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PRESS RELEASE

MATERIAL DEPRIVATION AND LIVING CONDITIONS

2018 Survey on Income and Living Conditions

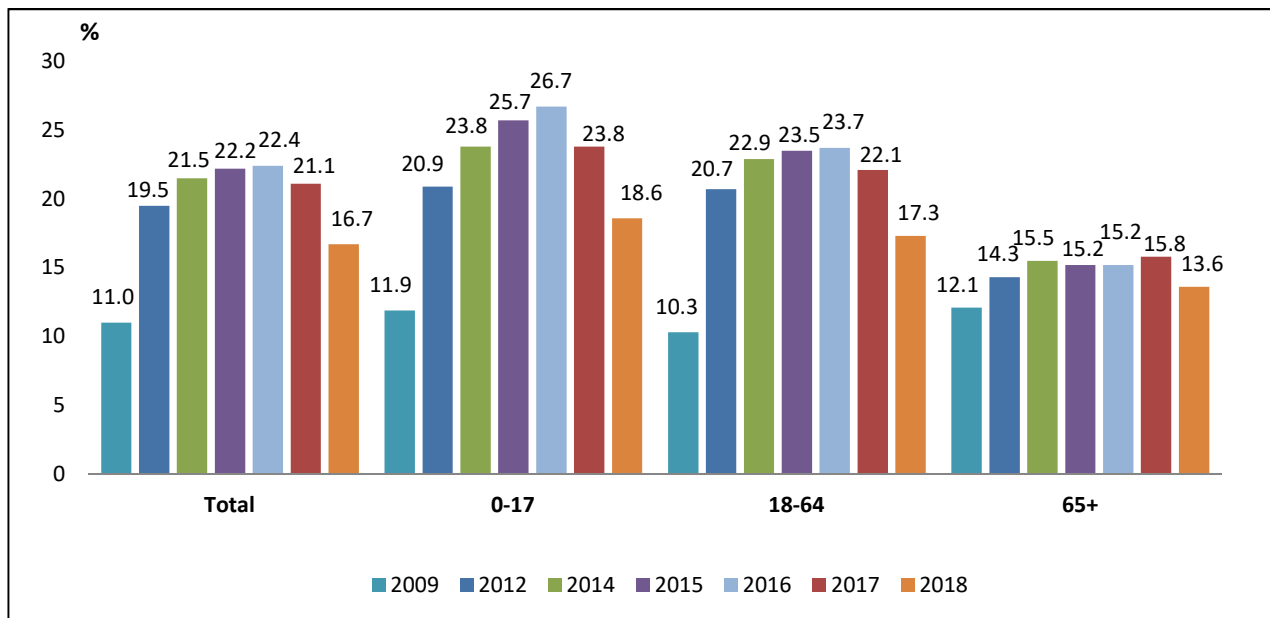
(Income reference period 2017)

The Hellenic Statistical Authority (ELSTAT) announces the indicators on Material Deprivation and Living Conditions in Greece, on the basis of the available data of the 2018 Survey on Income and Living Conditions of Households (SILC) **with reference income period the previous calendar year, 2017**. The reference period as regards material deprivation and living conditions indicators is the year when the survey is conducted, i.e., the year 2018. The results of the 2019 survey, with reference income period the year 2018, will be released on 19 June 2020.

