



ESPN Thematic Report on minimum income schemes

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European Social Policy Network (ESPN)

**ESPN Thematic Report on
minimum income schemes**

Cyprus

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Summary

In 2014, the government introduced the Guaranteed Minimum Income and Social Benefits Act, which replaced Public Assistance (PA) with the Guaranteed Minimum Income (GMI) scheme. The introduction of the new scheme, which was also included as a prerequisite in the Memorandum of Understanding (MOU) signed between Cyprus and its international lenders, has two basic aims: a) to extend coverage to groups that were becoming increasingly more exposed to the risk of income deprivation, and b) to achieve a better targeting of state support for those in need.

The GMI is a top-up benefit and is calculated as the difference between the basic income appropriate to each individual and his/her actual income. Currently the basic income is set at EUR 480 for a single-person household and increases with the number of dependants. The value of the basic income is estimated by applying established methods of reference budgets to the Cypriot context. The top-up amount is further supplemented with a housing allowance (the value of which depends on the size and area of residence of the recipient unit). GMI beneficiaries are also entitled to services that are considered necessary for their support and inclusion. These services include access to healthcare, subsidised long-term care, child care, vocational training, counselling and other specialised social services.

Comparing the new GMI system with the previous PA scheme, several differences are observed. In terms of coverage, GMI facilitates the participation of the working poor in the scheme, whereas the PA provided income support to working persons only under certain (and in most cases restrictive) circumstances. In terms of adequacy, the new scheme has increased the basic income from EUR 452 (PA) to EUR 480 (GMI). This is a small increase, but the fact that it has come about at all, during a period of falling prices, wages, pensions and benefits, is a positive step towards establishing a system that provides a decent minimum living standard for all.

On the other hand, eligibility for the GMI benefit is subject to strict conditionality rules. Recipients cannot refuse employment or participation in vocational/training programmes and/or in other initiatives that the relevant authorities consider necessary for their inclusion. There are also several asset criteria that have been a matter of controversy in public debate, with a number of social partners characterising them as too restrictive. These concerns resulted in a modification to the GMI law in August 2015 which aimed at loosening the criteria pertaining to recipients' movable and immovable property.

The GMI scheme has also been criticised in public debates for the delays in processing applications and disbursing payments. Indeed, applicants have to submit complex and demanding forms that are time consuming both to fill in and, at a later stage, to process. On the other hand, all application forms can be found at every local post office and can be mailed free of charge. The applicants can also ask for help through a call centre at the Ministry of Labour, Welfare and Social Insurance, which is the authority responsible for administration of the scheme. Such 'teething problems', however, do not reflect any serious opposition to the new scheme; nonetheless, a reduction in red tape might be a positive change in the future.

An important issue concerning the GMI scheme is to ensure a proper balance between income support and work incentives. In order to preserve labour market incentives, working earnings are not, up to a certain amount, included in the means testing of the scheme. Additionally, the authorities are committed to encouraging the participation of beneficiaries in the labour market through carefully designed active labour market policies (ALMPs). Yet, at the time of writing, there is no publicly available information about the number/profile of persons receiving labour market activation support and the effectiveness of this support.

Part I – Description of main features of the minimum income scheme

1 Governance arrangements

1.1 Levels of governance

Minimum income support is provided in Cyprus by the Guaranteed Minimum Income (GMI) scheme. The scheme was introduced by the GMI and Social Benefits Act of 2014,¹ henceforth the GMI Law. According to this law, every person legally residing in Cyprus who fulfils the relevant eligibility criteria is provided with an allowance whose scope is to ensure a minimum acceptable standard of living. The law came into effect on 11 July 2014. Policy decisions regarding the GMI are taken at the national level. The scheme comes under the auspices of the Welfare Benefit Administration Service of the Ministry of Labour, Welfare and Social Insurance (MLWSI).

1.2 Delivery arrangements

The relevant services of the MLWSI (Welfare Benefits Service) are responsible for the overall coordination, management and delivery of the GMI scheme. Certain synergies and links exist between the MLWSI and other public authorities. The roles of the Social Welfare Services (SWS), the MLWSI and the Public Employment Service (PES) are also important. Schematically speaking, the SWS contribute to the aim of the inclusion of recipients by providing social services, while the Department of Labour and the PES focus on reinforcing work incentives by facilitating the link between recipients and ALMPs. Support for unemployed beneficiaries is also provided by the Department for the Social Inclusion of Persons with Disabilities (DSID) and the Human Resources and Development Authority (HRDA). The HRDA organises training and vocational programmes that are targeted at various groups, including long-term unemployed GMI beneficiaries. In some cases, the local authorities and several non-governmental organisations (NGOs) may also participate in the organisation of various initiatives. The role of the DSID is more focused on ALMPs especially designed for persons with special needs (e.g. the Programme for the Subsidisation of the Employment of Persons with Disabilities, the Scheme for the Vocational Training of Persons with Disabilities).

GMI beneficiaries are also entitled to services, including long-term care and child care. Since the introduction of the GMI, the SWS have become responsible for the application of article 10 of the GMI Law, which refers explicitly to the care and special needs of recipients. In this context, the Scheme for the Subsidisation of Care Services has been integrated into the GMI. The scope of this scheme is to subsidise home care, day care, residential care, respite care and child care. Its participants need to apply for the provision of care services by filling in the relevant forms.

1.3 Rights-based versus discretionary benefits

The rates of the benefits paid to eligible GMI recipients mostly follow fixed criteria, which are clearly set by the relevant legislation. Thus the scope for discretionary benefits is quite limited in the context of the GMI. This institutional characteristic represents a discernible difference from the previous PA scheme, which was in place until 2014. Indeed, the director of the SWS played a major role in the governance of the PA scheme, being responsible for implementation of the Public Assistance Benefit Law and having considerable discretion over any decision to grant public assistance entitlement in special cases (Pashardes 2009). The director also had discretion to consider granting additional help to applicants for emergency needs.

