HELLENIC REPUBLIC

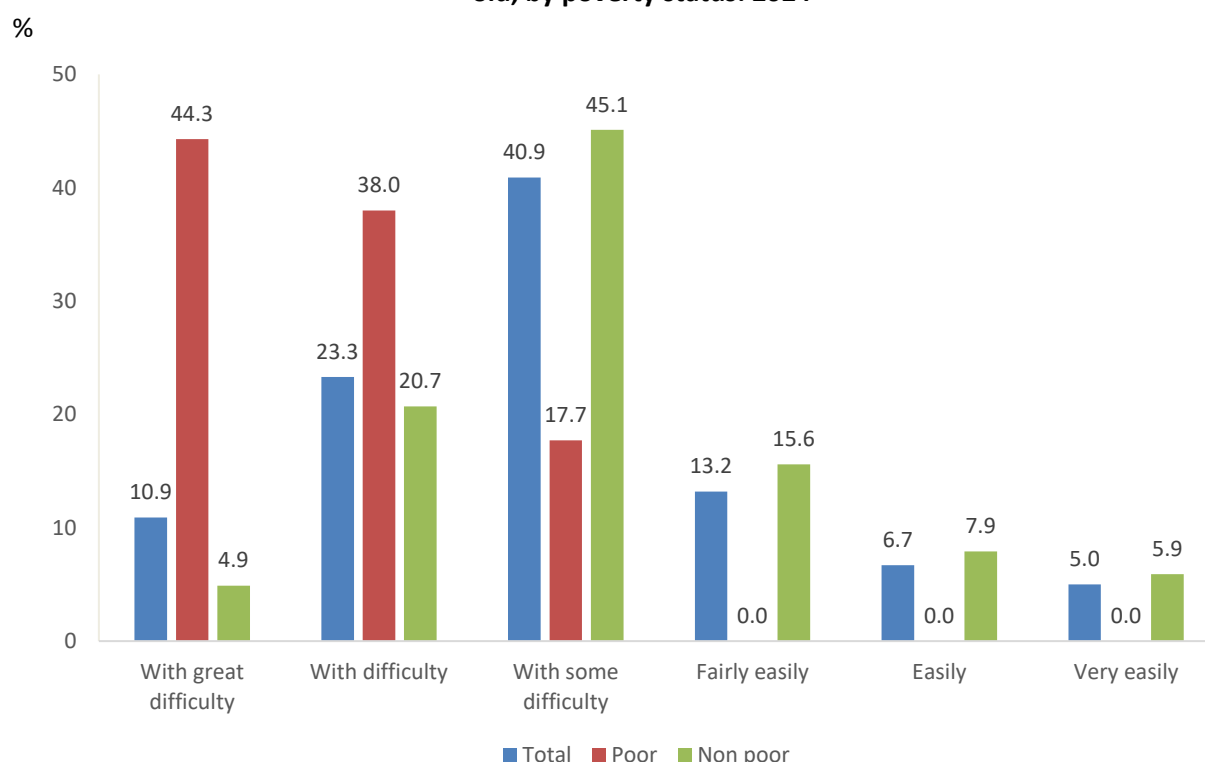**HELLENIC STATISTICAL AUTHORITY**

Piraeus, 16 May 2025

ACCESS TO SERVICES
2024 Survey on Income and Living Conditions
(Income reference period: 2023)

The Hellenic Statistical Authority (ELSTAT) announces the results of the 2024 Survey on Income and Living Conditions of Households (EU-SILC), **with income reference period the year 2023,** regarding Access to Services (childcare, home care services due to a chronic physical or mental health problem, disability or old age, access to public transport and entitlement to unemployment and sickness benefits, feeling discriminated against when communicating with public services, educational institutions, when trying to rent or buy a house, as well as in public spaces).

A. Access to childcare services for children up to 12 years old

Graph 1. Affordability to cover (fully or partly) the cost of childcare services for children up to 12 years old, by poverty status: 2024

%

	With great difficulty	With difficulty	With some difficulty	Fairly easily	Easily	Very easily
Total	10.9	23.3	40.9	13.2	6.7	5.0
Poor	44.3	38.0	17.7	0.0	0.0	0.0
Non poor	4.9	20.7	45.1	15.6	7.9	5.9

- In 2024, 10.5% of the Country's population are children 0-12 years old (1,073,432 children), who live in 715,420 households (16.6% of the Country's households).