A. Severe material deprivation

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

Graph 1. Material deprivation by age groups: 2009, 2012, 2014-2018



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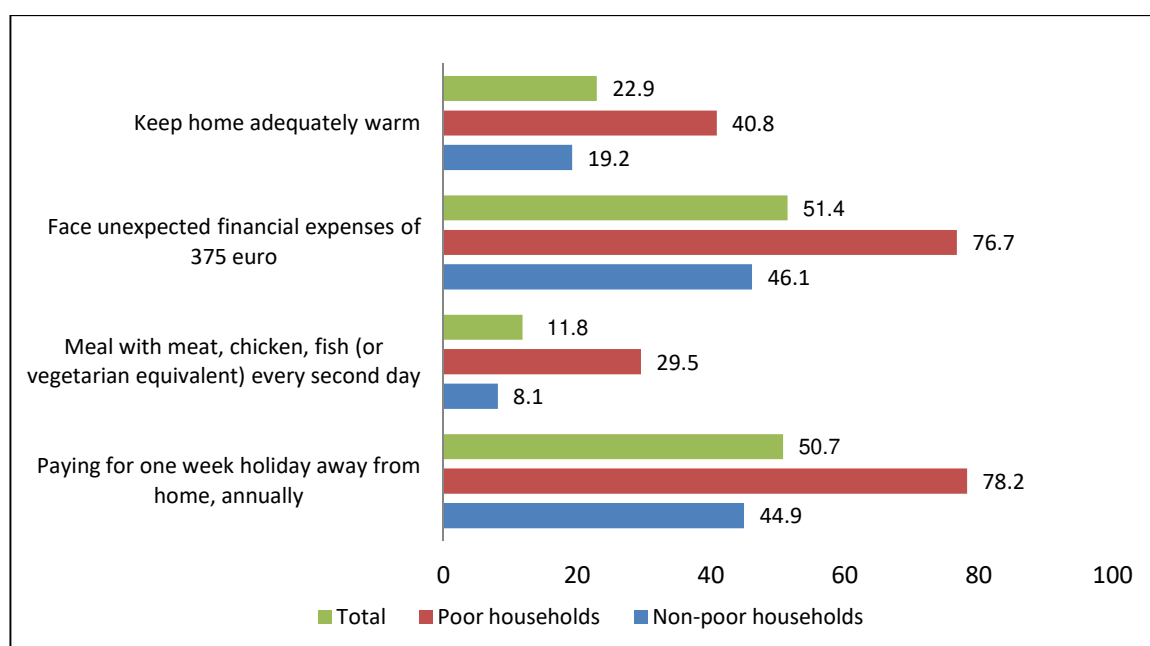
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- During the last years – from 2009 onwards – material deprivation has been recording an increase (meaning that, there is an increase in the share of the population that lacks at least 4 out of the 9 material deprivation items mentioned above, due to financial difficulties) being for 2009, 2012, 2014, 2015, 2016 and 2017, 11.0%, 19.5%, 21.5%, 22.2%, 22.4% and 21.1%, respectively. For 2018 material deprivation has been estimated at 16.7%, that is, decreased by 4.4 percentage units compared to 2017 (Graph 1, Table 1).
 - In 2018 compared to 2017, the decrease in severe material deprivation is higher for children aged up to 17 years (5.2 percentage points) in comparison with the other age groups. Material deprivation for children aged up to 17 years, in 2018, amounts to 18.6%, while respective percentage for 2009 was 11.9% (Graph 1, Table 1).
 - In 2018, 17.3% of the population aged 18-64 years was in severe material deprivation, percentage decreased by 4.8 percentage points compared to 2017. The respective share for 2009 was 10.3% (Graph 1, Table 1).
 - In 2018, 13.6% of the population aged 65 years old and over was in severe material deprivation, percentage recording a decrease of 2.2 percentage points, compared to 2017. The respective share for 2009 was 12.1% (Graph 1, Table 1).
- Table 15 presents material deprivation rate for years 2008-2018 for the European countries that results of 2018 EU-SILC are available at the moment.

B. Material deprivation regarding basic needs and housing conditions¹

- The *households* recording severe housing deprivation, i.e., with poor amenities in their home (see Explanatory Notes, page 15) (Table 3) amount to:
 - 5.3% of households being owners paying loan / mortgage
 - 5.0% of households being outright owners
 - 8.0% of households being tenants
 - 8.5% of households to which the accommodation is offered for free.
- 29.2% of the total *population* lives in overcrowded households, while the corresponding percentages for the non-poor and poor population come to 25.7% and at 44.2%, respectively (Table 4).

