



HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

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## PRESS RELEASE MATERIAL AND SOCIAL DEPRIVATION AND LIVING CONDITIONS

2021 Survey on Income and Living Conditions (SILC)  
(Income reference period: 2020)

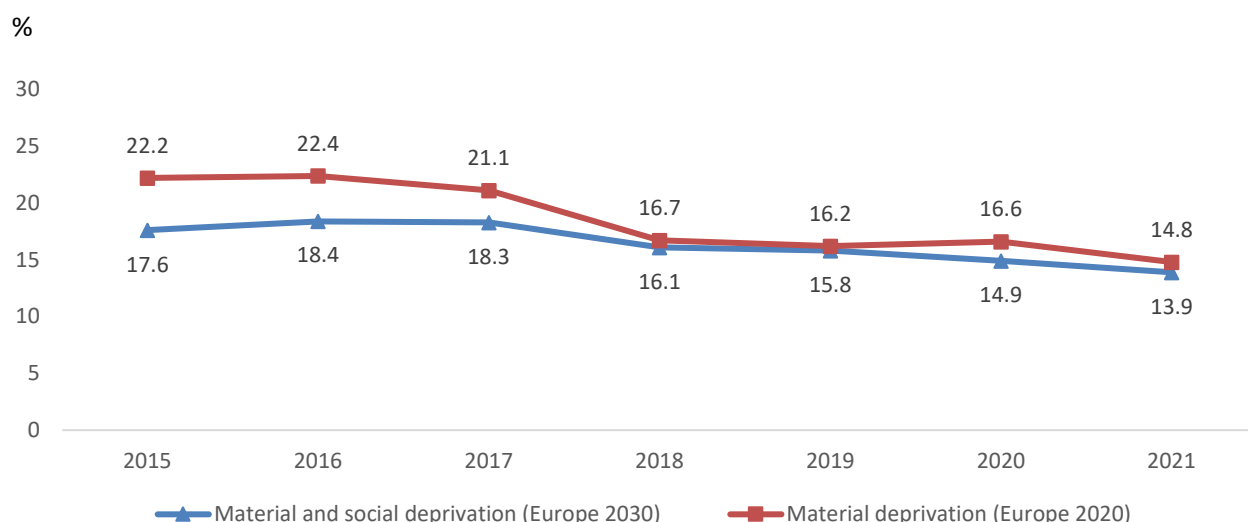
The Hellenic Statistical Authority (ELSTAT) announces the indicators concerning (a) material and social deprivation and (b) the living conditions of the population, based on the available data of the 2021 Survey on Income and Living Conditions of Households (SILC), **with income reference period in the year 2020**. It should be noted that, for the indicators of material and social deprivation and living conditions, the reference year is the year of conducting the survey, i.e. 2021.

### A. Severe material and social deprivation

The percentage of the population that lacks at least 7 out of 13 goods and services (i.e. the index that calculates the "percentage of the population with severe material and social deprivations - Europe 2030") amounts to 13.9%, while the percentage of the population that lacks at least 4 out of 9 goods and services (i.e. the index that calculates the "percentage of the population with severe material deprivation - Europe 2020") amounts to 14.8% (more information about the calculation method of the indicators are presented in the explanatory notes).

Graph 1 shows the evolution of the two indicators for the years 2015-2021.

**Graph 1. Material and social deprivation (Europe 2030) and material deprivation (Europe 2020): 2015-2021**



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According to Graph 1, the material and social deprivation in 2021 (“Europe 2030”) shows a decrease by 1 percentage point as compared to 2020 (13.9% and 14.9%, respectively), in the total population.

