HELLENIC REPUBLIC

HELLENIC STATISTICAL AUTHORITY

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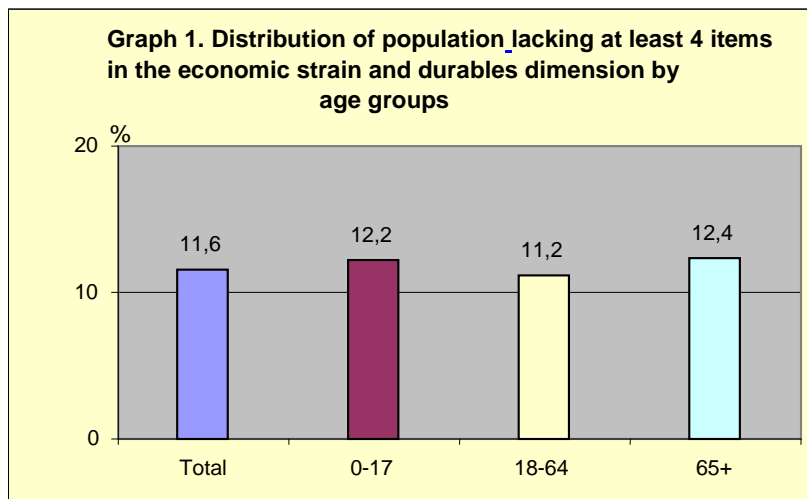
STATISTICS ON INCOME AND LIVING CONDITIONS 2010

Living conditions indicators

The Hellenic Statistical Authority (ELSTAT) announces the indicators on Living Conditions, based on the available data of the 2010 Survey on Income and Living Conditions of Households, (European Union - Statistics on Income and Living Conditions) with reference income period the previous calendar year (2009). The results of the 2011 survey, with reference income period the previous calendar year (2010), will be announced in September of 2012.

A. Key (statistical) findings

- The study of Living Conditions indicators helps drawing the conclusion that material deprivation (enforced incapacity to face unexpected financial expenses, to afford one week's annual holiday away from home, a meal with meat, chicken, fish -or vegetarian equivalent- every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour TV, telephone, mobile telephone or car, or being confronted with payment arrears, such as mortgage or rent, utility bills, hire purchase installments or other loan payment) concerns not only poor population, but also part of non poor population.

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Graph 1. Distribution of population lacking at least 4 items in the economic strain and durables dimension by age groups

Total	0-17	18-64	65+
11,6	12,2	11,2	12,4

B. Results

- The distribution of the population that faces financial burden with an enforced lack of at least 4, out of potencially 9 items, material deprivation items in the 'economic strain and durables' dimension (see Explanatory Notes, page 11) is as follows:
  - Children under 18 years old (12.2%) - (Table 1, Graph 1)
  - Females aged 65 years and over (14.4%) - (Table 1, Graph 1)
  - Males aged 65 years and over (9.8%) - (Table 1, Graph 1)
  - Children aged 18 - 24 years having completed primary education (36.1%) - (Table 3)
  - Population aged 18-59 years having completed tertiary education (3.7%) - (Table 3)
- 3.7% is the mean number of deprivation items in the 'economic strain and durables' dimension (Table 2)
- The distribution of households with severe housing deprivation rate (see Explanatory Notes, page 11) by tenure status is as follows: (Table 4)
  - Outright owner (4.1%)
  - Owner paying mortgage (6.9%)
  - Tenant or subtenant paying rent at prevailing or market rate (9%)
  - Accommodation is rented at a reduced rate (lower price that the market price) - (12.7%)
- Overcrowding rate by age, gender and poverty status - (Table 5) (see Explanatory Notes, for definition at page 11)
  - Total population (25.5%)
  - Non poor population (23.2%)
  - Poor population (34.7%)
- Housing cost overburden rate by age, gender and poverty status (Table 6)
  - Total population (18.1%)
  - Non poor population (5.5%)
  - Poor population (67.7)
- 22.7 % of the poor population declares 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 4.2% (Graph 2, Table 7).

