



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 2009

Living Conditions indicators

The Hellenic Statistical Authority (EL.STAT.) announces **the indicators on Living Conditions**, derived from the available data of the **Survey on Income and Living Conditions of Households**, year 2009 (European Union - Statistics on Income and Living Conditions) **with reference income period the previous calendar year (2008)**.

A. Key findings

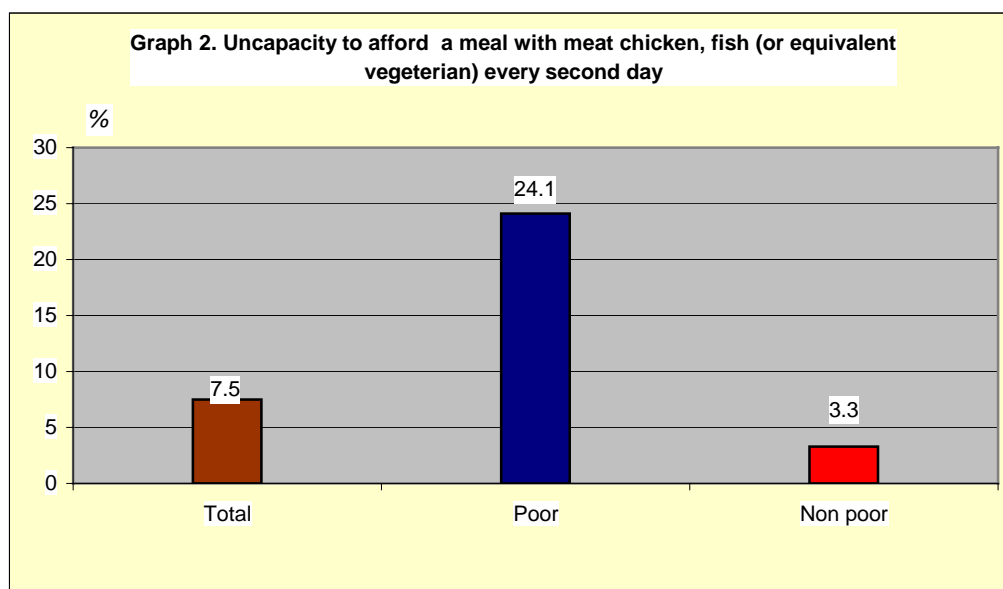
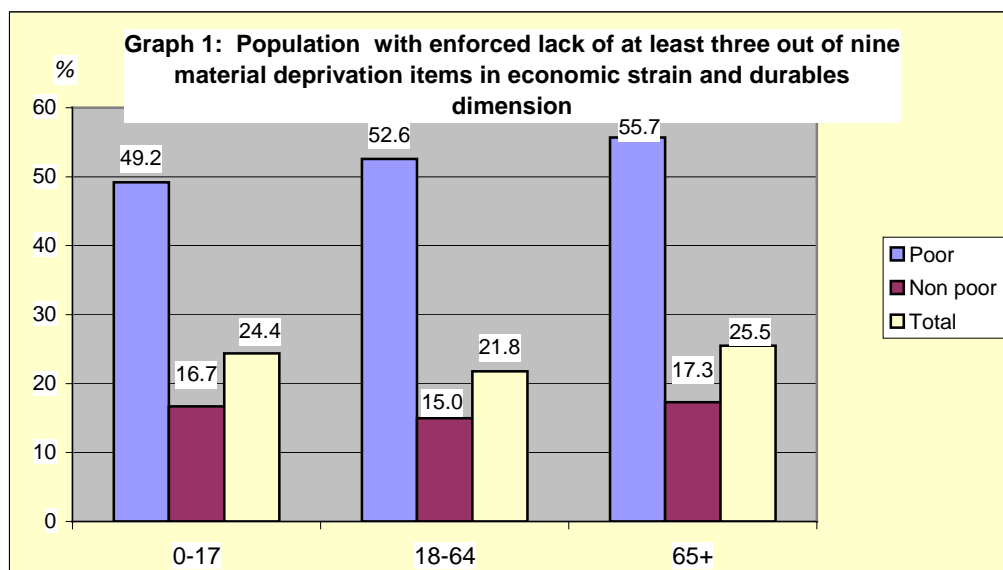
- From the study of Living Conditions indicators it comes out that material deprivation (arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments, incapacity to afford paying for one week's annual holiday away from home, incapacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day, incapacity to face unexpected financial expenses, cannot afford a telephone (including mobile phone), a colour TV, a washing machine, household cannot afford a car and ability of the household to pay for keeping its home adequately warm) concerns not only poor population, but also part of non poor population.

B. Results

- The 49.2% of poor population aged under 18 years old, faces financial burden with an enforced lack of at least three, out of totally nine, material deprivation items in the 'economic strain and durables' dimension (see Explanatory Notes, page 9), while the respective percentage of non-poor population is estimated at 16.7% (Figure 1, Table 1).
- The 52.6% of poor population aged 18-64 years old, faces financial burden with an enforced lack of at least three, out of nine, material deprivation items in the 'economic strain and durables' dimension, while the respective percentage of non-poor population is estimated at 15.0% (Figure 1, Table 1).
- The 55.7% of poor population aged 65 years old and over, faces financial burden with an enforced lack of at least three, out of nine, material deprivation items in the 'economic strain and durables' dimension, while the respective percentage of non-poor population is estimated at 17.3 % (Figure 1, Table 1).

