



HELLENIC REPUBLIC



HELLENIC STATISTICAL AUTHORITY

Piraeus, 22 June 2021

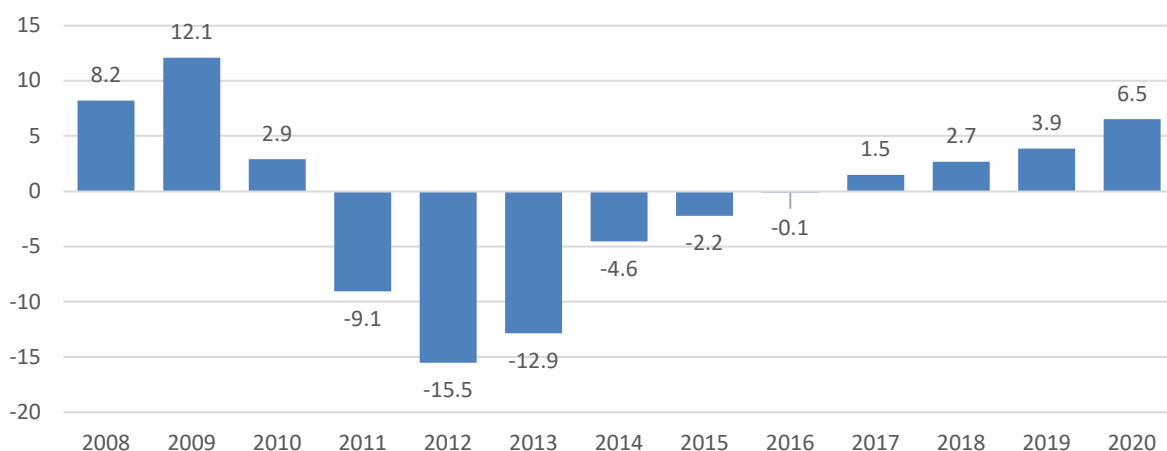
## PRESS RELEASE RISK OF POVERTY

### 2020 Survey on Income and Living Conditions (Income reference period: 2019)

The Hellenic Statistical Authority (ELSTAT) announces data on risk of poverty, based on the 2020 Survey on Income and Living Conditions of Households (EU-SILC), **with reference income period the year 2019**. This survey is the main source for comparable statistics on income distribution and social exclusion at European level.

- The average equivalized income per person reached 9,993 Euros, increased by 6.5% as compared to that recorded in the previous year. Graph 1 presents the annual growth of the average income per person for the years 2008-2020.

**Graph 1. Change (%) of average equivalized disposable income per person: 2008-2020**



#### Average equivalized income per person 2008-2020

Survey year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Year of income reference	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average equivalized income per person (in euro)	12,051	13,505	13,896	12,637	10,676	9,303	8,879	8,682	8,672	8,800	9,034	9,382	9,993

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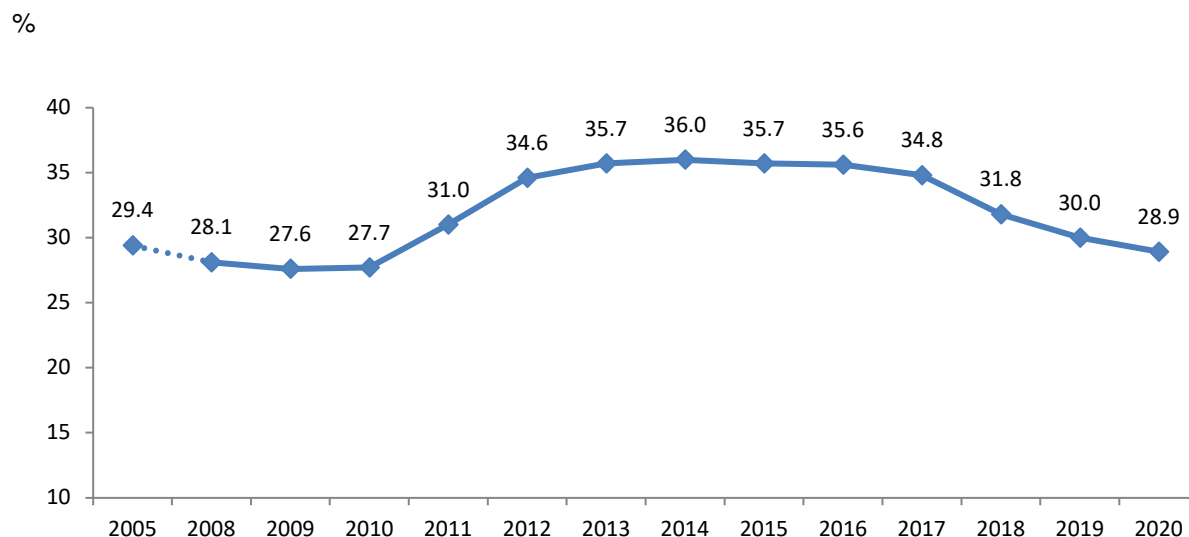
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### A. “Europe 2020” strategy Indicators

The “Europe 2020” program has set the target of reducing poverty by ‘*lifting at least 20 million people out of the risk of poverty and social exclusion*<sup>1</sup>’ by 2020.

According to the results of the 2020 Survey on Income and Living Conditions, persons at risk of poverty or social exclusion represent 28.9% of the total population (3,043,869 persons), recording a decrease compared to 2019 by 1.1 percentage points (3,161, 936 persons representing 30.0% of the total population). Graph 2 shows the evolution of the indicator over the last fifteen years.

