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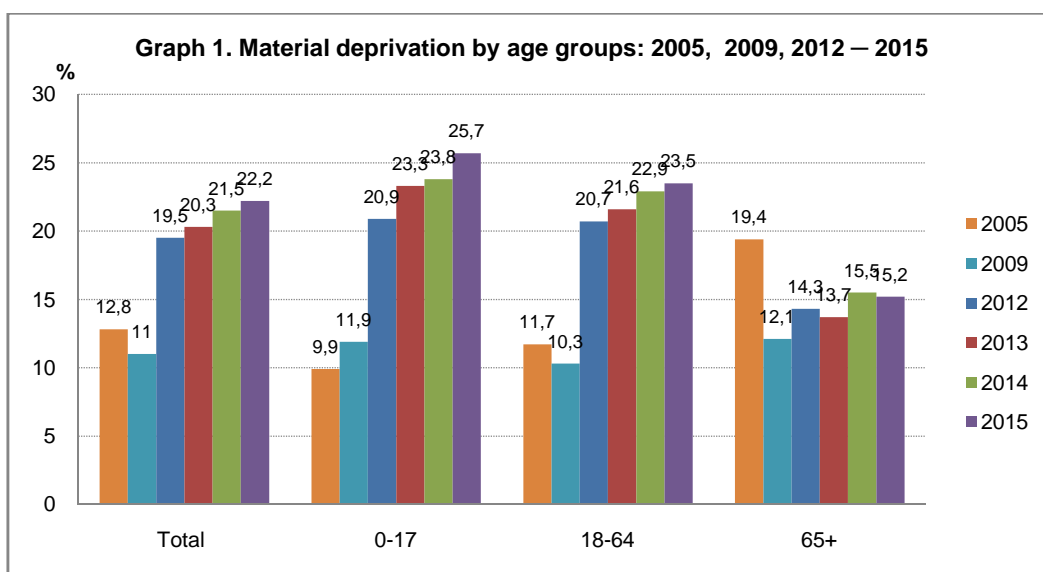
Material Deprivation and Living Conditions

2015 SURVEY ON INCOME AND LIVING CONDITIONS
(Income reference period 2014)

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 2015 Survey on Income and Living Conditions of Households **with reference income period the previous calendar year, 2014**. The reference period as regards material deprivation and living conditions indicators is the year when the survey is conducted, i.e., the year 2015. The results of the 2016 survey, with reference income period the year 2015, will be released on 23 June 2016.

A. Key statistical findings

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 a 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 or car, being confronted with payment arrears -mortgage or rent, utility bills, hire purchase installments or other loan payments), concerns not only the poor population, but also part of the non-poor population.