Of course, a complete absence of discretionary power among government officials in the context of an income support scheme is neither feasible nor desirable. Thus, the

¹ In Greek: («Ο περί Ελάχιστου Εγγυημένου Εισοδήματος και γενικότερα περί Κοινωνικών Παροχών Νόμος του 2014»).

provision of care services under the GMI follows a more personalised approach, in the sense that the needs of the recipient are evaluated by professional teams of the SWS, with a view to deciding on the type, range and duration of the care services that are necessary for the person being considered. It might be the case that the evaluation of recipient needs is based on standardised evaluation tools, but any effort to provide 'individualised' services demands a certain degree of discretion. Similarly, individualised approaches are also followed in the context of activation support for the unemployed.

There are also cases where clear discretion is needed to protect the essence and spirit of the GMI scheme from excessive formality. For instance, according to one media report, an unemployed mother of five children was deemed ineligible because she owned immovable property worth over EUR 100,000. This prompted a response by the Minister of Labour, Welfare and Social Insurance, Mrs Zeta Emilianidou, who noted that the authorities should have greater discretion to handle special cases.² Indeed, in 2015 the 3(I)/2015 Law was introduced, giving the minister the power to grant eligibility in special cases to applicants who may fail to satisfy the full eligibility criteria, as defined by the previous 109(I)2014 GMI Law. A recent amendment, the 118(I)/2015 GMI Law, introduced in August 2015, also appears to enhance the discretionary power of officials. According to the new legislation, a new category of beneficiaries is added: namely persons facing extraordinary personal circumstances.³ The definition of these circumstances relies on the discretion of welfare officers, as well as on verification of the circumstances.

Overall, our opinion is that the government is in the midst of a process of calibrating the system with a view to finding the appropriate mix of a rights-based and a discretionary approach.

2 Design of minimum income scheme

As described above, the system of minimum income arrangements was significantly reformed in 2014. Until then, minimum income protection was provided by the PA benefit, which was regulated by the Public Assistance and Services Laws from 2006 to 2013 and all relevant regulations issued by the Council of Ministers and the House of Representatives. In 2014, the government replaced this PA with the GMI scheme by introducing the GMI Law. The former PA system is described in detail in our 2009 report (Pashardes 2009), compiled in the context of the EU Network of Independent Experts on Social Inclusion. Hence, this report focuses on the system that has been in operation since summer 2014.

2.1 Level of benefit

The GMI is a top-up benefit, defined as the difference between the (estimated) basic and the (actual) family income. The basic income is calculated as the minimum monetary income necessary to ensure recipients' access to a complete consumption basket of goods and services that correspond to the minimum standard of living accepted by society. In determining this amount, the MLWSI used the reference budgets methodology. The value of the basket is also adjusted to account for changes in consumer prices. The benefit is paid monthly to recipients. The recipient household provides details of a bank account, into which payments are made.

The current value of basic income is EUR 480 for a single person and increases with the size of the recipient unit, in accordance with the OECD equivalence scales.⁴

² <http://cyprus-mail.com/2015/03/30/minister-seeks-power-to-deal-with-low-income-special-cases/>

³ Own translation of the Greek term *ιδιαιτερες προσωπικες συνθηκες*, article 2 of 118(I)/2015.

⁴ The OECD scales assign a value of 1 to the first adult, 0.5 to each additional adult and 0.3 to each additional child. Children are defined as persons below 14 years of age.

Thus, basic income is:

- EUR 480 for a single-adult household,⁵
- EUR 720 for a two-adult household with no children,
- EUR 1,104 for a two-adult household with two children aged 7 and 14,
- EUR 624 for a divorced single parent with one child.

The family income is defined as the sum of the monetary incomes of all members of the family (recipient) unit. However, the following incomes are not taken into account:

- funeral grant,
- birth grant,
- student grant,
- military grant,
- financial aid to low-income pensioners,
- donations to philanthropic institutions,
- alimony,
- benefits to disabled persons,
- the first EUR 512 from participation in employment/training schemes, and
- assistance through the welfare lottery fund.

Furthermore, income from employment is excluded from the definition of family income, according to the schedule shown in Table 1.

Table 1: Working earnings disregard and retention rates^a

Other than children aged 18–28		Children aged 18–28	
Monthly earnings	Retention rate ^b	Monthly earnings	Retention rate
Up to €50	100%	Up to €480	50%
€50–€200	40%	€480–€1,000	90%
€200–€500	20%	€1,000–€2,000	85%
€500 and above	0%	€2,000 and above	80%

Notes: ^a For recipients (or spouses of recipients) with disabilities, the first €512 from income from employment is exempted; ^b i.e. the proportion of earnings not included in the means testing.
Source: Ministry of Labour, Welfare and Social Insurance.

Thus, the amount of GMI benefit is calculated using the following simple formula (after all its constituent components have been defined):

$$\text{GMI benefit} = \max(\text{basic income} - \text{family income}, 0)$$

Furthermore, the amount of the benefit can be supplemented with a housing allowance, as described in Section 3.1 of Part II.

2.2 Eligibility conditions

Entitlement to the GMI benefit is based on a complex set of eligibility conditions:

- Age conditions: the applicant must be at least 28 years old. However, this restriction does not apply to married persons, single parents, orphans, disabled persons and persons who are under the legal care of the director of social welfare. Persons who are under this age threshold and do not belong to one of the above categories can only benefit indirectly from GMI, i.e. as dependants of an eligible recipient.

⁵ The law does not distinguish whether a single person is divorced or not.