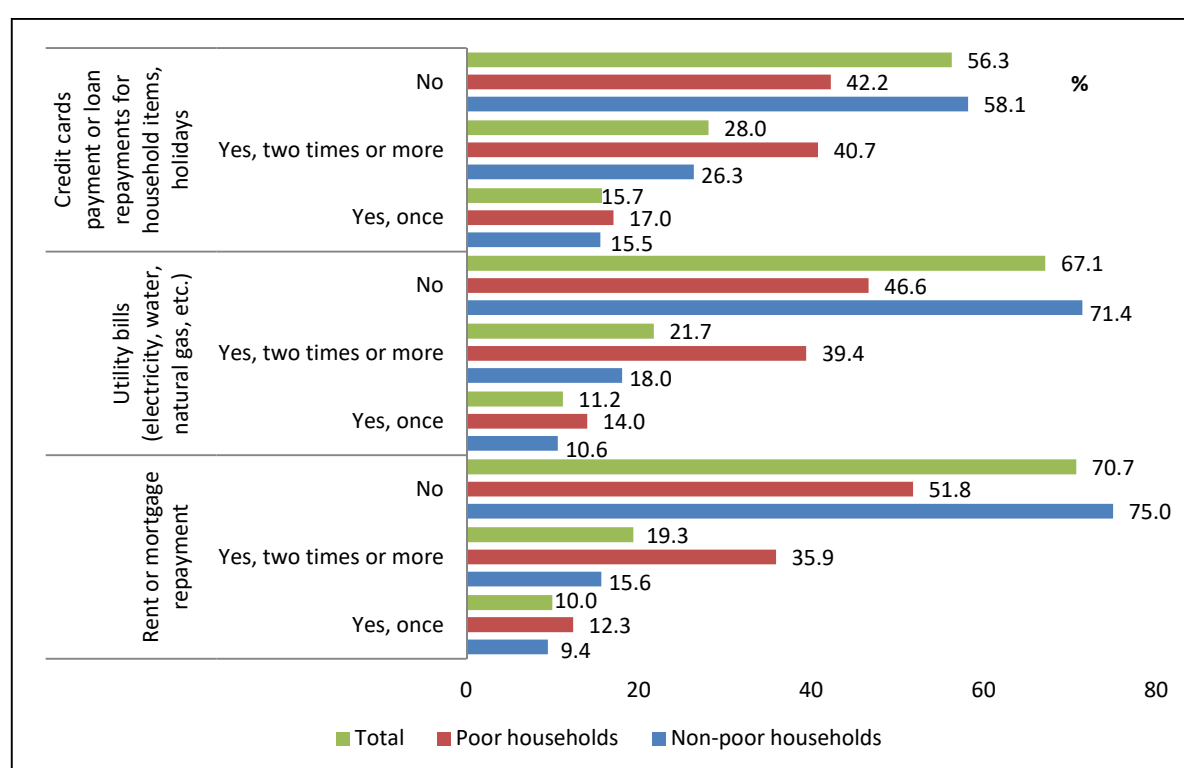
Graph2. Inability to fulfil basic needs by poverty status: 2018



¹ According to the answers provided by persons responsible for households

- 29.5 % 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 8.1% (Graph 2, Table 5).
- 22.9% of the total households declare inability to keep their home adequately warm, while the share of the poor households is 40.8% and the share of the non-poor households is 19.2% (Graph 2, Table 6).
- 76.7% of the poor households and 46.1% of the non-poor households report difficulties in facing unexpected financial expenses of approximately 375 euro² (Graph 2, Table 5).
- 20.8% of the total households encounter pollution, grime or other environmental problems, while 13.7% of the total households report having problems with crime, violence or vandalism in their area (Table 6).
- 46.8% of the total households state that they are significantly burdened by the repayment of debts from hire purchases or loans payments³ other than loans connected with the house (Table 9).

Graph 3. Arrears on housing and non-housing bills



- 53.4% of the poor households report that they are confronted with payment arrears⁴ as regards the utility bills for electricity, water, natural gas, etc (Graph 3, Table 10).
- 63.2% of the poor households report having great difficulty in making ends meet (coping with usual needs) with their total monthly income (Table 11).
- The average lowest monthly income to make ends meet, as reported by the total households, is estimated at 1,698 Euros. For poor households the corresponding amount is 1,372 Euros, while for non-poor households it is 1,766 Euros (Table 12).
- 23.5% of the poor households, 8.0% of the non-poor households and 10.7% of the total households do not have, at least, one car, while 11.6% of the poor households, 2.9% of the non-poor households

² 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.

