforms and synergies among service providers and programme coordinators to develop tools that can be used if the service model is scaled up, such as a code of conduct for new services, using the same model, elsewhere in Greece.

It is important to highlight here that the staff turnover had particular characteristics. The destination of the staff who left the PRAKSIS Family Service Programme was either different programmes within PRAKSIS or similar services among other organisations (including the Greek State). The skills gained and the training received within the service created a group of social and labour consultants that have experience to offer support in times of crisis. This is both an asset for PRAKSIS as an organisation but also a manifestation that the gradual scaling up of the programme would enable the training of more staff and extend the reach of similar interventions. However, while the issue of staff turnover was well managed and service provision was not disrupted, it could be productive to explore the reasons why staff leave the service at a quite high rate, as it is not ideal for the service, because valuable experience is lost.

In summary, the results of the research into the PRAKSIS Family Support Service can be described as follows:

- The service itself was very well regarded, the delivery of support, the nature of support and the quality of support are all viewed positively by families.
- There were variations in service delivery, but these were mainly positive and reflected ongoing engagement and reflectivity on behalf of service providers. The service adapted to the needs of specific families and the requirements of working in two areas that had different communities and different labour markets. These variations provide useful lessons for any potential scaling up attempt, the ability of the service model to adapt the needs of individual families and to working in different areas is a strength of the service model.
- The holistic approach adopted by the service benefited from mutual peer support which often utilised the use of tele-conferencing between advisors based in Athens and Thessaloniki. The workers, both social and labour advisors, could have benefited from the organisation of events that would allow them to meet, share experiences and discuss the different social and labour market conditions in the two cities.
- The duration of the service support period enabled families to rebuild some financial security and personal confidence which often translated into successful transitions to the labour market. There were however families that did face more complicated problems, including often physical and mental health challenges, where additional support both in time and resources could have produced better outcomes.
- As preventive measures, the financial and legal support were crucial to prevent evictions and foreclosures.
- The service did achieve to facilitate labour market transitions through soft skills training and customised support. The service helped families rebuild self-confidence and helped to steer them into actively participating and searching for jobs.
- The research provides evidence that families can need continuous financial and practical support as the current labour market often does not offer work that pays enough to live on. The existing coverage of income support programmes provided by the Greek State, which target those with low income and asset wealth, does not provide support towards families with -what have often become- chronic mental health problems.

PRAKSIS Family Support Service and Government run Minimum Income programmes

In November 2014, the Greek government introduced the very first pilot (for 6 months) for a Guaranteed Minimum Income (GMI). The pilot programme ran across 13 municipalities, one of which was drawn from each Greek state prefecture. Eligibility was based on income and asset wealth with the limits rising per dependent child and adult in the household. The programme involved almost 19,000 households and the average monthly support is estimated at €220 per month (Matsagannis *et al.*, 2016).

From the available documentation on the ‘Transparency Program platform [Diavgeia]’ municipalities have reported uncertainty regarding who is entitled to the support both in terms of the income criteria and interims of the official documentation required. Additionally, there has been limited cross-checking of the official documentation submitted and usually municipalities responsible for processing and administrating the GMI were either understaffed, or not trained in handling the e-portal for the system, leading to serious delays in payments, and increasing numbers of complaints and appeals.

In 2015, the new government introduced a series of measures to tackle the ‘Humanitarian crisis’. The measures involved free supply of electricity, rent subsidisation and food aid vouchers. The entitlement criteria were similar to the [GMI](#) scheme. The free supply of electricity employs a €40 per month subsidy and around 90,000 receive it. The rent subsidy, received so far by 20,000 beneficiaries, depends on the number of people in a household, offering payments of between €70 and €220 per month. The food aid programme offers similar support to the rent subsidy and it was provided to 150,000 families.

In 2017, the government introduced the ‘Social Solidarity Income’ (SSI) [Κοινωνικό Εισόδημα Αλληλεγγύης] programme, which set an initial target of covering 2,700,000 estimated beneficiaries and about 700,000 families. SSI was initially launched across 30 municipalities and became national in February 2017. The income criteria are similar to the pilot scheme though there is a split, lower payments are in cash and a prepaid card is provided for any payments over €100. Beneficiaries are entitled to a discounted electricity tariff, access to free health care for people who lack a social insurance record, free school meals (vouchers), access to European support funds and to anti-poverty programmes. Additionally, labour market training schemes are run by OAED [Greek Manpower Employment Organization]. These training schemes are similar to what OAED was offering in the past which has been criticised as making little real difference towards upskilling (Spyridakis, 2016). The labour market training support schemes do not cover costs towards certification though they occasionally work collaboratively with various organisations (e.g. Greek-German Chamber of Trade and Industry).