- Nationality conditions: eligible recipients are:
 - Cypriots,
 - EU citizens,
 - third-country nationals only if they are:
 - ‘long-term residents’, as defined by the Aliens and Immigration Law, or
 - refugees, as defined by the Cyprus Refugee Law.⁶
- Residence conditions: all eligible recipients should have been legally residing in the government-controlled area of the Republic of Cyprus continuously for at least 5 years before the date of application.
- Employment conditions: both unemployed persons and low-income working persons can apply for the benefit. With regard to the latter, their working earnings are disregarded in the calculation of family income, as described in Table 1. Furthermore, as regards labour market activation, there is a set of conditions, which we elaborate on in the next section.
- Asset conditions: both movable and immovable property is means tested. The means testing refers to immediate household members and not to other relatives. As noted earlier in this report, the initial criteria set by the 2014 GMI Law in many occasions were criticised as being too strict. In response to this criticism, the government took the initiative and modified the GMI Law in August 2015.⁷ The new conditions are:
 - Movable property: assets other than deposits (including bonds and shares) cannot exceed EUR 5,000. The recipient can have cash deposits up to the amount of EUR 5,000 (this threshold increases by EUR 1,000 for each additional dependant). Nevertheless, this threshold may rise to EUR 20,000 if the amount is:
 - blocked to secure a loan,
 - deposited in the name of a minor child, or
 - belongs to disabled persons.
 - Immovable property: the recipient should not have immovable property that exceeds the value of EUR 100,000, but home ownership is not taken into account in the means testing if the house does not exceed 300 square metres; thus after August 2015, anyone with a house of up to 300 square metres is eligible to apply for the benefit; the amount of EUR 100,000 can be disregarded from means testing when the property in question cannot be transferred or sold due to mortgages or usufructs placed on the property.

2.3 Conditionality rules

Eligibility for the GMI benefit is accompanied by a number of job-seeking/acceptance conditionalities. In particular, beneficiaries should:

- register with PES,
- in the case of a beneficiary already in work, s/he must register with PES as an employee who is seeking better-paid work,
- accept employment, provided s/he has the required skills for the particular job,
- not have resigned within 6 months of her or his application for benefit,
- not resign after submitting her or his application,

⁶ (In Greek), “Ο Περί Προσφύγων Νόμος 2000”

⁷ Law 118(5)/2015.

- not resign while a GMI recipient,
- participate in vocational/educational seminars,
- participate in special schemes of community service (if s/he is asked to participate),
- accept the provision of personal tutoring from vocational counsellors of the PES,
- participate in seminars of personal/social development,
- accept in-house visits from relevant officers, aimed at helping to develop individualised plans of activation/integration,
- accept 'social intervention',⁸ and
- inform the Benefit Administration Service of the MLWSI of any change in her/his marital status, income, assets or any other circumstances that may affect GMI eligibility.

2.4 Duration

Entitlement to the GMI benefit is open as long as the eligibility conditions are met.

2.5 Transitions

Unemployment benefits are taken into account in the means testing. Thus, an unemployment benefit recipient will, most likely, acquire eligibility for GMI after the expiry of her/his unemployment benefit entitlement. Labour market incentives are partly protected through the (partial) exemption of working earnings from means testing, following the scheme presented in Table 1.

3 Links with other social benefits and services

3.1 Components covered by minimum income schemes

The GMI consists of four components:

- i. The basic amount (see Section 2.1),⁹
- ii. The housing allowance, which aims at reducing the housing costs of deprived households. It should be noted that the allowance is paid separately, but is part of the overall minimum income package. Those eligible for the housing allowance include not only tenants, but also homeowners who experience difficulties in repaying their mortgage loans. The allowance varies according to regional location and the size and structure of the recipient unit. In particular, the amount of the allowance is equal to the maximum acceptable size of the apartment (55 square metres for single persons or couples without children) multiplied by a per-square-metre value which varies according to location.¹⁰ Persons with disabilities have increased amounts. Expenses for municipal and other similar taxes are covered. More details about how the housing allowance varies according to households' characteristics are provided in Table 2,
- iii. Care services (such as home care, day care, residential care, respite care and child care) based on a personalised approach, in the sense that the needs of the recipient are evaluated by the SWS on a case-by-case basis,

⁸ Social intervention consists of two basic pillars: (a) the provision of psychological and counselling services aimed at empowering and supporting the recipient; and (b) the establishment of a linkage between the recipient and other social services, which might be necessary for activation (e.g. social health, provision of child care).

⁹ The provision of social services is discussed in Section 3.3.

¹⁰ €2.80/m² for Nicosia/Limassol/Famagusta, €2.45/m² for Larnaca and €1.75/m² for Paphos. Thus, for a single person residing in Nicosia, the value of the housing allowance is 55 m² * €2.80/m²=€154. The maximum acceptable size of the apartment increases with the size of the family.

- iv. Coverage of extraordinary/urgent needs verified by welfare officers in special cases for applicants who may fail to satisfy the formal eligibility criteria, as defined.

Table 2: Level and structure of housing allowance

Family unit type	Nicosia/Limassol/Famagusta	Larnaca	Paphos
Single or couple without children	€154	€134.75	€96.25
Couple/single parent with one child	€224	€196	€140
Couple/single parent with two minor children of the same sex	€224	€196	€140
Couple/single parent with two adult children	€280	€245	€175
Couple/single parent, one adult child and one minor child	€280	€245	€175
Couple/single parent with one adult child and two minor children of different sex	€280	€245	€175
-> for each person with disability ¹¹	additional €70	€61.25	€43.75
-> larger families (for each additional child or two additional minor children of the same sex)	additional €56	€49	€35

Notes: minor child=child<18, adult child>=18.

3.2 Other means-tested benefits

The 'in-cash' part of Cyprus's welfare system can be regarded as consisting of three pillars:

- social insurance (contributory benefits and pensions),
- non-contributory benefits, and
- social assistance (minimum income benefits).

Several of these transfers benefit the working-age population. Starting with contributory benefits, the social insurance scheme provides a comprehensive array of short-term benefits, whose eligibility rules and rates are defined on the basis of the contributory record of the potential recipient.¹² Since these benefits are not means tested (i.e. entitlement is based on the candidate's contribution record), an elaborate presentation of them is not included in this report. Nonetheless, we note that these benefits are important in providing income support to the working-age population against certain contingencies.

