



HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

Piraeus, 19 March 2026

## SEVERE MATERIAL AND SOCIAL DEPRIVATION AND LIVING CONDITIONS

2025 Survey on Income and Living Conditions (SILC)  
(Income reference period: 2024)

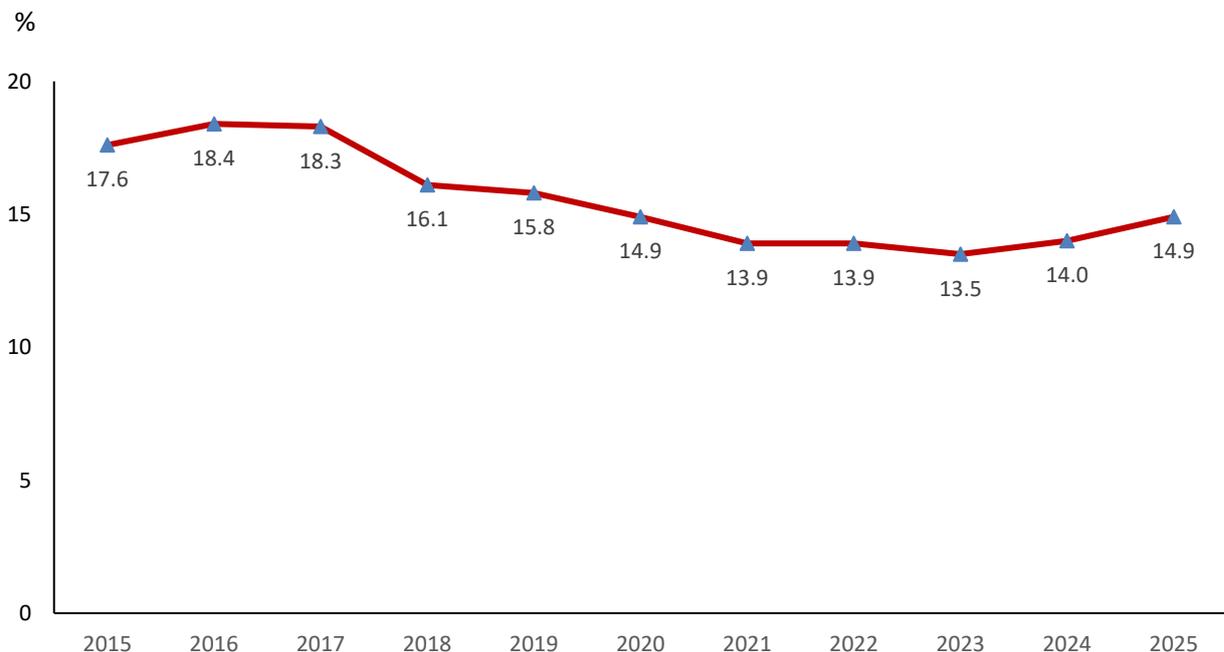
The Hellenic Statistical Authority (ELSTAT) announces the indicators concerning (a) the severe material and social deprivation and (b) the living conditions of the population, based on the data of the 2025 Survey on Income and Living Conditions of Households (SILC), **with income reference period the year 2024**.

### 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 14.9% (further information on the calculation of indicators is presented in the explanatory notes).

Graph 1 shows the evolution of the indicator for the years 2015-2025.

**Graph 1. Severe material and social deprivation (Europe 2030): 2015-2025**



Information on methodological issues:

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According to Graph 1, the severe material and social deprivation in 2025 (“Europe 2030”) increased by 0.9 percentage points as compared to 2024 (14.0%), in the total population.

Based on the survey results, an increase is recorded regarding severe material and social deprivation among children aged 0-17 years by 2.0 percentage points in 2025 (15.9%) as compared to 2024 (13.9%) (Table 1).