**Graph 2. Percentage of population at-risk-of-poverty or social exclusion: 2005, 2008 – 2020**



**Population (in thousands) at-risk-of-poverty or social exclusion: 2005, 2008 - 2020**

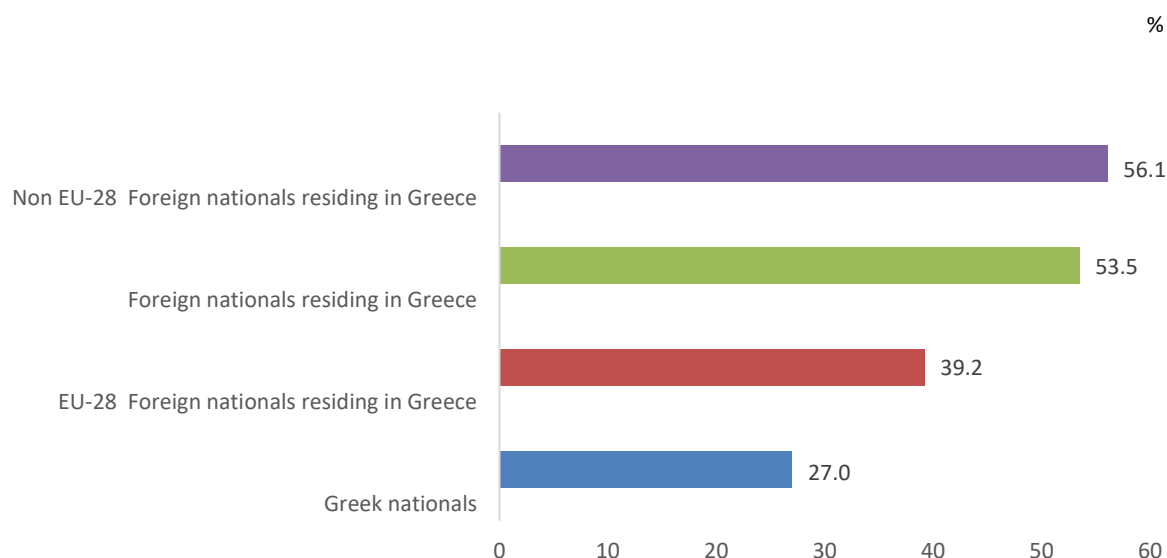
Survey year	2005	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Population in thousands	3,131	3,046	3,007	3,031	3,403	3,795	3,904	3,885	3,829	3,789	3,702	3,349	3,162	3,044

According to the survey results:

- The risk of poverty or social exclusion is higher for persons aged 18-64 years (31.9%) (Table 1).
- The share of persons at-risk-of-poverty or social exclusion aged 18-64 years amounts to 30.2% regarding Greek nationals and to 54.0% regarding foreign nationals residing in Greece (Table 2).
- The share of persons at-risk-of-poverty or social exclusion aged 18 years and over amounts to 27.0% regarding Greek nationals and to 56.1% regarding non-EU-28 Foreign nationals residing in Greece (Graph 3, Table 2).

<sup>1</sup> **People at-risk-of-poverty or social exclusion:** population at-risk-of-poverty or living with severe material deprivation (lack of at least four out of nine material deprivation items in the “economic strain and durables’ dimension”) or living in households with very low work intensity (for further information see Explanatory Notes).

**Graph 3. Percentage of population at-risk-of-poverty or social exclusion by nationality: 2020**



- 51.2% of foreigners residing in Greece, aged 18-64 years and being at risk-of-poverty or social exclusion were born in another country, while 30.0% of them are foreigners born and residing in Greece (Table 3).
- Population at-risk-of-poverty but not severely materially deprived and not living in a household with low work intensity is estimated at 7.0% (Table 5).
- Table 4 presents the components of the at-risk-of-poverty or social exclusion indicator. 17.7% of the total population is at-risk-of-poverty (after social transfers), 16.5% of the total population is under material deprivation and 12.8% of the population 0-59 years old, live in households with very low work intensity.
- Population not at risk-of-poverty and not severely materially deprived but living in a household with low work intensity amounts to 3.6% (Table 5).
- Population not at-risk-of-poverty but severely materially deprived and not living in a household with low work intensity is estimated at 7.5% (Table 5).
- Table 21 presents the at-risk-of-poverty or social exclusion rate for the years 2008-2020 for those European countries whose 2020 EU-SILC survey results are available at the moment.

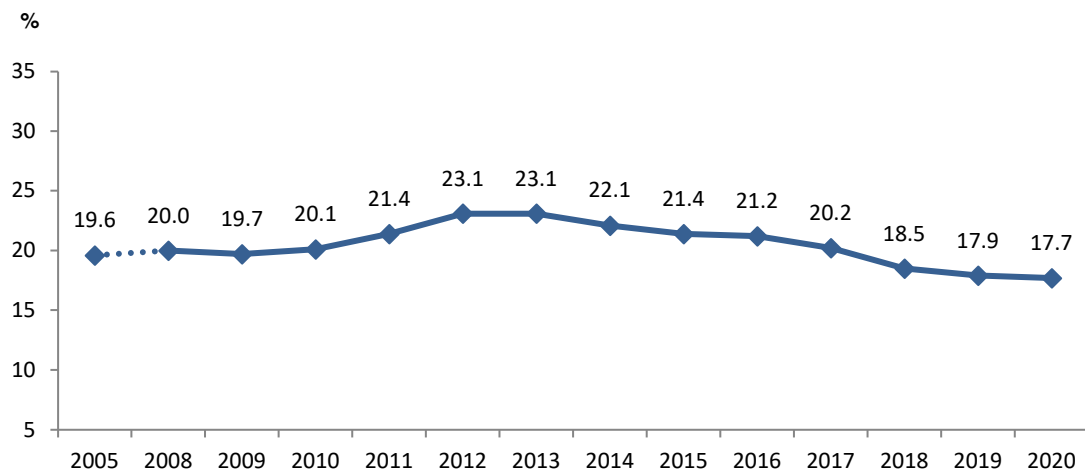
## **B. At risk-of-poverty rate<sup>2</sup> and poverty threshold after social transfers**

- The poverty threshold amounted to 5,266 Euros per single person household annually and to 11,059 Euros for households with two adults and two dependent children under 14 years old (Table 6). By definition, it is set at 60% of the median of the total equivalised disposable household income, which was estimated at 8,777 Euros, while the mean annual disposable income of the households of the country was estimated at 17,250 Euros.
- In 2020, 17.7% of the total population was at risk of poverty<sup>3</sup>. This indicator amounted to 19.6% in 2005 (with reference income period 2004) and recorded an upward trend up to 2012 (23.1%), starting to decrease from 2014 onwards, as depicted in Graph 4 that follows.

<sup>2</sup> The “**at-risk-of poverty rate** (after social transfers)” is defined as the percentage of persons (over the total population) with an equivalised disposable income below the ‘at-risk of-poverty threshold’ (i.e., below the 60% of the median equivalised disposable income).