Non-contributory benefits are usually means tested, with the exception of disability benefits, which are administered by the Department of Social Inclusion of the MLWSI; since eligibility for these does not depend on income, they are not covered here. Table 3 provides an overview of the most important non-contributory benefits and their characteristics (scope, potential beneficiaries, eligibility criteria and benefit rates).¹³

Leaving aside the GMI benefit – which is not the focus of discussion in this section – important benefits in terms of coverage and impact on poverty include the child

¹¹ After the 118(1) 2015 amendment of the GMI Law, the value of the housing allowance for disabled persons may increase by 20–50%, depending on the circumstances of the recipient.

¹² These benefits include unemployment benefit, the birth grant, the maternity benefit, the sickness benefit, the funeral grant and the employment injury benefit.

¹³ We note that the list of benefits in Table 3 is not exhaustive, as several minor benefits (e.g. military grant) are not included. Furthermore, this table focuses mostly on benefits that support working-age people at risk of poverty.

benefit and single-parent benefit. For both these benefits, eligibility depends on the fulfilment of certain income and asset criteria.

Table 3: Overview of selected non-contributory benefits¹⁴

Benefit	Conditionality	Potential Beneficiaries	Eligibility Criteria	Rate of the benefit
Guaranteed Minimum Income	Income deprivation	Low-income households	Income and asset criteria	Top-up benefit
Public Assistance ^a	Income deprivation	Low-income households	Income and asset criteria	Top-up benefit
Child benefit	Increased needs of families with children	Couples with children	Income and asset criteria	Income related
Single-parent benefit	Increased needs of single-parent families	Single parents	Income criteria	Income related
Student grant	Cost of studies	Families with students	Income criteria	Flat rate
Financial assistance to multi-child families	Increased needs of multi-child families	Multi-child families	Residency, eligibility of child benefit	Flat rate
Benefits to disabled persons	Disability	People suffering with disabilities	Depends on the degree/type of disability	Depends on the degree/type of disability

Notes: ^a Public Assistance was in effect until 2014 and was replaced by GMI the same year.

Sources: Various government sources.

Since the GMI benefit is a top-up benefit, eligibility for other means-tested benefits may affect the value of the GMI amount to the extent that these benefits are included in the calculation of family income. In particular, the child benefit and the single-parent benefit are taken into account in the means testing, while the student grant is not.¹⁵ The rationale for including (or not including) certain benefits in the means testing is not clear to us. Possibly, it may reflect the intention of the government to provide further support to certain groups (e.g. disability benefits).

3.3 Passport to other services and benefits

GMI recipients are provided with access to services that are considered necessary for their support, inclusion and activation.

3.3.1 Housing

Recipients of support for housing needs are covered through a cash transfer. The value of the transfer depends on the family structure and area of residence, as discussed in Section 3.1.

3.3.2 Education

GMI recipients are offered various vocational and education programmes. According to the legislation, recipients must participate in such programmes. Furthermore, the student grant is not included in the means testing of the benefit, and thus recipient families whose members are in tertiary education are implicitly subsidised – or at least not penalised.

¹⁴ The table does not include maternity allowance, which was abolished in 2012.

¹⁵ See Section 2.1 for a list of the benefits that are not included in the means testing. Table 3, and the subsequent discussion, focus on benefits that support working-age people at risk of poverty.

3.3.3 Healthcare

Eligibility for the GMI gives by default free (or highly subsidised) access to the public healthcare services through the so-called medical card. It is means tested,¹⁶ but eligibility also depends on the social contribution record¹⁷ of the applicant and the settlement of her/his tax obligations. Yet, a modification of the Government Medical Institutions and Services Law of 2013 exempts GMI recipients from the obligation to have paid social insurance contributions.

3.3.4 Child care

Child care for families who participate in the GMI scheme is subsidised through a benefit that cannot exceed EUR 102 per month. The specific child care needs of the recipient are evaluated through standardised tools of evaluation by the SWS.

3.3.5 Long-term care

In August 2014, the MLWSI incorporated the Scheme for the Subsidisation of Care Services into the GMI scheme.¹⁸ In this context, participants in the GMI scheme can be entitled to a menu of in-cash or in-kind benefits, depending on their specific situation:

- Home care: this scheme includes a comprehensive package of personal and home care services, such as bathing, dressing and personal hygiene, house cleaning, meal preparation, shopping, settlement of utility bills, washing of clothes, and support with taking medication. The value of the subsidy is decided by the SWS on the basis of certain assessment tools and cannot exceed EUR 240 per month. Nevertheless, the law stipulates that the amount can be increased in special cases (e.g. people with disabilities). The providers of these services can be legal or physical entities that have been approved by the SWS.
- Day care: access to approved adult day care centres that are operated by NGOs, local authorities or private enterprises is provided under this scheme. The providers offer care services, entertainment and other activities during the day (or part of the day). These services are subsidised by a cash benefit that cannot exceed EUR 137 per month.
- Residential care: this care scheme provides cash benefits, the value of which is defined on the basis of standardised assessment tools that are operated by the SWS; it varies from EUR 625 to EUR 745 per month, depending on the needs of the beneficiary.
- Respite care: this is a temporary/short-term type of care, whose purpose is to allow the informal carer to take a break from his/her responsibilities. Respite care can take the form of home, residential or day care.

¹⁶ Recipients of the medical card should have income below €15,380 (single persons) or €30,750 (couples), with the threshold increasing by €1,700 for each child.

¹⁷ It is required to have at least 3 years of paid social insurance contributions.

¹⁸ Detailed information about this scheme can be found [here](#) (in Greek).

Part II – Analysis of minimum income schemes

This part of the report deals with the effectiveness of the GMI scheme in terms of adequacy, coverage, take-up and impact. Furthermore, we comment on the links to the other two pillars of active inclusion: namely, activation and access to services.

