HELLENIC REPUBLIC

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Piraeus, 13 /12 /2013

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

STATISTICS ON INCOME AND LIVING CONDITIONS 2012
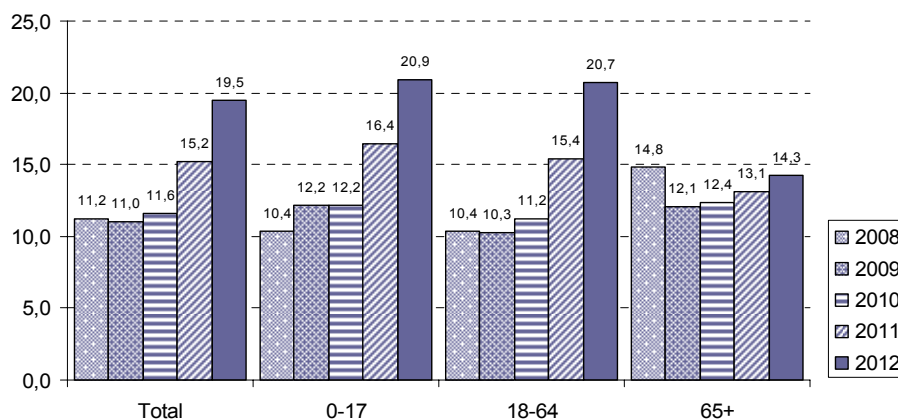### (Income reference period 2011)

Living conditions indicators

The Hellenic Statistical Authority (ELSTAT) announces the indicators on Living Conditions in Greece, based on the available data of the 2012 Survey on Income and Living Conditions of Households *with reference income period the year 2011*. The results of the 2013 survey, with reference income period the previous calendar year 2012, will be released in September 2014.

A. Key statistical findings

- The study of Living Conditions indicators for the Greek population indicates that material deprivation (enforced incapacity to face unexpected financial expenses, to afford one week's annual holiday away from home, to have a meal with meat, chicken, fish -or vegetarian equivalent- every second day, to afford the adequate heating of the dwelling, to purchase durable goods like a washing machine, colour TV, telephone, mobile telephone or car, or being confronted with payment arrears, such as for mortgage or rent, utility bills, hire purchase installments or other loan payment), concerns, in accordance with the declaration of respondents, not only the poor population[1], but also part of the non-poor population[2].

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Graph 1. Material deprivation by age group

	2008	2009	2010	2011	2012
Total	11,2	11,0	11,6	15,2	19,5
0-17	10,4	12,2	12,2	16,4	20,9
18-64	10,4	10,3	11,2	15,4	20,7
65+	14,8	12,1	12,4	13,1	14,3

