



## Ergosimo voucher scheme: Remuneration and insurance of casual employees

Greece

	<b>Summary</b> <p>The Ergosimo voucher scheme is a simplified method that facilitates the payment of wages and social security contributions for certain types of casual employees. Ergosimo vouchers can be purchased by employers from post offices, banks, or web banking services. While the Ergosimo scheme was initially intended to simplify payments for occasional work, it became a potential tool to combat undeclared work by providing a structured and transparent method of remunerating casual employees.</p>
<b>Title of the practice in original language</b>	<i>ΕΡΓΟΣΗΜΟ (Εργόσημο)</i>
<b>Name(s) of authorities/bodies/organisations involved</b>	<ul style="list-style-type: none"> <li>▶ EFKA National Social Security Entity (e-ΕΦΚΑ) (<a href="https://www.efka.gov.gr/el">https://www.efka.gov.gr/el</a>);</li> <li>▶ Hellenic Labour Inspectorate (Επιθεώρηση Εργασίας) (<a href="https://www.hli.gov.gr/en/organisation/profile/">https://www.hli.gov.gr/en/organisation/profile/</a>);</li> <li>▶ Ministry of Labour and Social Security (<a href="https://ypergasias.gov.gr/en/">https://ypergasias.gov.gr/en/</a>).</li> </ul>
<b>Sectors</b>	All
<b>Target groups</b>	<ul style="list-style-type: none"> <li>▶ Casual employees (directly targeted);</li> <li>▶ Employers requiring occasional employees (directly targeted).</li> </ul>
<b>Purpose of measure</b>	Prevention

	<b>Aims and objectives</b> <p>The Ergosimo voucher system simplifies the payment of wages and social security contributions for occasional workers in agriculture, domestic work, and cultural and creative sectors, eliminating bureaucratic barriers and ensuring that workers carrying out informal jobs are covered by insurance..</p>
<b>Background context</b>	<ul style="list-style-type: none"> <li>▶ The Ergosimo voucher system was introduced in Greece in 2010 under Law 3863/2010 (FEK 115/A/15-7-2010) as a simplified method for paying wages and social security contributions for workers engaged in occasional employment in certain sectors (such as agriculture and domestic work).<sup>1</sup> While not originally intended for</li> </ul>



this purpose, it has emerged as one of the few structural measures implemented in Greece to combat undeclared work;<sup>ii</sup>

- Ergosimo is a special cheque for remuneration of a casual employee's wage as well as associated social security contributions;<sup>iii</sup>

- The voucher can be used to pay the wages of the following employed persons for the work they provide:

i) Personnel (subject to the IKA-ETAM social security insurance payments) who perform various tasks and services within the employer's home.<sup>iv</sup> They are compensated based on the hours or days they work, and may work for one or multiple employers within the same salary period. The types of work or services they provide are diverse and include:

- Family auxiliary care services, encompassing domestic helpers responsible for housekeeping and general household tasks, as well as drivers;
- Gardening work, including individuals who take care of gardening tasks around the employer's home;
- Care and transport of children and infants, including nannies and caregivers who look after and transport children;
- Support for elderly and disabled people, encompassing all forms of assistance and care, including facilitating participation in cultural, religious, recreational, and social activities;
- Services in rehabilitation programmes offered in non-profit institutions or assisted living facilities for people with disabilities;
- Care or nursing care of sick or bedridden people, including assistance to individuals with mobility problems, such as physiotherapy, kinesiotherapy, and accompanying people on trips outside the home;
- Isolated minor repairs, such as small repair tasks that do not constitute construction work;
- Delivery of private lessons by tutors who provide private educational lessons;
- Aesthetic care services such as hairdressing, face, and body care.


ii) Personnel providing cleaning and gardening services in common areas of apartment buildings, paid by the hour or by the day, at regular or non-regular intervals, either to one or to more than one employer, for the same salary period, who are subject to the insurance of IKA – ETAM, not providing this service as employees of a company or as a member of a company;

iii) Personnel performing agricultural work subject to OGA (Agricultural Insurance Organisation) social security insurance;

iv) Personnel distributing advertising leaflets; promoting face and body care products at home or other places; promoting consumer products in department stores, food stores, and supermarkets; working for professional and amateur sport entities during sport