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

⁴ 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

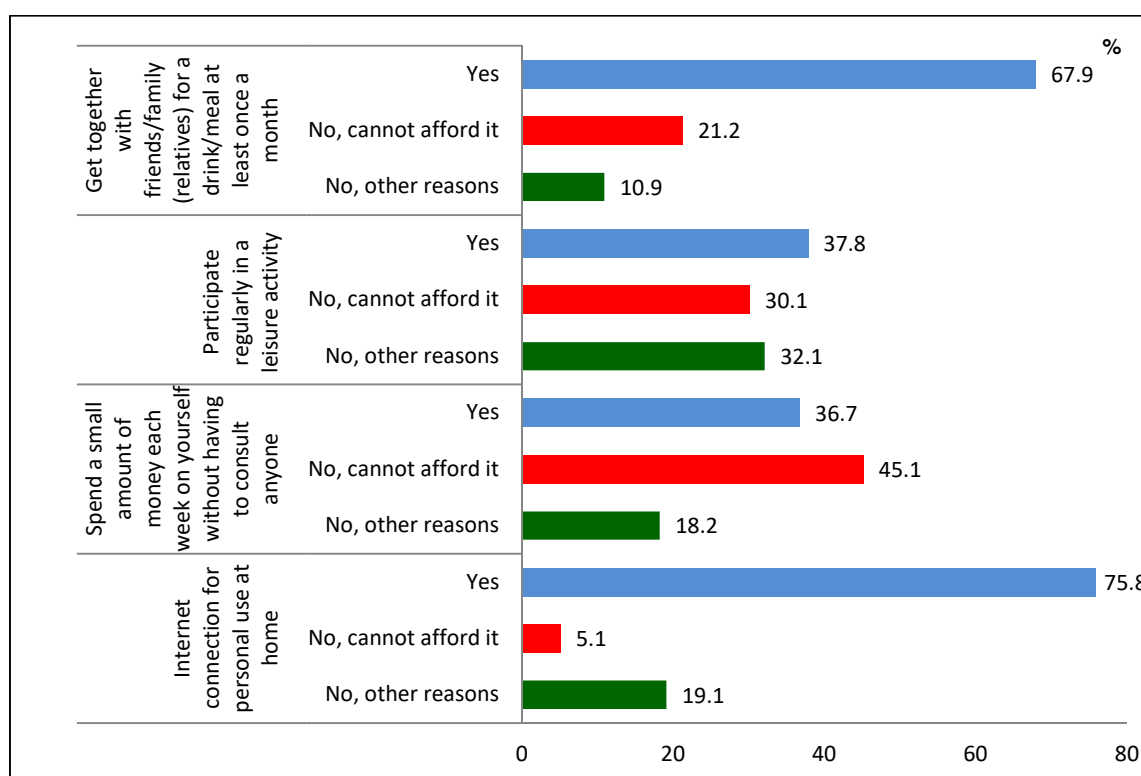
and 4.4% of the total households do not have a personal computer, although they need one, due to lack of financial resources (Table 13).

C. Affordability regarding social participation of persons aged 16 years old and over

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

- 21.2% of the population cannot afford to get together with friends or family (at home or elsewhere) for a meal or a drink at least once a month. The respective shares for poor population are 41.7% and for the non-poor population 16.8% (Graph 4, Table 14).

Graph 4. Affordability regarding social participation of individuals 16 old and over



- 30.1% of the population cannot afford to participate in leisure activities, such as sports or cinema, on a regular basis. The corresponding shares for the poor and non-poor population amount to 54.8% and 24.7%, respectively (Graph 4, Table 14).
- 45.1% of the population cannot freely 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 68.9% and 40.0%, respectively (Graph 4, Table 14).
- 5.1% of the population cannot afford internet connection for personal use at home. The respective shares for poor population are 14.7% and for the non-poor population 3.0% (Graph 4, Table 14).

TABLES

Table 1
Material deprivation, by gender and age groups: 2009 – 2018

%

Age groups	2009	2011	2012	2013	2014	2015	2016	2017	2018
Total	11.0	15.2	19.5	20.3	21.5	22.2	22.4	21.1	16.7
Male	10.2	14.9	19.9	20.3	21.2	22.1	22.2	21.0	16.5
Female	11.7	15.4	19.1	20.3	21.8	22.2	22.6	21.2	17.0
0-17	11.9	16.4	20.9	23.3	23.8	25.7	26.7	23.8	18.6
18-64	10.3	15.4	20.7	21.6	22.9	23.5	23.7	22.1	17.3
Male	9.9	15.3	21.3	21.7	22.7	23.7	23.6	22.4	17.5
Female	10.8	15.6	20.1	21.5	23.1	23.3	23.7	21.8	17.1
65+	12.1	13.1	14.3	13.7	15.5	15.2	15.2	15.8	13.6
Male	10.0	11.0	11.8	12.1	13.8	13.7	13.2	13.7	11.5
Female	13.8	14.7	16.3	15.0	16.9	16.5	16.8	17.5	15.4

Table 2
Mean number of items out of lack by persons considered as materially deprived in the economic strain and durables' dimension, by gender and age groups: 2018

Age groups	Total	Male	Female
Total	3.8	3.8	3.8
0-17	3.8	–	–
18-64	3.8	3.8	3.8
65+	3.6	3.6	3.7

Table 3
Severe housing deprivation rate by tenure status: 2018

%

Tenure status	Percentage
Owner paying mortgage	5.3
Outright owner	5.0
Tenant	8.0
Accommodation free	8.5