- 75.1% of the population living in households with at least one child up to 12 years old and who use care/daycare services[1] for which a fee should be paid by the household, reported some level of difficulty in affording this cost, while the corresponding percentage for the poor population amounts to 100.0% (Table 1, Graph 1).

- 10.8% of the population living in households with at least one child up to 12 years old and who use care/daycare services, pay or contribute to the cost of these services (Table 2).

- 6.4% of the population living in households with at least one child up to 12 years old would like to either use care/daycare services (for cases where no child participates in a relevant program) or increase the use of these services (Table 3).

Graph 2. Main reason for non-participation in childcare services for children up to 12 years old: 2024
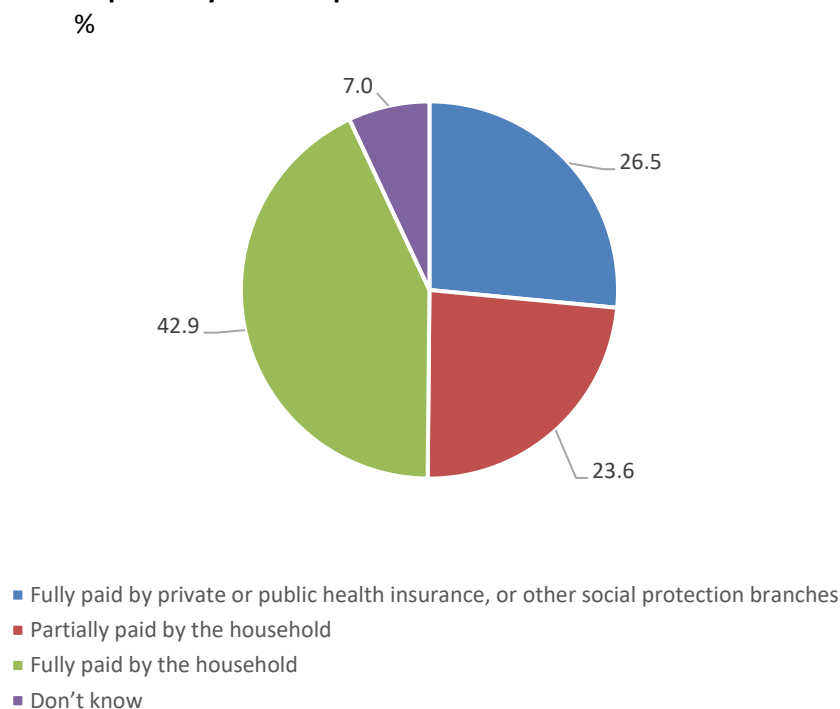
%
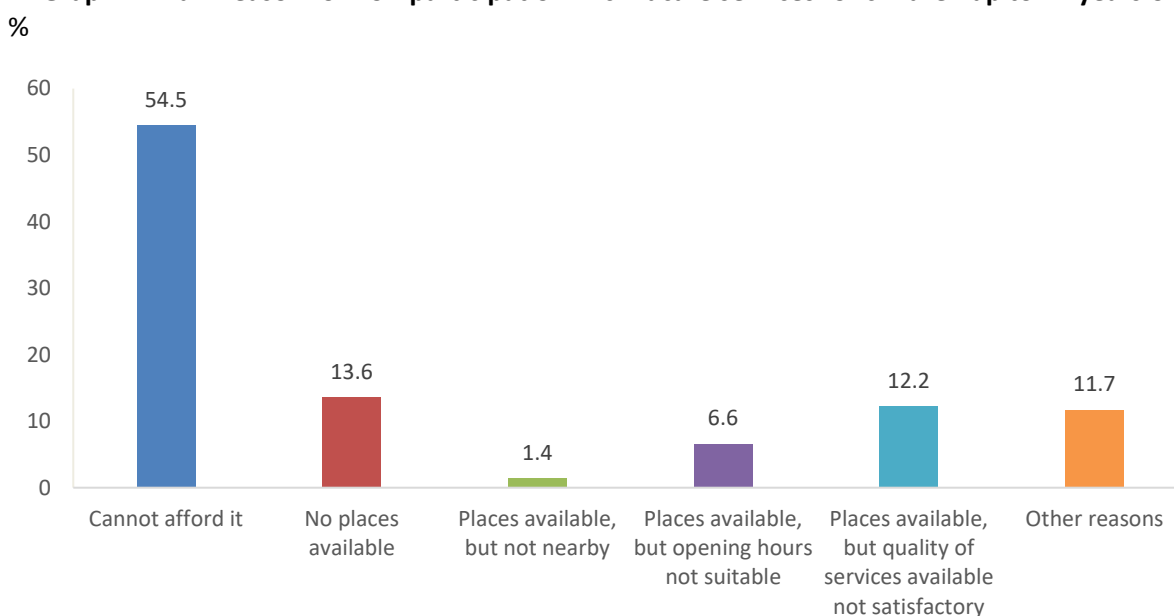
The main reason for not making use of childcare services or not making as much use of them as needed is the financial difficulty in affording the related cost (54.5%), followed by non-availability of the services (13.6%) (Graph 2, Table 4).