	<p>games; working as referees or referee assistants in professional sport leagues; working as background actors in TV, film, or advertising productions;</p> <p>v) Personnel accompanying and supporting disabled people participating in camping programmes for people with disabilities.</p> <ul style="list-style-type: none"> <li>▶ The 'explanatory report' of the initiating law does not refer to combating undeclared work as a reason for issuing an Ergosimo voucher, but only to facilitating the payment of remunerations and insurance contributions deriving from occasional work. However, over the years, the use of the Ergosimo system expanded to other economic sectors and works as a potential tool for reducing undeclared work in occasional employment;</li> <li>▶ Timeframe of practice: 2010 – ongoing.</li> </ul>
<b>Key objectives of the measure</b>	<p><b>General objective:</b></p> <ul style="list-style-type: none"> <li>▶ To facilitate the payment of wages and social security contributions for occasional employees, with the added objective of reducing undeclared work in several sectors, such as agriculture, domestic work, care, and culture and creative sectors.</li> </ul> <p><b>Specific objectives:</b></p> <ul style="list-style-type: none"> <li>▶ To remove bureaucratic obstacles raised by the current insurance procedures and make it possible to insure even the most informal and temporary forms of work.</li> </ul>
<b>Main activities</b>	<p>The procedure for issuing/redeeming a voucher is the following:<sup>v</sup></p> <ul style="list-style-type: none"> <li>▶ Employers or their authorised representative can purchase Ergosimo vouchers from certified issuing bodies including the state-owned post offices (ELTA), banks, or web banking services;</li> <li>▶ The employer provides the issuing body with their identity card, passport, or other identification information, their social security and VAT numbers;</li> <li>▶ The employer declares the type of work provided and then deposits the amount of the Ergosimo (nominal value), corresponding to the employee's agreed remuneration including social insurance contributions;<sup>vi</sup></li> <li>▶ Upon purchase, the voucher is issued in duplicate or in two parts. It contains a unique algorithmic number to verify its authenticity and serves as a title of value from the moment of issuance. One copy or extract of the voucher is intended for the employer, while the second is intended for the employee;</li> <li>▶ After the payment by the employer and the issuance of the voucher, the total amount is credited to the internal account of the issuing bank, where it remains until the employee requests the redemption of the specific voucher;</li> <li>▶ The amount of the Ergosimo cannot be less than EUR 5;</li> </ul>

	<ul style="list-style-type: none"> <li>▶ If the employer chooses to redeem the Ergosimo by crediting the employee's account, they must also provide the name, social security number, and VAT number of the employee;</li> <li>▶ The worker can redeem the voucher for cash at any post office or bank, ensuring their wages and social security contributions are processed simultaneously (when redeeming the Ergosimo, insurance deductions are withheld);</li> <li>▶ In order to redeem the voucher, they must present a police identity card, passport, or other identification information, their social security number and their VAT number;</li> <li>▶ The voucher is valid for four months from the date of issue. After the expiration of this period, the Ergosimo cannot be redeemed by the employee and is automatically cancelled by the issuing body. In this case, the monetary (nominal) value of the Ergosimo is credited by the issuing institution to the social security institution indicated in the Ergosimo (in this case IKA – ETAM) and the amount is returned to the employer, upon request, at the IKA – ETAM Branch of the place of residence;</li> <li>▶ -The scheme was expanded to include other sectors, such as culture and creative activities, covering temporary roles like supporting actors and musicians performing at private events.</li> </ul>
<b>Funding/organisational resources</b>	Employers purchase the Ergosimo vouchers from banks, post offices, and other authorised bodies. These vouchers are then used to pay wages and social security contributions for occasionally employed workers in specific sectors. <sup>vii</sup>

	<p><b>Outcomes</b></p> <p>Overall, the Ergosimo voucher system has been effective in promoting formal employment, ensuring social security coverage, and reducing undeclared work in Greece. It helps to ensure social security and labour law compliance for casual employees otherwise engaged in undeclared work. It also helps to protect employee rights, regulate difficult-to-oversee labour markets, and eliminate bureaucratic obstacles. For adoption in other Member States, specific legal articles and the involvement of banks and post offices are necessary.</p>
<b>Achievement of objectives</b>	<p>The Ergosimo voucher scheme facilitates the tackling of undeclared work in Greece by providing a structured and transparent method for remunerating casual employees:</p> <ul style="list-style-type: none"> <li>▶ The vouchers have helped to formalise employment relationships that were previously informal or undeclared. By requiring employers to issue vouchers for payment, it ensures that casual workers are officially recognised, and their work is documented;<sup>viii</sup></li> <li>▶ The scheme includes insurance contributions within the voucher's value, ensuring that both employers and employees contribute to social security. This has increased the number of insured workers and provided them with access to social benefits;<sup>ix</sup></li> </ul>