According to the latest data¹⁰ the number of households registered to the new SSI are 288,605 (October 2017)¹¹. The current income support is set for single parent families at €200 with each additional adult in the household receiving an additional €100 and each dependent child an additional €50 per month. SSI targets low and low to middle income groups which can own their home outright. Provisions and adjustments are made depending on the number of parents and minor dependants based on previous year’s income and property tax certificates. The SSI programme offers access to health insurance irrespective of previous employment record and the prepaid card, which often represents half of the monthly income support, has effectively no restrictions in terms of purchasing items.

¹⁰ Data accessed 17 January 2018.

¹¹The SSI scheme peaked in September 2017 reaching a maximum of 293,246 households. At the time of writing this report, the World Bank (in collaboration with ΚΑΠΑresearch) are running another evaluation of the SSI programme.

Additionally, the current programme supporting homeless people, called 'Housing and Reintegration' will shortly be replaced by the rebranded 'Housing and Work for homeless' support programme. The programme will offer €180 per month for single participants, €240 per couple and up to €300 per month with those living with dependants. Additionally, lump sum payments towards housing appliances and towards running costs (e.g. utilities) can reach up to €1,000 annually each. The new government programme will launch a new series of labour market services which will allow homeless people to receive up to €6,000 subsidy towards the start-up cost of a new business including self-employment and agricultural units.

Given the importance of these new schemes, it is clear that the scope for income support now extends to almost 300,000 households nationally. From the evidence that is available, there is considerable uncertainty on which applicants will meet the criteria and the time frames that can be taken into consideration for the eligibility, partly as many potential claimants for this welfare supportive with their families¹². The programmes run by the Greek State have the ability to meet the financial needs of a significant number of families with low incomes and asset wealth. A limitation in the model is that it penalises people renting privately who have savings and restricts access to support for home owners whose home. For example, if a privately renting household has more than €1,800 in savings (adjustable according to family members) then there is no provision to account that this money could have been put aside for future rent payments. Additionally, households who own their own home, with slightly more than €105,000 asset wealth, are not eligible to receive the income support, even if their income is very low. The SSI does not offer any counselling or advisory support neither are payments linked to any support with debt management.

In contrast to the range of support offered by the PRAKSIS Family Support Service, the SSI programme does not include legal, financial and practical advice, neither does it offer support towards emotional wellbeing. The majority of the interviews we conducted with families using the PRAKSIS Family Support Service identified a series of mental health challenges. Together with families that had physical health problems and addictions, it was clear that the emotional support from both social and labour advisors was a crucial factor in families regaining their confidence and returning to paid work.

Unlike the support offered by the PRAKSIS Family Support Service, the SSI programme will not be accessible to families that face serious mental and physical health problems, either in terms of practical or emotional support, or with securing paid work. The PRAKSIS Family Support Service provides more than the SSI programme, adding practical support, emotional support, debt management and help with seeking work to financial support and is more widely accessible than SSI, as the service works with families with support needs and mental health problems.

There are gaps in national level service provision that the recently introduced SSI programme is yet to acknowledge. The financial support offered by SSI can, temporarily, alleviate immediate risks of housing eviction and repossessions, but does little to support the service users in re-entering the labour market and regain a sense of normality, self-confidence and control over their lives. There is also, as noted, evidence that the labour market activation programmes (labour market training support schemes) provided by the Greek state have had limited effectiveness, alongside lacking coordination with the SSI programme. Interestingly, the Greek State has adopted elements of the more holistic approach shown by the PRAKSIS Family Support Service within the new government homeless support programme.

Labour market support is underdeveloped at national level, particularly towards people with physical and mental health problems. There is an increasing need to coordinate labour market support either within O.A.E.D

¹² See: <https://keaprogram.gr/pubnr/Home/Info>.

or by working jointly with the SSI programme. This is crucial, as handing out money but not supporting those in need of budgeting and counselling support, nor offering support to access employment for those able to work, minimises the effectiveness of the intervention. We take the view that a holistic approach, similar to what PRAKSIS Family Support Service programme offers should be scaled up and incorporated within the current government run programmes.