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[1] Formal childcare is defined as the participation of children 0-12 years old at childcare programs offered by schools of public or private sector (taking place at school premises or not) before or after school hours (early childhood education including) or by specialized day-care centers such as youth care centers of local authorities, baby parking, etc. Childcare provided by public schools of pre-school and school age, offered mainly to children of working persons, is also, included. Childcare does not include participation in cultural, sporting or other similar activities as far as these activities are not used as a childcare activity bur rather for the child's leisure.

B. Home care services[2]

- 6.0% of the population live in households where there is at least one member facing problems due to age, chronic illness or disability and needing to receive home care services (Table 5).

Graph 3. Payment for professional home care services: 2024
%

Legend:
- ■ Fully paid by private or public health insurance, or other social protection branches
- ■ Partially paid by the household
- ■ Fully paid by the household
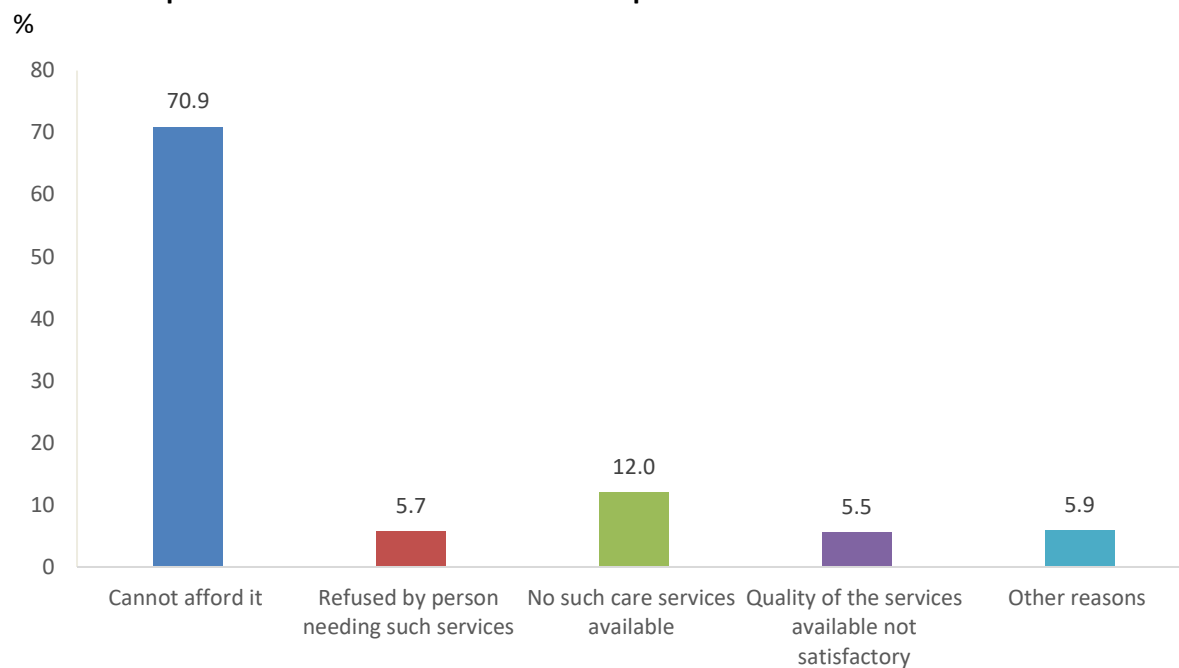- ■ Don't know

