HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

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P R E S S   R E L E A S E

STATISTICS ON INCOME AND LIVING CONDITIONS 2013
## (Income reference period 2012)

Living conditions indicators

The Hellenic Statistical Authority (ELSTAT) announces the indicators on Living Conditions in Greece, based on the available data of the 2013 Survey on Income and Living Conditions of Households *with reference income period the year 2012*. The results of the 2014 survey, with reference income period the previous calendar year 2013, will be released on October 14, 2015.

A. Key statistical findings

The study of Living Conditions indicators for the Greek population indicates that material deprivation (i.e. enforced inability to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears -mortgage or rent, utility bills, hire purchase installments or other loan payments), concerns not only the poor population, but also part of the non-poor population.

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Graph 1. Material deprivation by age: 2010-2013
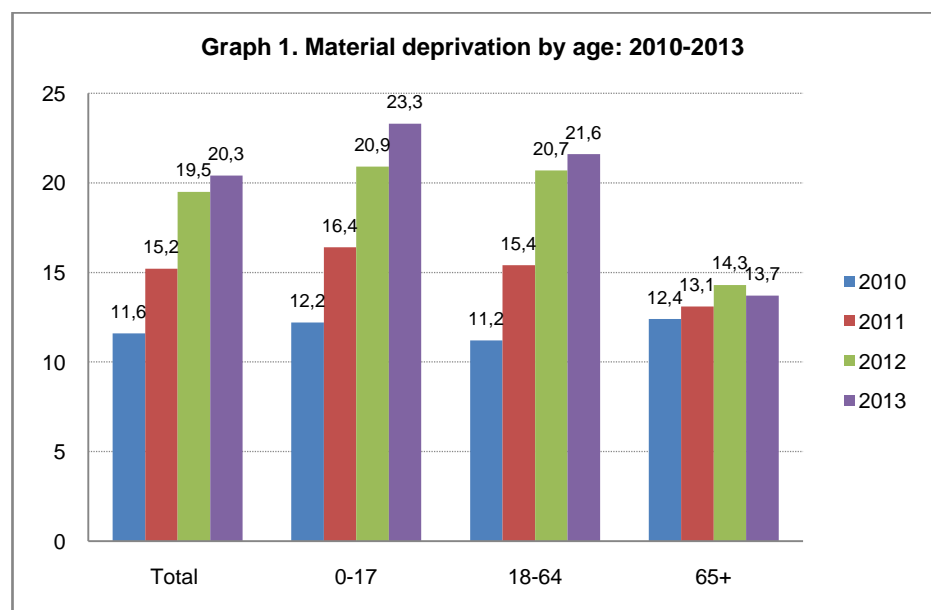
- During the last 4 years (2010-2013), there is an increase in severe material deprivation (i.e., there is an increase of the population that lacks at least 4 out of the 9 material deprivation items mentioned above, due to financial difficulties). This increase is greater at ages 0 – 64 years old than those aged over 65 years old. Specifically, 20.3% of the total population in 2013, faces financial burden with an enforced lack of at least 4, out of potentially 9 material deprivation items in the 'economic strain and durables' dimension while this percentage was 19.5% in 2012, 15.2% in 2011 and11.6% in 2010 (Graph 1).
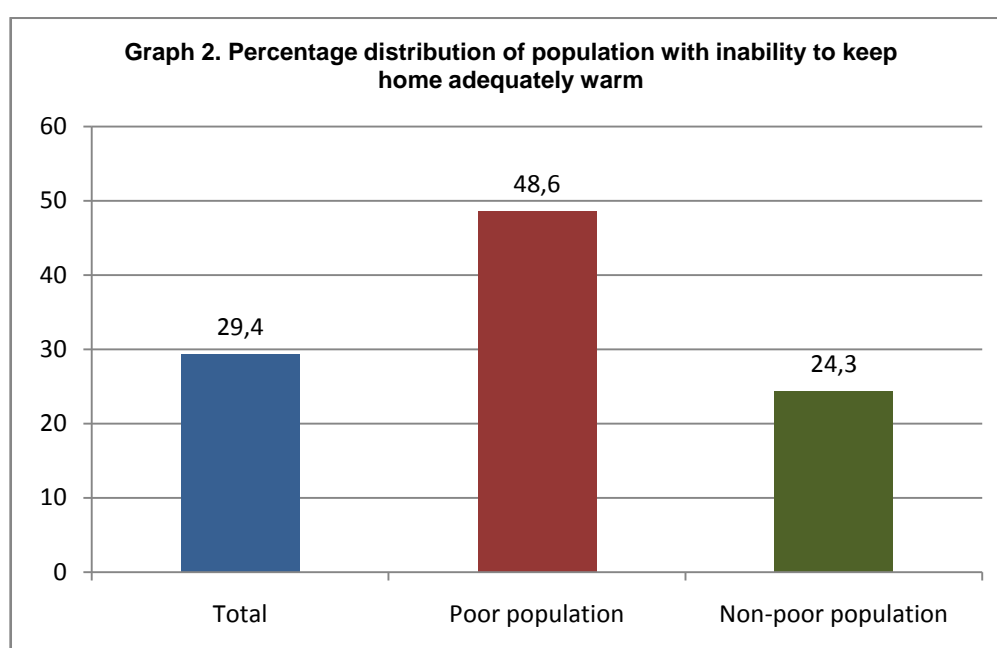
B. Results[1]