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[1] *Poor population: The percentage of population under the poverty threshold.*
[2] *Non poor population: The percentage of population over the poverty threshold*
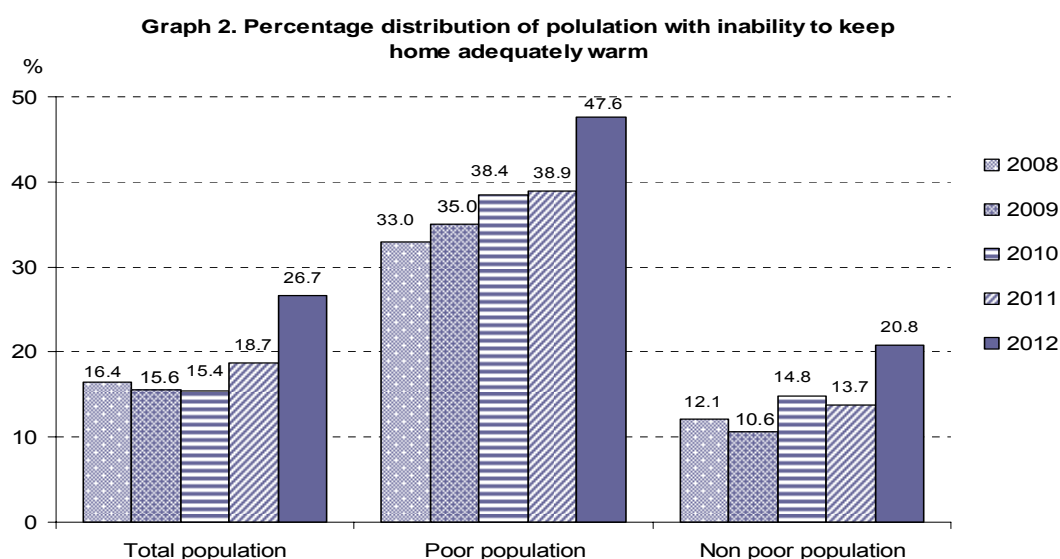
- During the last 5 years (2008-2012), there is an increase in material deprivation in at least 4 out of 9 categories of basic goods and services. This increase is greater at ages 0-17 and 18-64 than at ages 65+. Specifically, 19.5% of the total population in 2012, faces financial burden with an enforced lack of at least 4, out of potentially 9 material deprivation items, in the 'economic strain and durables' dimension, while this percentage was 15.2% in 2011, 11.6% in 2010, 11.0% in 2009 and 11.2% in 2008 (Graph 1, Table 1).

- Severely materially deprived population in Europe (in percentages points) is depicted in table 16, where data is available.
  - The highest percentage is recorded in Bulgaria (44.1 %) while the lowest is recorded in Switzerland (0.8%) - Table 16.

B. Results[3]

- 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 22), is as follows:
  - 20.9% of children under 18 years old (Graph 1, Table 1).
  - 34.7% of the people aged 18 – 59 years old having completed primary education (Table 3).
  - 20.7% of the population aged 18 - 64 years old (Graph 1, Table 1).
  - 8.6% of the population aged 18-59 years old having completed tertiary education (Table 3).
  - 14.3% of the population aged 65 and over (Graph 1, Table 1) of which:
    - Females (16.3%) - (Table 1).
    - Males (11.8 %) - (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 22) - (Table 4) amount to:
  - 3.6% of households being owners paying loan / mortgage
  - 6.3% of households being outright owners
  - 9.9% of households being tenants
  - 13.1% of households to which the accommodation is offered for free.

- The persons living in overcrowded households (Table 5) - (see Explanatory Notes, page 22) are estimated at:
  - 26.5% of the total population
  - 22.7 % of the non-poor population
  - 39.4% of the poor population.

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[3] *According to answers provided by persons responsible for households.*

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- The persons living in households with overburdened housing costs[4] (Table 6) amount to:
  - 33.1% of the total population
  - 15.8% of the non-poor population
  - 90.5% of the poor population.
- 50.3 % 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 2.9% (Table 7).
- 76.3% of the poor population and 30.8% of the non-poor population reports that it experiences difficulties in facing unexpected financial expenses of approximately 540 euro[5] (Table 7).
- 26.4% of the total population reports that it encounters pollution, grime or other environmental problems while 19.8% of the above population reports having problems with crime, violence or vandalism in their area (Table 8).
- 26.7% of the total population declares inability to keep their home adequately warm, while the corresponding percentage of the poor population is estimated at 47.6% and the percentage of the non-poor population is estimated at 20.8% (Graph 2, Table 9). The percentages for the total, poor and non poor population concerning year 2008 are 16.4%, 33.0%, 12.1%, respectively.

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

	Total population	Poor population	Non poor population
2008	16.4	33.0	12.1
2009	15.6	35.0	10.6
2010	15.4	38.4	14.8
2011	18.7	38.9	13.7
2012	26.7	47.6	20.8

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[4] 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).
[5] For the calculation of the amount, the national at-risk-of-poverty threshold has to be used per single consumption unit, which means that 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.