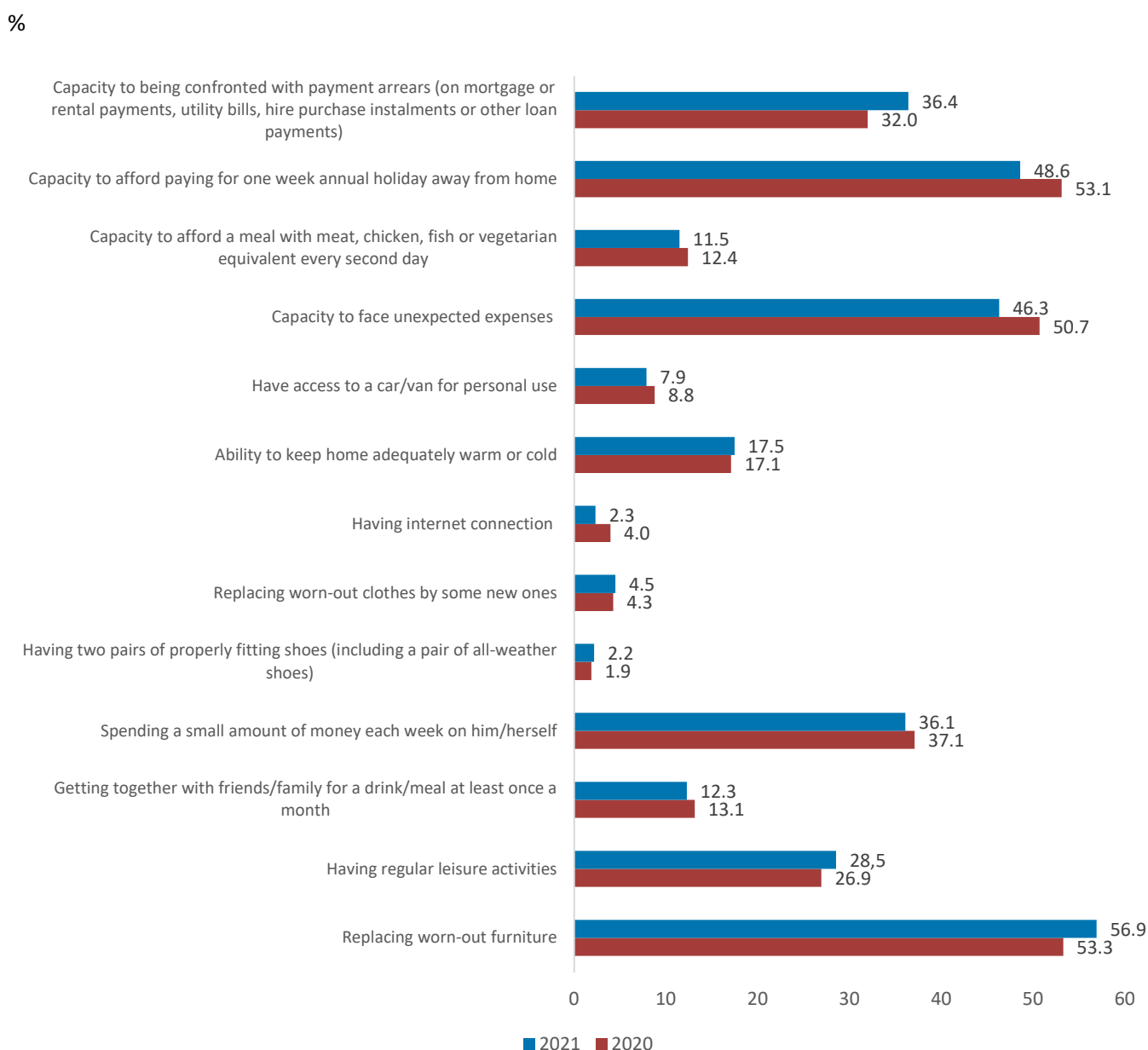
Based on the survey results, a significant decrease is recorded regarding the material and social deprivation among children aged 0-17 years by 6.5 percentage points in 2021 (13.4%) compared to 2020 (19.9%). This decrease is the largest compared to the rest of the age groups (Table 1).

As regards the material and social deprivation in the age group of people aged 65 and over, a decrease by 0.3 percentage points is recorded in 2021 (10.3%) compared to 2020 (10.6%) which is the smallest compared to the rest of the age groups (Table 1).

In 2021, 14.6% of the population aged 18-64 years was in severe material and social deprivation, decreased by 0.7 percentage points compared to 2020 (Table 1).

Table 13 depicts the material and social deprivation rate for the years 2015-2021, for those European countries that the results of 2021 EU-SILC are available now.