Table 4
Overcrowding rate by gender, age groups and poverty status: 2018

%

Age groups	Population	Total	Male	Female
Total	Total	29.2	30.1	28.3
	Non poor	25.7	26.5	25.0
	Poor	44.2	45.7	42.7
0-17	Total	40.0	–	–
	Non poor	35.3	–	–
	Poor	55.8	–	–
18-64	Total	32.1	33.1	31.1
	Non poor	28.8	29.8	27.8
	Poor	45.4	46.7	44.2
65+	Total	12.3	11.1	13.3
	Non poor	11.3	10.2	12.2
	Poor	20.1	18.6	21.1

Table 5
Affordability of households to fulfil basic needs by poverty status: 2018

%

	Households		
	Total	Poor	Non poor
Inability to afford one week holiday away from home, annually	50.7	78.2	44.9
Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	11.8	29.5	8.1
Inability to face unexpected financial expenses of 384 euro	51.4	76.7	46.1

Table 6
Housing conditions of households by poverty status: 2018

%

Problems faced	Households		
	Total	Poor	Non poor
Leaking roof, damp walls/ floors/ foundation or rot in window frames	13.3	18.9	12.2
Too dark rooms, not enough light	5.7	8.3	5.2
Noise from neighbours or from the street	19.8	17.8	20.2
Pollution, grime or other environmental problems	20.8	17.8	21.5
Vandalism and crime	13.7	14.6	13.4
Lack of bath or shower in the dwelling	0.6	0.9	0.5
Lack of indoor flushing toilet for sole use of households	0.3	0.7	0.2
Inability to keep home adequately warm	22.9	40.8	19.2

Table 7
Housing cost overburden rate by gender, age groups and poverty status: 2018

%

Age groups	Population	Total	Male	Female
Total	Total	39.6	38.6	40.4
	Non poor	26.8	25.7	27.9
	Poor	89.7	89.5	89.9
0-17	Total	47.7	–	–
	Non poor	34.8	–	–
	Poor	87.5	–	–
18-64	Total	41.6	41.5	41.6
	Non poor	27.9	27.8	28.0
	Poor	90.7	90.5	91.0
65+	Total	27.2	21.8	31.6
	Non poor	18.5	13.5	22.7
	Poor	88.4	87.9	88.7

Table 8
Percentage distribution of households with financial burden of the total housing cost,
by poverty status: 2018

%

Financial burden of the total housing cost	Households		
	Total	Poor	Non poor
A heavy burden	49.9	79.7	43.7
A small burden	46.7	19.4	52.4
No burden at all	3.3	0.9	3.9

Table 9
Percentage distribution of households with financial burden for the repayment of debts
from hire purchases or loans, by poverty status: 2018

%

Financial burden of the repayment of debts from hire purchases or loans	Households		
	Total	Poor	Non poor
A heavy burden	46.8	65.2	44.4
A small burden	45.1	30.5	47.0
No burden at all	8.1	4.3	8.6

Table 10
Percentage distribution of households with housing and non-housing related arrears,
by poverty status: 2018

%

Arrears	Households		
	Total	Poor	Non poor
Rent or mortgage repayment	29.3	48.2	25.0
Utility bills (electricity, water, natural gas, etc.)	32.9	53.4	28.6
Credit cards payment or loan repayments for household items, holidays	43.7	57.8	41.9

Table 11
Ability to make ends meet by poverty status: 2018

%

Ability to make ends meet	Households		
	Total	Poor	Non poor
With great difficulty	36.6	63.2	31.0
With difficulty	35.9	27.8	37.5
With some difficulty	19.6	6.9	22.3
Fairly easily	5.6	1.5	6.5
Easily	2.0	0.5	2.3
Very easily	0.3	0.1	0.3

Table 12
Average lowest monthly income reported by households to make ends meet, by poverty status: 2018

In euro

Lowest monthly income	Households		
	Total	Poor	Non poor
	1,698	1,372	1,766

Table 13
Inability of households to afford non monetary items, by poverty status: 2018

%

Items:	Households		
	Total	Poor	Non poor
Colour TV	0.5	0.9	0.4
Telephone (including mobile phone)	0.5	1.3	0.3
Computer	4.4	11.6	2.9
Washing machine	1.1	2.7	0.8
Private car	10.7	23.5	8.0

Table 14

Affordability of persons aged 16 years and over to cover basis needs, by poverty status: 2018