- The distribution of the population that faces financial burden with an enforced lack of at least four (4), out of potentially nine (9), material deprivation items in the 'economic strain and durables' dimension (see Explanatory Notes, page 12-13), is as follows:
  - ✓ 23.3% of children under 18 years old (Graph 1, Table 1).
  - ✓ 35.2% of the people aged 18 – 59 years old having completed primary education (Table 3).
  - ✓ 21.6% of the population aged 18 – 64 years old (Graph 1, Table 1).
  - ✓ 9.4% of the population aged 18 – 59 years old having completed tertiary education (Table 3).
  - ✓ 13.7% of the population aged 65 and over (Graph 1, Table 1) of which:
    - Females (15.0%) - (Table 1).
    - Males (12.1 %) - (Table 1).
- 3.9 is the mean number of deprivation items in the 'economic strain and durables' dimension (Table 2).
- The households recording severe housing deprivation, that is with poor amenities in their home (see Explanatory Notes, page 13) - (Table 4) amount to:
  - ✓ 3.7% of households being owners paying loan / mortgage
  - ✓ 6.7% of households being outright owners
  - ✓ 9.9% of households being tenants
  - ✓ 9.6% of households to which the accommodation is offered for free.
- 27.3% of the total population lives in overcrowded households, while the corresponding percentages for non-poor and poor population are estimated at 22.9% and at 42.0% (Table 5) - (see Explanatory Notes, page 13).
- The persons living in households with overburdened housing costs[2] (Table 6) amount to:
  - ✓ 36.9% of the total population
  - ✓ 19.9% of the non-poor population
  - ✓ 93.1% of the poor population.

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[1] According to the answers provided by persons responsible for households.
[2] 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).

- 41.5 % of the poor population declare incapacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day, while the respective percentage of the non-poor population is estimated at 4.7% (Table 7).

- 79.1% of the poor population and 39.1% of the non-poor population report difficulties in facing unexpected financial expenses of approximately 550 euro[3] (Table 7).

- 26.6% of the total population encounters pollution, grime or other environmental problems while 19.4% of the above population reports having problems with crime, violence or vandalism in their area (Table 8).

- 29.4% of the total population declares inability to keep their home adequately warm, while the corresponding percentage of the poor population is estimated at 48.6% and the percentage of the non-poor population is estimated at 24.3% (Graph 2, Table 8).

Graph 2. Percentage distribution of population with inability to keep home adequately warm

Category	Percentage
Total	29,4
Poor population	48,6
Non-poor population	24,3

- 37.4% of the non-poor population state that they are significantly burdened by the total housing costs[4], whereas the corresponding percentage of the poor is estimated at 60.3% (Table 9).

- 36.8% of the total population state that they are significantly burdened by the repayment of debts from hire purchases or other loans payments[5] other than loans connected with the house (Table 10).

- 57.9% of the poor population report that they are being confronted with payment arrears[6] as regards the utility bills for electricity, water, natural gas, etc (Table 11).