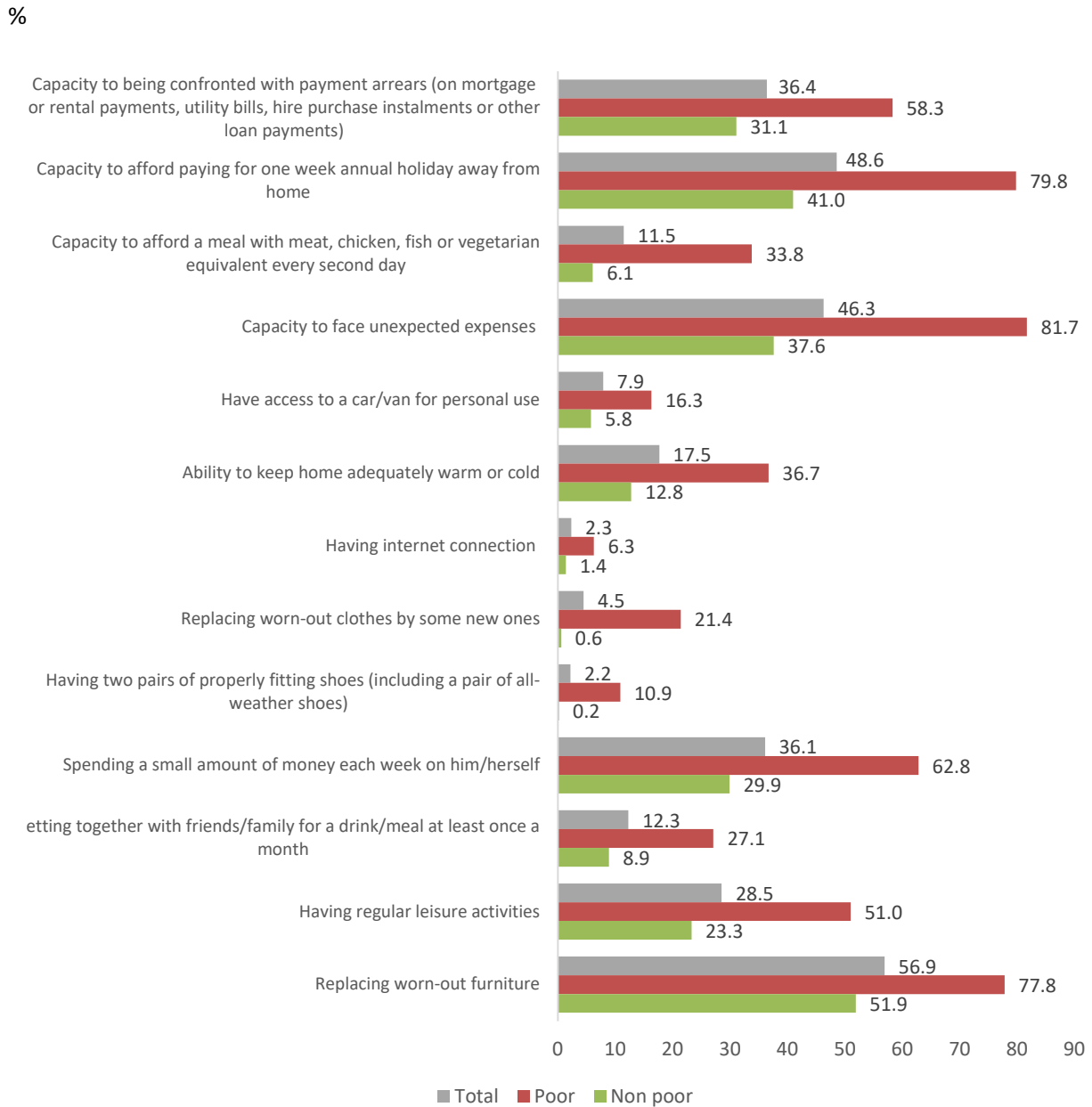
**Graph 2. Material and social deprivation (Europe 2030), by component of deprivation 2020-2021**



Graph 2 presents the percentage distribution of the population with material and social deprivation, by component of deprivation. According to these data, the main findings concern difficulty in replacing worn-out furniture (56.9%), or to afford paying for a week’s vacation (48.6%) as well as difficulty to face unexpected expenses (46.3%).

