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Comments on the Implementation of the European Social Charter – Group 2 Provisions

**INDIVIDUAL SUBMISSION OF THE SLOVAK NATIONAL CENTRE FOR HUMAN RIGHTS**

**INTRODUCTION**

The Slovak National Centre for Human Rights (Centre) is a national human rights institution (NHRI) established in the Slovak Republic, accredited with status B by the Global Alliance of National Human Rights Institutions (GANHRI). As an NHRI, the Centre is a member of the European Network of National Human Rights Institutions (ENNHRI). The Centre was established by the Act of Slovak National Council No. 308/1993 Coll. on the Establishment of Slovak National Centre for Human Rights. Pursuant to the Act No. 365/2004 Coll. on Equal Treatment in Certain Areas and on Protection from Discrimination, as amended (Anti-Discrimination Act), the Centre also acts as the only Slovak equality body. As an NHRI and equality body, the Centre performs a wide range of tasks in the field of protection and promotion of human rights and fundamental freedoms, including the principle of equal treatment. The Centre monitors and evaluates the observance of human rights and the equal treatment principle, including by monitoring compliance with international human rights treaties and recommendations of international human rights mechanisms.

The Centre hereby submits to the Secretariat of the European Social Charter comments on the implementation of European Social Charter for the group 2 provisions:

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**Article 1 The Right to Work**

Even though the national unemployment rate in Slovakia has remained low at around 5 % for some time, there are significant regional disparities. In the western part of the country, the unemployment remains around 3 %, however, in southern and eastern Slovakia it rises up to 8.5 %. Almost half of the unemployed individuals have not been working for over a year, out of which every seventh has not had a regular job for more than 4 years. The likelihood that the unemployed individuals will find job in the next year is around 20 %, which is half the European average. These disparities are enforced by the job vacancies distribution, since most of them are located in the regions, e.g., Bratislava region, where the unemployment remains already very low[[1]](#footnote-2).

One approach to addressing regional disparities is the provision of allowances to support work-related mobility and relocation. However, these allowances are not widely used, for instance, in 2022, only 108 applications for the relocation allowance were approved limiting their impact on the issue[[2]](#footnote-3). The relocation allowance ranges from €200 to €600, depending on the distance, which may be insufficient for low-income families intending to relocate together. Some individuals often resort to other than daily commuting instead. This arrangement can strain family life and has a gendered dimension because it often poses greater challenges for women. Other approaches are summarized by the Institute of Financial Policy, which proposes that more possibilities of the flexible forms of work could help overcome these disparities. Moreover, lifelong learning, which is not that commonly used in Slovakia, could help the unemployed individuals to adapt on the changing conditions of work, also regarding the region they live in[[3]](#footnote-4). Therefore, the Centre proposes that promoting flexible work arrangements and targeted regional development strategies could help address these disparities.

Lastly, in 2025, the government amended the law on assistance in material need to impose sanctions on unemployed individuals who refuse an offered job by reducing or entirely withdrawing their benefits. This may be particularly complicating due to regional disparities in job availability and unemployment rates across Slovakia. Although it outlines certain conditions under which applicants may reject so-called “adequate job offers,” the law leaves room for subjective interpretation of the labour offices. As a result, this change risks disproportionately affecting marginalized communities and may deepen the social inequalities, rather than providing meaningful support for integrating marginalized individuals into the labour market. Due to these reasons, the Centre called for not adopting this law.

**Article 2 The Right to Just Conditions of Work**

**Working Time**

While a 60-hour work week is not explicitly permitted under the Labour Code, the average weekly working time, including overtime, is generally limited to 48 hours. However, exceptions do exist. According to Paragraph 87 of the Labour Code, if the nature of the work or working conditions prevent the standard weekly scheduling of hours, the employer may implement an uneven work schedule. This can involve shifts of up to 12 hours per day, resulting in a 60-hour work week. Nonetheless, over a reference period of up to 4 months (extendable to 12), the average weekly working time must not exceed the standard 40 hours[[4]](#footnote-5).

Additionally, Paragraph 92 of the Labour Code sets the minimum continuous daily rest period for adults at 12 hours. However, exceptions are allowed in specific circumstances, such as continuous operations, threats to employee safety or life, urgent repair work, and similar situations. In these cases, the rest period may be reduced to as little as 8 hours per day, allowing for up to 16 hours of work in a single day. There is no specified limit on how long such an arrangement may continue. Nonetheless, the employer is required to compensate for the reduced rest by providing equivalent continuous rest within a 30-day period[[5]](#footnote-6).