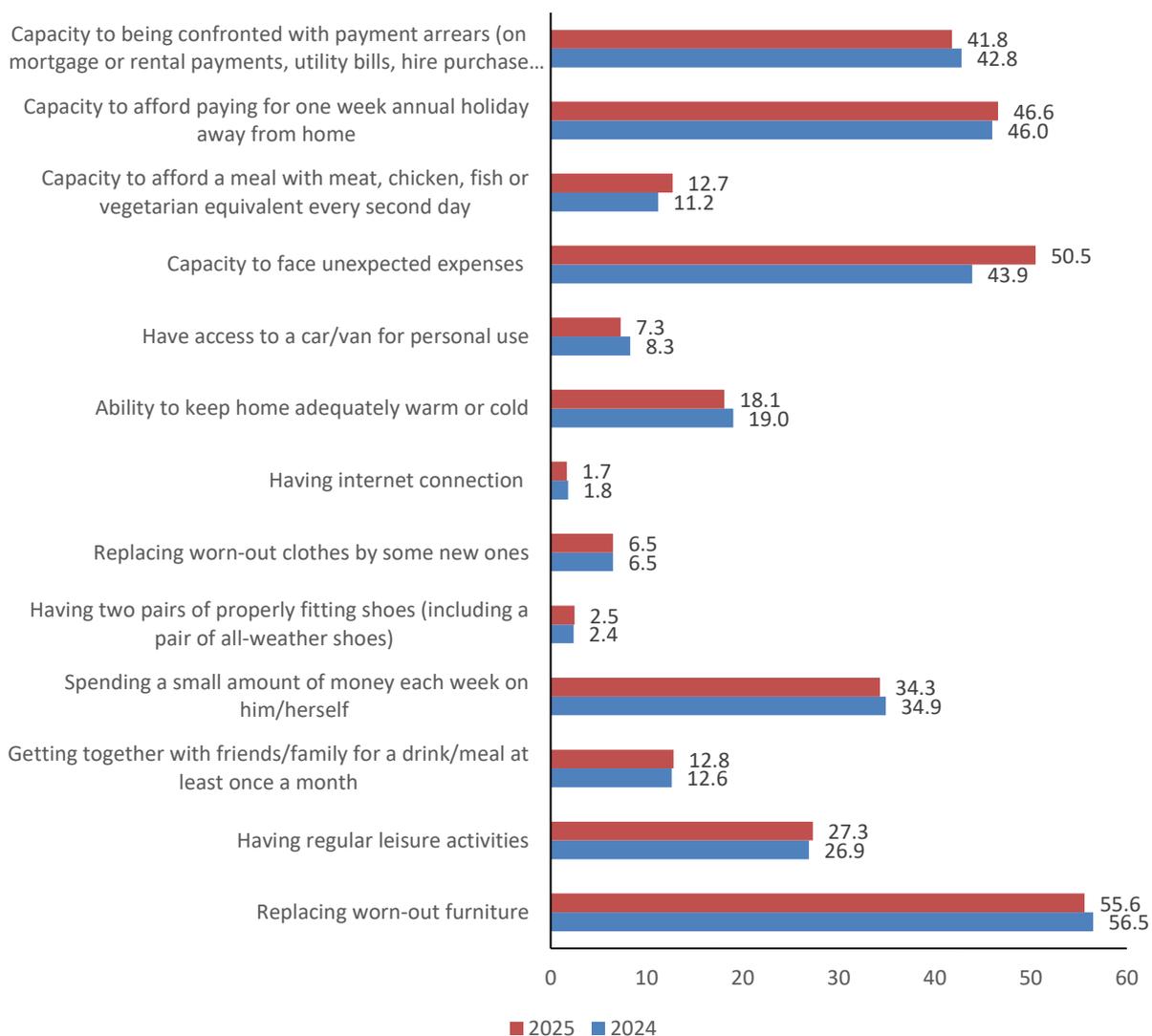
As regards the severe material and social deprivation in the age group of people aged 65 years or over, an increase by 1.3 percentage points is recorded in 2025 (14.1%) as compared to 2024 (12.8%) (Table 1).

In 2025, 15.0% of the population aged 18-64 years was in severe material and social deprivation, increased by 0.6 percentage points compared to 2024 (14.4%) (Table 1).

Table 15 depicts the severe material and social deprivation rate for the years 2015-2025, for those European countries for which the results of 2025 EU-SILC are available so far.

**Graph 2. Percentage of population in severe material and social deprivation (Europe 2030), by component of deprivation (Europe 2030): 2024-2025**