1 Assessment of adequacy, coverage, take-up and impact

1.1 Adequacy

The basic amount of the GMI benefit is EUR 480, increasing with the number of dependants according to the OECD equivalence scales. It should be clear from the outset that the GMI is a top-up benefit, which means that seldom will a recipient receive the full amount of EUR 480. The level of the benefit has been calculated using the reference budgets methodology. This methodology involves the construction of special reference baskets, each taking into account the food, clothing, health, personal care, household, transport, communication and social needs of the recipient. The design of the baskets was assigned to a team of professionals and experts, who exploited various sources of information. For example, the Cyprus Dietetic Association contributed to the task of defining households' food needs and the corresponding monetary cost. The pricing of the various items in the baskets was based on the actual retail prices of the relevant goods and services. Housing costs were calculated through a separate study and were not included in the basic basket.

Table 4 associates the GMI annual (and monthly) benefit with the poverty line. The poverty threshold for a single-person household, according to the most recent EU-SILC data (which refer to 2012 incomes), was EUR 9,524; accordingly, the median equivalised income was EUR 15,873. Thus, the basic GMI amount corresponds to approximately 60% of the relative poverty line and 36% of the median equivalised net income. The level of GMI for other types of households was defined on the basis of the OECD equivalence scales, which are also used by Eurostat to calculate equivalised incomes. Thus, for each type of household, the ratio of the GMI amount to the corresponding poverty line is always 0.6. This ratio might increase if the recipient is eligible for housing allowance (see Section 3.1 of Part I for details). Furthermore, some income components are not taken into account in the means testing (see Section 2.2 of Part II for details). Thus, the 0.6 ratio should be understood as a minimum. In reality, for most recipients, the distance between actual income and the relative poverty line is likely to be smaller.

Table 4: GMI levels and poverty line

Family unit type	GMI monthly amount	GMI annual amount	Poverty line	GMI amount as % of the poverty line
Single individual household	€480	€5,760	€9,524	60%
Couple without children	€720	€8,640	€14,286	60%
Couple with two children (aged 7 and 14)	€1,104	€13,248	€21,905	60%
Divorced mother/father with one child aged 2	€624	€7,488	€12,381	60%

Source: Ministry of Labour, Welfare and Social Insurance, Eurostat (Data extracted on 10.10.2015, [ilc_li01]).

Comparison of the basic GMI benefit with the minimum wage is complicated by the fact that the Minimum Wage Law in Cyprus covers only certain occupations. The minimum monthly wage on recruitment is EUR 870, rising to EUR 924 for employees who complete a 6-month period of employment with the same employer. These thresholds, however, apply only to shop assistants, clerks, child-care workers (assistant baby and child minders) and personal care workers (nursing assistants). Furthermore, the relevant law provides for a minimum hourly rate of pay for security

guards and cleaners: for security guards it is set at EUR 4.90, increasing to EUR 5.20 on completion of a 6-month period of employment with the same employer; for cleaners the corresponding figures are EUR 4.55 and EUR 4.84.

Unemployment benefit is earnings related. Therefore, its range varies considerably across occupation categories. It consists of a basic benefit and a supplementary benefit:

- The weekly rate of the basic benefit is equal to 60% of the person's average weekly basic earnings, and increases to 80%, 90% and 100% for one, two or three dependants, respectively (with a maximum of three dependants).
- The weekly rate of the supplementary benefit is equal to 50% of the average weekly earnings exceeding the basic covered earnings.¹⁹ Yet, there is a ceiling to supplementary benefit: it cannot exceed twice the weekly basic covered earnings.

According to the most recent data of the Social Insurance Fund, during the period from 7 July 2014 to 5 July 2015, the minimum amount of unemployment benefit paid was EUR 40.80 (weekly amount without dependants) and the maximum amount was EUR 348.76 (weekly amount with three dependants). These figures indicate the range of variation in the level of unemployment benefit and the difficulty of reaching a meaningful comparison between the GMI benefit and the unemployment benefit without more detailed data.

Finding the optimum level of minimum income benefit for various types of household and in different circumstances is a challenging goal, for the state must reach a balance between providing sufficient income support, preserving incentives and respecting taxpayers. In pursuing this target, it is impossible to satisfy everyone, as is indicated by the varied reactions of social partners,²⁰ and certain trade-offs are inevitable. In Cyprus, the authorities follow an internationally accepted method for deriving the value of a minimum basket (i.e. reference budget methodology). This was used to determine the level of the GMI benefit. This approach, besides its obvious advantages, has the merit that it facilitates social dialogue. Overall, and taking into account the points made above, our assessment is that the current levels of the GMI benefit are adequate.

1.2 Coverage

The 2014 reform of the minimum income system (i.e. the transition from PA to GMI) was aimed, inter alia, at expanding coverage. In Section 2.2 of Part I of this report we list the conditions which define the terms of eligibility for the GMI benefit. This section adopts the opposite approach, discussing groups that are not covered by the scheme; that is, groups which are, by default, excluded by the law:

- Age conditions: persons under the age of 28 years cannot apply for the benefit, unless they belong to one of following categories:
 - married persons,
 - single parents,
 - orphans,
 - disabled persons, or
 - persons under the legal care of the director of social welfare.

Persons under this age threshold who do not belong to one of the above categories can only benefit indirectly from GMI, i.e. as dependants of an eligible recipient. This provision of the law was prompted by specific features of

¹⁹ The weekly amount of basic insurable earnings is €174.38.