**Overtime Work Violations**

The National Labour Inspectorate has identified multiple violations of overtime regulations in Slovakia. In a recent case, it uncovered a systematic abuse by an ambulance service company that forced its employees to work excessive overtime, often exceeding 24-hour shifts and, in some instances, up to 72 consecutive hours. Some doctors reported working as many as 500 hours of overtime, which is 150 hours above the legal limit[[6]](#footnote-7). Although several media outlets reported on the exploitation[[7]](#footnote-8), the Inspectorate initiated its investigation only six months later. This delay in response highlights the Inspectorate’s slow reaction to serious labour law violations in Slovakia.

**Article 3 The Right to Safe and Healthy Working Conditions**

**False Self-Employment**

The Slovak labour law does not address the growing issue of false self-employment[[8]](#footnote-9), which leads to reduced social protection of workers[[9]](#footnote-10). Due to minimal contributions, social security entitlements remain low. The workplace safety is reduced because the Labour Code does not regulate the employment relationship between falsely self-employed individuals and organizations[[10]](#footnote-11). This is particularly alarming due to the high number of people contracted on such terms. In 2018, Slovakia had, according to Eurostat, the highest share of self-employed out of the total number of self-employed with one client (Slovakia – 23 %, EU average - 8.4 %) and the second highest share of self-employed with one client and one dominant client (Slovakia - 31.4%, EU average - 16.2 %). According to the data of the Statistical Office of the Slovak Republic, the number of false self-employed individuals has increased from 84,000 in 2010 to 107,000 in 2021. Over the last 11 years, the number of self-employed has thus increased by more than a quarter (26.9 %)[[11]](#footnote-12).

In 2024, the Labour Inspectorate found that 21 employers have hired overall 57 individuals on the premise of false self-employment. Such contracts were most commonly present in the manufacturing sector, administration and supporting services[[12]](#footnote-13). According to respondents from the qualitative analysis done by the Centre, the labour inspectorate controls regarding the false self-employment are quite effective, when the inspection has a prior knowledge where such practices are conducted[[13]](#footnote-14). However, the small number of cases found in the inquiries in comparison to the large number of people being false self-employed shows that the inspectorate lacks capacities to conduct the controls.

Self-employment is a critical topic regarding the gendered relations in the labour market. Many women choose such contracts because they offer flexible working conditions. However, for many others, it is less a choice than a necessity often resulted from employer’s inability to accommodate their caregiving responsibilities with their work conditions. The self-employment contract is also used for lower-skilled jobs such as cleaning, reception, or office work. Employers often do not give women the option to choose a different type of contract[[14]](#footnote-15).

**Platform Work**

There are no clear data on how many workers are engaging in the platform work in Slovakia. According to recent research, 5,7 % of respondents have tried platform in the past 12 month and 4 % engage in this kind of work on the monthly basis. The platform work in Slovakia is mostly done by young people following global trends. The motivation to conduct such work is connected to the flexible conditions that such contracts offer and their goal to ear additional income for students, adults with full-time jobs, and retirees[[15]](#footnote-16).

The Slovak Republic is currently preparing legislation to transpose Directive (EU) 2024/2831 of the European Parliament and of the Council, adopted on 23 October 2024, aimed at improving working conditions in platform work. While this transposition is expected to bring several benefits, such as greater stability and protection for platform workers, it also presents potential risks if not implemented right. One concern is the possibility of legislative ambiguity arising from the directive. Additionally, the legal status of platform workers remains unregulated in Slovak labour law, and it is unclear how the directive will address this gap. Moreover, the Labour Inspectorate does not currently carry out targeted activities related to platform work, which may result in inadequate oversight. To ensure effective monitoring and enforcement, it is essential to strengthen the capacity of the Labour Inspectorates[[16]](#footnote-17).

**Night Shifts**

The night shifts are regulated by the Labour Code, which provides protections for the employees, including increased earnings and safety measures. Given that the night shifts could have harmful effects on the health and leisure time of the workers, these regulations are not sufficient. In the Centre’s analysis, parents reported difficulties to combine night shifts and caregiving responsibilities, especially in situations, when employers do not consider the family situation and mandate employees to work night shifts[[17]](#footnote-18). There are no specific legal protections of parents in this regard. Such work organization then affects women who are still most often the primary caregivers in households or single mothers solely responsible for caregiving. This is especially alarming given that Slovakia has the highest number of people in the EU working night shifts, which is around 12 % of the workers in Slovakia[[18]](#footnote-19).