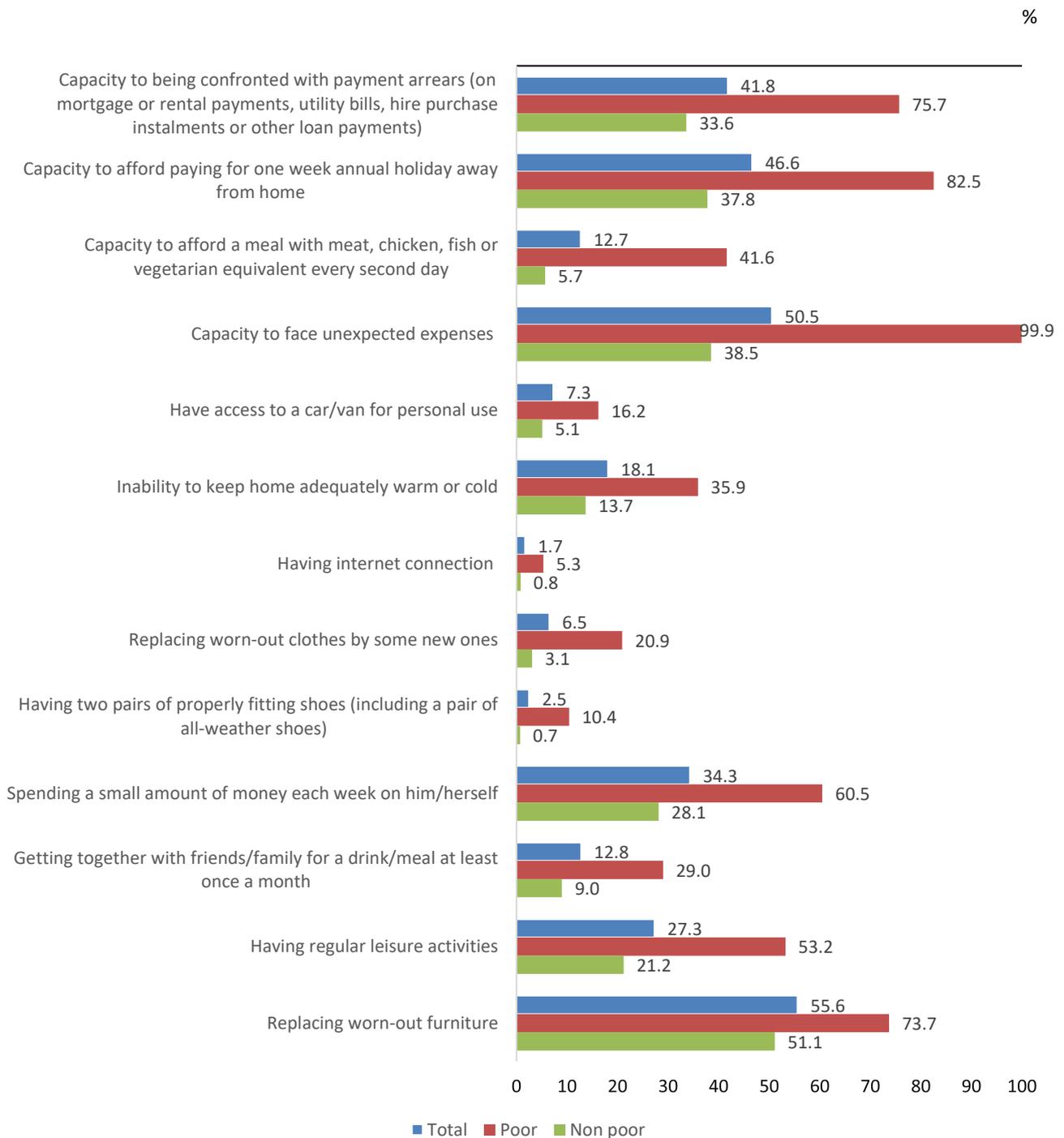
%



Graph 2 presents the percentage distribution of the population with severe material and social deprivation, by component of deprivation. According to these data, the main findings concern difficulty in replacing worn-out furniture (55.6%), to meet payment arrears (on mortgage payments, utility bills etc.) (41.8%), or difficulty facing unexpected financial expenses (50.5%), as well as to afford paying for a week’s annual vacation (46.6%).

Graph 3 presents the percentages of severe material and social deprivation by deprivation component and population status (total population, poor, non-poor) for the year 2025.

**Graph 3. Percentage of population in severe material and social deprivation (Europe 2030) by component of deprivation and population status (total population, poor, non-poor): 2025**



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

In 2025, 28.3% of the total population live in overcrowded households, while the corresponding percentages for the non-poor and poor population amount to 26.6% and 35.3%, respectively (Table 2). In 2025, the percentage of the total population living in overcrowded households is higher for children aged up to 17 years, and amounts to 42.9% for that total population, while the corresponding percentages for the non-poor and poor population amount to 38.9% and 56.3%, respectively (Table 2).

41.6% of the poor population declare inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day, while the respective percentage of the non-poor population amounts to 5.7% (Graph 3, Table 3).

99.9% of the poor population and 38.5% of the non-poor population report difficulties in meeting unexpected financial expenses of approximately 500 euros<sup>2</sup> (Graph 3, Table 3).

82.5% of the poor population report inability to pay for a week's annual vacation. The corresponding percentage of non-poor population amounts to 37.8% (Graph 3, Table 3).

35.9% of the poor population report that they cannot afford adequate heating in winter, whereas the corresponding percentage of non-poor population is 13.7% (Graph 3, Table 3).