<sup>3</sup> It should be noted that the population groups which are by inference poor, such as homeless, part of illegal economic immigrants, Roma who are on the move and change residence, etc. are underrepresented in the survey.

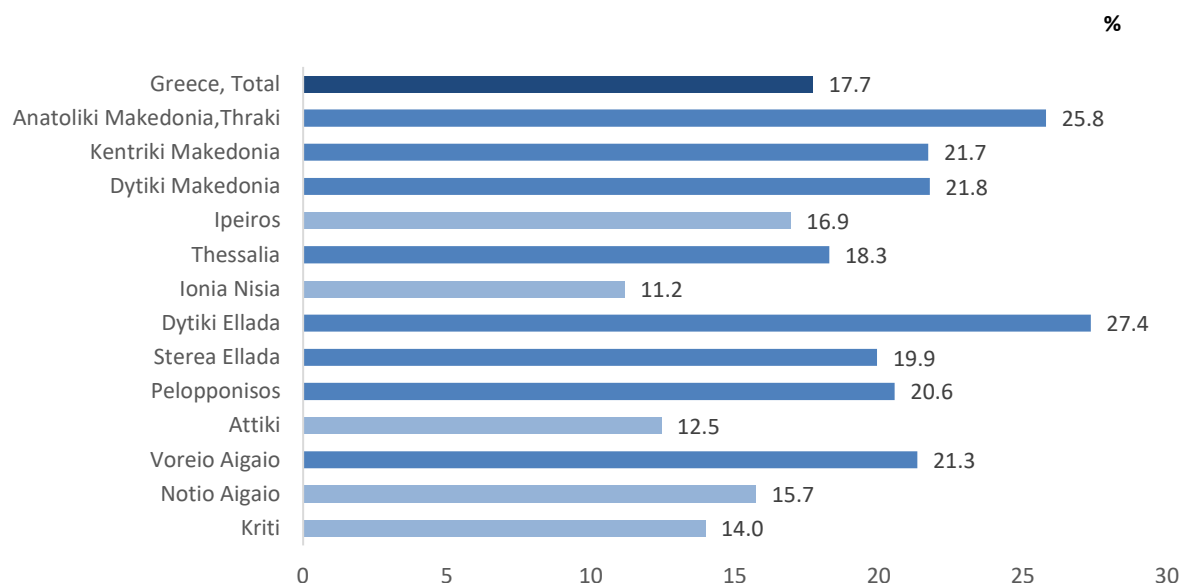
**Graph 4. Population at risk of poverty: 2005, 2008 – 2020\***



*\*It is noted that the income reference period is the year previous to the year the survey is conducted, that is, the data on income refer to the period 2004, 2007 - 2019.*

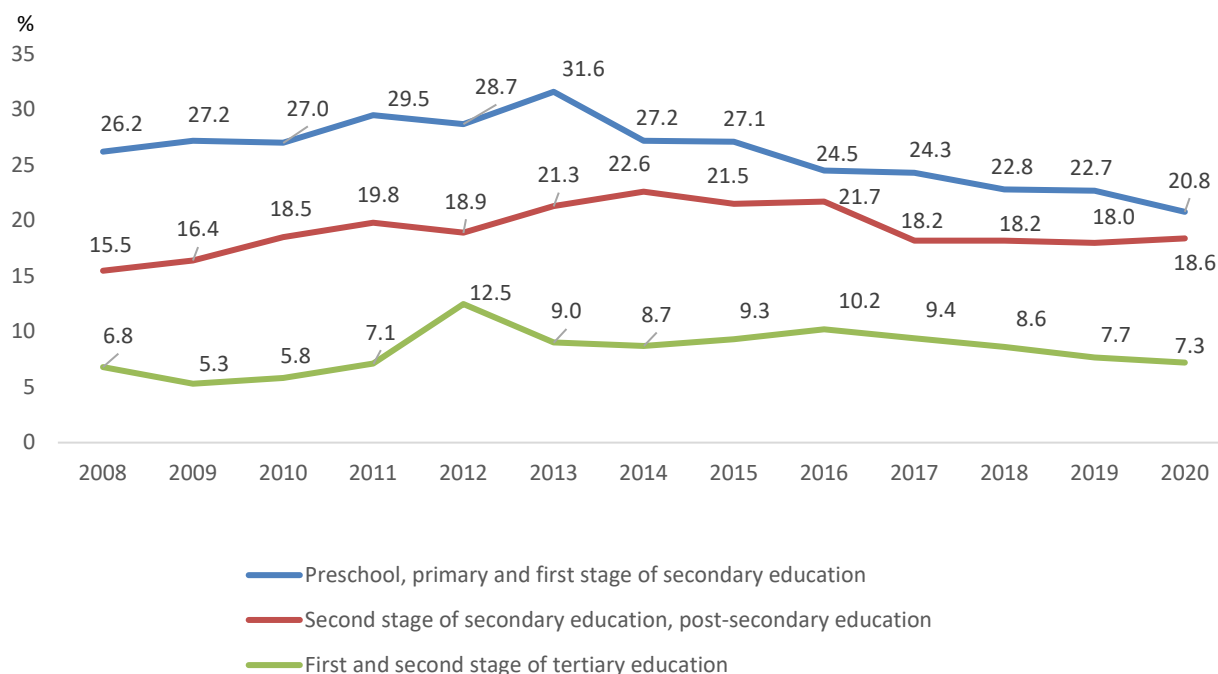
- The households at risk-of-poverty amount to 697,590 out of a total of 4,115,678 households, and the members of these households amount to 1,861,963 out of a total of 10,514,769 persons which is the country's estimated total population.
- The at-risk-of-poverty rate for children aged 0-17 years (child poverty) amounted to 21.4%, recording an increase of 0.3 percentage points compared to 2019, while for the population 18-64 years old and 65 years old and over is 18.5% and 13.2%, respectively (Table 7).
- The risk-of-poverty rate, using thresholds different than 60% of the median of the total equivalised disposable household income, amounted to:
  - 7.2%, when the risk of poverty threshold is defined at 40% of the median of the total equivalised disposable household income,
  - 11.7%, when the risk of poverty threshold is defined at 50% of the median of the total equivalised disposable household income and,
  - 25.6%, when the risk of poverty threshold is defined at 70% of the median of the total equivalised disposable household income, respectively.
- In five (5) Regions (Ionia Nisia, Attiki, Kriti, Notio Aigaio and Ipeiros) the at-risk-of-poverty rate is lower than that of the Country total, while in eight (8) Regions (Thessalia, Sterea Ellada, Peloponnisos, Voreio Aigaio, Kentriki Makedonia, Dytiki Makedonia, Anatoliki Makedonia and Thraki and Dytiki Ellada) the corresponding percentages are higher (Graph 5).