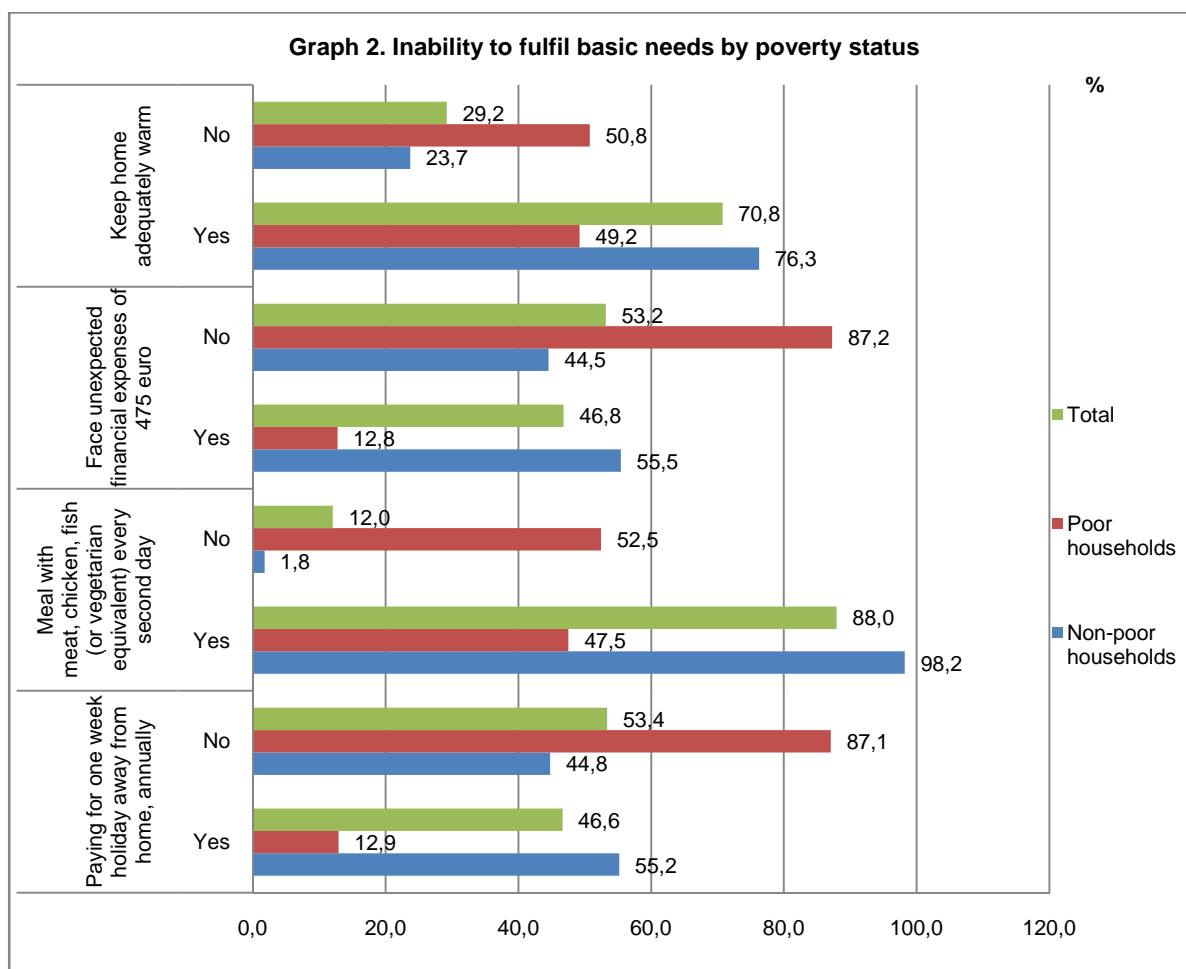
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- During the last years — and mostly from 2009 onwards — severe material deprivation has been recording an increase (i.e., there is an increase in the share of the population that lacks at least 4 out of the 9 material deprivation items mentioned above, due to financial difficulties). Specifically, in 2015, 22.2% of the total population 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 the corresponding percentage was 21.5% in 2014, 20.3% in 2013 and 19.5% in 2012 (Graph 1, Table 1).
 - In 2015, the increase in severe material deprivation is bigger for children aged up to 17 years (1.9 percentage points) in comparison with the other age groups. Material deprivation for children aged up to 17 years, in 2015, amounts to 25.7%, in comparison with 9.9% in 2005 (Graph 1, Table 1).
 - For persons aged 65 years old and over, severe material deprivation in 2015 is recording a small decrease (by 0.3 percentage points) and amounts to 15.2%. The corresponding percentage in 2005 was 19.4% (Graph 1, Table 1).
 - In 2015, 23.5% of the population aged 18-64 years old was in severe material deprivation (Graph 1, Table 1).

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 14) (Table 3), amount to:
 - ✓ 3.9% of households being owners paying loan / mortgage
 - ✓ 6.2% of households being outright owners
 - ✓ 8.8% of households being tenants
 - ✓ 8.9% of households to which the accommodation is offered for free.
- 28.1% of the total *population* lives in overcrowded households, while the corresponding percentages for the non-poor and poor population come to 24.3% and at 42.0%, respectively (Table 4).