The percentage of the total population reporting housing cost overburden is 26.4%, while the percentages for poor and non-poor population are 82.6% and 12.7%, respectively (Table 4).

35.3% of the total population with debt from hire purchase installments, declared significantly burdened by the repayment of the debt<sup>3</sup>. The percentages for poor and non-poor population amount to 53.0% and 31.5%, respectively (Table 5).

66.6% of the poor population report that they are confronted with payment arrears<sup>4</sup> regarding the utility bills for electricity, water, natural gas, etc., whereas the respective share for the non-poor population is estimated at 23.5% (Table 6).

67.6% of the poor population and 27.2% of the non-poor population report having great difficulty in making ends meet (coping with usual needs) with their total monthly income (Table 7).

20.2% of the total population encounter problems with noise from neighbours or from the street (Table 8).

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

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

27.3% 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 53.2% and 21.2% (Graph 3).

34.3% of the population cannot spend a small amount of money each week on herself/himself. The corresponding shares for the poor population and the non-poor population are 60.5% and 28.1% (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 500 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 due to financial difficulties) the utility bills (water, electricity, natural gas, heating, etc.) for the main dwelling.

#### D. Health of the population aged 16 or over

7.0% of the population aged 16 or over declared that they have bad or very bad health, 14.5% moderate, while 78.5% have very good or good health (Graph 4, Table 9).

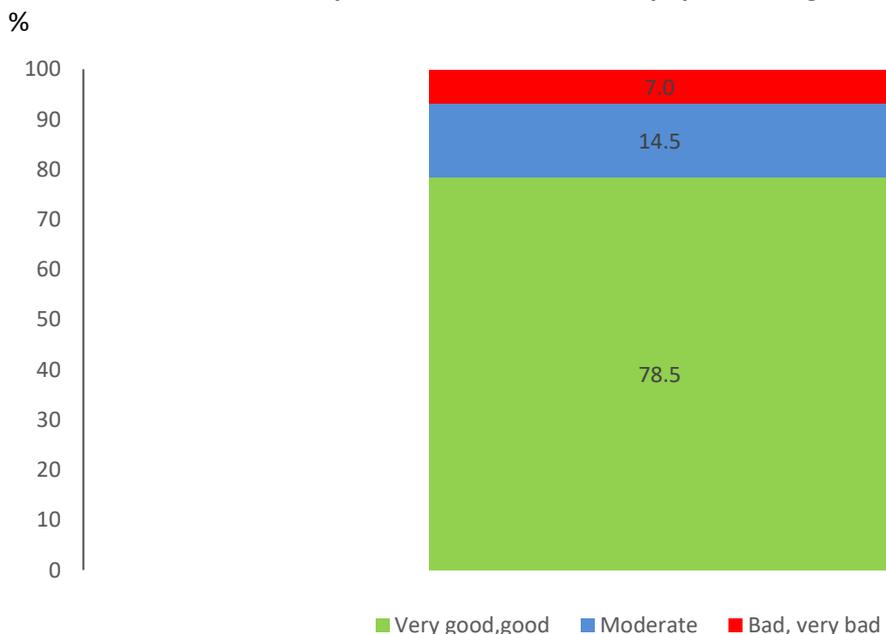
24.0% of the population aged 16 or over had a chronic health problem (Table 10).

8.7% of the population aged 16 or 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 9.1% were limited, but not too much (Table 11).

21.5% of the population, aged 16 years or over, who really needed a medical examination or treatment for their own health problem, stated that there was at least one case, during the last 12 months, they did not undergo it for any reason. The percentages of poor and non-poor population are 32.8% and 18.6%, respectively (Table 12). 20.0% of the population aged 16 years or over who needed a medical examination or treatment reported that they were unable to receive it due to financial reasons, long waiting list or distance from the medical providers (Table 12a).

30.5% of the population aged 16 years or over, who really needed a dental examination or treatment for their own health problem, stated that there was at least one case, during the last 12 months, they did not undergo it for any reason. The percentages of poor and non-poor population are 55.4% and 26.2%, respectively (Table 12). 24.3% of the population aged 16 years or over who needed a dental examination or treatment reported that they were unable to receive it due to financial reasons, long waiting list or distance from the medical providers (Table 12a).