**Graph 5. Population at risk of poverty by region: 2020**



- Graph 6 depicts the importance of the level of education in reducing the risk of poverty. The higher the level of education is, the lower the risk of poverty. For the year 2020, the risk of poverty is estimated, for those having completed pre-school, primary and first stage of secondary education, at 20.8%, for those having completed second stage of secondary education and post-secondary education at 18.6%, while for those having completed first and second stage of tertiary education at 7.3%.

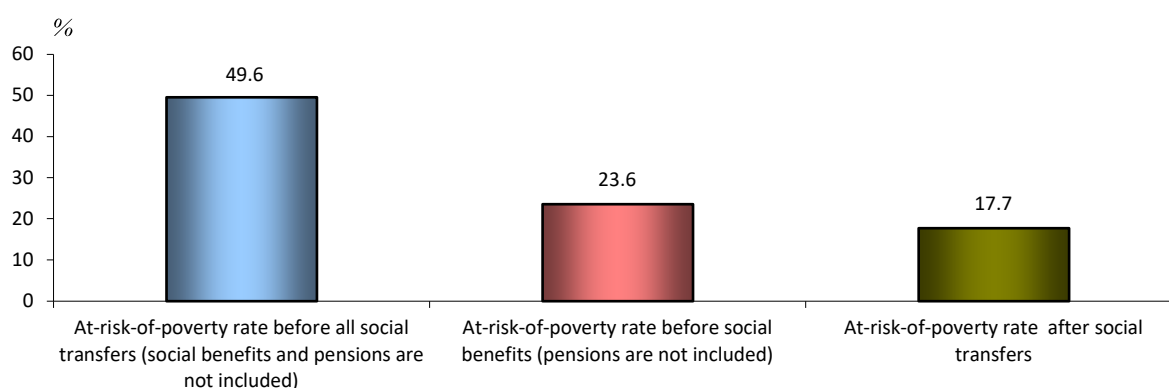
**Graph 5. Population aged 16 years and over at risk of poverty by education level completed: 2008-2020**



### C. Social transfers and the at-risk-of-poverty rate

- The at-risk-of-poverty rate before all social transfers (excluding social benefits<sup>4</sup> and pensions<sup>5</sup> in the total disposable household income) is 49.6%, while when only pensions are included, (social benefits are excluded), the risk of poverty rate drops to 23.6% (Graph 6, Tables 14 and 15). As regards social benefits, it should be noted that they include certain social assistance allowances (such as the allowance of social dividend, allowances to long-standing unemployed, etc.) family benefits (such as children's allowances), as well as unemployment, sickness, disability/invalidity benefits or education allowances. The at-risk-of-poverty rate for the total population after social transfers is 17.7%, from which it can be concluded that the inclusion of social benefits contributes to a decrease of 5.9 percentage points in the at-risk-of-poverty rate, while the inclusion of pensions contributes to a decrease of 26.0 percentage points. Social transfers in total, reduce the at-risk-of-poverty rate by 31.9 percentage points (Graph 6, Tables 7, 14 and 15).

Graph 7. At risk of poverty rate



- The at-risk-of-poverty rate before all social transfers (excluding social benefits and pensions in the total disposable household income) for persons aged 65 years and over is 85.3%, whereas before social benefits (but including pensions) it amounts to 15.0% of the aforementioned population (Tables 14 and 15).
- The at-risk-of-poverty rate, before all social transfers (not including social benefits and pensions in the total disposable household income) for persons aged 18-64 years is 39.3%, whereas before social benefits (but including pensions) it amounts to 24.6% of the above-mentioned population (Tables 14 and 15).
- Social transfers (including pensions) represent 34.9% of total disposable equivalized income of the country's households, of which pensions account for a significant share of 87.3% while social benefits represent 12.7%.

<sup>4</sup> **Social transfers** are considered to be social benefits, ie social assistance (Minimum Guaranteed Income, heating allowance, housing allowance, a lump sum amount for assistance to poor households in mountainous and disadvantaged areas as well as low-income families, children with compulsory education, children with compulsory education, Social Solidarity Allowance for Uninsured Elderly, assistance for the basic needs of people affected by earthquakes, floods, etc.), family benefits, unemployment benefits / allowances, sickness benefits / allowances, disability benefits / allowances and disability benefits. and pensions.

Pensions are considered old-age pensions from work and pensions / allowances from the spouse.

<sup>5</sup> Pensions are considered old-age pensions from work and pensions / allowances from the spouse.

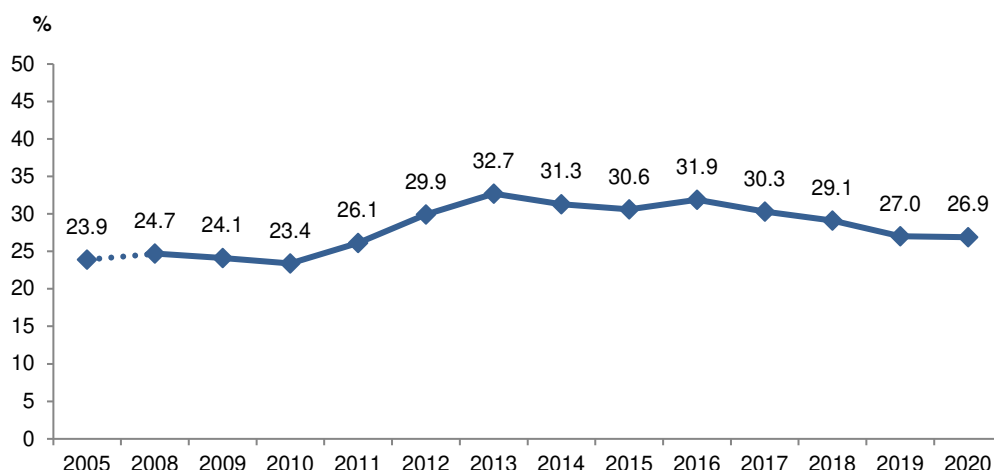
#### **D. Characteristics of at risk-of-poverty population**