Graph 3 presents the percentages of material and social deprivation by deprivation component and population status (total population, poor, non-poor) for the year 2021.

**Graph 3. Material and social deprivation (Europe 2030) by component of deprivation and population status (total, poor, non-poor) 2021**



## **B. Material deprivation regarding basic needs and housing conditions<sup>1</sup>**

28.5% of the total population live in overcrowded households, while the corresponding percentages for the non-poor and poor population amount to 25.1% and at 42.7%, respectively. The percentage of the total population living in overcrowded households is higher for children aged up to 17 years, in 2021, and amounts to 42.6% of the total population, while the corresponding percentages for the non-poor and poor population amount to 37.5% and at 59.0%, respectively (Table 2).

33.8% of the poor households declare incapacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day, while the respective percentage of the non-poor households amounts to 6.1% (Graph 3, Table 3).

81.7% of the poor households and 37.6% of the non-poor households report difficulties in meeting unexpected financial expenses of approximately 410 euros<sup>2</sup> (Graph 3, Table 3).

79.8% of poor households report inability to pay for a week's vacation. The corresponding percentage of non-poor households amounts to 41.0% (Graph 3, Table 3).

36.7% of poor households report that they cannot afford adequate heating in winter, while the corresponding percentage of non-poor households is 12.8% (Graph 3, Table 3).

The percentage of the total population encountering housing cost overburden is 28.8%, while the percentages of the poor and non-poor population are 76.7% and 17.1%, respectively (Table 4).

36.2% of the total households state that they are significantly burdened by the repayment of debts from hire purchases or loans payments<sup>3</sup> other than loans connected with the house (Table 5).

49.5% of the poor households report that they are confronted with payment arrears<sup>4</sup> regarding the utility bills for electricity, water, natural gas, etc. (Table 6).

80.8% of the poor households report having great difficulty in making ends meet (coping with usual needs) with their total monthly income (Table 7).

## **C. Affordability regarding social participation of the population aged 16 years and over**

As regards material deprivation related to the inability of the population aged 16 years and over to meet expenses for basic needs related to social activities, the following results are observed:

28.5% of the population cannot afford to participate in leisure activities, such as sports or cinema, on a regular basis. The corresponding percentages for the poor and non-poor population amount to 51.0% and 23.3% (Graph 3).

36.1% of the population cannot spend a small amount of money each week on herself/ himself without having to consult anyone. The corresponding shares for the poor population and the non-poor population are 62.8% and 29.9% (Graph 3).

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<sup>1</sup> According to the answers provided by persons responsible for households.

<sup>2</sup> For the calculation of the amount of 410 euros, the national at-risk-of-poverty threshold must be used per single consumption unit, which means it must be used independently of the size and structure of the household.

<sup>3</sup> Debts from hire purchases or loans include any loans for consumer items or services (car, holiday, furniture, durables, etc.) and credit card debt.

<sup>4</sup> It is recorded whether the households have been in arrears in the past 12 months, that is, were unable to pay on time (as scheduled) the utility bills (water, electricity, natural gas, heating, etc.) for the main dwelling.

**D. Health of the population aged 16 and over**

6.4% of the population aged 16 and over has bad or very bad health, 15.3% moderate, while 78.3% have very good or good health (Graph 4, Table 8).

24.3% of the population aged 16 and over had a chronic health problem (Table 9).

9.4% of the population aged 16 and over for a period of six months or more had limited, due to their own health problem, some activities common to the general population or had too much difficulty with them, while 13.9% had limited, but not too much (Table 10).