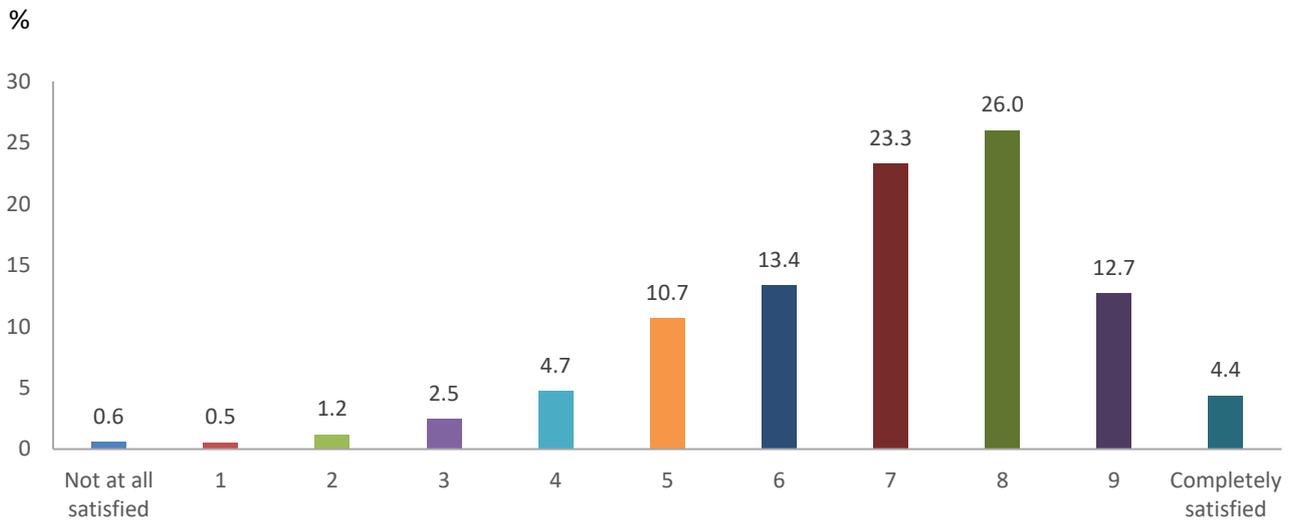
**Graph 4. Health status of the population aged 16 or over**



## E. Wellbeing

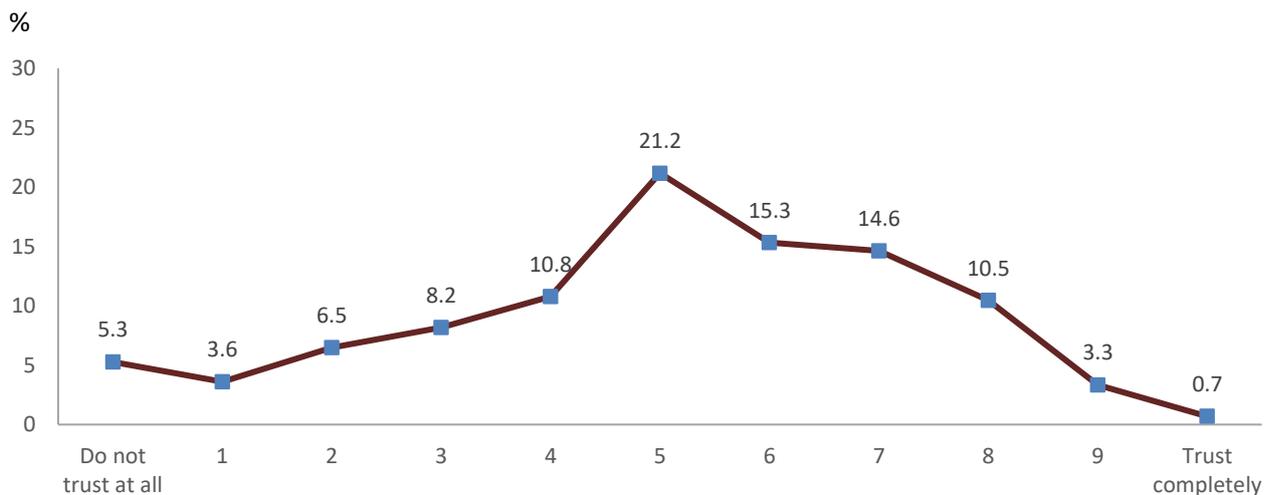
- 4.4% of the population 16 years old or over feel completely satisfied with their life overall, while 0.6% of the respective population stated not at all satisfied (Table 13, Graph 5).
- 62.0%<sup>5</sup> of the population 16 years old or over state that they are very satisfied with their life overall (points 7 to 9 of the scale) (Table 13, Graph 5).

**Graph 5. Overall life satisfaction: 2025**



- 21.8% of the poor population<sup>6</sup> declare “not at all - to a somewhat” satisfied (points 0 to 4 of the scale) with their life, whereas the corresponding percentage for the non-poor population amounts to 6.6%. Completely satisfied with their life is declared by 3.2% of the poor population and 4.7% of the non-poor population (Table 13).