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- 35.7% of the non-poor population reports that it experiences heavy financial burden from the total housing cost[6], while the corresponding percentage for the poor population is estimated at 62.6% (Table 10).

- 40.3% of the total population declares that it experiences heavy financial burden for the repayment of debts from hire purchases, other than loans connected with the purchase of main dwelling, or loans[7] (Table 11).

- 51.1% of the poor population reports that it experiences difficulties in dealing with payment arrears[8] such as for utility bills for electricity, water, natural gas, etc (Table 12).

- 55.5% of the poor population reports having great difficulty[9] in making ends meet (coping with usual needs) with their total monthly income (Table 13).

- The average, reported by households, lowest monthly income to make ends meet has risen to 1,940 euro for the total population. For poor households the respective amount is 1,677 euro, while for non- poor households 2,014 euro (Table 14).

- 21.0% of the poor households, 9.8% of the non-poor households and 12.3% of the total households do not have, at least, one car, while 16.0% of the poor population, 7.5% of the non-poor and 9.4% of total households do not have a personal computer, although they need these, due to lack of financial resources (Table 15).

For further information on the survey please visit ELSTAT's webpage

Survey on Income and Living Conditions.

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[6] 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.

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

[8] 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.

[9] The objective is to assess the respondents' feeling about the level of difficulty experienced by the household in 'making ends meet', being defined as paying usual necessary expenses.

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TABLES

Please note that the years given in the tables refer to the year of the survey, while the income reference year is the previous one, for example, data for 2008 concern income of 2007, etc.

Table 1. **Severely material deprivation by gender and age groups: 2008 - 2012**

%

Material deprivation by gender and age groups		Age groups			
		Total	0-17	18-64	65+
2008	Total	11.2	10.4	10.4	14.8
	Female	12.2	-	10.9	17.7
	Male	10.1	-	9.8	11.1
2009	Total	11.0	12.2	10.3	12.1
	Female	11.7	-	10.8	13.8
	Male	10.2	-	9.9	10.0
2010	Total	11.6	12.2	11.2	12.4
	Female	12.2	-	11.3	14.4
	Male	10.9	-	11.0	9.8
2011	Total	15.2	16.4	15.4	13.1
	Female	15.4	-	15.6	14.7
	Male	14.9	-	15.3	11.0
2012	Total	19.5	20.9	20.7	14.3
	Female	19.1	-	20.1	16.3
	Male	19.9	-	21.3	11.8

Table 2. Mean number of items lacked by persons considered as materially deprived in the economic strain and durables' dimension, by gender and age groups:2008 – 2012

%

Mean number of items out of lacked by persons		Age groups			
		Total	0-17	18-64	65+
2008	Total	3.8	3.9	3.7	3.7
	Female	3.8	-	3.8	3.8
	Male	3.7	-	3.7	3,6
2009	Total	3.7	3.7	3.7	3.7
	Female	3.7	-	3.7	3.7
	Male	3.7	-	3.7	3.6
2010	Total	3.7	3.7	3.7	3.7
	Female	3.7	-	3.7	3.7
	Male	3.7	-	3.7	3.7
2011	Total	3.8	3.9	3.8	3.7
	Female	3.8	-	3.8	3.7
	Male	3.8	-	3.8	3.6
2012	Total	3.9	4.0	4.0	3.8
	Female	3.9	-	4.0	3.8
	Male	3.9	-	4.0	3.7