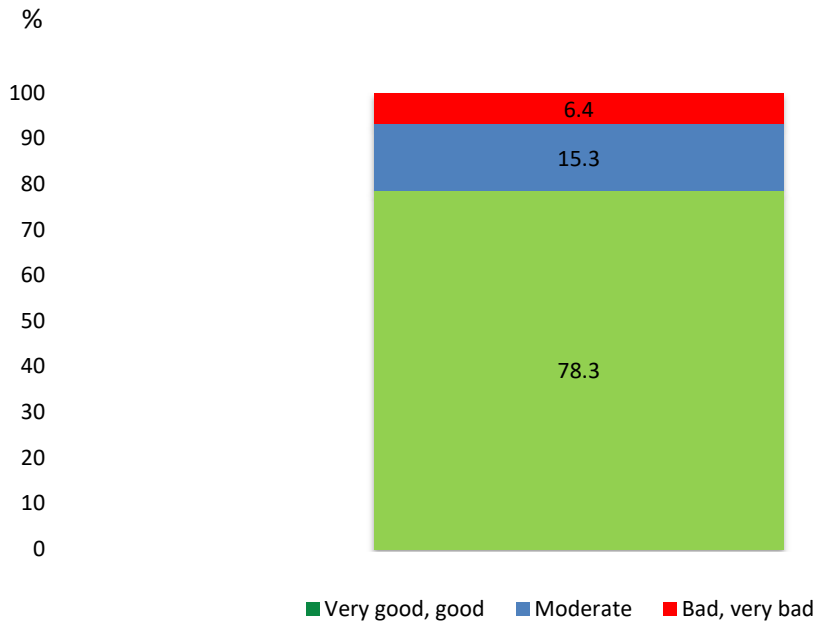
24.0% of the population aged 16 and over, stated that there was a case, during the last 12 months, they really needed a medical examination or treatment for their own health problem and did not undergo it. The percentages of poor and non-poor population are 36.2% and 21.8%, respectively (Table 11).

9.4% of the population aged 16 and over, stated that there was a case, during the last 12 months, they really needed a medical examination or treatment for their own health problem and did not undergo it due to COVID-19. The percentages of poor and non-poor population are 11.0% and 9.0%, respectively (Table 11).

28.3% of the population aged 16 and over, stated that there was a case, during the last 12 months, they really needed a dental examination or treatment for their own health problem and did not undergo it. The percentages of poor and non-poor population are 42.1% and 25.9%, respectively. 5.6% of the respective population did not undergo it due to COVID-19 (Table 11).

74.9% of the population aged 16 and over, stated that their mental health/wellbeing was negatively affected during the 12 months by the COVID-19 pandemic. 0.6% stated that it was positively affected and 24.5% were not affected at all (Table 12).

**Graph 4. Health status of the population aged 16 and over**



## TABLES

**Table 1**  
Material and social deprivation, by gender and age groups: 2020– 2021

%

Age groups	2021	2020
Total	13.9	14.9
Male	13.2	14.3
Female	14.5	15.5
0-17	13.4	19.9
18-64	14.6	15.3
Male	13.8	14.4
Female	15.3	16.3
65+	10.3	10.6
Male	8.6	9.2
Female	11.6	11.7

**Table 2**  
Overcrowding rate by gender, age groups and poverty status: 2021

%

Age groups	Population	Total	Male	Female
Total	Total	28.5	29.2	27.9
	Non poor	25.1	25.6	24.5
	Poor	42.7	44.1	41.5
0-17	Total	42.6	–	–
	Non poor	37.5	–	–
	Poor	59.0	–	–
18-64	Total	31.1	31.9	30.4
	Non poor	27.9	28.8	27.1
	Poor	43.5	43.8	43.1
65+	Total	10.6	9.3	11.7
	Non poor	9.5	8.3	10.5
	Poor	18.0	17.3	18.3

**Table 3**  
**Affordability of households to fulfil basic needs by poverty status: 2021**

%

Basic needs	Households		
	Total	Poor	Non poor
Inability to afford one-week holiday away from home, annually	48.6	79.8	41.0
Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	11.5	33.8	6.1
Inability to face unexpected financial expenses of 410 euros	46.3	81.7	37.6
Inability to keep home adequately warm	17.5	36.7	12.8

**Table 4**  
**Housing cost overburden rate by gender, age groups and poverty status: 2021**

%

Age groups	Population	Total	Male	Female
Total	Total	28.8	28.1	29.5
	Non poor	17.1	16.5	17.7
	Poor	76.7	76.1	77.2
0-17	Total	35.7	–	–
	Non poor	23.3	–	–
	Poor	75.7	–	–
18-64	Total	30.4	30.3	30.5
	Non poor	18.1	17.8	18.4
	Poor	77.5	77.5	77.5
65+	Total	19.3	14.0	23.5
	Non poor	10.6	7.0	13.7
	Poor	74.5	70.7	76.7