**Graph 6. Trust in others: 2025**



<sup>5</sup> Any differences in the sums of the percentages are due to rounding.

<sup>6</sup> Poor population: Population that have an income less or equal to the threshold of poverty  
 Non-poor population: Population that have an income larger than the threshold of poverty

- 0.7% of the population aged 16 or over declare that they trust completely in others, while 5.3% declare no trust at all (Table 14, Graph 6).
- Great trust in others (7 to 9 points on the scale), was declared by 28.4% of the population aged 16 or over (Table 14, Graph 6).
- 34.8% of the poor population declare that they do not trust others “at all - to a somewhat” (points 0 to 4 of the scale), while the corresponding percentage for the non-poor population amounts to 34.2%. Completely trust in others declare 1.1% of the poor population and 0.6% of the non-poor population (Table 14).

## TABLES

**Table 1**  
Sever material and social deprivation, by gender and age groups: 2024–2025

%

Age groups	2025	2024
Total	14.9	14.0
Male	14.2	13.4
Female	15.7	14.5
0-17	15.9	13.9
Male	16.6	14.3
Female	15.3	13.6
18-64	15.0	14.4
Male	14.4	14.1
Female	15.7	14.8
65+	14.1	12.8
Male	11.7	10.6
Female	15.9	14.5

**Table 2**

Overcrowding rate by gender, age groups and population status (total, poor, non-poor population): 2025

%

Age groups	Population	Total
Total	Total	28.3
	Poor	35.3
	Non poor	26.6
0-17	Total	42.9
	Poor	56.3
	Non poor	38.9
18-64	Total	31.7
	Poor	39.0
	Non poor	30.1
65+	Total	9.7
	Poor	11.5
	Non poor	9.2

**Table 3**

**Affordability of population to fulfil basic needs by population status (total, poor, non-poor population): 2025**

%

Basic needs	Population		
	Total	Poor	Non poor
Inability to afford one-week holiday away from home, annually	46.6	82.5	37.8
Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	12.7	41.6	5.7
Inability to face unexpected financial expenses of 500 euros	50.5	99.9	38.5
Inability to keep home adequately warm	18.1	35.9	13.7

**Table 4**

**Housing cost overburden rate by gender, age groups and population status (total, poor, non-poor population): 2025**

%

Age groups	Population	Total
Total	Total	26.4
	Poor	82.6
	Non poor	12.7
0-17	Total	24.3
	Poor	75.8
	Non poor	9.2
18-64	Total	24.9
	Poor	82.5
	Non poor	12.0
65+	Total	31.8
	Poor	87.8
	Non poor	17.0

**Table 5**

**Percentage distribution of population with financial burden for the repayment of debts from hire purchases or loans, by population status (total, poor, non-poor population): 2025**

%

Financial burden of the repayment of debts from hire purchases or loans	Population		
	Total	Poor	Non poor
A heavy burden	35.3	53.0	31.5
A small burden	39.7	22.1	43.5
No burden at all	25.0	24.9	25.0

**Table 6**  
**Percentage distribution of population with housing and non-housing related arrears,**  
**by population status (total, poor, non-poor population): 2025**

%

Arrears	Population		
	Total	Poor	Non poor
Rent or mortgage repayment	30.8	52.7	25.9
Utility bills (electricity, water, natural gas, etc.)	31.9	66.6	23.5
Credit cards payment or loan repayments for household items, holidays	42.6	69.6	36.8

**Table 7**  
**Ability to make ends meet by population status (total, poor, non-poor population): 2025**

%

Ability to make ends meet	Population		
	Total	Poor	Non poor
With great difficulty	35.1	67.6	27.2
With difficulty	32.2	29.4	32.8
With some difficulty	19.8	2.8	24.0
Fairly easily	8.8	0.1	10.9
Easily	3.7	0.0	4.6
Very easily	0.5	0.2	0.5

**Table 8**  
**Housing conditions of population, by population status (total, poor, non-poor population): 2025**

%

Problems faced	Population		
	Total	Poor	Non poor
Noise from neighbours or from the street	20.2	21.9	19.8

**Table 9**  
**General health status of population aged 16 years or over, by population status (total, poor, non-poor population): 2025**

%

Health status	Population		
	Total	Poor	Non poor
Very good, good	78.5	72.0	80.0
Moderate	14.5	18.3	13.7
Bad, very bad	7.0	9.8	6.3

**Table 10**  
**Chronic (long-standing) illness or condition of the population aged 16 years or over,**  
**by population status (total, poor, non-poor population): 2025**