Graph 2. Incapacity to afford a meal with meat, chicken, fish (or vegeterian equivalent) every second day

%

	Total	Poor population	Non poor population
	7.9	22.7	4.2
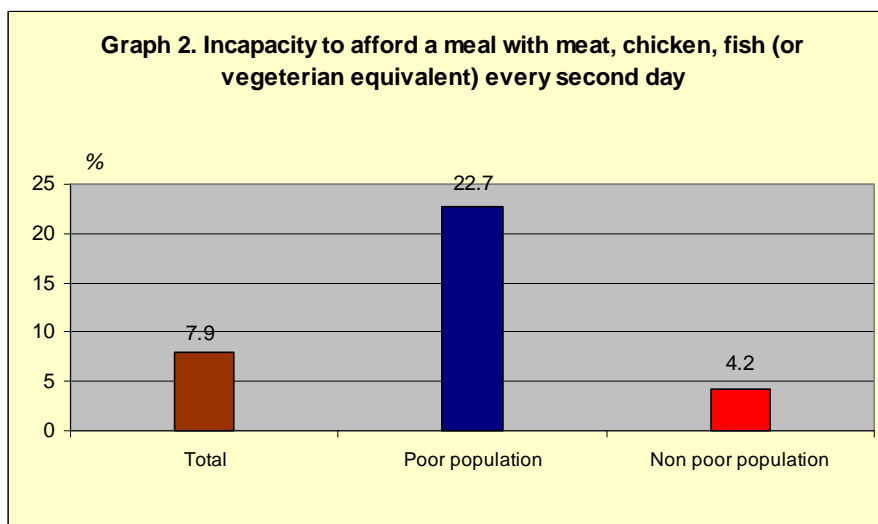
- 63.3% of the poor population and 19.3% of the non poor population experience difficulties in facing unexpected financial expenses of approximately 540 euro (Table 7).
- 25.0% of the total population encounters pollution, grime or other environmental problems while 19.1% of the above population report having problems with crime, violence or vandalism in the area (Table 8).
- 27.8% of the non poor population has slight financial burden from the total housing cost, while the respective percentage for the poor population is estimated at 50.6% (Table 9).
- 12.4% of the total population has slight financial burden for the repayment of debts from hire purchases or loans (Table 10).
- 37.9% of the poor population experience difficulties in dealing with payment arrears such as utility bills for electricity, water, gas, etc (Table 11).
- 47.3% of the poor population reports having great difficulty in making ends meet (coping with usual needs) with their total monthly income (Table 12).
- The lowest monthly income to make ends meet has risen to 2,464 euro for the total population. For poor households the respective amount is 2,000 euro, while for non poor households 2,580 euro (Table 13).
- 19.5% of poor households, 5.6% of non-poor households and 8.4% of total households do not have a car, while 21.1% of the poor population, 6.1% of the non-poor and 9.1% of total households do not have a personal computer, although they need it, due to lack of financial resources (Table 14).

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Tables

Table 1. **Percentage of population lacking at least 4 items in the economic strain and durables dimension by age and gender: 2010**

%

Age groups	Total	Female	Male
Total	11.6	12.2	10.9
0-17	12.2	-	-
18-64	11.2	11.3	11.0
65+	12.4	14.4	9.8

Table 2. **Mean number of items lacked by persons considered as deprived in the 'economic strain and durables' dimension by age and gender: 2010**

%

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

Table 3. **Severe material deprivation rate by educational attainment (population aged 18 and over): 2010**

Age groups	Educational attainment	%
18-24	Total	18.0
	Primary education	36.1
	Secondary education	16.6
	Tertiary education	11.9
18-59	Total	11.3
	Primary education	21.4
	Secondary education	10.0
	Tertiary education	3.7
18+	Total	11.0
	Primary education	16.8
	Secondary education	9.5
	Tertiary education	3.6

Table 4. **Severe housing deprivation rate by tenure status: 2010**

Tenure status	%
Outright owner	4.1
Owner paying mortgage	6.9
Tenant or subtenant paying rent at prevailing or market rate	9.0
Accommodation is rented at a reduced rate (lower price that the market price)	12.7

Table 5. **Overcrowding rate by age, gender and poverty status - Total population: 2010**

%

Age groups	Poverty status	Total	Female	Male
Total	Total	25.5	24.8	26.2
	Non poor	23.2	22.5	23.9
	Poor	34.7	33.6	35.8
0-17	Total	29.0	-	-
	Non poor	23.7	-	-
	Poor	46.7	-	-
18-64	Total	28.4	27.0	29.8
	Non poor	26.0	24.6	27.4
	Poor	38.4	36.8	40.0
65+	Total	12.5	14.2	10.3
	Non poor	12.8	14.9	10.5
	Poor	11.1	12.0	9.7