%

Basic needs or Social activities		Population		
		Total	Poor	Non poor
Two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	94.2	83.5	96.5
	No, cannot afford it	3.8	13.5	1.7
	No, other reasons	2.0	2.9	1.8
Some new (not second-hand) clothes	Yes	94.2	83.5	98.8
	No, cannot afford it	3.8	13.5	0.7
	No, other reasons	2.0	2.9	0.5
Get-together with friends/family (relatives) for a drink/meal at least once a month	Yes	67.9	49.1	72.0
	No, cannot afford it	21.2	41.7	16.8
	No, other reasons	10.9	9.3	11.2
Participate regularly in a leisure activity	Yes	37.8	20.2	41.6
	No, cannot afford it	30.1	54.8	24.7
	No, other reasons	32.1	25.0	33.7
Spend a small amount of money each week on yourself without having to consult anyone	Yes	36.7	16.9	41.0
	No, cannot afford it	45.1	68.9	40.0
	No, other reasons	18.2	14.2	19.0
Internet connection for personal use at home	Yes	75.8	71.3	76.8
	No, cannot afford it	5.1	14.7	3.0
	No, other reasons	19.1	13.9	20.2

Table 15
Material deprivation in European countries: 2008-2018

Countries	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
EU (28 countries)	:	:	8.4	8.8	9.9	9.6	8.9	8.1	7.8	6.7^(*)	6.2
Euro area (19 countries)	5.9	6	6.1	6.9	7.8	7.5	7.4	6.9	6.8	5.8^(*)	5.4
Bulgaria	41.2	41.9	45.7	43.6	44.1	43.0	33.1	34.2	31.9	30	20.9
Romania	32.7	32.1	30.5	29.5	31.1	29.8	25.9	22.7	23.8	19.7	16.8
Greece	11.2	11.0	11.6	15.2	19.5	20.3	21.5	22.2	22.4	21.1	16.7
Cyprus	9.1	9.5	11.2	11.7	15	16.1	15.3	15.4	13.6	11.5	10.5
Hungary	17.9	20.3	21.6	23.4	26.3	27.8	24	19.4	16.2	14.5	10.1
Latvia	19.3	22.1	27.6	31.0	25.6	24	19.2	16.4	12.8	11.3	9.5
Croatia	:	:	14.3	15.2	15.9	14.7	13.9	13.7	12.5	10.3	8.6
Italy	7.5	7.3	7.4	11.1	14.5	12.3	11.6	11.5	12.1	10.1	8.4
Portugal	9.7	9.1	9	8.3	8.6	10.9	10.6	9.6	8.4	6.9	6.0
Belgium	5.6	5.2	5.9	5.7	6.3	5.1	5.9	5.8	5.5	5.1	5.0
France	5.4	5.6	5.8	5.2	5.3	4.9	4.8	4.5	4.4	4.1	4.7
United Kingdom	4.5	3.3	4.8	5.1	7.8	8.3	7.4	6.1	5.2	4.1	4.6
Estonia	4.9	6.2	9.0	8.7	9.4	7.6	6.2	4.5	4.7	4.1	3.8
Slovenia	6.7	6.1	5.9	6.1	6.6	6.7	6.6	5.8	5.4	4.6	3.7
Denmark	2.0	2.3	2.7	2.3	2.7	3.6	3.2	3.7	2.6	3.1	3.4
Germany	5.5	5.4	4.5	5.3	4.9	5.4	5	4.4	3.7	3.4	3.4
Malta	4.3	5.0	6.5	6.6	9.2	10.2	10.3	8.5	4.4	3.3	3.0
Czechia	6.8	6.1	6.2	6.1	6.6	6.6	6.7	5.6	4.8	3.7	2.8
Austria	5.9	4.6	4.3	4.0	4.0	4.2	4.0	3.6	3.0	3.7	2.8
Finland	3.5	2.8	2.8	3.2	2.9	2.5	2.8	2.2	2.2	2.1	2.8
Netherlands	1.5	1.4	2.2	2.5	2.3	2.5	3.2	2.6	2.6	2.6	2.4
Norway	2.0	2.2	2	2.3	1.7	1.9	1.2	1.7	2.0	2.3	2.1

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

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 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. 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 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.

Sample size In 2018, the survey was conducted on a final sample of 24,305 households and on 56,660 members of those households, 48,903 of them aged 16 years and over. The average household size was calculated at 2.33 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.

Equivalent 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 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:

- 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 face unexpected financial expenses of 375 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 and
- 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 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 For further information on the survey visit ELSTAT's webpage on [Statistics on Income and Living Conditions \(EU-SILC\)](#)