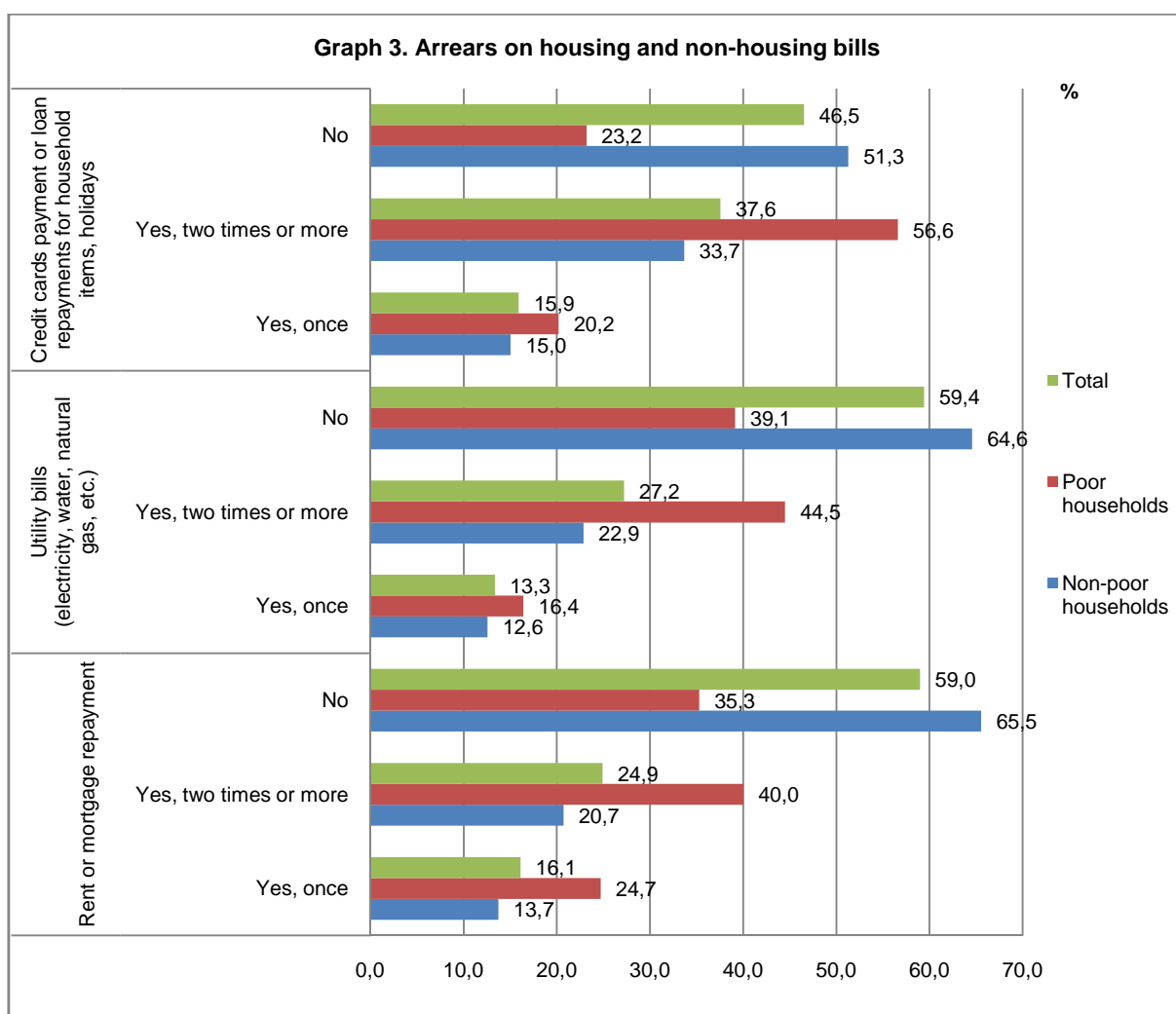
¹ According to the answers provided by persons responsible for households