	<ul style="list-style-type: none"> <li>▶ By making it mandatory to use Ergosimo vouchers for certain types of casual work the scheme has reduced the prevalence of undeclared work. Employers are incentivised to comply with the regulations to avoid penalties, leading to a decrease in the shadow economy;<sup>x</sup></li> <li>▶ The vouchers simplify the payment process for employers, making it easier to comply with labour laws. Authorities can track the issuance and redemption of vouchers, making it easier to identify and address instances of non-compliance. This has encouraged more employers to use the formal system rather than resorting to undeclared work.<sup>xi</sup></li> <li>▶ The following data is available on the use of the Ergosimo voucher scheme in the cultural and creative sectors: <sup>xii</sup> <ul style="list-style-type: none"> <li>- The voucher scheme has been applied to a total of 13 425 actors in TV broadcasts and movie or advertisement productions since December 2018, providing them with social insurance cover;</li> <li>- The voucher scheme has also been applied to 146 workers in the music coverage of private events &amp; conferences (who are not employed as company employees or as company members) since it was applied in May 2019.</li> </ul> </li> </ul>
<b>Lessons learnt and success factors</b>	<p>The voucher system plays a crucial role in protecting casual employees from exploitative practices, by ensuring their salaries and social security contributions are properly managed. It helps regulate parts of the labour market that are typically difficult to oversee. This flexible and practical measure eliminates bureaucratic obstacles, making it possible to provide insurance even for the most informal forms of work.</p>
<b>Transferability</b>	<p>This measure is transferable to other Member States. For its transfer to succeed, it is necessary to provide an appropriate legislative framework and include banks and post offices in the process of issuing the voucher.</p>

#### Further information

##### Contact

Hellenic Labour Inspectorate  
Email: [helpdesk@sepenet.gr](mailto:helpdesk@sepenet.gr)

##### Useful sources and resources

**Law No. 3863 New Social Security System and related provisions, regulations on labour relations:**

[https://ypergasias.gov.gr/wp-content/uploads/2021/02/%CE%BD.-3863-2010\\_%CE%A6%CE%95%CE%9A\\_%CE%91\\_115\\_2010.pdf](https://ypergasias.gov.gr/wp-content/uploads/2021/02/%CE%BD.-3863-2010_%CE%A6%CE%95%CE%9A_%CE%91_115_2010.pdf)

<sup>i</sup> Eurofound, (2020), *New Forms of Employment Voucher Based Work, Greece: Case study 54 policy analysis*. See <https://www.eurofound.europa.eu/system/files/2020-11/wpef15054.pdf>

<sup>ii</sup> Williams, C.C., Demetriades, S., & Patra, E., (2016), *Diagnostic Report on Undeclared Work in Greece*. International Labour Organization cited in Kapsalis, A., (2018), *Review of the ergosimo voucher scheme in Greece*. Available at:

[https://www.academia.edu/44334603/Review\\_of\\_the\\_ergosimo\\_service\\_voucher\\_system\\_in\\_Greece](https://www.academia.edu/44334603/Review_of_the_ergosimo_service_voucher_system_in_Greece)

<sup>iii</sup> See Ergosimo, everything you need to know – EEA at <https://www.eea.gr/arhra-eea/ergosimo-ola-osa-prepei-na-kserete/>

<sup>iv</sup> IKA-ETAM, or the Social Insurance Institute - Unified Fund of Employees, was Greece's largest state social insurance organisation. In 2017 IKA-ETAM was fully absorbed into EFKA (e-EΦKA), the Electronic National Social Security Entity, which consolidated various social insurance funds in Greece. EFKA now manages the social security system, including sickness benefits, maternity benefits, and pensions. See [https://www.greeceindex.com/health/greece\\_health\\_public\\_insurance\\_ika/](https://www.greeceindex.com/health/greece_health_public_insurance_ika/) and <https://www.efka.gov.gr/el>

<sup>v</sup> [Ergosimo](https://www.eea.gr/arhra-eea/ergosimo-ola-osa-prepei-na-kserete/), everything you need to know,

<sup>vi</sup> Based on the various insurance contribution rates, the nominal value - or the amount of money to be paid by the employer or his authorised representative to the issuing and redeeming bodies of Ergosimo (postal services, banks) - includes the insurance contributions and the net, pre-agreed remuneration amount between employer and employee. The insurance contribution is calculated by multiplying the net amount of remuneration by a factor of 1.333. For example, if a net remuneration of EUR 600 has been agreed for the work provided, then EUR 600 x 1.333 = EUR 800 (nominal value of Ergosimo). EUR 800 x 25 % (insurance rate) = EUR 200 (insurance contributions). See <https://www.eea.gr/arhra-eea/ergosimo-ola-osa-prepei-na-kserete/>

<sup>vii</sup> Kapsalis, (2018).

<sup>viii</sup> Kapsalis, (2018).

<sup>ix</sup> Kapsalis, (2018).

<sup>x</sup> Kapsalis, (2018).

<sup>xi</sup> See European Website on Integration, 'Greece: New method of payment for temporary workers and working card will be activated until September 1,' August 2011. Available at:

[https://migrant-integration.ec.europa.eu/news/greece-new-method-payment-temporary-workers-and-working-card-will-be-activated-until-september\\_en](https://migrant-integration.ec.europa.eu/news/greece-new-method-payment-temporary-workers-and-working-card-will-be-activated-until-september_en)

<sup>xii</sup> Undeclared work in the cultural and creative sectors. Available at: [https://www.ela.europa.eu/sites/default/files/2024-11/LRP\\_TRW\\_UDW\\_CCS\\_publication.pdf](https://www.ela.europa.eu/sites/default/files/2024-11/LRP_TRW_UDW_CCS_publication.pdf)