²⁰ See the Appendix of the [EMIN Cyprus Country Report](#) for a detailed listing of the views of social partners regarding several aspects of the GMI.

the societal structures in Cyprus. In particular, a considerable number of adult young people either live with their parents or receive generous intra-household cash transfers. According to the most recent Eurostat data, in 2013, the share of people aged 20–29 and living with their parents was 68.4% in Cyprus, while the EU-28 average was 55.6%. This pattern in household formation has been amplified by the recent economic crisis. For instance, in 2008 only 60.7% of young people aged 20–29 lived with their parents. Leaving aside subtle differences in sociological explanations, we can argue, by and large, that young Cypriots delay the formation of their own autonomous households in order to sustain a higher living standard by cohabiting with their parents. The social norms and habits of the local society are not averse to this behaviour. It appears that the MLWSI, bearing in mind these societal patterns, imposed this age threshold so as to avoid the paradox of having affluent GMI recipients. This is the case when eligible beneficiaries enjoy a high living standard due to generous parental cash or in-kind subsidies: e.g. an unemployed person aged 24 with no reported income who cohabits with his/her well-off parents.

- Nationality conditions: third-country nationals cannot apply for GMI benefit, unless they are:
 - 'long-term residents', as defined by the Aliens and Immigration Law,
 - Refugees, as defined by the Cyprus Refugee Law, or
 - victims of human trafficking.
- Residence conditions: newcomers to Cyprus (defined as persons who did not legally reside in the government-controlled area of Cyprus continuously for at least 5 years before the date of their application) cannot apply for the benefit.
- Asset conditions: means testing imposed on assets has been a matter of controversy in the public debate since the inauguration of the GMI scheme in 2014. The reason is that Cypriot households still hold considerable amounts of assets, especially immovable assets, despite the impact of the crisis and the 2013 'haircut' of bank deposits. Due to a high propensity to invest in housing and real estate, the overwhelming majority of Cypriot households are either outright owners or mortgage holders.²¹ Therefore the recession (and the subsequent reduction in incomes) has resulted in a large number of low-income households that nonetheless possess substantial quantities of movable and immovable property. The asset criteria, as they were set by the 2014 GMI Act, were considered by a large part of the population to be too strict. Under pressure from public opinion, parliament voted for a modification to the law in August 2015 which eased the criteria set by the previous legislation.²² This legislative change is described in detail in Section 2.2 of Part I.
- Other conditions: several specific groups are excluded from GMI:
 - monks,
 - persons who perform military service in the National Guard,²³
 - people who reside in the territory occupied by the Turkish army, and
 - students, unless they belong to one of the following categories:
 - people with disabilities,
 - orphans, or
 - persons who were under the legal care of the director of SWS before turning 18.

²¹ This trend intensified in the mid-2000s, fueled by the liberalisation of the financial system and the adoption of the common currency. For further details on the housing and credit boom, see Clerides (2014).

²² Law 118(5)/2015.

²³ Military service is compulsory in Cyprus.

Our assessment is that the GMI provides satisfactory coverage of the population. Compared to the old (PA) regime of minimum income support, it improves social protection, insofar as it facilitates the participation of the working poor in the scheme. The previous scheme enabled the participation of employed persons only under certain restrictive circumstances that have been relaxed in the GMI scheme.

As regards the recent reform of the asset criteria, we are not aware of any relevant evidence-based impact assessment;²⁴ nevertheless our opinion is that the new criteria are sensible with respect to movable but assets, but are quite generous with respect to immovable property.²⁵ Minimum income schemes are generally understood as 'last resort' safety nets. The term 'last resort', according to our understanding, implies that persons entitled to minimum income support should first attempt to cope by exploiting/utilising their own resources, in whatever manner is feasible; and only when this fails to satisfy their basic needs should they seek state protection. Characterising certain types of immovable property (e.g. houses in run-down areas) as 'hard to sell' or 'not capable of fetching a good price' does not have economic meaning. A more sensible approach in these cases would be to treat the GMI benefit as a loan, for which the immovable property is used as collateral.

1.3 Take-up

To the best of our knowledge, there are no studies or reports on the non-take-up of means-tested benefits in Cyprus. Thus we do not have any evidence-based indications of the extent and reasons for benefit non-take-up.

However, after the introduction of the GMI in 2014, an issue related to non-take-up emerged in social debate. Following several media reports, it appears that a number of low-income pensioners who were entitled to PA did not apply for the GMI benefit after its introduction. The political opposition claimed that these people were essentially excluded by the scheme, due to its strict asset criteria. However, other claims, aired in social dialogue, suggested that these people might have misreported their income/assets in the past and, realising the strictness of the current framework, simply have avoided applying for the benefit. We are not in a position to judge the validity of these claims on the basis of objective evidence. That said, the 2015 amendment to the GMI Law allows low-income pensioners who did not apply in time to be given another chance to submit an application if they are in a position to explain why they failed to meet the previous deadline.

As regards policies to increase take-up, all the necessary application forms for the benefit are readily available from every post office in the country. The applicant can post the applications free of charge to the relevant authorities. The MLWSI has also established a call centre to provide support in the preparation and submission of applications. These policies are positive, insofar as they make the scheme more accessible, especially for people in remote areas. However, the incidences of non-take-up can be further reduced by relaxing/accelerating bureaucratic procedures, as well as by organising campaigns to raise public awareness.

²⁴ In general, simulating the impact of changes in asset criteria (or even incorporating asset criteria in the microsimulation of public policies) is an extremely difficult task, because households' assets are largely underreported in all income data sets. To give an example, the SILC database (which serves as the informational input for several microsimulation models, such as EUROMOD) does not include meaningful information about households' assets. Most probably, the relevant officers might have made some 'back-of-the-envelope' calculations.

²⁵ The threshold for immovable property was €100,000 before the legislative change and remains at that level. However, property valued at up to €100,000 can be excluded from the means testing, when this property (or part of it) is not exploitable from an economic point of view, due to mortgages or usufructs placed on it. However, a recent decision by the Council of Ministers provides for recipients' property that is under the 'memos' to be released so as to become exploitable. Furthermore, it should be noted that the new law allows the head of the Department of Lands and Surveys to back-check property transactions in order to prevent manipulation of the law.