- 47.5 % 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 1.8% (Graph 2, Table 5).
- 29.2% of the total households declare inability to keep their home adequately warm, while the share of the poor households is 50.8% and the share of the non-poor households is 23.7% (Graph 2, Table 6).
- 87.2% of the poor households and 44.5% of the non-poor households report difficulties in facing unexpected financial expenses of approximately 410 euro² (Graph 2, Table 5).
- 19.1% of the total households encounter pollution, grime or other environmental problems, while 13.0% of the total households report having problems with crime, violence or vandalism in their area (Table 6).
- 52.4% of the total households state that they are significantly burdened by the repayment of debts from hire purchases or other loans payments³ other than loans connected with the house (Table 9).

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. A ratio of 1.12 of the above value is used.

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

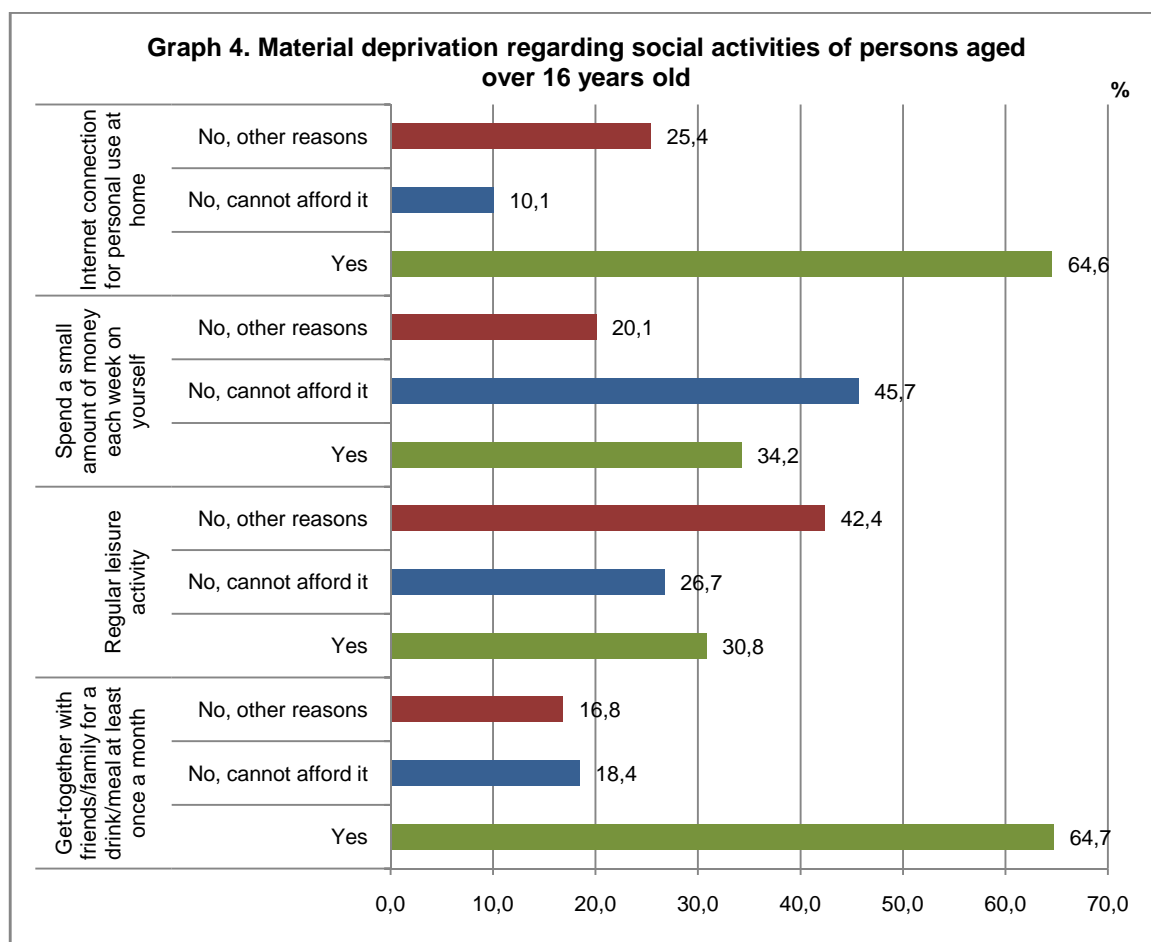


- 60.9% of the poor households report that they are confronted with payment arrears⁴ as regards the utility bills for electricity, water, natural gas, etc (Graph 3, Table 10).
- 75.9% of the poor households report having great difficulty⁵ in making ends meet (coping with usual needs) with their total monthly income (Table 11).
- The average lowest monthly income to make ends meet, as reported by the total households, is estimated at 1,889 euro. For poor households the corresponding amount is 1,672 euro, while for non-poor households it is 1,963 euro (Table 12).
- 21.3% of the poor households, 7.8% of the non-poor households and 10.6% of the total households do not have, at least, one car, while 17.9% of the poor households, 6.0% of the non-poor households and 8.4% of the total households do not have a personal computer, although they need one, due to lack of financial resources (Table 13).

⁴ It is recorded whether the households have been in arrears in the past 12 months, that is, was unable to pay on time (as scheduled) the utility bills (water, electricity, natural gas, heating, etc) for the main dwelling