***Table 3*. Severe material deprivation rate by educational attainment and age groups: 2008 – 2012**

%

Severe material deprivation rate by educational attainment and age groups		Age groups	
		18-59	18+
2008	Total	9.9	10.6
	Primary education	16.2	15.7
	Secondary education	9.4	9.1
	Tertiary education	2.6	2.5
2009	Total	10.3	10.4
	Primary education	18.4	15.5
	Secondary education	9.2	8.9
	Tertiary education	3.1	3.0
2010	Total	11.3	11.0
	Primary education	21.4	16.8
	Secondary education	10.0	9.5
	Tertiary education	3.7	3.6
2011	Total	15.5	14.7
	Primary education	24.6	19.4
	Secondary education	16.2	15.3
	Tertiary education	6.5	5.9
2012	Total	21.9	19.6
	Primary education	34.7	24.7
	Secondary education	23.2	21.8
	Tertiary education	8.6	7.4

Table 4. **Severe housing deprivation rate by tenure status: 2008 - 2012**

%

	Tenure status			
	Owner paying mortgage	Outright owner	Tenant	Accommodation free
2008	4.2	7.3	12.1	12.3
2009	3.4	7.3	12.6	6.0
2010	4.1	6.9	12.7	9.0
2011	3.8	6.6	9.7	13.7
2012	3.6	6.3	9.9	13.1

Table 5. **Overcrowding rate by gender, age groups and poverty status: 2008 - 2012.**

%

Overcrowding rate by gender, age groups and poverty status		Age groups and gender									
		Total			0-17	18-64				65+		
		Total	Female	Male	Total	Female	Male	Άρρενες	Total	Female	Male
2008	Total	26.7	26.5	27.0	30.6	29.2	28.3	30.2	14.2	16.2	11.8
	Poor	35.2	34.5	36.1	43.4	38.8	38.1	39.6	16.6	18	14.5
	Non poor	24.6	24.4	24.8	26.8	27.0	25.9	28.1	13.5	15.6	11.0
2009	Total	25.0	24.6	25.5	27.9	27.8	26.9	28.7	12.8	14.3	10.9
	Poor	32.3	31.2	33.6	38.6	36.3	35.1	37.7	14.1	13.4	15.1
	Non poor	23.2	22.9	23.6	24.6	25.9	25.0	26.8	12.4	14.5	9.8
2010	Total	25.5	24.8	26.2	29.0	28.4	27.0	29.8	12.5	14.2	10.3
	Poor	34.7	33.6	35.8	46.7	38.4	36.8	40.0	11.1	12.0	9.7
	Non poor	23.2	22.5	23.9	23.7	26.0	24.6	27.4	12.8	14.9	10.5
2011	Total	25.9	25.4	26.3	28.9	28.8	27.5	30.1	13.2	14.9	11.0
	Poor	35.8	35.4	36.2	45.5	40.9	39.5	42.2	12.1	13.6	9.8
	Non poor	23.2	22.7	23.7	23.7	25.8	24.5	27.1	13.5	15.3	11.4
2012	Total	26.5	26.3	26.8	27.3	30.2	29.6	30.8	14.1	15.4	12.5
	Poor	39.4	40.1	38.7	40.9	42.8	43.0	42.6	22.3	25.6	17.6
	Non poor	22.7	22.0	23.4	22.3	26.2	25.2	27.2	12.4	13.1	11.5

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Table 6. **Housing cost overburden rate by gender, age groups and poverty status: 2008 - 2012**