1.4 Impact

During the design phase of the GMI scheme, the Economics Research Centre of the University of Cyprus assessed the impact of the GMI reform, using tools of microsimulation analysis. The aim of the exercise was to assess different scenarios in terms of their impact on various population groups. These scenarios were ex ante and thus not in full accordance with the final version of the scheme. Their scope was to provide insight that would help in the fine-tuning of the GMI scheme. Furthermore, the estimations were based on not-so-recent (2012 EU-SILC) data and were obtained on the assumption of full take-up. Bearing in mind these caveats, the analysis yielded the general conclusion that the GMI scheme is expected to have:

- a negligible impact on the incidence of relative poverty (defined as the percentage of people with income below 60% of the median equivalised income),
- a considerable impact on the intensity of relative poverty, and
- a significant impact in terms of reducing absolute poverty.²⁶

To the best of our knowledge, there is no provision for updating this (or conducting a similar) microsimulation exercise. In general, a meaningful assessment of the impact of the GMI on poverty should be based on a recent and detailed microdata set (EU-SILC is an obvious candidate, but a far better choice would be the Cypriot Family Expenditure Survey, due to its superior information content; the new version of this survey is due in 2016). Furthermore, due to the complexity of the GMI policy, the analysis should take into account the following issues: a) labour supply effects, b) non-take-up, and c) income underreporting/tax evasion. It is obvious that such analysis requires scientific expertise, not available to the public authorities; however, any outsourcing of the analysis entails considerable costs, which most probably the ministry is reluctant to incur – at least during this period.

2 Links to the other two pillars of active inclusion

2.1 Inclusive labour markets

Access to ALMP support is both a right and an obligation of GMI recipients. In particular, the law provides that recipients who are capable of work should register with PES and should participate in vocational/training programmes and accept consultancy services from PES professionals. Persons who are already in work are eligible to participate in the GMI scheme, but must register with PES as employees who are seeking a more lucrative job. Currently, the following programmes target GMI recipients:

- programme for gaining work experience for unemployed persons with tertiary qualifications,
- programme for gaining work experience for unemployed persons with secondary level or post-secondary non-tertiary qualifications,
- programme for subsidising the recruitment of unemployed persons,
- multi-level programmes for the development of labour market skills,
- programmes for the subsidisation of flexible forms of employment,

²⁶ Since the basic GMI amount is calculated using objective budget reference techniques for specifying a minimum acceptable standard of living, it makes sense to use this amount for defining the absolute poverty line. Thereafter, equivalising all incomes and comparing them with this threshold provides an estimate of the impact of GMI on absolute poverty. It might be thought that, in this setting, GMI would appear to totally eradicate absolute poverty. However, this is not the case, because a number of households may have income below this threshold and yet not be eligible for the benefit; for example, because they do not satisfy certain non-income criteria.

- schemes for providing incentives (wage subsidies, on-the-job training, subsidisation of training programmes) for the training and recruitment of unemployed persons in dynamic sectors of the economy, such as the tourist industry and
- programmes for subsidising the employment of persons with disabilities.

These programmes are organised and implemented by the Department of Labour (MLWSI), the HRDA and the Department for the Social Inclusion of Persons with Disabilities. GMI recipients who refuse to participate in activation programmes without a good excuse are referred to SWS for 'social intervention'. The result of the assessment of the SWS might be the characterisation of the recipient as 'voluntarily unemployed' and consequent loss of the GMI entitlement. The only publicly available study investigating the labour market participation of minimum-income recipients in Cyprus is Pashardes and Polycarpou (2011). This study used a sample of 3,000 actual PA recipients to identify and analyse factors that discourage labour market participation and that consequently result in welfare dependency. In particular, the analysis shows that bad health, old age, low education, low self-esteem, the existence of dependent children and limited work experience are among the most frequent obstacles to labour market integration. Overall, this is an informative study; however, it is based on the old PA system of minimum income, and its conclusions are of limited relevance today.

In a more general context, it should be noted that currently Cyprus expends considerable effort on improving its ALMPs – a policy area on which the country had not placed much emphasis before 2013.²⁷ Since then, partly of necessity (large increase in long-term unemployment) and partly due to the influence of EU institutions in national policy making, the scope of ALMPs has clearly widened. Minimum income recipients can benefit from (and are encouraged to participate in) these programmes. In this context, numerous employment schemes have been implemented or are in the process of implementation (e.g. subsidised employment schemes, training/vocational programmes for enhancing the skills of the unemployed, schemes for the promotion of women and youth entrepreneurship, programmes in the framework of the National Action Plan for Youth Employment, etc.). As expected, not all of these government initiatives have proved successful,²⁸ but their overall impact is positive. Nevertheless, the precise evaluation of their individual effectiveness is not an easy task, as these programmes vary considerably in scope, design, coverage, duration and cost; which means that each programme should be evaluated separately, through customised assessment tools.

The authorities are in the process of implementing a system of continuous monitoring and evaluation of ALMPs, which is expected to be finalised in the fourth quarter of 2015.²⁹ However, it is not clear to us whether any special assessment of the effectiveness of ALMPs is currently under way. To this end, we have officially asked the MLWSI to make available to us relevant information regarding the participation of GMI beneficiaries in activation programmes, so as to obtain a clearer picture of the link between income support and activation in the context of the new scheme. But, around the time this report was finalised, the ministry informed us that data regarding the total number and profile of GMI recipients participating in these programmes were not yet available. Nevertheless, the officials we contacted expressed their intention of providing us with this information in the near future.

That said, we would like to express our scepticism about the capacity of the authorities to provide timely and effective activation support to GMI recipients. As was noted earlier, the GMI scheme faced problems in terms of considerable delays in

²⁷ http://ec.europa.eu/europe2020/pdf/themes/24_almp_and_employment_services.pdf

²⁸ For example, the Scheme for Practical Training Combined with Incentives for Employment in Enterprises of the Retail Sector Employing 1–49 Employees and the Scheme for Employment in Enterprises of the Retail Sector Employing 1–4 Employees originally targeted 2,000 potential applicants, but take-up was limited to only 200 new posts/maintenance of posts (Cyprus National Reform Programme 2015).