- In 2020, the at-risk-of-poverty rate is slightly higher for females (17.9%) compared to that of males (17.5%) (Table 7).
- The at-risk-of-poverty rate for males decreased by 0.2 percentage points and 0.5 for females in 2020 compared to 2019, while for females decreased by 0.1 percentage points (Table 7).
- The at-risk-of-poverty rate for persons aged 65 years and over amounted to 14.9% for women and to 11.0% for men (Table 7).
- The at-risk-of-poverty rate for persons aged 75 years and over amounted to 14.2%, while for persons younger than 75 years old to 18.2% (Table 8).
- The at-risk-of-poverty rate for women aged 75 years and over amounted to 17.4%, while for men of the same age group amounted to 9.9% (Table 8).
- The at-risk-of-poverty rate for one-person household with dependent children decreased by 11.3 percentage points compared to 2019 with the respective percentage being 25.6%. The at-risk-of-poverty rate for households with three or more adults with dependent children decreased by 1.9 percentage points, with the respective percentage being 22.8%. An increase of 3.7 percentage points was recorded for one-person household 65 years and over with the percentage being 20.3%. (Table 9).
- Employed persons 18-64 years face a lower risk-of-poverty compared to unemployed or economically inactive persons (housewives, etc). At-risk-of-poverty rate for employed persons 18-64 years amounts to 9.8% decreasing by 0.3 percentage points compared to 2019. A decrease was recorded for employed women, by 1.0 percentage points, while for employed men it remained unchanged, with the respective percentages at 7.1% and 11.6% (Table 12).
- For unemployed persons, as already mentioned, the at-risk-of-poverty rate is significantly higher and amounts to 45.2% showing a significant difference between males and females (51.7% and 39.4% respectively). The at-risk-of-poverty rate for economically inactive persons (excluding pensioners) increased by 0.1 percentage points and it was estimated at 25.3%. The increase for women is 0.8 percentage points while for men there was a decrease of 3.5 percentage points with the respective percentages being 25.8% and 22.8% (Table 10).
- The at-risk-of-poverty rate for persons working full-time amounts to 8.8%, while for part-time employed persons amounts to 20.6% (Table 13).
- The at-risk-of poverty rate for households residing in owned dwellings is 17.8%, while for those residing in rented dwellings is lower and amounts to 17.4%. The at-risk-of-poverty rate for children aged 0-17 years living in own dwelling is 22.5%, while for those at the same age group who live in rented dwellings the at-risk-of-poverty rate rises to 18.7%. The at-risk-of-poverty rate for owner-occupiers aged between 18 and 64 years is 18.7%, while for those at the same age group who live in rented dwellings rises to 17.9% (Table 11).

#### **E. Relative median at-risk-of-poverty gap**

The relative median at-risk-of-poverty gap refers to the intensity of the poverty risk of people with an equivalised disposable income below the at risk-of-poverty threshold. It is calculated as the difference between the at-risk-of-poverty threshold of the total population and the median equivalised disposable income of persons below the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold.

**Graph 8. Relative median at-risk-of-poverty gap: 2005, 2008-2020**



- In 2020, this indicator was 26.9% of the at-risk-of-poverty threshold and it increased compared to the previous year (Graph 8, Table 17). Based on this percentage, it is estimated that 50% of the poor population has an income lower than 73.1% of the at-risk-of-poverty threshold (5,266 euros), i.e., lower than 3,849 euros yearly per person.
- As shown in Graph 8, the relative at-risk-of-poverty gap was 23.9% in 2005, while following an upward trend during the decade, it was estimated at 32.7% for 2013 (highest recorded value). From then on it fluctuated and amounted to 26.9% in 2020, recording a decrease of 0.1 percentage points compared to 2019.
- The relative at-risk-of-poverty gap for children aged 0-17 years, amounted to 28.5%, recording an increase of 2.7 percentage points compared to 2019, while for persons aged 65 years and over, it amounted to 14.6%, presenting a decrease of 3.1 percentage points compared to 2019 (Table 17).

#### **F. Risk of poverty after social transfers calculated on the basis of the 2008 poverty threshold (adjusted according to the 2019 harmonized index of consumer prices)**

The at-risk-of-poverty rate after social transfers, anchored at a fixed point in time – and specifically for the year 2008 – is used to indicate whether there is an improvement in the living standards for low-income groups. The aim of this comparison is to record whether the risk of poverty has changed over time in absolute rather than in relative terms, that is, when the poverty threshold is fixed in terms of real purchasing power.

In 2020, the risk-of-poverty rate on the basis of the poverty threshold of 2008 (i.e., the percentage of persons whose equivalised disposable income is less than 60% of the median equivalised disposable income in 2008, expressed in 2019 prices according to the Harmonized Index of Consumer Prices) is 37.8%. In other words, 37.8% of the population in 2020 would be classified as “at risk of poverty” on the basis of the conditions of 2008 (Table 16).

#### **G. Persons living in households with very low work intensity**

- Persons aged 18-59 years, living in households with very low work intensity represent 14.4% of the total population of this age group, recording a decrease compared to 2019 by 1.2 percentage points. The corresponding share is 12.9% for men and 15.9% for women (Table 18).
- Persons aged 0-59 years, living in households with very low work intensity represent 12.8% of the total population of this age group, recording a decrease compared to 2019 by 1.0 percentage points. The corresponding share is 11.7% for men and 13.9% for women (Table 18).