%

Housing cost overburden rate by gender, age groups and poverty status		Age groups and gender									
		Total			0-17	18-64			65+		
		Total	Female	Male	Total	Total	Female	Male	Total	Female	Male
2008	Total	22.2	23.3	21.1	27.4	22.9	23.8	21.9	15.1	17.7	11.7
	Poor	65.6	66.5	64.6	76.4	68.9	70.3	67.5	44.8	48.7	39.3
	Non poor	11.3	12.1	10.5	12.7	12.2	12.7	11.7	6.5	8.2	4.5
2009	Total	21.8	23.2	20.2	26.5	22.4	23.5	21.2	15.2	17.7	12.1
	Poor	67.1	68.7	65.4	74.7	71.1	71.9	70.3	47.6	50.5	43.9
	Non poor	10.6	11.7	9.6	11.5	11.6	12.4	10.8	6.4	8.6	3.7
2010	Total	18.1	19.6	16.5	20.2	18.6	19.2	17.9	14.3	18.8	8.7
	Poor	67.7	68	67.5	72.3	72.4	72.6	72.2	49.0	55.5	38.9
	Non poor	5.5	6.8	4.3	4.7	5.9	6.6	5.2	4.9	7.7	1.7
2011	Total	24.3	25.7	22.8	27.5	23.6	24.4	22.8	23.4	28.0	17.6
	Poor	79	79.5	78.5	87.3	79.9	80.3	79.5	68.7	73.0	62.4
	Non poor	9.4	10.6	8.1	9	9.5	10.3	8.7	9.3	12.9	5.2
2012	Total	33.1	34.6	31.5	38.4	34.4	35.2	33.5	24.1	28.8	18.2
	Poor	90.5	91.5	89.4	92.2	91.1	91.6	90.6	85.2	88.5	80.7
	Non poor	15.8	17.0	14.6	18.6	16.6	17.1	16.1	11.4	15.5	6.5

Table 7. **Inability to fulfil basic needs by poverty status: 2008 - 2012**

%

		Inability to fulfil basic needs by poverty status		
		Inability to afford paying for one week holiday[10] away from home, annually	Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Inability to face unexpected financial expenses of 540[11] euro
2008	Total	50.5	7.9	30.6
	Poor	75.1	33.5	62.5
	Non poor	44.2	1.3	22.5
2009	Total	47.7	7.5	29.4
	Poor	77.7	24.1	60.3
	Non poor	40.0	3.3	21.4
2010	Total	46.4	7.9	28.2
	Poor	83.4	22.7	63.3
	Non poor	37.0	4.2	19.3
2011	Total	51.2	9.3	34.4
	Poor	87.4	42.7	69.5
	Non poor	41.3	0.3	24.9
2012	Total	51.3	13.3	40.8
	Poor	84.5	50.3	76.3
	Non poor	42.0	2.9	30.8

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[10] *In the past years, difference existed in the concept of one week holidays. For 2012 survey one-week holidays at friends' houses, owned secondary houses, etc. are also included.*
[11] *For the years 2008 and 2009 the amount was 500 euro.*
   For the year 2010 the amount was 540 euro.
   For the year 2011 the amount was 600 euro.
   For the year 2012 the amount was 540 euro

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Table 8. Housing conditions by poverty status: 2008 - 2012

%

	Problems faced	Population		
		Total	Poor	Non poor
2008	Leaking roof, damp walls/ floors/ foundation or rot in window frames	18.9	27.5	16.7
	Too dark rooms, not enough light	7.1	9.8	6.4
	Noise from neighbours or from the street	22.8	19.3	23.7
	Pollution, grime or other environmental problems	21.0	14.9	22.5
	Vandalism and crime	12.0	9.4	12.6
	Lack of bath or shower in the dwelling	1.7	4.2	1.1
	Lack of indoor flushing toilet for sole use of households	2.8	6.4	1.8
2009	Leaking roof, damp walls/ floors/ foundation or rot in window frames	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
2010	Leaking roof, damp walls/ floors/ foundation or rot in window frames	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
2011	Leaking roof, damp walls/ floors/ foundation or rot in window frames	15.3	21.1	13.2
	Too dark rooms, not enough light	6.7	10.0	5.8
	Noise from neighbours or from the street	25.2	22.9	25.8
	Pollution, grime or other environmental problems	25.6	23.5	26.1
	Vandalism and crime	20.3	20.1	20.3
	Lack of bath or shower in the dwelling	1.4	3.0	0.9
	Lack of indoor flushing toilet for sole use of households	1.6	2.7	1.4

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Table 8 (continued). **Housing conditions by poverty status: 2008 – 2012**