Regarding professional home care services:

- 16.0% of the population living in households with at least one member needing home care services, use home care services offered by professionals (including for example cooking, cleaning the house, help in moving, company keeping e.tc) who receive a remuneration in return (Table 6).
- 66.5% of the population living in households with at least one member needing and receiving home care services, pay in full or in part the cost of these services (Graph 3, Table 7).
- 96.1% of the above-mentioned population stated that they face some level of difficulty in covering the corresponding cost (Table 8).
- 38.2% of the population living in households with at least one member in need of home care services provided by health professionals or care providers, do not receive it or receive it to a lesser extent than they need (Table 9).

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[2] Home care is defined as nursing and/or social care provided at home to elderly people and people facing chronic illnesses, health problems or disability. Health care services can be provided from the public or private sector, either on a voluntary basis for free or with a cost, by health professionals, individuals or groups, and aim to ensure that the elderly, chronically ill, disabled people live independently in their home, ensure their stay in their familiar/ social environment, prevent their referral to closed care structures and protect them from social exclusion.
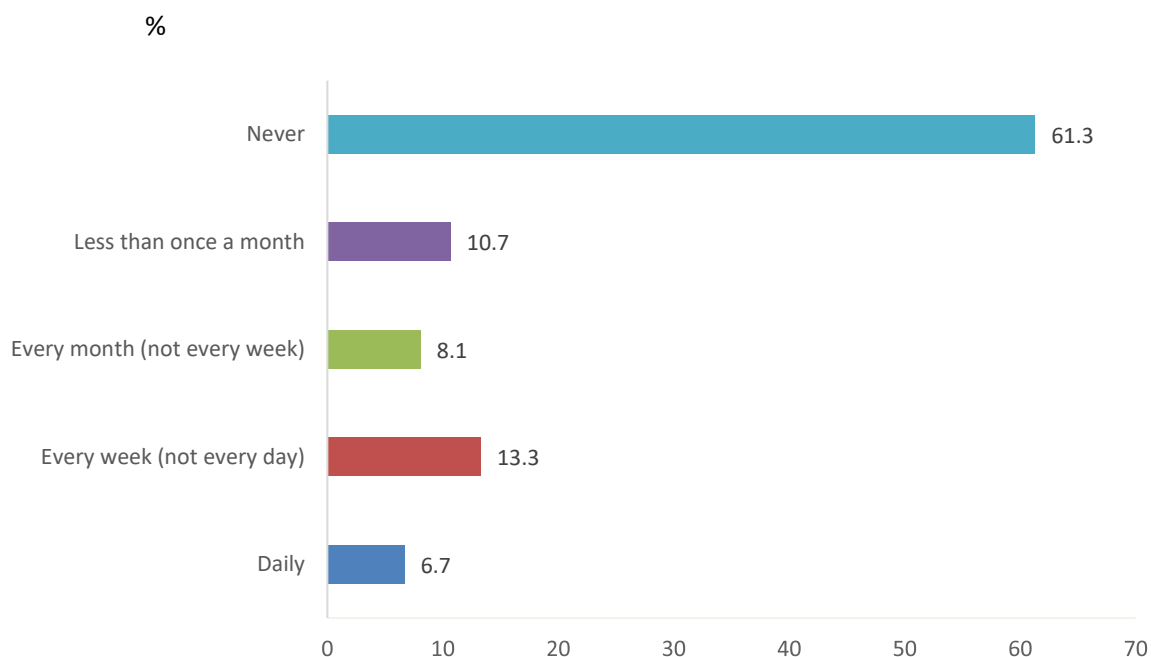
Graph 4. Main reason for unmet needs of professional home care services: 2024

%

[Bar chart showing:
- Cannot afford it: 70.9
- Refused by person needing such services: 5.7
- No such care services available: 12.0
- Quality of the services available not satisfactory: 5.5
- Other reasons: 5.9]

- The main reason for which a member of the household does not receive home care services at all or to the required extent by health professionals or care providers is the financial difficulty of meeting the relevant costs (70.9%), followed by the unavailability of the service (12.0%) (Graph 4, Table 10).