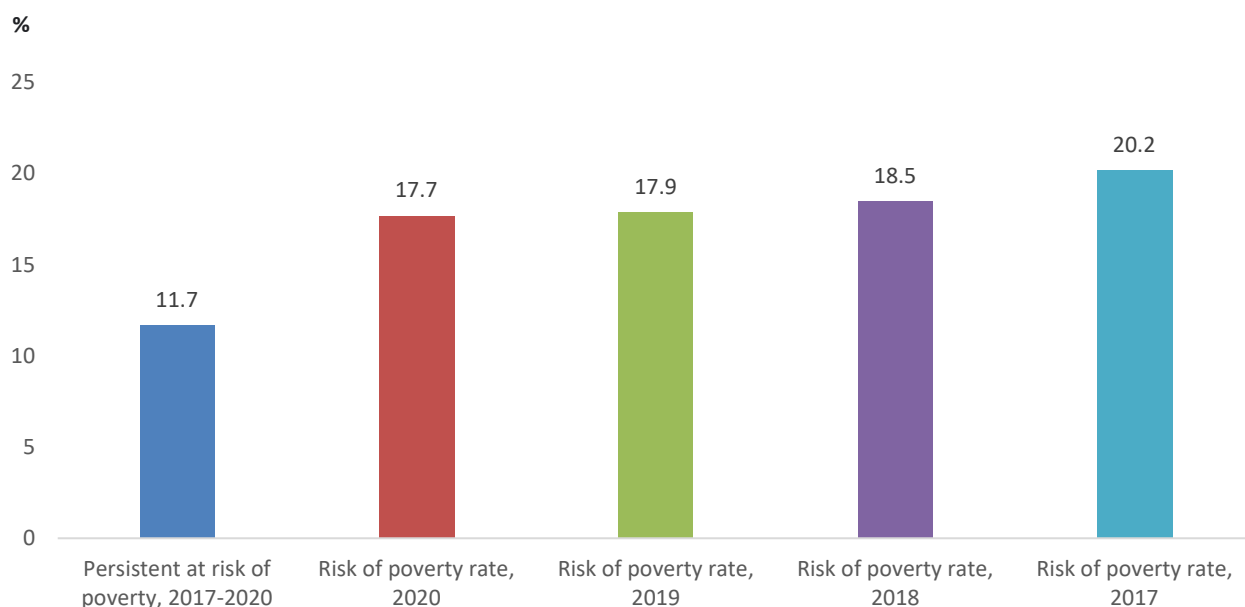


- The percentage of persons aged less than 18 years, living in households with low work intensity amounted to 7.7% of the total population of this age group in 2020 (Table 18).

#### H. Persistent at-risk-of-poverty rate

- The persistent risk of poverty (where the median equivalised disposable income was below the 'at-risk-of-poverty threshold') for the year 2020 and for at least 2 of the previous years 2017, 2018 and 2019) amounts to 11.7% of the total population (Graph 9, Table 19).

**Graph 8. Persistent at-risk-of-poverty rate**



- The persistent risk of poverty is higher for women compared with men, 11,5% and 11,8%, respectively. For children 0-17 years (child poverty) it amounts to 14.0%, while for people aged 65 years and over to 6.9% (Table 19).
- 13,8% of total population was at risk of poverty for one year, 7.1 % for two years, 7.1% for three years and 7.5% for four years, while 64,5% of the population remained non poor during the period 2017-2020 (Table 20).

#### I. Evolution of household Income

- 5,6% of households declared that their income has increased in the last 12 months, while for 21,9% of households it decreased, and for 72,5% of households it remained the same (Table 22).
- 14,4% of households declared that the main reason for the increase or decrease of income was the COVID 19 pandemic, of which 2,1% stated that their income increased and 12,3% decreased (Table 23).

## TABLES

**Table 1**

**Population at-risk-of-poverty or social exclusion by gender and age group: 2020**

%

Age groups	Total	Female	Male
Total	28.9	29.9	28.0
0-17	31.0	-	-
18-64	31.9	33.1	30.7
65+	19.9	22.9	16.3

**Table 2**

**Population at-risk-of-poverty or social exclusion by age group and citizenship: 2020**

Age groups	Broad group of citizenship	%
18-64	Greek nationals	30.2
	Foreign nationals residing in Greece	54.0
	EU-28 foreign nationals residing in Greece	40.3
	Non-EU-28 foreign nationals residing in Greece	56.3
18+	Greek nationals	27.0
	Foreign nationals residing in Greece	53.5
	EU-28 foreign nationals residing in Greece	39.2
	Non-EU-28 foreign nationals residing in Greece	56.1

**Table 3**

**Foreigners at-risk-of-poverty or social exclusion by age group and country of birth: 2020**

Age groups	Broad group by country of birth	%
18-64	Greece	30.0
	Other country	51.2
	EU-28 - excl. Greece	34.6
	Non-EU-28	54.6
18+	Greece	26.9
	Other country	50.0
	EU-28 - excl. Greece	33.7
	Non-EU-28	53.4

**Table 4**  
**Population at-risk-of-poverty or social exclusion, components: 2020**

%			
Indicator/Component	Total	Female	Male
Population at-risk-of-poverty or social exclusion	28.9	29.9	28.0
Population at-risk-of-poverty (after social transfers)	17.7	17.9	17.5
Population under material deprivation	16.5	16.8	16.1
Population 0-59 years old living in households with very low work intensity	12.8	13.9	11.7

**Table 5**  
**Intersections of Europe 2020 Poverty Target Indicators by age group: 2020**

Age groups		%
Total	Population at-risk-of-poverty but not severely deprived and not living in a household with low work intensity	7.0
	Population not at-risk-of-poverty, not severely deprived but living in a household with low work intensity	3.6
	Population not at-risk-of-poverty but severely deprived and not living in a household with low work intensity	7.5
18-64	Population at-risk-of-poverty but not severely deprived and not living in a household with low work intensity	7.0
	Population not at-risk-of-poverty, not severely deprived but living in a household with low work intensity	5.4
	Population not at-risk-of-poverty but severely deprived and not living in a household with low work intensity	6.8
0-17	Population at-risk-of-poverty but not severely deprived and not living in a household with low work intensity	7.5
	Population not at-risk-of-poverty, not severely deprived but living in a household with low work intensity	1.8
	Population not at-risk-of-poverty but severely deprived and not living in a household with low work intensity	8.8

**Table 6**  
**At-risk-of-poverty threshold after social transfers, by household type: 2020**

Household type	Poverty threshold (in Euros)
Single person	5,266
Two adults with two children younger than 14 years	11,059