%

2012	Leaking roof, damp walls/ floors/ foundation or rot in window frames	14.9	21.9	12.9
	Too dark rooms, not enough light	7.1	9.8	6.4
	Noise from neighbours or from the street	26.2	24.0	26.8
	Pollution, grime or other environmental problems	26.4	25.3	26.6
	Vandalism and crime	19.8	18.9	20.1
	Lack of bath or shower in the dwelling	0.8	1.3	0.7
	Lack of indoor flushing toilet for sole use of households	0.6	0.9	0.6

Table 9. **Percentage distribution of population with inability to keep home adequately warm: 2008 - 2012**

%

Inability to keep home adequately warm	Population		
	Total	Poor	Non poor
2008	16.4	33.0	12.1
2009	15.6	35.0	10.6
2010	15.4	38.4	14.8
2011	18.7	38.9	13.7
2012	26.7	47.6	20.8

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Table 10. Percentage distribution of households with financial burden of the total housing cost by poverty status: 2008 - 2012

%

		Financial burden of the total housing cost		
		A heavy burden	A small burden	No burden at all
2008	Total	31.1	63.8	5.1
	Poor	40.8	55.9	3.3
	Non poor	28.6	65.8	5.6
2009	Total	30.3	63.1	6.6
	Poor	44.4	53.9	1.7
	Non poor	26.6	65.5	7.9
2010	Total	32.4	60.3	7.2
	Poor	50.6	49.2	0.2
	Non poor	27.8	63.1	9.0
2011	Total	35.0	58.9	6.1
	Poor	46.4	39.0	0.0
	Non poor	29.7	62.5	7.8
2012	Total	41.6	54.1	4.3
	Poor	62.6	37.4	0.0
	Non poor	35.7	58.8	5.5

Table 11. **Percentage distribution of households with financial burden for the repayment of debts from hire purchases or loans by poverty status : 2008 - 2012**

%

		Financial burden of the repayment of debts from hire purchases or loans		
		A heavy burden	A small burden	No burden at all
2008	Total	9.6	19.3	3.3
	Poor	9.3	12.3	1.6
	Non poor	9.6	21.1	3.7
2009	Total	10.5	18.5	3.1
	Poor	10.3	20.5	3.7
	Non poor	11.2	10.6	0.7
2010	Total	12.4	20.3	4.0
	Poor	11.8	11.9	0.2
	Non poor	12.5	22.4	5.0
2011	Total	12.9	15.7	6.4
	Poor	11.3	9.6	5.5
	Non poor	13.4	16.6	6.7
2012	Total	11.4	15.1	1.7
	Poor	12.0	10.1	0.9
	Non poor	11.2	16.5	1.9

Table 12. Percentage distribution of households with housing and non-housing related arrears by poverty status: 2008 - 2012

%

		Arrears		
		Rent or mortgage repayment	Utility bills (electricity, water, natural gas, etc.)	Credit cards payment or loan repayments for household items, holidays
2008	Total	6.0	15.6	11.0
	Poor	13.8	28.4	15.0
	Non poor	4.0	12.2	9.9
2009	Total	8.1	18.3	11.6
	Poor	12.4	35.8	12.6
	Non poor	6.9	13.8	11.3
2010	Total	10.1	18.8	13.3
	Poor	15.2	37.9	17.3
	Non poor	8.9	14.0	12.3
2011	Total	11.0	22.2	12.4
	Poor	22.2	38.5	20.7
	Non poor	7.9	17.7	10.1
2012	Total	12.2	30.1	13.1
	Poor	17.3	51.1	16.9
	Non poor	10.7	24.2	12.1