**Impact of Climate Change**

Climate changes negatively impact the lives of workers and their health. Especially vulnerable are workers who work manually outside or in the covered spaces. Some of the negative effects include overheating, fainting, and deaths. The extreme weather also impacts the safety of the work conditions, which as a result may cause work related injuries.

There are several legislative frameworks that protects the employees from the effects of weather on their health, however, they are not reflecting on the climate change’s impact and do not include mitigation, or adaptation plans in this regard. There are no preventive mechanisms, for example, when it comes to prevention of infectious disease that will be caused by the climate change impact, regular check-ups, or even mental health support.

In current legislative framework, the employer is obliged to implement measures that eliminate or reduce the negative effects of thermal-humidity microclimate on employees' health to the lowest possible level. In this regard, employers, for instance, have to secure, on their own expenses, drinking water for employees in case of heat or coldness. The employer is obliged to regulate the provision of drinking water through internal regulations. Drinks provided by the employer to employees should have appropriate nutrition and refreshing effects. They must be safe for health, have suitable taste characteristics, and be served at an appropriate temperature. The employers working in extreme heat have to table the working time of their employees so that it has enough pauses for rest. Moreover, employers should ensure that employees are acclimatized before they begin working in a hot environment[[19]](#footnote-20).

**Remote Work**

Since the onset of the Covid-19 pandemic, there has been one major change regarding telework and that is the amendment to the Labor Code introduced by Act No. 76/2021, effective from March 1, 2021. This amendment completely revised paragraph 52, which governs telework. Prior to this, the employer’s responsibilities were vague and inadequate to guarantee even basic labour rights for remote workers.

The revision significantly strengthened employee protections, primarily by imposing new obligations on employers. One of the most notable improvements was the introduction of the "right to disconnect"—arguably the most crucial right for remote workers. The amendment also instituted a strict ban on discrimination against teleworkers, ensuring they receive equal treatment compared to on-site employees. Another key change was the formal recognition of the right to professional development for remote workers, a right previously unacknowledged in the Labor Code. Importantly, the revised law requires employers to take measures to prevent social isolation among teleworkers. Employers must also allow these employees access to the workplace to support social interaction.

**Article 4 Paragraph 3 The Right to Equal Pay Without Discrimination on Grounds of Sex**

Even though, the Labour Code states that women and men have the right to equal pay for equal work or work of equal value and protects employees from discrimination based on sex, the gender pay gap in Slovakia is still one of the highest among the EU countries. In 2024, women earned approximately 18,4 % less than men[[20]](#footnote-21). Progress in reducing the gender pay gap has been stagnated for several years now[[21]](#footnote-22). The issue of gender pay gap in Slovakia concerns mainly larger companies (with at least 250 employees), industrial and public service sectors. According to recent study executed by the National Bank of the Slovak Republic, the most prevalent factors that contribute to the wage disparities in Slovakia are level of education, gender stereotypes, length of employment, and caregiving responsibilities. Moreover, the collective agreements no longer play significant role in bargaining over wage disparities[[22]](#footnote-23).

**Occupational segregation**

Gendered occupation segregation is an omnipresent issue in the employment sector. The segregation is mainly fuelled by various gender stereotypes concerning certain professions[[23]](#footnote-24). For example, 28 %of employed women work in the public sector, compared to just 8 % of employed men. In contrast, only 4.25 % of working women hold managerial positions, whereas 6.4 % of working men do.

The number of women on the managerial positions is only slowly increasing. Overall, only 15 % of managers in Slovakia are women, from 2018 until 2023 this number has increased only around 0,7 %[[24]](#footnote-25). This vertical occupation segregation is however not reflected in the steps of the National Action Plan for the Women’s Employment 2022-2030. Overall public policies dealing with the occupation segregation are almost completely absent. In many regards, it is mostly the field of non-governmental organizations, which support women in their career development.