The quality and quantity of interventions provided by social and labour advisors as well as the tools of support offered within PRAKSIS Family Support Service programme exceed what is offered by current government programmes. The PRAKSIS Family Support Service is far more extensive and flexible and enables families to discuss and engage with practical support, counselling and labour market support. If government services can emulate this approach, this will, importantly, help reinstate part of the trust towards the government institutions that has been lost. The cost of this more extensive and holistic approach can be controlled by introducing the schemes as pilots in cities, where respective higher education social work and social sciences programmes are running, initially through the creation of internships.

Finally, the endemic lack of policy continuation in the Greek welfare state and the continuous reliance on EU funding to co-finance public-run programmes could often translate into 'policy havoc' with substantial gaps either in coverage or during specific periods. We do not foresee an immediate or short-term eradication of the challenges that exist for families that have been affected from the crisis and therefore we regard that the continuation of these remodelled state programmes would benefit from the organisational and delivery experienced within the PRAKSIS Family Support Service programme.

PRAKSIS Family Support Service programme within a comparative perspective

Within a comparative context, we can identify that the holistic approach adopted in the PRAKSIS Family Support Service of a high standard and the levels of provision, including the coordination of service delivery is an example of good practice. We regard that PRAKSIS fulfilled the objectives of the Family Support Service programme, as agreed with SNF.

Well trained and skilled service providers both in Athens and Thessaloniki offered an effective mix of support to families who could have high needs. This research showed that families valued the support they received. It has sometimes been argued that targeting of Greek homeless services often leads to creaming off of the most able clients, while those who are most vulnerable and in need are not helped (Arapoglou and Gounis, 2015). PRAKSIS devoted considerable time and resources to help families who would otherwise not be treated, either because there are limited or restrictive provisions (see UK) or simply because the programme does not offer any specific provisions (see SSI).

The establishment of public service markets in the UK has enabled many international as well as local organisations to become involved in the delivery of employment support services. The majority of these organisations are for profit companies and the government has set up a complex incentive system that allocates more clients and payments to organisations that delivery better results (the 'payment by results' model).

The use of financial incentives for private sector providers to support 'clients' with fewer skills and challenging personal history (including mental health, addiction, ex-prisoners) has not eliminated the practice of 'parking' in the UK. Effectively those who need employment support the most tend to be 'parked' by for-profit organisations working in a payment by results environment. This means that people who need the most help are defined as 'unable' to work and do not receive assistance, allowing for-profit companies delivering

employment support to concentrate on people who can be found jobs relatively easily, which enables the company to show 'good' results and attract more government funding.

Additionally, the British government has introduced a series of welfare conditionalities to those (including disabled people) applying for income support that apply strict, and what many regard as often punitive (Patrick, 2017), measures. Charitable organisations, both national and locally, struggle to provide support towards those in most need with only few and scattered organisations offering employment support to disabled people.

By contrast, the support offered within the PRAKSIS Family Support Service represented a successful example of a holistic intervention that managed to facilitate labour market transitions, prevent homelessness and very importantly treat each and every service user with dignity. It is also a service model that is able to engage successfully with people with treatment and support needs, albeit that it can be harder to find work for people who have limiting illness or disabilities in any labour market in the world.

Also, it is important to note here that financial support to families is, in some other contexts, not subject to the same degree of regulation and control. Systems can sometimes be put in place, for example in the UK, to ensure housing costs are paid for poor families by paying the rent directly to a landlord, but beyond (increasingly) strict checks about levels of entitlement, actual spending patterns are *not* controlled. There is regulation in the sense that if a family makes bad financial decisions, the State will generally not provide further money and/or will require any additional payment to be repaid (with interest). Families are less regulated but are also given responsibility for - and control over - their finances. Though in Greece money and debt management is often provided by the banks, financial advice is extensively available from both the State and NGOs abroad.

The approach must always be realistic and careful, it is not logical to suggest that the Family Support Service should try to mirror, for example, welfare systems and support services available to families in much richer countries. The Family Support Service developed by PRAKSIS bears comparison, for example, with some similar UK services, albeit that the latter are working in a less challenging context. Based on our results, however, the Family Support Service appears to have been seen as comprehensive and effective by the families using the service. The most important potential criticism of the service may be that some families want, or need, more contact with the Family Support Service, for a longer period than is currently offered.