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[3] For the calculation of the amount, the national at-risk-of-poverty threshold has to be used per single consumption unit, which means it has to be used independently of the size and structure of the household. A ratio of 1.12 of the above value is used.
[4] The term housing cost refers to monthly costs connected with the household's right to live in the accommodation. Components that must be included in housing costs are mortgage interest payments, rental payments, gross of housing benefits, structural insurance (sewage removal, refuse removal, etc.) taxes on dwelling, regular maintenance and repairs and cost of utilities (water, electricity, gas, and heating). Only housing costs that are actually paid are taken into account.
[5] Debts from hire purchases or loans: include any loans for consumer items or services (car, holiday, furniture, durables, etc.) and credit card debt

- 59.0% of the poor population report having great difficulty[7] in making ends meet (coping with usual needs) with their total monthly income (Table 12).

- The average lowest monthly income to make ends meet, as reported by households, is estimated at 1,784 euro for the total population. For poor households the respective amount is 1,428 euro, while for non- poor households 1,879 euro (Table 13).

- 22.8% of the poor households, 9.0% of the non-poor households and 11.9% of the total households do not have, at least, one car, while 18.1% of the poor population, 9.4% of the non-poor and 11.3% of total households do not have a personal computer, although they need one, due to lack of financial resources (Table 14).

For further information on the survey please visit ELSTAT's webpage on Survey on Income and Living Conditions.

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[6] It is recorded whether the households have been in arrears in the past 12 months, that is, was unable to pay on time (as scheduled) the utility bills (water, electricity, natural gas, heating, etc) for the main dwelling
[7] The objective is to assess the respondents' feeling about the level of difficulty experienced by the household in 'making ends meet', that it is defined as paying usual necessary expenses.

TABLES

Table 1. **Material deprivation by gender and age groups: 2013**

%

Age groups	Total	Female	Male
Total	20.3	20.3	20.3
0-17	23.3	–	–
18-64	21.6	21.5	21.7
65+	13.7	15.0	12.1

Table 2. **Mean number of items out of lacked by persons considered as materially deprived in the economic strain and durables' dimension, by gender and age groups: 2013**

Age groups	Total	Female	Male
Total	3.9	3.9	3.9
0-17	4.0	–	–
18-64	3.9	4.0	3.9
65+	3.7	3.7	3.6

Table 3. **Severe material deprivation rate by educational attainment and age groups: 2013**

Age groups	Educational attainment	%
18-59	Total	22.2
	Primary education	35.2
	Secondary education	23.2
	Tertiary education	9.4
18+	Total	19.7
	Primary education	25.0
	Secondary education	21.4
	Tertiary education	8.4

Table 4. **Severe housing deprivation rate by tenure status: 2013**

Tenure status	%
Owner paying mortgage	3.7
Outright owner	6.7
Tenant	9.9
Accommodation free	9.6

Table 5. **Overcrowding rate by gender, age groups and poverty status: 2013.**
%

Age groups	Poverty status	Total	Female	Male
Total	Total	27.3	27.0	27.6
	Non poor	22.9	22.6	23.2
	Poor	42.0	41.3	42.8
0-17	Total	32.9		
	Non poor	26.4		
	Poor	48.7		
18-64	Total	29.9	28.9	30.8
	Non poor	25.5	24.3	26.7
	Poor	43.7	43.0	44.5
65+	Total	14.4	15.8	12.6
	Non poor	13.0	14.1	11.7
	Poor	22.2	24.8	18.3

Table 6. **Housing cost overburden rate by gender, age groups and poverty status: 2013**

%

Age groups	Poverty status	Total	Female	Male
Total	Total	36.9	38.5	35.2
	Non poor	19.9	21.5	18.4
	Poor	93.1	93.1	93.2
0-17	Total	44.0	–	–
	Non poor	24.3	–	–
	Poor	92.4	–	–
18-64	Total	38.1	39.5	36.7
	Non poor	20.4	21.5	19.3
	Poor	93.9	93.9	93.9
65+	Total	26.7	31.3	21.1
	Non poor	15.4	19.7	10.2
	Poor	90.7	91.3	89.8

Table 7. **Inability to fulfil basic needs by poverty status: 2013**

%

	Population		
	Total	Poor	Non poor
Inability to afford paying for one week holiday away from home, annually	45.9	78.7	37.2
Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	12.5	41.5	4.7
Inability to face unexpected financial expenses of 550 euro	47.5	79.1	39.1