%

Chronic health problem	Population		
	Total	Poor	Non poor
	24.0	28.4	23.0

**Table 11**  
**Limitation in activities because of health problems of the population aged 16 or over,**  
**by population status (total, poor, non-poor population): 2025**

%

Limitation in activities	Population		
	Total	Poor	Non poor
Yes, very much	8.7	11.8	8.0
Yes, but not too much	9.1	11.0	8.7
No	82.2	77.2	83.3

**Table 12**  
**Unmet need for medical / dental examination or treatment, for any reason, of the population**  
**aged 16 or over, by population status (total, poor, non-poor population): 2025**

%

Unmet need, for any reason, for:	Population		
	Total	Poor	Non poor
Medical examination or treatment	21.5	32.8	18.6
Dental examination or treatment	30.5	55.4	26.2

**Table 12a**  
**Unmet need for medical / dental examination or treatment of the population aged 16 or over,**  
**by population status (total, poor, non-poor population),**  
**due to financial difficulty, long waiting list and distance from the medical providers: 2025**

%

Unmet need due to financial difficulty, long waiting list or distance, for:	Population		
	Total	Poor	Non poor
Medical examination or treatment	20.0	29.4	16.6
Dental examination or treatment	24.3	48.0	20.2

**Table 13**

**Degree of satisfaction with life, of the population aged 16 or over, by population status (total, poor, non-poor population): 2025**

%

Degree of satisfaction with life	Population		
	Total	Poor	Non poor
Not at all	0.6	1.9	0.3
1	0.5	1.7	0.3
2	1.2	4.0	0.5
3	2.5	5.2	1.8
4	4.7	9.0	3.7
5	10.7	18.2	8.9
6	13.4	13.8	13.3
7	23.3	18.3	24.5
8	26.0	16.6	28.2
9	12.7	8.1	13.8
Completely	4.4	3.2	4.7

**Table 14**

**Degree of trust in others of the population aged 16 or over, by population status (total, poor, non-poor population): 2025**

%

Degree of trust in others	Population		
	Total	Poor	Non poor
Not at all	5.3	5.2	5.3
1	3.6	4.0	3.5
2	6.5	6.6	6.5
3	8.2	8.8	8.0
4	10.8	10.2	10.9
5	21.2	22.3	20.9
6	15.3	15.0	15.4
7	14.6	14.1	14.8
8	10.5	9.7	10.6
9	3.3	3.0	3.4
Completely	0.7	1.1	0.6

**Table 15****Severe material and social deprivation (percentage of population) in European countries: 2015-2025***(Based on the available data so far)*

<b>Countries</b>	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Romania	<b>16.8</b>	17.2	19.8	24.3	23.1	25.3	24.5	28.3	32.4	35.9	34.0
Bulgaria	<b>15.0</b>	16.6	18.0	18.7	19.1	22.1	22.1	22.3	30.0	33.5	36.8
<b>Greece</b>	<b>14.9</b>	<b>14.0</b>	<b>13.5</b>	<b>13.9</b>	<b>13.9</b>	<b>14.9</b>	<b>15.8</b>	<b>16.1</b>	<b>18.3</b>	<b>18.4</b>	<b>17.6</b>
Spain	<b>8.1</b>	8.3	9.0	7.7	8.3	8.5	7.7	8.7	8.3	8.5	7.4
Germany	<b>5.6</b>	6.2	6.9	6.2	4.3	4.4	3.0	3.4	3.7	4.7	5.7
Belgium	<b>4.9</b>	6.2	6.1	5.7	6.2	6.7	6.2	6.5	7.2	8.4	7.2
Latvia	<b>4.8</b>	5.3	6.2	7.8	5.3	7.0	7.5	10.4	12.9	12.6	15.4
Portugal	<b>4.3</b>	4.3	4.9	5.3	6.0	5.4	5.6	6.6	8.0	9.1	10.9
Sweden	<b>3.9</b>	3.0	2.5	2.3	1.4	2.0	1.5	1.4	1.0	0.7	1.1
Estonia	<b>3.5</b>	3.1	2.5	3.3	1.9	2.3	2.6	3.1	4.0	2.2	3.5
Finland	<b>3.3</b>	3.7	2.8	1.9	1.1	1.8	1.9	2.2	1.8	1.2	1.0
Czech Republic	<b>2.6</b>	2.6	2.7	2.1	1.8	1.9	2.1	2.4	3.4	3.5	4.5
Netherlands	<b>2.6</b>	3.1	2.7	2.5	2.1	2.2	2.8	2.6	2.6	2.6	3.2
Slovenia	<b>1.9</b>	1.8	2.0	1.4	1.8	2.6	2.2	3.2	4.5	4.1	4.8