Experience in the British context and to an extent the wider experience in North Western Europe, North America and Australia, has been that flexibility of service design, working with people using services and recognising the needs and the opinions, is broadly much more successful than providing a fixed pattern of service provision, without any reference to the specific needs of service users. In the field of homelessness, the global phenomenon of Housing First, first established by a Greek service provider, albeit one who had moved to the USA, is a model that is based on recognising, respecting and responding to the specific needs that someone has, rather than simply dictating what sorts of help they should be given. Part of this flexibility is around the *duration* of service delivery. There is evidence that services that are flexible, assuming that an average or median duration of support will be typical, modelling themselves on that assumption, but being prepared to offer support for both longer and shorter periods, as required, can be more effective than those offering fixed term support (Pleace, 2016). In many respects, the Family Support Service follows these ideas, it is flexible, responsive to and respectful of families' specific needs and can also show some flexibility in duration of support (for example in being able to opt for up to six, rather than only three, months of financial support).

External and internal pressures, in terms of the housing market, the labour market and the nature and extent of the Greek welfare system create a very challenging operational context for the Family Support Service. The nature of employment has changed, alongside the declines in the availability of work, and Greece has joined countries like the UK and USA in seeing a loss of full time, relatively well-paid work and the partial replacement of that work with short-term, insecure, low paid service sector jobs in a hypercasualised labour market, the rise of the so-called ‘gig’ economy in which many employment opportunities are short-term. This structural shift is occurring in the context of a sustained recession. The challenges for the Family Support Service that can arise from this context can include:

- The total duration of financial support for families is not always sufficient. There can be clear *economic* reasons, unrelated to the efforts of the adults in the families to find paid work. Someone can be highly flexible in the type of work they are prepared to do, work hard at completing training and at looking for work, but the competition for work may mean the process of finding work – and hence the financial needs of the families – continues for more than six months.
- Debt has the potential to be overwhelming and again, it may be that families will sometimes require a longer period of support than the service currently provides to mitigate the risk of homelessness or even social exclusion.
- Conversely, some families may be still very close to the labour market, e.g. they have relevant skills to the current job market and have only just lost their job, which may mean they do not require as long as three months of financial support and other support from the Family Support Service.

Conclusions

The PRAKSIS Family Support Service was able to deliver substantial support towards service users. We identified a set of key strengths such as:

- The extensive range of support including legal, financial and practical advice, support health and wellbeing and emotional support. There was a clear emphasis on encouraging and supporting parents in families to return to paid work.
- The strong focus on collaborative working between families and the Family Support Service was effectively designed and implemented.
- Data collection on the use of financial support by families is extensive, indeed it may be described as exhaustive. A re-examination of current practices could free up more time for service providers to support more families.
- The financial support offered by the Family Support Service was viewed very positively by the families using the service.
- Families had a positive view of the advice provided around money and debt management.
- The legal advice was viewed as valuable and had helped some families avoid homelessness.
- The labour advisor service was viewed as both very helpful and as superior to the support offered by the Greek State.

The overall success rates in transitioning back to the labour market can be only estimated. Based on the evidence collected through interviews, questionnaires and through the data that have been made available to the researchers and the detailed employment records kept within PRAKSIS, the success rate is that more than half of service users were able to find a job. However, the majority of those who did find work were often

casual or temporary contracts and were more likely to secure lower waged jobs. Parents in the families had often been earning more prior to the economic crisis, but working with the service, were prepared to take on lower waged jobs.

The programme has been really successful in transitioning service users, who had often had only one or two jobs over a long and unbroken working career before the crisis erupted, and effectively engaging them in active searching for jobs. The support provided cannot be simply described as the transition from 'passive' to 'active', but should instead be seen as a process of enabling and supporting service users who had lost hope into active participants who engaged with the new reality, including the use of IT, updated soft skills and lower availability of full-time, well-paid and secure work in the labour market since the crash. There are not enough jobs, and in particular, not enough jobs that can provide enough for families to live on. Yet while the current labour market is predominantly characterised by insecure and temporary jobs in public and private sector with the latter however employing exploitative and often unscrupulous employment practices, with help from PRAKSIS families could often get into relatively better positions, with at least some earned income and greater housing security.