**Table 7**  
**At-risk-of-poverty rate after social transfers, by age group and gender: 2020**

%

Age groups	Total	Female	Male
Total	17.7	17.9	17.5
0-17	21.4	-	-
18-64	18.5	18.7	18.3
65+	13.2	14.9	11.0

**Table 8**  
**At-risk-of-poverty rate after social transfers, for older persons, by age group and gender: 2020**

%

Age groups	Total	Female	Male
60+	14.4	15.4	13.2
75+	14.2	17.4	9.9
0-59	19.1	19.1	19.2
0-74	18.2	18.0	18.3

**Table 9**  
**At-risk-of-poverty rate after social transfers, by household type: 2020**

Household type	%
Total	17.7
<b><i>Households without dependent children</i></b>	15.6
One adult younger than 65 years	20.8
One adult 65 years or older	20.3
Single female	21.2
Single male	19.4
Two adults younger than 65 years without dependent children	13.9
Three or more adults without dependent children	17.7
<b><i>Households with dependent children</i></b>	20.2
Single parent with dependent children	25.6
Two adults with one dependent child	14.1
Two adults with two dependent children	17.0
Two adults with three or more dependent children	27.2
Two adults or more with dependent children	20.1
Three adults or more with dependent children	22.8

**Table 10**  
**At-risk-of-poverty rate after social transfers, by gender and most frequent activity status (18+): 2020**

Activity status	Total	Female	Male
Employed	9.9	7.2	11.8
Not employed	22.3	23.0	21.1
Unemployed	45.2	39.4	51.7
Retired	10.2	11.1	9.5
Inactive population - Other	25.3	25.8	22.8

**Table 11**

**At-risk-of-poverty rate after social transfers by accommodation tenure status, gender and age group: 2020**  
%

Age groups	Owner			Renter		
	Total	Female	Male	Total	Female	Male
Total	17.8	18.0	17.5	17.4	17.4	17.4
0-17	22.5	–	–	18.7	–	–
18-64	18.7	18.8	18.5	17.9	18.4	17.5
60+	14.5	15.7	13.1	13.4	12.5	14.5
65+	13.4	15.4	11.1	9.4	8.6	10.4
75+	14.6	18.0	10.2	7.6	9.4	4.4

**Table 12**

**In-work at-risk-of-poverty rate after social transfers for population aged 18-64, by gender: 2020**  
%

Employed	Total	Female	Male
	9.8	7.1	11.6

**Table 13**

**In-work at-risk-of-poverty rate after social transfers by full-time/part-time employment: 2020**

Full-time/part-time employment	%
Full time	8.8
Part time	20.6

**Table 14**

**At-risk-of-poverty rate before all social transfers <sup>(1)</sup>, by gender and age group: 2020**

Age groups	Total	Female	Male
Total	49.6	51.6	47.6
0-17	36.9	–	–
18-64	39.3	41.1	37.4
65+	85.3	86.5	83.9

*(1) Total disposable household income before all social transfers*

**Table 15**  
**At-risk-of-poverty rate before social transfers <sup>(2)</sup>, by gender and age group: 2020**

%			
Age groups	Total	Female	Male
Total	23.6	23.7	23.5
0-17	32.4	-	-
18-64	24.6	24.7	24.4
65+	15.0	17.7	12.5

(2) Total disposable household income before social benefits including old age and survivors' benefits

**Table 16**  
**At-risk-of-poverty rate after social transfers anchored at a fixed moment in time (2008), by gender and age group: 2020**

%			
Age groups	Total	Female	Male
Total	37.8	39.2	36.3
0-17	45.6	-	-
18-64	36.8	37.9	35.8
65+	34.9	38.7	30.4

**Table 17**  
**Relative median at-risk-of-poverty gap, after social transfers, by gender and age group: 2020**

%			
Age groups	Total	Female	Male
Total	26.9	25.7	27.5
0-17	28.5	-	-
18-64	29.9	30.0	29.8
65+	14.6	13.7	16.0
75+	12.0	12.3	11.7

**Table 18**  
**At risk-of-poverty rate for people living in households with very low work intensity, after social transfers, by gender and age group: 2020**

%			
Age groups	Total	Female	Male
18-59	14.4	15.9	12.9
0-17	7.7	-	-
0-59	12.8	13.9	11.7

**Table 19**  
**Persistent risk of poverty after social transfers by gender and age groups**  
*Statistics on Income and Living Conditions 2017-2020*

%

At risk of poverty threshold	Age groups	Total population	Female	Male
60% of the median total equivalized disposable income	<b>Total</b>	11.7	11.8	11.5
	<b>0-17</b>	14.0	11.8	10.6
	<b>18-64</b>	12.8	13.5	12.1
	<b>65+</b>	6.9	7.5	6.1

**Table 20**  
**Distribution of population by number of years spent in poverty within a four-year period**  
*Statistics on Income and Living Conditions 2017-2020*

%

At risk of poverty threshold	Years	2017	2018	2019	2020
60% of the median total equivalized disposable income	Never	64.4	67.7	62.2	64.5
	Year 1	11.0	9.8	12.9	13.8
	Year 2	8.2	7.1	9.4	7.1
	Year 3	7.5	7.4	7.4	7.1
	Year 4	9.9	8.0	8.0	7.5

**Table 21**  
**Population at-risk-of-poverty or social exclusion by country, 2008-2020, for countries with available data for 2020**

%

Country	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Bulgaria	32.1	32.5	32.8	38.9	40.4	41.3	40.1	48.0	49.3	49.1	49.2	46.2	44.8
Romania	30.4	31.2	32.5	35.5	38.8	37.4	40.3	41.9	43.2	40.9	41.5	43.0	44.2
Greece	28.9	30.0	31.8	34.8	35.6	35.7	36.0	35.7	34.6	31.0	27.7	27.6	28.1
Estonia	23.3	24.3	24.4	23.4	24.4	24.2	26.0	23.5	23.4	23.1	21.7	23.4	21.8
Hungary	17.8	18.9	19.6	25.6	26.3	28.2	31.8	34.8	33.5	31.5	29.9	29.6	28.2
Austria	17.5	16.9	17.5	18.1	18.0	18.3	19.2	18.8	18.5	19.2	18.9	19.1	20.6
Netherlands	16.7	17.0	16.7	16.4	16.5	15.9	15.0	15.7	15.1	15.1	14.9	15.7	16.0
Finland	16.0	15.6	16.5	15.7	16.6	16.8	17.3	16.0	17.2	17.9	16.9	16.9	17.4
Denmark	15.9	16.3	17.6	17.2	16.7	17.7	17.9	18.3	17.5	17.6	18.3	17.6	16.3