Table 6. **Housing cost overburden rate by age, gender and poverty status: 2010**

%

Age groups	Poverty status	Total	Female	Male
Total	Total	18.1	19.6	16.5
	Non poor	5.5	6.8	4.3
	Poor	67.7	68.0	67.5
0-17	Total	20.2	-	-
	Non poor	4.7	-	-
	Poor	72.3	-	-
18-64	Total	18.6	19.2	17.9
	Non poor	5.9	6.6	5.2
	Poor	72.4	72.6	72.2
65+	Total	14.3	18.8	8.7
	Non poor	4.9	7.7	1.7
	Poor	49.0	55.5	38.9

Table 7. **Lack of fulfilment of basic needs: 2010**
%

Fulfilment of basic needs	Population		
	Total	Poor	Non poor
Lack of capacity to afford paying for one week holiday away from home, annually	46.4	83.4	37.0
Lack of capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	7.9	22.7	4.2
Lack of capacity to face unexpected financial expenses	28.2	63.3	19.3

Table 8. **Housing conditions: 2010**

%

Problems faced	Population		
	Total	Poor	Non poor
Leaking roof, damp walls/ floors/ foundation or rot in window frames or floor	17.1	26.1	14.8
Too dark rooms, not enough light	7.1	11.1	6.1
Noise from neighbours or from the street	23.2	18.9	24.3
Pollution, grime or other environmental problems	25.0	19.6	26.4
Vandalism and crime	19.1	15.6	20.0
Lack of bath or shower in the dwelling	0.9	1.7	0.7
Lack of indoor flushing toilet for sole use of households	1.3	2.0	1.2
Inability to keep home adequately warm	15.4	38.4	14.8

Table 9. **Financial burden of the total housing cost: 2010**

%

Financial burden of the total housing cost	Population		
	Total	Poor	Non poor
A heavy burden	32.4	50.6	27.8
A small burden	60.3	49.2	63.1
No burden at all	7.2	0.2	9.0

Table 10. **Financial burden of the repayment of debts from hire purchases or loans: 2010**

%

Financial burden of the repayment of debts from hire purchases or loans	Population		
	Total	Poor	Non poor
A heavy burden	12.4	11.8	12.5
A small burden	20.3	11.9	22.4
No burden at all	4.0	0.2	5.0

Table 11. **Housing and non-housing related arrears: 2010**
%

Arrears	Population		
	Total	Poor	Non poor
Rent or mortgage repayment	10,1	15,2	8,9
Utility bills (electricity, water, gas, etc.)	18,8	37,9	14,0
Credit cards payment or loan repayments for household items, holidays	13,3	17,3	12,3

Table12. **Ability to make ends meet: 2010**
%

Ability to make ends meet	Population		
	Total	Poor	Non poor
With great difficulty	24.1	47.3	18.3
With difficulty	34.2	40.1	32.8
With some difficulty	24.0	8.9	27.8
Fairly easily	12.3	2.6	14.8
Easily	5.0	1.0	5.9
Very easily	0.3	0.0	0.4

Table 13. **Lowest monthly income to make ends meet: 2010**

In euro

	Population		
	Total	Poor	Non poor
Lowest monthly income	2,463.77	2,000.18	2,579.77

Table 14. **Quality of life: 2010**
%

Households that cannot afford:	Population		
	Total	Poor	Non poor
Computer	9.1	21.1	6.1
Car	8.4	19.5	5.6
Washing machine	1.0	3.0	0.5
Telephone (including mobile phone)	0.3	0.9	0.2
Colour TV	0.1	0.3	0.0

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 being conducted upon the decision of the Ministry of Economy and Finance and 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).

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.)
- Households with more than five lodgers and
- Households with foreigners 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 people 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 frame of sampling which has been created on the basis of the results of the 2001 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 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 Thessalonica 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 finally 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 2001 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

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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 2010, the survey was conducted on a final sample of 7,005 households and on 17,611 members of those households, 14,788 of them are aged 16 years and over. The average is calculated at 2.51 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 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 (2001 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 1991 and 2001 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.

'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.
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 and are not included.

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 incomes of the household's members (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, the total of net earnings coming from all the sources of income after the abstraction of by 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 incomes 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 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.

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».

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