C. Access to public transport and feeling discriminated against

Graph 5. Frequency of using public transport during the last 12 months: 2024

%

[Horizontal bar chart showing:
- Never: 61.3
- Less than once a month: 10.7
- Every month (not every week): 8.1
- Every week (not every day): 13.3
- Daily: 6.7]

- 6.7% of the population 16 years old and over, used public transport daily during the last twelve months, while 61.3% never used public transport (Graph 5, Table 12).

- The main reason for not using public transport is travelling by private transport means or going on foot (84.0%, included in "Other reason") (Table 13).

Graph 6. Felt discriminated against at least once: 2024

%
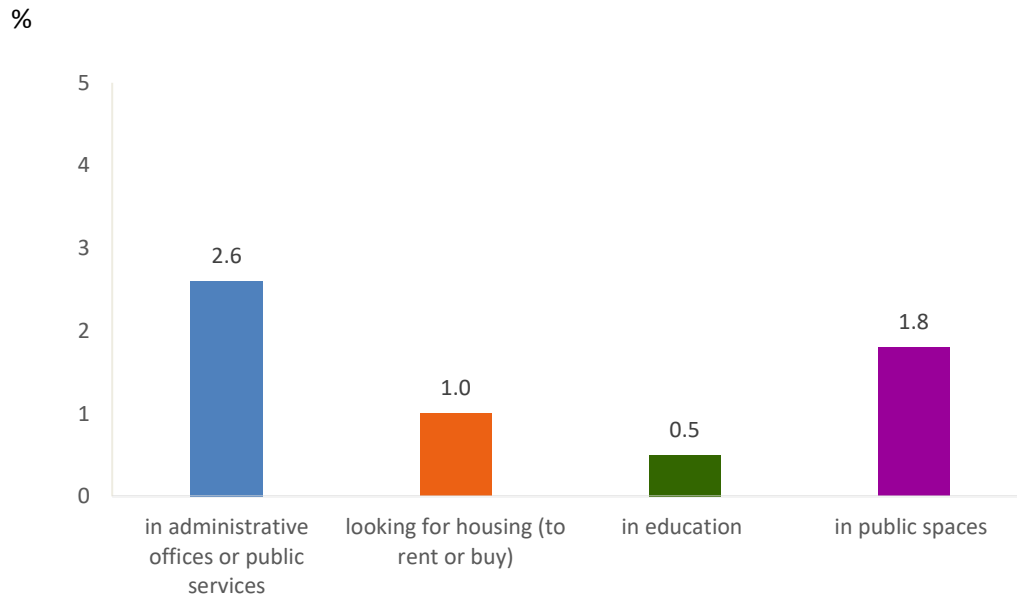
- 2.6% of the population 16 years old and over who came into contact in the last 12 months - in person, by telephone or by email - with a public service felt discriminated against (Graph 6, Table 14).

- 1.0% of the population 16 years old and over, during the last 5 years, in their attempt to rent or buy a residence (house or apartment) felt discriminated against (Graph 6, Table 15).

- 0.5% of the population 16 years old and over who came into contact in the last 12 months - in person, by telephone or by email - with an educational institution (school, college or university) either as a parent/guardian or as a student, felt discriminated against (Graph 6, Table 16).

- 1.8% of the population 16 years old and over in the last 12 months felt discriminated against in a public place such as a shop, cafe or restaurant, leisure facilities, sports facilities, e.tc. (Graph 6, Table 17).