**Table 5**  
**Percentage distribution of households with financial burden for the repayment of debts from hire purchases or loans, by poverty status: 2021**

%

Financial burden of the repayment of debts from hire purchases or loans	Households		
	Total	Poor	Non poor
A heavy burden	36.2	58.5	32.8
A small burden	40.4	33.2	41.6
No burden at all	23.4	8.3	25.7

**Table 6**  
**Percentage distribution of households with housing and non-housing related arrears, by poverty status: 2021**

%

Arrears	Households		
	Total	Poor	Non poor
Rent or mortgage repayment	25.0	50.6	18.3
Utility bills (electricity, water, natural gas, etc.)	26.3	49.5	20.7
Credit cards payment or loan repayments for household items, holidays	34.9	46.9	32.1

**Table 7**  
**Ability to make ends meet by poverty status: 2021**

%

Ability to make ends meet	Households		
	Total	Poor	Non poor
With great difficulty	39.0	80.8	28.8
With difficulty	32.0	13.5	36.5
With some difficulty	20.1	5.6	23.6
Fairly easily	6.6	0.0	8.2
Easily	2.0	0.1	2.4
Very easily	0.4	0.0	0.5



**Table 8**  
**General health status of population aged 16 years and over, by poverty status: 2021**

%

Health status	Population		
	Total	Poor	Non poor
Very good, good	78.3	77.9	78.3
Moderate	15.3	15.3	15.4
Bad, very bad	6.4	7.2	6.3

**Table 9**  
**Chronic (long-standing) illness or condition of the population aged 16 years and over, by poverty status: 2021**

%

Chronic health problem	Population		
	Total	Poor	Non poor
	24.3	23.2	24.5

**Table 10**  
**Limitation in activities because of health problems of the population aged 16 and over, by poverty status 2021**

%

Limitation in activities	Population		
	Total	Poor	Non poor
Yes, very much	9.4	9.6	9.3
Yes, but not too much	13.9	12.7	14.2
No	76.7	77.7	76.5

**Table 11**  
**Unmet need for medical / dental examination or treatment of the population aged 16 and over by poverty status: 2021**

%

	Population		
	Total	Poor	Non poor
Medical examination or treatment	24.0	36.2	21.8
<i>(Due to COVID-19)</i>	9.4	11.0	9.0
Dental examination or treatment	28.3	42.1	25.9
<i>(Due to COVID-19)</i>	5.6	6.6	5.4

**Table 12**  
**Mental health affected by the COVID-19 crisis of the population aged 16 and over,**  
**by poverty status, 2021**

%

Mental health affected	Population		
	Total	Poor	Non poor
Yes, has been negatively affected	74.9	76.9	74.5
Yes, has been positively affected	0.6	0.7	0.6
No, has not been affected	24.5	22.4	24.9

**Table 13**  
**Material deprivation (percentage of population) in European countries: 2015-2021**

%

Χώρες	2021	2020	2019	2018	2017	2016	2015
Bulgaria	19.1	22.1	22.1	22.3	30.0	33.5	36.8
Greece	13.9	14.9	15.8	16.1	18.3	18.4	17.6
Spain	8.3	8.5	7.7	8.7	8.3	8.5	7.4
Belgium	6.3	6.7	6.3	6.5	7.2	8.4	7.2
Latvia	5.3	7.0	7.5	10.4	12.9	12.6	15.4
Ireland	5.1	5.7	7.1	6.1	6.9	8.0	9.4
Denmark	3.1	3.5	3.8	3.5	3.6	2.6	3.2
Estonia	1.9	2.3	2.6	3.1	4.0	2.2	3.5
Czechia	1.8	1.9	2.1	2.4	3.4	3.5	4.5
Austria	1.8	3.0	2.7	2.8	3.4	3.3	2.9
Sweden	1.4	2.0	1.5	1.4	1.0	0.7	1.1