**Impact of maternity leave and caregiving responsibilities**

The highest gender pay gap in Slovakia is monitored among women between age 30-49, for many women, these are years colliding with family responsibilities. This trend signals that labour challenges during this period, like career interruption and reduced working hour, play a role in wage disparities[[25]](#footnote-26). These disparities were highlighted by the COVID-19 pandemic, when 46,9 % of women said that they increased the caregiving workload in comparison to only 22,7 % of men[[26]](#footnote-27).

Moreover, the gender pay gap is affected by the long period of maternity and parental leave in Slovakia. These social benefits could take one of the longest periods in the OECD countries spanning up to 164 weeks. Even though the number of men taking paternal leave has risen greatly since 2010, men still only constitute around 18 % of all the beneficiaries. The gender pay gap is also reflected in the benefit amount, which is about quarter more for men than for women on parental leave[[27]](#footnote-28). Lack of child-care facilities combined with its financial unaffordability, especially for low incomes households and underserved regions, enforces barriers for women to re-enter the labour market after parental leave. As a result, many women in Slovakia remain out of the workforce for the entire duration of their parental leave, which is permitted for parents in Slovakia[[28]](#footnote-29).

The adjustment of working conditions, like flexible working time and part time contract, are not commonly used among the employers. According to research conducted by the Centre, the possibilities of such working conditions are mostly accessible in bigger cities, especially Bratislava region[[29]](#footnote-30). Moreover, if a person is on maternity/parental leave, they are not allowed to receive income from the same employer providing their maternity/parental benefits. This creates barriers for women who wish to work part-time for their employer during this leave, potentially disrupting their career continuity. Overall, such conditions may not only contribute to the gender pay gap but also leave many women outside of labour market enforcing the disparity between employment of men and women[[30]](#footnote-31). Lastly, it is essential to highlight that single mothers and women from marginalized communities face in this regard even more discrimination on the labour market[[31]](#footnote-32).

**Article 5 The Right to Organise**

Centre concluded in its publication from 2022 that the right to organize faces various challenges in Slovakia. It includes discriminatory legislation, lack of finances and knowledge about this right among the employees[[32]](#footnote-33).

**Protection of Workers’ Who Join the Unions**

Although the law in Slovakia prohibits the dismissal of labour union representatives for their union-related activities without the consent of the union, the reality often differs in practice. In many cases, such dismissals occur regardless of legal protections. When challenged in court, these terminations are frequently ruled unlawful. However, the court process is lengthy, and employers often deliberately prolong these proceedings. Such tactic serves as a deterrent, aiming to intimidate employees and discourage them from joining or actively participating in unions[[33]](#footnote-34).

**The 2022 Novelisation of the Labour Code**

The 2022 Labour Code novelisation introduced several changes affecting trade unions. For example, the novelisation reduced the number of mandatory provisions in the contracts, limiting the scope of collective bargaining and weakening trade unions. It allows employers to determine employment terms, such as workplace, holidays, and pay schedule, if they are not specified in the contract. These changes highlight the growing importance of collective agreements in protecting workers’ rights[[34]](#footnote-35).

On the other hand, the novelisation expanded the rights of trade unions in other regards. Under the new rules, trade unions may approach employees to offer membership, if it is done in agreement with the employer. If no agreement is reached, the employer must still provide basic information about the unions. Trade unions are also granted the right to inform employees about their activities when in agreement with the employer. If an agreement cannot be reached, the employer must allow the unions to post announcements in a location accessible to employees. Additionally, trade unions gained a role in disciplinary proceedings under the established complaints mechanism against the employers. While they cannot directly represent the complainant, they may support the employee during the process[[35]](#footnote-36).

**The Amendment to the Non-Profit Organizations Law**

In April 2025, the National Council of the Slovak Republic passed an amendment to the law on non-profit organizations. It puts additional administrative burden on these organizations that included trade unions. According to these changes, the trade unions have to disclose, among others, the personal data of their donors (this applies to natural persons if the amount of donations from the same donor exceeds EUR 5 000), in the so-called report on transparency. In case of not obliging to this reporting, the non-governmental organizations face fines up to EUR 1 000 for the first time, up to EUR 10 000 for the second time, while such fines can be imposed even repeatedly[[36]](#footnote-37). Trade Union Confederation of the Slovak Republic drew attention to the issue of protection of their members since unions are membership fee organizations[[37]](#footnote-38). Secondly, the non-governmental organizations will be subjected to the Freedom of Information Act, which obliges the organizations to disclose information on the management of funds provided from public resources upon request. Such obligations however could impose an administrative burden and may be inefficient, given that organizations already disclose comprehensive information about their activities in their reports[[38]](#footnote-39).