D. Entitlement to unemployment and sickness benefits

Graph 7. Entitlement to unemployment and sickness benefits

%
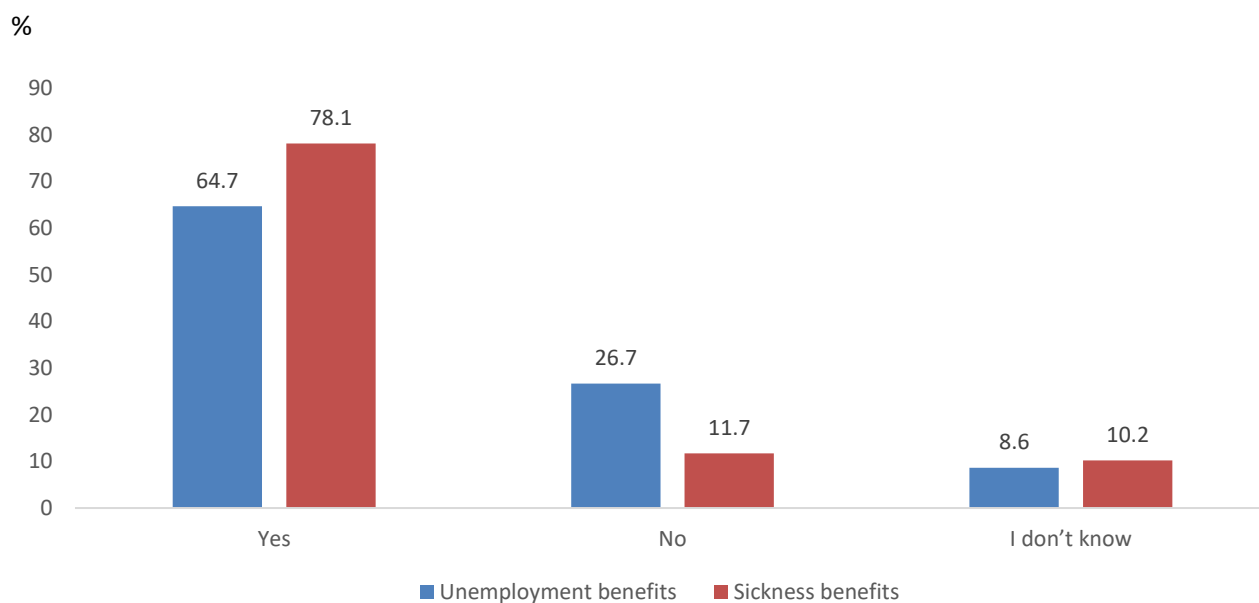
- 64.7% of employees would have the right to receive unemployment benefits if they were to lose their job, while 26.7% would not have this right and 8.6% do not know (Graph 7, Table 18).
- 78.1% of employees would have the right to receive sickness benefits if they were unable to work due to illness, whereas 11.7% would not have this right and 10.2% do not know (Graph 7, Table 19).

TABLES

Table 1
Affordability of households with at least one child up to 12 years old to cover (fully or partly) the cost of the childcare services, by poverty status: 2024

%

Affordability of childcare services	Population		
	Total	**Poor**	**Non poor**
With great difficulty	10.9	44.3	4.9
With difficulty	23.3	38.0	20.7
With some difficulty	40.9	17.7	45.1
Fairly easily	13.2	0.0	15.6
Easily	6.7	0.0	7.9
Very easily	5.0	0.0	5.9

Table 2
Household contribution to covering the cost of childcare services for children up to 12 years old, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Yes	10.8	7.9	11.3
No	89.2	92.1	88.7

Table 3
Need for (more) participation in childcare services for children up to 12 years old, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Yes	6.4	5.1	6.7
No	93.6	94.9	93.3

Table 4
Main reason for which children up to 12 years old did not participate in formal childcare (as much as needed), by poverty status: 2024

%

Main reason	Population		
	Total	Poor	Non poor
Cannot afford it	54.5	59.9	53.5
No places available	13.6	12.7	13.7
Places available, but not nearby	1.4	0.0	1.7
Places available, but opening hours not suitable	6.6	4.5	6.9
Places available, but quality of services available not satisfactory	12.2	22.8	10.4
Other reasons	11.7	0.0	13.7

Table 5
Presence in the household of people in need of homecare, by poverty status: 2024

%

	Population		
	Total	Poor	Non poor
Yes	6.0	7.1	5.7
No	94.0	92.9	94.3

Table 6
Professional home care services received, by poverty status: 2024

%

	Population		
	Total	Poor	Non poor
Yes	16.0	14.6	16.5
No	84.0	85.4	83.5

Table 7
Payment for professional home care services, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Fully paid by private or public health insurance, or other social protection branches	26.5	19.0	28.5
Partially paid by the user/household	23.6	15.9	25.7
Fully paid by the user/household	42.9	45.8	42.1
Don't know	7.0	19.3	3.7