Table 13. Ability to make ends meet by poverty status: 2008 - 2012

%

		Ability to make ends meet					
		With great difficulty	With difficulty	With some difficulty	Fairly easily	Easily	Very easily
2008	Total	20.8	33.9	26.0	13.3	5.3	0.8
	Poor	39.1	38.3	16.5	4.9	0.9	0.3
	Non poor	16.0	32.7	28.4	15.5	6.5	0.9
2009	Total	22.5	34.1	25.7	12.0	5.2	0.5
	Poor	39.4	40.8	15.4	2.9	1.4	0.1
	Non poor	18.1	32.4	28.4	14.4	6.2	0.6
2010	Total	24.1	34.2	24.0	12.3	5.0	0.3
	Poor	47.3	40.1	8.9	2.6	1.0	0.0
	Non poor	18.3	32.8	27.8	14.8	5.9	0.4
2011	Total	25.7	36.9	22.8	9.6	3.8	1.1
	Poor	48.9	34.3	13.1	2.4	1.4	0.0
	Non poor	19.4	37.7	25.5	11.5	4.5	1.4
2012	Total	33.8	37.9	18.6	6.7	2.5	0.5
	Poor	55.5	32.9	9.0	2.1	0.5	0.0
	Non poor	27.8	39.3	21.3	8.0	3.1	0.6

Table 14. Lowest monthly income reported by households to make ends meet by poverty status: 2008 - 2012

In euro

		Lowest monthly income to make ends meet
2008	Total	2,186
	Poor	1,770
	Non poor	2,293
2009	Total	2,219
	Poor	1,752
	Non poor	2,340
2010	Total	2,464
	Poor	2,000
	Non poor	2,580
2011	Total	2,235
	Poor	1,808
	Non poor	2,350
2012	Total	1,940
	Poor	1,677
	Non poor	2,014

***Table 15.* Quality of life by poverty status: 2008 - 2012**

%

		Incapacity to afford, due to financial difficulties				
		Colour TV	Telephone (including mobile phone)	Computer	Washing machine	Private car
2008	Total	0.4	0.6	12.0	3.2	11.0
	Poor	1.1	1.7	17.9	6.9	18.4
	Non poor	0.2	0.4	10.5	2.2	9.1
2009	Total	0.1	0.4	10.5	2.3	10.4
	Poor	0.2	1.0	16.9	5.2	19.9
	Non poor	0.1	0.3	8.8	1.6	7.9
2010	Total	0.1	0.3	9.1	1.0	8.4
	Poor	0.3	0.9	21.1	3.0	19.5
	Non poor	0.0	0.2	6.1	0.5	5.6
2011	Total	0.1	0.3	8.9	1.2	8.3
	Poor	0.2	0.9	17.9	2.2	17.1
	Non poor	0.0	0.2	6.4	0.9	6.0
2012	Total	0.1	0.6	9.4	1.9	12.3
	Poor	0.4	1.5	16.0	4.4	21.0
	Non poor	0.0	0.3	7.5	1.2	9.8

Table 16. Severely materially deprived people in Europe, percentage of total population: 2012

Countries	%
Bulgaria	44.1
Romania	29.9
Latvia	26.0
Hungary	25.7
Lithuania	19.8
Greece	*19.5*
Croatia	15.4
Cyprus	15.0
Italy	14.5
Poland	13.5
Slovakia	10.5
Estonia	9.4
Portugal	8.6
Malta	8.0
United Kingdom	7.8
Czech Republic	6.6
Slovenia	6.6
Belgium	6.5
Spain	5.8
France	5.3
Germany	4.9
Austria	4.0
Finland	2.9
Denmark	2.8
Iceland	2.4
Netherlands	2.3
Norway	1.7
Luxembourg	1.3
Sweden	1.3
Switzerland	0.8

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.

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 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 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 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 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 2012, the survey was conducted on a final sample of 5,626 households and on 13,869 members of those households, 11,698 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 (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.

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	Poor population: The percentage of population under the poverty threshold,. Non poor population: The percentage of population over 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 (*for the year 2012 the amount was 540 euro)*
(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».

PRESS RELEASE: STATISTICS ON INCOME AND LIVING CONDITIONS, 2012: LIVING CONDITIONS