Table 8. **Housing conditions by poverty status: 2013**

%

Problems faced	Population		
	Total	Poor	Non poor
Leaking roof, damp walls/ floors/ foundation or rot in window frames	13.9	20.6	12.2
Too dark rooms, not enough light	7.1	11.0	6.0
Noise from neighbours or from the street	24.5	24.2	24.6
Pollution, grime or other environmental problems	26.6	24.9	27.0
Vandalism and crime	19.4	19.7	19.3
Lack of bath or shower in the dwelling	0.9	2.1	0.6
Lack of indoor flushing toilet for sole use of households	0.7	1.5	0.5
Inability to keep home adequately warm	29.4	48.6	24.3

Table 9. **Percentage distribution of households with financial burden of the total housing cost by poverty status: 2013**

%

Financial burden of the total housing cost	Population		
	Total	Poor	Non poor
A heavy burden	42.2	60.3	37.4
A small burden	54.1	37.4	58.5
No burden at all	3.7	2.3	4.1

Table 10. **Percentage distribution of households with financial burden for the repayment of debts from hire purchases or loans by poverty status :2013**

%

Financial burden of the repayment of debts from hire purchases or loans	Population		
	Total	Poor	Non poor
A heavy burden	36.8	44.1	35.3
A small burden	58.2	55.5	58.7
No burden at all	5.0	.4	6.0

Table 11. **Percentage distribution of households with housing and non-housing related arrears by poverty status: 2013**

%

Arrears	Population		
	Total	Poor	Non poor
Rent or mortgage repayment	42.0	66.6	35.2
Utility bills (electricity, water, natural gas, etc.)	33.3	57.9	26.7
Credit cards payment or loan repayments for household items, holidays	44,0	63,4	39,9

Table 12. **Ability to make ends meet by poverty status: 2013**

%

Ability to make ends meet	Population		
	Total	Poor	Non poor
With great difficulty	37.1	59.0	31.3
With difficulty	39.1	32.6	40.8
With some difficulty	17.0	6.7	19.8
Fairly easily	4.8	1.0	5.8
Easily	1.7	0.4	2.1
Very easily	0.3	0.3	0.3

Table 13. **Lowest monthly income reported by households to make ends meet by poverty status: 2013**

In euro

	Population		
	Total	Poor	Non poor
Lowest monthly income	1,784	1,428	1,879

Table 14. **Quality of life by poverty status: 2013**

%

Households that cannot afford:	Population		
	Total	Poor	Non poor
Colour TV	0.5	0.9	0.4
Telephone (including mobile phone)	0.7	1.9	0.4
Computer	11.3	18.1	9.4
Washing machine	2.1	4.2	1.6
Private car	11.9	22.8	9.0

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 to 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 ensures data comparability

Legal basis

The survey is in compliance with the Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC) and is being conducted by ELSTAT, upon the decision of the Ministry of Economy and Finance. Update????

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. With the exception of 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. In order 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 on the basis of 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 communes 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 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.

Sample size	In 2013, the survey was conducted on a final sample of 7,349 households and on 18,030 members of those households, 15,318 of them are aged 16 years and over. The average is calculated at 2.5 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 choice of an individual, that coincides with the reverse probability of 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. 4 or 5+ 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	According to the methodology for measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and it is defined at 60% of the median total equivalised disposable income of the household, using modified OECD equivalised scale.

Total equivalised 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 also the tax that what 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*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	Non poor population: The percentage of population over the poverty threshold. Poor population: The percentage of population under the poverty threshold.

Indicators   **Material deprivation**

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

The nine dimensions of material deprivation considered are:

(1) Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments
(2) Capacity to afford paying for one week's annual holiday away from home
(3) Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
(4) Capacity to face unexpected financial expenses of 550 Euros
(5) Capacity to afford a telephone (including mobile phone)
(6) Capacity to afford a colour TV
(7) Capacity to afford a washing machine
(8) Capacity to afford a car and
(9) 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 a 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 equal to:

- one room for the household
- one room for each couple
- one room for each single person aged 18+
- one room for two single people 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 people under 12 years of age

Housing deprivation is a measure of poor amenities and is calculated by referring to those households with a leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark, while having at the same time at least one of the housing deprivation measures.
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   More information on the survey is available on the webpage of ELSTAT www.statistics.gr, Section: Statistical Themes> Income – Expenditure».