## EXPLANATORY NOTES

<b>European Union - Statistics on Income and Living Conditions - EU-SILC</b>	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.
<b>Legal basis</b>	The survey is compliant with the Regulation (EU) No 2019/1700 of the European Parliament and of the Council concerning Social Statistics and is conducted upon Decision of the President of ELSTAT.
<b>Income reference period used</b>	The income reference period is a fixed twelve-month period, namely the previous calendar year.
<b>Coverage</b>	The survey covers all private households throughout the Country, irrespective of their size or socio-economic characteristics. The following are excluded from the survey: <ul style="list-style-type: none"><li>▪ Institutional households of all types (boarding houses, elderly homes, hospitals, prisons, rehabilitation centres, camps, etc.). More generally, households with more than five lodgers are considered institutional households.</li><li>▪ Households with foreigners serving in diplomatic missions.</li></ul>
<b>Methodology</b>	<p>The survey is a <i>simple rotational design</i> survey, which was selected as the most suitable for single cross-sectional and longitudinal survey. The final sampling unit is the household. The units of analysis are the households and their members.</p> <p>The sample for any year consists of 4 replications, each one representative of the population. Except for the first three years of survey, any 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. In order to have a complete sample the first year of survey, the four panels began simultaneously. For the EU-SILC longitudinal component, the people who were selected initially are interviewed for a period of four years, equal to the duration of each panel.</p> <p>EU-SILC survey is based on a two-stage stratified sampling of households from a frame of sampling which has been created on the basis of the results of the population census and covers completely the reference population.</p> <p>There are two levels of area stratification in the sampling design.</p> <p>The first level is the geographical stratification based on the division of the total country area 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.</p> <p>The second level of stratification entails grouping municipalities and communes within each NUTS II Regions by degree of urbanization, i.e., according to their population size. The scaling of urbanization was finally designed in four groups:</p> <ul style="list-style-type: none"><li>▪ <math>\geq 30,000</math> inhabitants</li><li>▪ 5,000-29,999 inhabitants</li><li>▪ 1,000-4,999 inhabitants</li><li>▪ 0-999 inhabitants</li></ul> <p>Sample selection schemes</p> <p>i) In the first stage, from any ultimate stratum (crossing of region with the degree of urbanization), - say stratum <math>h</math>, <math>n_h</math> primary units were drawn, where the number <math>n_h</math> of draws was approximately proportional to the population size <math>X_h</math> of the stratum (number of households according to the population census).</p> <p>ii) In the second 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. In most cases, there is</p>

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. The original design was gradually modified from 2015 in order to achieve the main objectives of the European strategy "Europe 2020" as well as national needs. In 2019, the sample design was 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" in order to improve the estimates of regional EU-SILC indicators.

**Sample size** In 2025, the survey was conducted on a final sample of 10,408 households and on 21,392 members of those households – 19,067 of them aged 16 years or over. The average household size was calculated at 2.1 members.

**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 the 2021 population census.

**Equivalised disposable 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

Imputed income from the use of a company car

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 property, familial benefits, regular pecuniary transfers etc.), that is to say, the total of net earnings coming from all the sources of income after the abstraction of 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 income declaration 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 of age is divided by  $[1+0.5+(2 \times 0.3)] = 2.1$ . Accordingly, the income of the household with 2 adults is divided by  $1+0.5=1.5$  and the income of a household with 2 adults and 2 children aged 14 or over is divided by  $1+0.5+(2 \times 0.5) = 2.5$ , 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 with 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

**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).

**Wellbeing**

The variables used to assess well-being are:

- Overall life satisfaction
- Trust in others

**Health**

- Self-perceived general health
- Suffer from any chronic longstanding illness or condition
- Limitation in activities because of health problems and for at least the last six months
- Unmet need for medical examination or treatment
- Main reason for unmet need for medical examination or treatment based on personal assessment.

- Could not afford to (too expensive)
  - Waiting list
  - Could not take time because of work, care for children or for others
  - Too far to travel/no means of transportation
  - Fear of doctor/hospitals/examination/ treatment
  - Wanted to wait and see if problem got better on its own
  - Did not know any good doctor or specialist
  - Other reasons
- Unmet need for dental examination or treatment
  - Main reason for unmet need for dental examination or treatment based on personal assessment.
    - Could not afford to (too expensive)
    - Waiting list
    - Could not take time because of work, care for children or for others
    - Too far to travel/no means of transportation
    - Fear of doctor/hospitals/examination/ treatment
    - Wanted to wait and see if problem got better on its own
    - Did not know any good doctor or specialist
    - Other reasons

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