In the non-adapted version of the legislation, the proposed amendment included changes that would label non-governmental organizations as lobbyist in case of direct and indirect influencing of the decision-makers and civil servants[[39]](#footnote-40). The trade unions have emphasized that such labelling could strain the social dialogue in the country and obstruct their job[[40]](#footnote-41). Although these changes were not passed, according to the state officials, the government is currently working on the new lobbying act[[41]](#footnote-42). It is crucial that advocacy activities of the non-governmental organizations, including labour unions, would not be included.

**The Works Council**

The works council, which serves as a weaker alternative to the trade unions, can be established by employees at companies/organizations with more than 50 employees. The council represents the economic and social interests of the staff; however, it cannot bargain collectively or negotiate collective agreements. According to the Labour Code Paragraph 233 the member of works council is elected followingly: A member of the employee council is elected by direct vote with a secret ballot based on a list of candidates proposed by at least 10% of the employees or the relevant trade union body. The election is valid if at least 30% of all employees entitled to vote for members of the employee council participate. The candidates who receive the highest number of votes become members of the employee council[[42]](#footnote-43). Based on research conducted by the Centre, respondents expressed a generally negative perception of the works council. Although its members are elected by employees, workers interviewed reported that council members often side with the employer and fail to advocate for employee interests. According to these employees, the works council serves mostly a symbolic or formal role[[43]](#footnote-44).

**The Agency Workers**

Specifically underrepresented in the labour unions are the agency workers. Even thought, they have the opportunity to organise and join the unions, according to data from 2022, around 95 % of agency workers are not their members. As a result, the unions cannot provide their services to these workers. One reason for this situation is the high level of job mobility in the sector because workers often do not stay in one position long enough to see the value of union membership[[44]](#footnote-45) .

**Article 6 The Rights to Bargain Collectively**

Although the EU recommends strengthening the collective bargaining to cover up to 80 % of the employees, this practice still poses a great challenge in Slovakia. The collective bargaining only 24 % of employees, which is far below this recommendation[[45]](#footnote-46). The challenges that the collective bargaining faces is the decentralisation of the bargaining (only on company level), weak sectoral bargaining and overall low participation in organising and trade unions. The quality of the social dialogues is also dependent on the government’s approach[[46]](#footnote-47).

**Act on Tripartite Consultations**

The Confederation of Trade Unions in Slovakia has long emphasized that the current version of the Act on Tripartite Consultations hinders effective social dialogue. Since 2021, the consultations may be joined by associations with no or minimal membership, including no employees and membership fees. In practice, the confederation warns that these associations do not act on behalf of the employees and strain the social dialogue. Trade unions also point out that such practices may constitute unequal treatment for the unions, which are required to meet numerous criteria to be established and participate on the social dialogue[[47]](#footnote-48).

**Workers’ Strikes**

Although the legislation permits individuals to organize and participate in strikes, it fails to provide adequate protection for employees during such collective actions. Workers who join a strike are not entitled to wages for the duration of the strike and are also required to deregister from the social insurance system. These practices create bureaucratic and financial obstacles for the workers. As a result, employees who wish to strike lose their income and have to pay for their insurance on their own. Moreover, the unions lack financial resources to cover the expenses of striking workers. Under these conditions, striking becomes a last resort for many workers and could become particularly burdensome for those with lower wages or lower social status[[48]](#footnote-49).

**Article 20 The Right to Equal Opportunities and Equal Treatment in Matters of Employment and Occupation Without Discrimination on the Grounds of Sex**

According to the research conducted by the Centre, the general experience with protection, particularly as regards pregnancy, confinement and the post-natal period is perceived positively by women. However, 30 % of respondents stated that they were scared of losing their position due to pregnancy. The Centre also monitored various violations of given protections, including cases where women's positions were eliminated or they were dismissed upon returning to work after maternity/parental leave. Organizational changes and elimination of the position women hold before leaving to maternity/parental leave has been reported as one of the most common practices to avoid the protections for pregnant women and women on maternity/parental leave. Other practices also include an increase of workload so that the agenda becomes unsustainable to combine with caregiving responsibilities. For example, employers may attempt to push women out after maternity leave by offering them roles that require frequent travel[[49]](#footnote-50).