Alongside reconsidering the duration of support, the success of the PRAKSIS Family Support Service in transitioning service users into the labour market could be increased further by designating a specific budget that covers certification costs, so that the adults in the families can secure formal qualifications such as professional driving licenses, foreign language certificates and recognised qualifications in computing and IT. Taking into consideration the importance of the service industry and in particular tourism for the Greek economy, certification towards food preparation and hygiene could also lead to better paid jobs. British services working to provide ETE (education, training and employment) services to homeless people have made provision to provide and or pay for certificates and formal exams, which can facilitate access to paid work (Pleace and Bretherton, 2017).

Given the current conditions in the labour market it is unlikely that the need for income support and especially for housing will diminish any time soon. The rental market has adjusted the price of rents but at the same time there have not been sufficient number of jobs to help families avoid the risk of poverty. Families in rent and mortgage arrears may be at particular risk. For homeowners, the banks have now provided more flexible loan agreements but there is still no clear picture or policy that can protect homeowners that cannot afford to pay off their loan. As of 2015, a new shorter timeframe for evictions was introduced and at the same time minimum income and homeless housing programmes enacted. We regard that aim for sustainable and affordable housing necessitates either a generous reduction/writing-off of outstanding loan payments and/or the expansion of local social housing projects.

The financial support offered by the PRAKSIS Family Support Service was able to meet its aim of preventing homelessness. Many of the service users were highly stressed about the possibility of becoming homeless. And yet from our questionnaire evidence we identified that the number of those who faced homelessness after the end of the programme reduced dramatically and that the service did in fact prevent homelessness. The research showed that, especially for those who owned their own home, with an outstanding mortgage as well as those who are renting privately, a direct payment to their banks or their landlords could effectively relieve stress and insecurity. In the case of banks and other financial institutions the guarantee of payments could be agreed on the principle of housing loan haircuts (reductions).

The income support, including the use of the food vouchers, enabled service users to deal with both anxieties and their debts. The holistic approach that included mental health and debt management support enabled service users to reclaim their confidence and dignity. The PRAKSIS Family Support Service could have been more flexible with the level of payments offered and provide more to service users in dire need of support.

Additionally, in most of our interviews, service users set children as their first priority – with many of them at the same time highlighting inability to fully participate and afford extra curriculum activities. Additional funding towards extra curriculum activities for children would enhance service users' social capital as well as enhance children's educational and personal development.

We conclude that the PRAKSIS Family Support Service could be gradually upscaled through the re-examination of financial support minima and maxima and also the duration of the support. Additional help, either in the form of monetary or temporal support could be provided to families that faced more problems, including covering payments towards certificates/qualifications. The levels of intervention could be increased or extended to more families by reducing the extensive filing and crosschecking of receipts. The PRAKSIS Family Support Service shows the importance of holistic approach for assessing and treating families in need. Therefore, extensive support in care provision, payments towards certifications along with the prolongation of the programme and the structure it provides, could provide even better results. The last point is that the current labour market does not offer work that pays enough to live on and this is an important limitation of any employment support programme that highlights the activation of the unemployed.

The experience amassed in the 'Social Housing' programme is of great importance for the organisation (PRAKSIS) but also for the funder (SNF). Potentially, the management and delivery of this holistic service provision could represent a paradigm of how to effectively organise preventive measures that can support families at financial risk, especially in times of crisis and great uncertainty. Both the knowledge of the organisation itself (PRAKSIS) and the service providers on the ground manifests an organisational ability to develop well trained staff that are able to reflect, respond and support families in a friendly and professional manner. This 'know-how' in itself would serve as an established platform of social service provision that could be 'exported' both within Greece and in particular inform publicly administrated service provision. Internationally, the PRAKSIS approach has the potential to serve as a model in supporting families in times of severe uncertainty, especially in countries that lack substantive welfare mechanisms to absorb these risks.

We conclude that the holistic approach of the PRAKSIS Family Support Service programme is of high quality and effectiveness and compares very positively to the current government run programmes. The strength of the PRAKSIS Family Support Service lies in high quality and holistic support which is necessary to identify and support service users with substantial physical and mental health challenges that the current minimum income guarantee programmes cannot identify. PRAKSIS experience could be embedded in the current government run programmes or run parallel and complimentary to them, especially once one considers the systemic risks and uncertainty over the welfare provisions structure in Greece.

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