²⁹ Cyprus Economic Adjustment Programme (2015).

processing and evaluating the submission forms and certificates of the applicants. At the same time, the capacity of the PES (which is assigned an important role in the activation of GMI recipients) is known to be limited. These problems are known and monitored by the government, as is highlighted in the 2015 Cyprus National Reform Programme, which stresses that the organisational capacity of PES is insufficient; and, furthermore, it reports that EUR 5.7 million have been allocated to PES via the framework of the 2014–2020 Operational Programme of the European Social Fund. The fact that the relevant services of the ministry face difficulties in responding to the large administrative burden of the scheme due to lack of staff has also been stressed by high-ranking ministry officials during informal talks with us. Taken together, these problems suggest that the government services do not have the necessary capacity in terms of personnel and organisation to respond effectively to the increasing demands of the social protection system.

Besides measures to promote the inclusion of GMI recipients in labour markets, it is important to safeguard incentives to take up and remain in work. To this end, the GMI scheme adopted a system for the exemption of earnings in the means testing that is more generous than the previous PA scheme. In particular, under the PA scheme the earned income disregard was EUR 85.43 (with different arrangements for disabled persons and other specific groups). In the GMI scheme, the exemption of earnings is far more generous, as it can be seen from Table 1, especially as regards the earnings of the recipient's children. For example, for a minimum wage earner (EUR 870 per month), EUR 170 is not calculated in the GMI means testing. Furthermore, if the minimum wage earner falls into the category of being an eligible recipient's child (aged 18–28) then EUR 591 is exempted.

2.2 Access to quality services

In Section 3.3 of Part I we described the pathways of GMI recipients to services. In short, participants in the GMI scheme have access to educational/vocational training, long-term care, child care and healthcare. They also have access to other services, such as consulting with professionals of the SWS and the PES. Thus, in principle, the GMI scheme provides a comprehensive package of services to its participants. As regards the quality/adequacy of these services, it should be noted that it is not easy to provide an accurate evaluation due to the absence of any relevant studies on client satisfaction and the difficulty of extracting information from the relevant authorities.

Access to long-term care and child care is obtained through subsidisation: the providers of these services might be public, private or not-for-profit entities. The rates of subsidisation are presented in Section 3.3 of Part I. Yet, it should be noted here that these subsidisation schemes operate in the context of the GMI; it, in turn, presupposes the application of strict income and asset criteria, thus making subsidised access to these services highly selective. In a more general context, taking into account the lack of a comprehensive framework for the provision of these services (and the existence of a social gradient – at least as regards child care), the state seems to place emphasis on targeting resources at the very poor or at people belonging to special groups, thus avoiding the adoption of a wider perspective.³⁰ Educational/vocational training programmes are usually organised by the HRDA, the MLWSI or other public authorities with or without the participation of the private sector. These programmes are typically co-funded by EU Structural Funds and are usually well organised. Yet, as already noted, there is limited information regarding the impact and effectiveness of these programmes, especially as concerns GMI beneficiaries.

As regards health services, we have a clearer picture of the situation. GMI recipients are entitled to the medical card, which gives access to the public healthcare system. Before 2013, medical services were free at the point of delivery for medical card holders. But under the new regime, which was introduced in April 2013 in the

³⁰ For example, designing and implementing a comprehensive system of long-term care aimed at reducing the extent of informal provision of welfare services observed in low- to middle-income families.

framework of the Memorandum of Understanding, co-payments are required for certain services:

- EUR 3 for visiting general practitioners,
- EUR 6 for visiting specialists,
- EUR 10 for visiting hospital emergency departments, and
- EUR 0.5 for each prescribed laboratory examination and each prescribed medicine, with a maximum charge of EUR 10 per prescription.

According to our information, the Ministry of Health is in the process of preparing a modification of the relevant law, so as to exclude GMI recipients from medical co-payments. This is a positive development. Thus, the participants in the scheme will be entitled to free public healthcare – although its provision and quality are not always optimal.

Overall, our general assessment of the situation is that GMI recipients are entitled to a comprehensive package of services, the level (if not the quality) of which can be regarded as satisfactory, given the limitations placed on social policy resources by the continuing fiscal consolidation efforts.

3 Summary table

In the summary table below, an **X** is placed for each question in one of the three columns under the 'Assessment' heading. In the column under the 'Evolution over time' heading, **P** denotes positive evolution, **SQ** status quo, and **N** negative evolution. (Cyprus has only one minimum income (MI) scheme, so only one summary table is given.)

Assessment of the minimum income scheme				
	Assessment			Evolution over time
Adequacy How adequate is the level of MI benefits?	Adequate	Somewhat inadequate	Very inadequate	
	X			P
Coverage How extensive is the coverage of people in need?	Fairly comprehensive	Partial	Very limited	
	X			P
Take-up How complete is the take-up of MI benefits by those entitled to them?	Fairly complete	Partial	Quite limited	
		X		N
Impact on Poverty Reduction (1) What is the impact of MI provision in reducing the at-risk-of-poverty rate?	Strong impact	Partial impact	Very limited impact	
			X	SQ
Impact on Poverty Reduction (2) What is the impact of MI provision in reducing the at-risk-of-poverty depth?	Strong impact	Partial impact	Very limited impact	
	X			P
Link to Active Labour Market Policy (ALMP) In practice, how effective are the links between MI scheme(s) and ALMP measures?	Very effective links	Mediumly effective	Very ineffective	
		X		SQ
Link to Adequate Services In practice, how effective are the links between MI scheme(s) and access to adequate services?	Very effective links	Mediumly effective	Very ineffective	
		X		SQ

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