Table 8
Affordability of households for professional homecare services, by poverty status: 2024

%

Level of difficulty	Population		
	Total	**Poor**	**Non poor**
With great difficulty	52.4	86.6	41.9
With difficulty	28.7	7.6	35.1
With some difficulty	15.0	5.7	17.8
Fairly easily	3.5	0.0	4.5
Easily	0.5	0.0	0.6
Very easily	0.0	0.0	0.0

Table 9
Unmet needs for professional home care services, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Yes	38.2	48.8	34.9
No	61.8	51.2	65.1

Table 10
Main reason for households with members in need of professional homecare services that do not make (more) use of them, by poverty status: 2024

%

Main reason	Population		
	Total	**Poor**	**Non poor**
Cannot afford it	70.9	79.2	67.4
Refused by person needing such services	5.7	6.9	5.3
No such care services available	12.0	3.0	15.8
Quality of the services available not satisfactory	5.5	9.0	4.0
Other reasons	5.9	1.8	7.6

Table 11
Financial burden of public transport, by poverty status: 2024

%

Financial burden	Population		
	Total	**Poor**	**Non poor**
Heavy burden	14.3	24.5	11.9
Somewhat burden	40.0	34.2	41.5
Not a burden at all	15.2	7.9	16.9
No one in the household used public transport	30.5	33.4	29.7

Table 12
Frequency of using public transport, by poverty status: 2024

%

Frequency of use	Population		
	Total	**Poor**	**Non poor**
Daily	6.7	6.3	6.8
Every week (not every day)	13.3	13.9	13.2
Every month (not every week)	8.1	8.1	8.1
Less than once a month	10.7	10.9	10.6
Never	61.3	60.8	61.4

Table 13
Main reason for not using public transport regularly, by poverty status: 2024

%

Main reason	Population		
	Total	Poor	Non poor
Too expensive	0.5	1.6	0.3
No public transport available in the area	3.1	4.2	2.9
Physical access too difficult	1.1	1.2	1.1
Frequency too low or inconvenient schedules	5.5	5.1	5.6
Too long travel time	4.5	3.0	4.9
Safety or security concerns	1.2	1.1	1.2
Other reason	84.0	83.7	84.0

Table 14
Feeling discriminated against when in contact with administrative offices or public services in the last 12 months, by reason and poverty status: 2024

%

	Population		
	Total	Poor	Non poor
I was not in contact with any administrative offices or public services	24.3	25.5	24.0
Mainly due to age (too young/old)	0.4	0.2	0.4
Mainly due to sex	0.0	0.0	0.1
Mainly due to disability or long-term health problem	0.2	0.2	0.2
Mainly due to immigrant or ethnic origin	0.4	0.6	0.4
Mainly due to religion/belief	0.0	0.0	0.0
Mainly due to sexual orientation	0.0	0.0	0.0
Mainly due to other reason (e.g. income, profession, educational attainment level, looks e.tc.)	1.6	1.6	1.5
No, I have not felt discriminated against	73.1	71.8	73.4

Table 15

Feeling discriminated against when looking for housing in the last 5 years, by reason and poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
I was not looking for housing	70.8	71.0	70.8
Mainly due to age (too young/old)	0.4	0.2	0.4
Mainly due to sex	0.0	0.0	0.0
Mainly due to disability or long-term health problem	0.0	0.0	0.0
Mainly due to immigrant or ethnic origin	0.2	0.0	0.2
Mainly due to religion/belief	0.0	0.0	0.0
Mainly due to sexual orientation	0.0	0.1	0.0
Mainly due to other reason (e.g. income, profession, educational attainment level, looks e.tc.)	0.4	0.1	0.4
No, I have not felt discriminated against	28.2	28.5	28.1