⁵ The objective is to assess the respondents' feeling about the level of difficulty experienced by the household in 'making ends meet', that it is defined as paying usual necessary expenses.

C. Material deprivation regarding activities and 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:

- 18.4% 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 (Graph 4, Table 14).
- 26.7% of the population cannot afford to participate in leisure activities, such as sports or cinema, on a regular basis. The corresponding percentage for the poor and non-poor population amounts to 48.8% and 21.1%, respectively (Graph 4, Table 14).
- 45.7% of the population cannot freely spend a small amount of money each week on herself/himself without having to consult anyone. The corresponding percentage for the poor population and the non-poor population is 70.3% and 39.4%, respectively (Graph 4, Table 14).
- 10.1% of the population cannot afford internet connection for personal use at home (Graph 4, Table 14)

For further information on the survey please visit ELSTAT's webpage on [Survey on Income and Living Conditions](#).

TABLES

Table 1. Material deprivation, by gender and age groups: 2005, 2009, 2011 – 2015
%

Age groups	2005	2009	2011	2012	2013	2014	2015
Total	12.8	11.0	15.2	19.5	20.3	21.5	22.2
Male	11.8	10.2	14.9	19.9	20.3	21.2	22.1
Female	13.8	11.7	15.4	19.1	20.3	21.8	22.2
0-17	9.9	11.9	16.4	20.9	23.3	23.8	25.7
18-64	11.7	10.3	15.4	20.7	21.6	22.9	23.5
Male	11.3	9.9	15.3	21.3	21.7	22.7	23.7
Female	12.1	10.8	15.6	20.1	21.5	23.1	23.3
65+	19.4	12.1	13.1	14.3	13.7	15.5	15.2
Male	15.3	10.0	11.0	11.8	12.1	13.8	13.7
Female	22.7	13.8	14.7	16.3	15.0	16.9	16.5

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: 2015

Age groups	Total	Female	Male
Total	3.8	3.8	3.9
0-17	3.9	–	–
18-64	3.9	3.9	3.9
65+	3.6	3.6	3.6

Table 3. Severe housing deprivation rate by tenure status: 2015

%

Tenure status	Percentage
Owner paying mortgage	4.9
Outright owner	6.2
Tenant	8.8
Accommodation free	8.9

Table 4. Overcrowding rate by gender, age groups and poverty status: 2015

%

Age groups	Population	Total	Female	Male
Total	Total	28.1	27.6	28.6
	Non poor	24.3	24.0	24.7
	Poor	42.0	41.1	43.0
0-17	Total	34.6	–	–
	Non poor	29.0	–	–
	Poor	49.9	–	–
18-64	Total	31.0	30.1	31.8
	Non poor	27.2	26.4	27.9
	Poor	44.0	43.0	45.0
65+	Total	14.2	15.4	12.8
	Non poor	13.4	14.5	12.0
	Poor	19.6	20.3	18.6