(\*): Estimation based on the available data at the moment

## EXPLANATORY NOTES

<b>European Union - Statistics on Income and Living Conditions - EU-SILC</b>	<p>The Survey on Income and Living Conditions (EU-SILC) is part of a European Statistical Programme in which all Member States participate, and which replaced in 2003 the European Household Panel Survey with a view to improving the quality of statistical data concerning poverty and social exclusion.</p> <p>The basic aim of the survey is to study, both at national and European level, the households' living conditions mainly in relation to their income. This survey is the basic source for comparable statistics on income distribution and social exclusion at European level. The use of commonly accepted questionnaires, primary target variables and concepts – definitions ensure data comparability.</p>
<b>Legal basis</b>	<p>The survey is in compliance with the Regulation (EU) No 2019/1700 of the European Parliament and of the Council for Social Statistics and is conducted upon decision of the President of ELSTAT.</p>

**Income reference period used** The income reference period is a fixed twelve-month period, namely the previous calendar year.

**Coverage** The survey covers all private households throughout the country irrespective of their size or socio-economic characteristics.

**The following are excluded from the survey:**

- Institutional households of all types (boarding houses, elderly homes, hospitals, prisons, rehabilitation centers, camps, etc.). More generally, households with more than five lodgers are considered institutional households.
- Households with foreign nationals serving in diplomatic missions.

**Methodology** The survey is a *simple rotational design* survey, which was selected as the most suitable for single cross-sectional and longitudinal survey. The final sampling unit is the household. The sampling units are the households and their members.

The sample for any year consists of 4 replications, which have been in the survey for 1-4 years. Except for the first three years of survey, any particular replication remains in the survey for 4 years. Each year, one of the 4 replications from the previous year is dropped and a new one is added. To have a complete sample the first year of survey, the four panels began simultaneously. For the EU-SILC longitudinal component. The persons who were selected initially are interviewed for a period of four years, equal to the duration of each panel.

EU-SILC survey is based on a two-stage stratified sampling of households from a sampling frame, which has been created based on the results of the 2011 Population Census and covers completely the reference population.

There are two levels of area stratification in the sampling design.

i) The first level is the geographical stratification based on the division of the entire country into thirteen (13) standard administrative regions corresponding to the European NUTS II level. The two major city agglomerations of Greater Athens area and Greater Thessaloniki area constitute two separate major geographical strata.

ii) The second level of stratification entails grouping municipalities and the lowest administrative units within each NUTS II Regions by degree of urbanization, i.e., according to their population size. The scaling of urbanization was designed in four groups:

- $\geq 30,000$  inhabitants,
- 5,000-29,999 inhabitants,
- 1,000-4,999 inhabitants,
- 0-999 inhabitants.

## Sample selection schemes

i) In this stage, from any ultimate stratum (crossing of Region with the degree of urbanization) -say stratum  $h$ ,  $n_h$  primary units were drawn; where the number  $n_h$  of draws was approximately proportional to the population size  $X_h$  of the stratum (number of households according to the 2011 population census).

ii) In this stage from each primary sampling unit (selected area) the sample of ultimate units (households) is selected. Actually, in the second stage we draw a sample of dwellings. However, in most cases, there is one to one relation between household and dwelling. If the selected dwelling consists of one or more households, then all of them are interviewed.

The survey was designed in 2003 to provide reliable estimates of interest at the national level. In 2019 the sample design based on the results of the "Study of the current sampling design of the Survey of Income and Living Conditions (SILC) with the objective to increase/adjust the sample at regional (NUTSII) level" to improve the estimates of regional EU-SILC indicators.

**Sample size** In 2021 the survey was conducted on a final sample of 12,617 households and on 27,710 - members of those households 24,333 of them aged 16 years and over. The average household size was calculated at 2.2 members per household.