Table 16

Feeling discriminated against in education in the last 12 months, by reason and poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
I was not a student or a parent/guardian or a student (in the last 12 months)	45.5	43.2	46.0
Mainly due to age (too young/old)	0.1	0.1	0.1
Mainly due to sex	0.0	0.0	0.0
Mainly due to disability or long-term health problem	0.0	0.0	0.0
Mainly due to immigrant or ethnic origin	0.1	0.2	0.1
Mainly due to religion/belief	0.0	0.1	0.0
Mainly due to sexual orientation	0.0	0.0	0.0
Mainly due to other reason (e.g. income, profession, educational attainment level, looks e.tc.)	0.2	0.2	0.2
No, I have not felt discriminated against	54.0	56.1	53.6

Table 17
Feeling discriminated against in public spaces (shops, cafés, restaurants, leisure, facilities etc.) in the last 12 months, by reason and poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Mainly due to age (too young/old)	0.6	0.7	0.6
Mainly due to sex	0.1	0.0	0.1
Mainly due to disability or long-term health problem	0.3	0.3	0.3
Mainly due to immigrant or ethnic origin	0.3	0.5	0.2
Mainly due to religion/belief	0.0	0.1	0.0
Mainly due to sexual orientation	0.0	0.0	0.0
Mainly due to other reason (e.g. income, profession, educational attainment level, looks e.tc.)	0.5	0.8	0.4
No, I have not felt discriminated against	98.3	97.7	98.4

Table 18
Entitlement to unemployment benefits, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Yes	64.7	38.1	68.2
No	26.7	47.7	24.0
I don't know	8.6	14.2	7.9

Table 19
Entitlement to sickness benefits, by poverty status: 2024

%

	Population		
	Total	**Poor**	**Non poor**
Yes	78.1	60.0	80.4
No	11.7	23.1	10.2
I don't know	10.2	16.9	9.4

EXPLANATORY NOTES

European Union - Statistics on Income and Living Conditions - EU-SILC

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.

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.

Legal basis

The survey is compliant 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.

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.

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.

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:

- >= 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 2021 population census).

ii) In this stage from each primary sampling unit (selected area) the sample of ultimate units (households) is selected. In the second stage, a sample of dwellings is drawn, and, 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 2024, the survey was conducted on a final sample of 10,445 households and on 21,911 members of those households – 19,341 of them aged 16 years and over. The average household size was calculated at 2.1 members per household.

Weightings For the estimation of the survey characteristics. 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 the individual, that coincides with the reverse probability of selection of the household.

b. The reverse of the response rate 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 (NUTSII) coincides with the corresponding number that was calculated with projection based on vital statistics (2021 population census, births, deaths, migration) for the reference year of the survey.

ii) The estimation of the number of households by size class (1, 2, 3, or 4+ members) and by tenure status coincides with the corresponding numbers of the reference year of the survey based on 2021 population census.

Methodology for measuring poverty According to the methodology for measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and is defined at 60% of the median total equivalised disposable income of the household, using the modified OECD equivalised scale which differs from the concept of absolute poverty (lacking basic means of living).

Total equivalised disposable income of the household is considered the total net income (that is, income after 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.
- Imputed income from the use of a company car.

Income components, such as imputed rent from ownership-occupancy, indirect social transfers, income in kind and loan interest, may influence the results significantly and are not included.

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+2X0.3= 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.

Dependent children Dependent children are considered all the children until the age of 16 years, as well as the children up to 24 years who are economically inactive (pupils, students, soldiers etc.).

Variables
- Affordability of formal childcare services
- Payment of formal childcare services
- Unmet needs of formal childcare services
- Main reason for not making (more) use of formal childcare services
- Presence in the household of people who need help due to long-term physical or mental ill-health, infirmity, or because of old age
- Professional homecare services received
- Payment for professional home care services
- Affordability of professional home care services
- Unmet needs for professional home care
- Main reason for not receiving (more) professional home care services
- Financial burden of public transport
- Frequency of use of public transport
- Main reason for not using regularly public transport
- Feeling discriminated against when in contact with administrative offices or public services (including job center, health and social services)
- Feeling discriminated against when looking for housing
- Feeling discriminated agains tin education
- Feeling discriminated against in public spaces (shop, café, restaurant, leisure facilities etc.)
- Entitlement to unemployment benefits
- Entitlement to sickness benefits

References For further information on the survey visit ELSTAT's webpage on
[European Union Survey on Income and Living Conditions of Households](#)