Table 5. Inability of households to fulfil basic needs by poverty status: 2015

%

	Households		
	Total	Poor	Non poor
Inability to afford one week holiday away from home, annually	53.4	87.1	44.8
Inability to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	12.0	52.5	1.8
Inability to face unexpected financial expenses of 550 euro	53.2	87.2	44.5

Table 6. Housing conditions of households by poverty status: 2015

Problems faced	Households		
	Total	Poor	Non poor
Leaking roof, damp walls/ floors/ foundation or rot in window frames	15.2	20.6	13.8
Too dark rooms, not enough light	5.8	9.5	4.8
Noise from neighbours or from the street	19.4	17.4	19.9
Pollution, grime or other environmental problems	19.1	16.0	19.9
Vandalism and crime	13.0	11.4	13.4
Lack of bath or shower in the dwelling	0.5	0.9	0.4
Lack of indoor flushing toilet for sole use of households	0.5	0.8	0.4
Inability to keep home adequately warm	29.2	50.8	23.7

Table 7. Housing cost overburden rate by gender, age groups and poverty status: 2015

%

Age groups	Population	Total	Female	Male
Total	Total	40.9	41.6	40.1
	Non poor	25.9	27.0	24.9
	Poor	95.8	95.8	95.7
0-17	Total	49.2	–	–
	Non poor	32.4	–	–
	Poor	95.5	–	–
18-64	Total	41.4	41.6	41.3
	Non poor	25.6	26.2	25.1
	Poor	96.0	95.9	96.0
65+	Total	32.1	37.6	25.3
	Non poor	22.1	27.2	15.9
	Poor	95.3	95.5	95.0

Table 8. Percentage distribution of households with financial burden of the total housing cost, by poverty status: 2015

%

Financial burden of the total housing cost	Households		
	Total	Poor	Non poor
A heavy burden	45.7	80.4	36.9
A small burden	49.6	18.7	57.4
No burden at all	4.7	0.9	5.7

Table 9. Percentage distribution of households with financial burden for the repayment of debts from hire purchases or loans, by poverty status :2015

%

Financial burden of the repayment of debts from hire purchases or loans	Households		
	Total	Poor	Non poor
A heavy burden	52.4	89.7	44.8
A small burden	39.1	7.3	45.6
No burden at all	8.5	3.0	9.7

Table 10. Percentage distribution of households with housing and non-housing related arrears, by poverty status: 2015

%

Arrears	Households		
	Total	Poor	Non poor
Rent or mortgage repayment	41.0	64.7	34.5
Utility bills (electricity, water, natural gas, etc.)	40.6	60.9	35.4
Credit cards payment or loan repayments for household items, holidays	53.5	76.8	48.7

Table 11. Ability to make ends meet by poverty status: 2015

%

Ability to make ends meet	Households		
	Total	Poor	Non poor
With great difficulty	37.6	75.9	27.9
With difficulty	39.6	23.5	43.6
With some difficulty	17.0	0.2	21.3
Fairly easily	3.3	0.0	4.2
Easily	1.8	0.3	2.1
Very easily	0.7	0.0	0.9

Table 12. Average lowest monthly income reported by households to make ends meet, by poverty status: 2015

In euro

	Households		
	Total	Poor	Non poor
Lowest monthly income	1,889	1,600	1,963

Table 13. Inability of households to afford non monetary items, by poverty status: 2015

%

Items:	Households		
	Total	Poor	Non poor
Colour TV	0.4	1.1	0.3
Telephone (including mobile phone)	0.7	1.6	0.4
Computer	8.4	17.9	6.0
Washing machine	1.5	3.2	1.1
Private car	10.6	21.3	7.8

Table 14. Inability of persons aged 16 years and over to cover basis needs, by poverty status: 2015