**Weightings** For the estimation of the characteristics of the survey the data of each person and household of the sample were multiplied by a reductive factor. The reductive factor results as product of the following three factors (weights):

a. The reverse probability of selection of an individual, that coincides with the reverse probability of selection of a household.

b. Reverse of the percentage of response of households inside the strata.

c. A corrective factor which is determined in a way that:

i) The estimation of persons by gender and age groups that will result by geographic region coincides with the corresponding number, which was calculated with projection for the survey reference period and was based on vital statistics (2011 Population Census, births, deaths, immigration).

ii) the estimation of households by size order (1, 2, 3, or 4+ members) and by tenure status coincides with the reference year that was calculated with projection that was based on the longitudinal tendency of the 2001 and 2011 population censuses.

**Equivalised income** Total disposable income of the household is considered the total net income (that is, income after deducting taxes and social contributions) received by all household members.

More specifically the income components included in the survey are:

- Income from work
- Income from property
- Social transfers and pensions
- Monetary transfers from other households and
- Imputed income from the use of company car

Income components, such as imputed rent from ownership-occupancy, indirect social transfers, income in kind and loan interest, are possible to influence significantly the results. These components are being recorded since 2007, yet they are not included in the calculation of the disposable income.

Equivalent available individual income is considered the total available income of household after being divided by the equivalent size of household. The equivalent size of household is calculated according to the modified scale of OECD.

It is pointed out that in the distribution per person it is suggested that each member of the household possesses the same income that corresponds to the equivalised disposable income. This means that

each member of the household enjoys the same level of living. Consequently, in the distribution per person, the income that is attributed to each person does not represent wages but an indicator of level of living.

The total available income of the household is calculated as the sum of income of the household's members (income from salaried services, from self-employment, pensions, benefits of unemployment income from immovable property, familial benefits, regular pecuniary transfers etc) that is to say, the total of net earnings coming from all the sources of income after subtracting any benefits to other households. To this sum the tax should also be added pertaining to the tax that potentially was returned and concerned the liquidation of income of the previous year.

**Equivalence scale** Equivalent size refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14. Example: The income of household with two adults and two children under 14 years is divided with a weight  $1+0.5+2\times 0.3= 2.1$ , for household with two adults with 1.5, for household with 2 adults and 2 children of age of 14 years and more with 2.5, etc.

**Population status** Poor population: The percentage of population under the poverty threshold.

Non poor population: The percentage of population over the poverty threshold.

**Indicators Severe Material and Social Deprivation (Europe 2030)**

Proportion of the population experiencing an enforced lack of at least 7 to 13 deprivation items (6 related to the individual and 7 related to the household).

The 13 items considered are:

List of items at household level:

- Capacity to being confronted with payment arrears (on mortgage or rental payments, utility bills, hire purchase instalments or other loan payments)
- Capacity to afford paying for one-week annual holiday away from home
- Capacity to afford a meal with meat, chicken, fish or vegetarian equivalent every second day
- Capacity to face unexpected expenses
- Have access to a car/van for personal use
- Ability to keep home adequately
- Replacing worn-out furniture

List of items at individual level:

- Having internet connection
- Replacing worn-out clothes by some new ones
- Having two pairs of properly fitting shoes (including a pair of all-weather shoes)
- Spending a small amount of money each week on him/herself
- Getting together with friends/family for a drink/meal at least once a month
- Having regular leisure activities

**Material deprivation (Europe 2020)**

This indicator is defined as the percentage of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension.

The nine dimensions of material deprivation considered are:

- Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments
- Capacity to afford paying for one week's annual holiday away from home

- Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
- Capacity to meet unexpected financial expenses of 410 euros
- Capacity to afford a telephone (including mobile phone)
- Capacity to afford a colour TV
- Capacity to afford a washing machine
- Capacity to afford a car
- Ability of the household to pay for keeping its home adequately warm

### **Overcrowding rate**

The indicator is defined as the percentage of the population living in an overcrowded household. A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum of rooms equals to:

- one room for the household
- one room for each couple
- one room for each single person aged 18+
- one room for two single persons of the same sex between 12 and 17 years of age
- one room for each single person of different sex between 12 and 17 years of age
- one room for two persons under 12 years of age

The **housing cost overburden rate** is defined as the share of the population living in households where the total cost of housing ('net' of housing allowances) accounts for more than 40% of household disposable income ('net' of housing allowances).

**References** For further information on the survey visit ELSTAT's webpage on [Statistics on Income and Living Conditions \(EU-SILC\)](#)