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- The 52.5% of poor population faces financial burden with an enforced lack of at least three, out of nine, material deprivation items in the 'economic strain and durables' dimension, while the respective percentage of non-poor population is estimated at 15.7% (Table 1).
- The 24.1 % of poor population declares not having capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day, while the respective percentage of non-poor population is estimated at 3,3% (Graph 2, Table 2).



- The 60.3% of poor population and the 21.4% of non poor population has financial burden to face unexpected financial expenses with value approximately 500 euro (Table 2).
- Pollution, grime or other environmental problems or noise from neighbours or the street, faces the 23.4% of total population, while the 16.4% of the above population reports as problem crime, violence or vandalism in the area (Table 3).
- The 65.5 % of non poor population has slight financial burden from the total housing cost, while the respective percentage for the poor population is estimated at 53.9% (Table 4).
- The 18.5% of total population has slight financial burden for the repayment of debts from hire purchases or loans (Table 5).
- The 35.8% of poor households has arrears to pay the utility bills such as electricity, water, gas etc (Table 6).
- The 39.4% of poor population reports having great difficulty in making ends meet (coping with usual needs) with the total monthly income (Table 7).
- The lowest monthly income to make ends meet is risen at 2,219.45 euro. For poor households respective amount is at 1,752.08 euro, while for non poor at 2,340.25 euro (Table 8).
- The 19.9% of poor households, the 7.9% of non poor households and the 10.4% of total households do not have a car, while the 16.9% of poor population, the 8.8% of non poor and the 10.5% of total households do not have a personal computer, although needed due to lack of financial resources (Table 9).

TABLES

Table 1. Average of items lacked by persons considered as deprived in the 'economic strain and durables' dimension by age, gender and at-risk-of-poverty status %

Age groups	Population	Total	Female	Male
Total	Total	23.0	24.2	21.7
	Poor	52.5	53.6	51.4
	Non poor	15.7	16.8	14.7
0-17	Total	24.4	-	-
	Poor	49.2	-	-
	Non poor	16.7	-	-
18-64	Total	21.8	22.6	21.0
	Poor	52.6	53.6	51.5
	Non poor	15.0	15.5	14.6
65+	Total	25.5	28.3	22.0
	Poor	55.7	57.7	53.5
	Non poor	17.3	20.1	13.8

Table 2. Fulfilment of basic needs

%

Fulfilment of basic needs	Population		
	Total	Poor	Non poor
Capacity to afford paying for one week holiday away from home, annually	47.7	77.7	40.0
Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	7.5	24.1	3.3
Capacity to face unexpected financial expenses	29.4	60.3	21.4

Table 3. Housing conditions

%

Problems faced	Population		
	Total	Poor	Non poor
Leaking roof, damp walls/ floors/ foundation or rot in window frames or floor	17.7	27.1	15.3
Too dark rooms, not enough light	6.9	7.4	6.8
Noise from neighbours or from the street	23.9	20.8	24.7
Pollution, grime or other environmental problems	23.4	18.9	24.5
Vandalism and crime	16.4	12.9	17.3
Lack of bath or shower in the dwelling	1.3	3.5	0.8
Lack of indoor flushing toilet for sole use of households	2.1	5.1	1.3
Inability to keep home adequately warm	15.6	10.6	35.0

Table 4. Financial burden of the total housing cost

%

Financial burden of the total housing cost	Population		
	Total	Poor	Non poor
A heavy burden	30,3	44,4	26,6
A slight burden	63,1	53,9	65,5
Not burden at all	6,6	1,7	7,9

Table 5. Financial burden of the repayment of debts from hire purchases or loans

%

Financial burden of the repayment of debts from hire purchases or loans	Population		
	Total	Poor	Non poor
A heavy burden	10.5	10.3	11.2
A slight burden	18.5	20.5	10.6
Not burden at all	3.1	3.7	0.7

Table 6. Housing and non-housing related arrears

%

Arrears	Population		
	Total	Poor	Non poor
Rent or mortgage repayment	8.1	12.4	6.9
Utility bills (electricity, water, gas, etc.)	18.3	35.8	13.8
Credit cards payment or loan repayments for household items, holidays	11.6	12.6	11.3

Table 7. Ability to make ends meet

%

Ability to make ends meet	Population		
	Total	Poor	Non poor
With great difficulty	22.5	39.4	18.1
With difficulty	34.1	40.8	32.4
With some difficulty	25.7	15.4	28.4
Fairly easily	12.0	2.9	14.4
Easily	5.2	1.4	6.2
Very easily	0.5	0.1	0.6