%		Population		
Basic needs or Social activities		Total	Poor	Non poor
Two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	97.5	88.4	99.8
	No, cannot afford it	1.8	8.7	0.0
	No, other reasons	0.7	2.8	0.2
Some new (not second-hand) clothes	Yes	98.3	92.2	99.9
	No, cannot afford it	1.3	6.4	0.0
	No, other reasons	0.4	1.4	0.1
Get-together with friends/ family (relatives) for a drink/meal at least once a month	Yes	64.7	51.6	68.1
	No, cannot afford it	18.4	34.8	14.3
	No, other reasons	16.8	13.6	17.7
Participate regularly in a leisure activity	Yes	30.8	16.2	34.6
	No, cannot afford it	26.7	48.8	21.1
	No, other reasons	42.4	35.0	44.3
Spend a small amount of money each week on yourself without having to consult anyone	Yes	34.2	14.8	39.2
	No, cannot afford it	45.7	70.3	39.4
	No, other reasons	20.1	14.9	21.4
Internet connection for personal use at home	Yes	64.6	56.8	66.5
	No, cannot afford it	10.1	22.4	6.9
	No, other reasons	25.4	20.8	26.6
Use of public transport	Yes	53.1	56.1	52.4
	No – ticket too expensive	1.6	3.3	1.2
	No – station too far	0.6	0.5	0.7
	No – access too difficult	1.5	1.6	1.4
	No – private transport	29.4	23.6	30.9
	No, other reasons	13.7	14.9	13.4

EXPLANATORY NOTES

European Union - Statistics on Income and Living Conditions - EU-SILC	<p>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.</p> <p>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</p>
Legal basis	<p>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</p>
Income reference period used	<p>The income reference period is a fixed twelve-month period, namely the previous calendar year.</p>
Coverage	<p>The survey covers all private households throughout the country irrespective of their size or socio-economic characteristics.</p> <p>The following are 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.). More generally, households with more than five lodgers are considered institutional households, • Households with foreign nationals serving in diplomatic missions.
Methodology	<p>The survey is a <i>simple rotational design</i> 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.</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 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.</p> <p>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.</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 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.</p> <p>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:</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 2011 population census).</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 consists of one or more households, then all of them are interviewed.</p>

Sample size	In 2015, the survey was conducted on a final sample of 14,096 households and on 34,709 members of those households, 29,878 of them are aged 16 years and over. The average is calculated at 2.5 members per household.
Weightings	<p>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):</p> <ol style="list-style-type: none"> The reverse probability of choice of an individual, that coincides with the reverse probability of household. Reverse of the percentage of response of households inside the strata. A corrective factor which is determined in a way that: <ol style="list-style-type: none"> 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). the estimation of households by size order (1. 2. 3. 4 or 5+ members) and by tenure status coincides with the reference year that was calculated with projection that was based on the longitudinal tendency of the 2001 and 2011 population censuses.
Equivalised income	<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 equivalised disposable income of the household, using modified OECD equivalised scale.</p> <p>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.</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. These components are being recorded since 2007, yet they are not included in the calculation of the disposable income.</p> <p>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.</p> <p>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.</p> <p>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.</p>
Equivalence scale	<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. 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.</p>
Population status	<p>Non poor population: The percentage of population over the poverty threshold.</p> <p>Poor population: The percentage of population under the poverty threshold.</p>

Indicators Material deprivation

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

The nine dimensions of material deprivation considered are:

- (1) Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments
- (2) Capacity to afford paying for one week's annual holiday away from home
- (3) Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
- (4) Capacity to face unexpected financial expenses of 410 Euros
- (5) Capacity to afford a telephone (including mobile phone)
- (6) Capacity to afford a colour TV
- (7) Capacity to afford a washing machine
- (8) Capacity to afford a car and
- (9) Ability of the household to pay for keeping its home adequately warm

Overcrowding rate

The indicator is defined as the percentage of the population living in 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 More information on the survey is available on the webpage of ELSTAT www.statistics.gr, Section: Statistics→ Population and Social Conditions → Income and Living Conditions».