The protections were less effective for women with lower incomes, lower levels of education, and those in certain types or durations of employment contracts. Women in manual labour positions reported instances where employers failed to adjust working conditions during pregnancy. In contrast, those with unlimited contracts generally experienced better support, including transfers to safer or more suitable roles.

In general, the Centre concluded that the rights are more often violated for women based on their social status. These are women who earn an income through various forms of temporary agreements, part-time jobs, or fixed-term contracts. Simultaneously, they have lower incomes, perform manual labour, and have a lower level of education, or they are students. As a consequence of the excessive use of precarious types of employment, such as temporary work agreements and part-time jobs, especially in regions with higher unemployment, there is, among other things, weaker protection for employees when leaving for or returning from maternity/paternity leave.

Based on these results, the Centre suggests that a closer examination of this group of working women may reveal entire sectors where violations of rights during pregnancy, maternity, and parental leave are more common. For instance, women may find themselves in situations where legal protections do not apply to them, often due to the nature of their contracts.

Overall, the Centre´s publication emphasizes that if women are not protected by the Labour Code and their form of employment relationship allows it, employers often do not take their situation into account. As a result, they are more frequently exposed to financial penalties, a lack of adjustments for health-related changes, loss of employment, and they also face much more frequent discrimination in employment relationships after maternity and parental leave. This particularly affects the group of women who are less likely to qualify for maternity benefits and experience an inadequate standard of living.

The respondents in the analysis often emphasize that the legislation includes sufficient protection in this regard, however, they emphasize that there is a gap between the legislative protection and practice. Employers often times try to avoid adhering to these protections. The workers have a little knowledge about their rights and referral systems in case of violations of the legislation. In some cases, parents resign on the application of theirs rights due to various reasons, including fear from losing the job, lack of resources to fight for their rights at courts or internally at employers. Unequal status in the employment relationship ultimately leads to a situation where parents, despite their initial interest in standing up for their rights, resign themselves to the situation because they become exhausted[[50]](#footnote-51).

The experiences of the respondents also reveal additional challenges they faced when returning to the labour market, which were more related to the issue of suitability due to the insufficient quality of work-life balance tools. Women after maternal/parental leave can have a difficulty in accessing work due to various factors, such as inability to adjust the working hours/condition for the caregiving responsibilities, lack of caretaking services and administrative hardship when applying for various social benefits. Working on shifts is specifically difficult, when it comes to caregiving responsibilities. The long periods for parental leaves possible in Slovakia also keep women for many years outside of the labour market. This could disadvantage them when returning to the labour market, especially if their position was not protected[[51]](#footnote-52).

The limitations to application of this right are also visible in various forms of negative financial motivation, which could be in some cases in accordance with the current legislative framework. Such practices include the reduction in bonuses in connection with taking time off for appointments, using vacation days, or even sick leave. Taking days off is very common for women with caregiving responsibilities.

**Women who Serve as Informal Caregivers**

The Centre in collaboration with civil society would like to highlight the situation of women who serve as informal caregivers, meaning they take care of family members who are dependent on assistance (e.g., children with disabilities or elderly parents in need of care). There is an increased risk of deepening the inequality of employment opportunities between men and women in this regard. According to analyses, women made up more than 76 % of recipients of the caregiver allowance, a state-provided benefit intended specifically for such informal caregivers. Moreover, in the case of children with disabilities, informal caregivers are often women in single-parent households, whose financial situation—as the sole breadwinners of families with a disadvantaged child—is often critical. The social status of informal caregivers is very low, as they are often bound to 24-hour caregiving responsibilities and have very limited chances of finding adequate employment.

A great help for informal caregivers is outpatient social services provided to their dependent relatives (for example, day care centres), where the dependent person receives necessary care and social integration during the day, while the informal caregiver re-enter the labour market. However, access to employment for informal caregivers may be significantly hindered by the proposed reform of the social services financing system. In the published reform concept, a cap is proposed for the “personal budget” of the dependent person, at a level that would mean those in informal care would no longer have sufficient resources in their personal budgets to cover outpatient services, and families would have to co-finance these services significantly more.

If the reform were to be approved in this form, families would not be able to afford these services, which would effectively force women—informal caregivers—to remain at home with their dependents. The consequence would be their social isolation, worsening financial and mental health conditions, and a significant deterioration in their access to employment.

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