Table 8. Lowest monthly income to make ends meet

In euro

	Population		
	Total	Poor	Non poor
Income	2,219.45	1,752.08	2,340.25

Table 9. Quality of life

%

Quality of life – Percentage of household that cannot afford:	Population		
	Total	Poor	Non poor
Colour TV	0.1	0.2	0.1
Telephone (including mobile phone)	0.4	1.0	0.3
Computer	10.5	16.9	8.8
Washing machine	2.3	5.2	1.6
Car	10.4	19.9	7.9

EXPLANATORY NOTES

The Survey on Income and Living Conditions (EU)	SILC) consists part of a European Statistical System, to which all Member States participate and replaced, for the year 2003, the European Household Panel Survey, in order to succeed quality improvement of statistical data concerning poverty and social exclusion. Basic aim of the survey is the study, both at national and European level, of 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 comparability of data is obtained by using commonly accepted questionnaires, primary target variables and concepts
Legal basis	The survey is being conducted upon the decision of the Ministry of Economy and Finance, and according to the contract having been signed among Commission and the National Statistical Service of Greece, in the framework of Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC).
Income reference period used	The income reference period is a fixed twelve-month period, namely the previous calendar year.
Coverage	<p>The survey covered all the private households throughout the country, irrespective of their size or socio-economic characteristics. The following were excluded from the survey:</p> <ul style="list-style-type: none"> • Institutional households of all types (boarding houses, elderly homes, hospitals, prisons, rehabilitation centers, camps, etc.) • Households with more than five lodgers and • Households with foreigners serving in diplomatic missions.
Methodology	<p>The survey is a <i>simple rotational design</i> survey, that was selected as 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.</p> <p>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 exist complete sample the first year of survey, the four panels began simultaneously. For the longitudinal component of EU-SILC, people who selected initially are interviewed for a period of four years equal with the duration of each panel.</p> <p>EU-SILC survey is based on in two stage stratified sampling of households from frame of sampling, that has been created with base the elements of population census of the year 2001 and covers completely the reference population.</p> <p>There are two levels of area stratification in the sampling design.</p> <p>i) The first level is the geographical stratification based on the partition 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 and Greater Thessalonica constitute separate major geographical strata.</p> <p>ii) The second level of stratification entails grouping municipalities and communes within each NUTS II administrative region 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"> • >= 30.000 inhabitants • 5.000-29.999 inhabitants • 1.000-4.999 inhabitants • 0-999 inhabitants <p>Sample selection schemes</p> <p>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 last population census of the year 2001).</p>

	<p>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 constitutes of one or more households then all of them are interviewed.</p>
Sample size	<p>In 2009, the survey is conducted in a final sample of 7,036 households and 18,035 members of those households, 15,045 of them are 16 years and over. The average is calculated in 2,6 members per household.</p>
Weightings	<p>For the estimation of characteristics of survey, the data of each person and household of the sample were multiplied with a reductive factor. The reductive factor results as product of the following three factors (weights):</p> <ol style="list-style-type: none"> The reverse probability of choice of individual, that coincides with the reverse probability of household. Reverse of percentage of response of households inside the strata. A corrective factor, which is determined at way what: <ol style="list-style-type: none"> The estimation of persons by gender and age groups that will result by geographic region to coincide with the corresponding number, which was calculated with projection for the period of report of survey and was based on the vital statistics of population (census of population 2001 and births, deaths, immigration). the estimation of households at order of size (1, 2, 3, 4 or 5+ members) and at tenure status to coincide with the year of report that was calculated with projection that was based on the longitudinal tendency of census of population 1991 and 2001.
Methodology for measuring poverty	<p>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 equivalized disposable income of the household, using modified OECD equivalised scale.</p> <p>‘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. As total equivalized disposable income of the household is considered total net income (that is income after deducting taxes and social contributions) received from all household members.</p> <p>More specifically the income components included in the survey are:</p> <ul style="list-style-type: none"> Income from work Income from property Social transfers and pensions Monetary transfers from other households and Imputed income from the use of company car. <p>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 and are not included.</p> <p>As equivalent available individual income is considered the total available income of household after its division with the equivalent size of household. The equivalent size of household is calculated according to the modified scale of OECD.</p> <p>It is pointed out that, in the distribution per person it is considered, that each member of household possesses the same income that corresponds in the equivalised disposable income. This means that each member of household enjoys the same level of living. Consequently in distribution per person, the income that is attributed in each person does not represent wages, but an indicator of level of living.</p> <p>The total available income of household is calculated as the sum of incomes of members of households, (income from salaried services, from self-employment, pensions, benefits of unemployment, income from motionless fortune, familial benefits, regular pecuniary transfers etc) that is to say total of clean acceptances by the all sources of income afterwards the abstraction of by any chance benefits to other households. In this sum it should be added also the tax that potentially</p>

was returned and concerned in the liquidation of incomes of 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.

Dimensions of 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 items 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
- (5) Household cannot afford a telephone (including mobile phone)
- (6) Household cannot afford a colour TV;
- (7) Household cannot afford a washing machine;
- (8) Household cannot afford a car and
- (9) Ability of the household to pay for keeping its home adequately warm.

References More information on the survey is available on the web-page of the EL.STAT. www.statistics.gr. Section: Statistical Themes> Income – Expenditure».