**Table 22**  
**Change in household income compared to previous year: 2020**

%

Change in income	Increased	Remained more or less the same	Decreased
	5.6	72.5	21.9

**Table 23**  
**Change in household income due to COVID-19: 2020**

%

Change in household income due to COVID-19	Total change	Increased	Decreased
	14.4	2.1	12.3

## EXPLANATORY NOTES

**European Union - Statistics on Income and Living Conditions - EU-SILC** The Survey on Income and Living Conditions (EU-SILC) is part of a European Statistical Programme in 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 ensure 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 upon decision of the President of ELSTAT.

**Income reference period** The income reference period is a fixed twelve-month period, namely the previous calendar year of the survey.

**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 centres, camps, etc.). Households with more than five lodgers are considered institutional households.
- Households with foreigners serving in diplomatic missions.

**Methodology** The survey is conducted under a simple rotational design, which was selected as the most suitable for a single cross-sectional and longitudinal survey. The final sampling unit is the household. The sampling units are the households and their members.

Every year the sample consists of 4 replications, which have been in the survey for 1-4 years. With the exception of the first three years of the 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 the survey, the four panels began simultaneously. For the EU-SILC longitudinal component, the people who were initially selected 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 2011 population census and covers completely the reference population. There are two levels of area stratification in the sampling design.

i) The first level is the geographical stratification based on the division of the total area of the country into thirteen (13) formal 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 Region by degree of urbanization. i.e. according to their population size. The scaling of urbanization was finally designed in four groups:

- $\geq 30,000$  inhabitants
- 5,000 - 29,999 inhabitants
- 1,000 - 4,999 inhabitants
- 0-999 inhabitants

#### Sample selection schemes

i) In this stage, from any ultimate stratum (crossing of Region with the degree of urbanization), -say stratum  $h$ ,  $n_h$  primary units were drawn; where the number  $n_h$  of draws was approximately proportional to the population size  $X_h$  of the stratum (number of households according to the 2011 population census).

ii) In this stage from each primary sampling unit (selected area) the sample of ultimate units (households) is selected. Actually, in the second stage a sample of dwellings is drawn. 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.

The survey was designed in 2003 to provide reliable estimates of interest at the national level. In 2019 the sample design based on the results of the "Study of the current sampling design of the Survey of Income and Living Conditions (SILC) with the objective to increase/adjust the sample at regional (NUTSII) level" in order to improve the estimates of regional EU-SILC indicators.

**Sample size** In 2020, the survey was conducted on a final sample of 15,086 households and on 32,962 members of those households, 28,878 of them aged 16 years and over. The average household size was calculated at 2.18 members per household.

**Weightings** For the estimation of the survey characteristics, 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 selection of the individual, that coincides with the reverse probability of selection of the household.

b. The reverse of the response rate 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 (NUTSII) coincides with the corresponding number that was calculated with projection based on vital statistics (2011 population census, births, deaths, immigration) for the reference year of the survey.

ii) The estimation of the number of households by size class (1, 2, 3, or 4+ members) and by tenure status coincides with the corresponding numbers calculated with projection based on the trend of the 2001 and 2011 population censuses for the reference year of the survey.

**Methodology for measuring poverty** According to the methodology for measuring poverty, the poverty line is calculated with its relative concept (poor in relation to others) and is defined at 60% of the median total equivalised disposable income of the household, using the modified OECD equivalised scale, which differs from the concept of absolute poverty (lacking basic means of living).

Total equivalised disposable income of the household is considered the total net income (that is, income after 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 a 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.

**Equivalised income** As equivalised disposable income of the individual is considered the total disposable 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 income distribution per person it is suggested that each member of the household possesses the same income, i.e., the equivalised disposable income of the household. This means that each member of the household enjoys the same level of living. Consequently, in the income distribution per person, the income that is attributed to each person does not represent wages but, actually, an indicator of the level of living.

The total disposable income of the household is calculated as the sum of incomes of all household members (income of employees, of self-employed persons, pensions, benefits of unemployment, income related to real estate, family benefits, regular monetary transfers etc) that is to say, the total of net earnings coming from all the sources of income after the deduction of any transfers to other households. To this amount, any tax returns related to potential netting of income of the previous year, should also be added.

**Equivalence scale** Equivalent household size refers to the OECD modified scale which gives a weight of 1.0 to the first adult of the household, 0.5 to other persons aged 14 or over and 0.3 to each child under 14 years of age. Example: The income of a household with two adults and two children under 14 years is divided with a weight of  $(1+0.5+(2*0.3))=2.1$ , of household with two adults is divided with  $(1+0.5)=1.5$ , of a household with two adults and two children above 14 years is divided with  $(1+(3*0.5))=2.5$ , etc.

**Dependent children** Dependent children are considered all the children until the age of 16 years, as well as the children up to 24 years who are economically inactive (pupils, students, soldiers etc).

#### Indicators

##### *Main indicators*

1. At-risk-of-poverty rate (after social transfers)
  - By age and gender
  - By most frequent activity status and gender
  - By household type
  - By accommodation tenure status
  - By work intensity of the household
  - At-risk-of-poverty threshold (illustrative values)

2. Relative median at-risk-of-poverty gap, by age and gender

##### *Secondary indicators*

3. Dispersion around the at-risk-of-poverty threshold
4. At-risk-of-poverty rate anchored at a moment in time (2008)
5. At-risk-of-poverty rate before social transfers
6. Mean equivalised disposable income

Indicators for “Europe 2020” strategy

#### Definitions of indicators

##### *1. At-risk-of-poverty rate after social transfers*

The “at-risk-of poverty rate after social transfers” is calculated as the percentage of persons (over the total population) with an equivalised disposable income below the ‘at-risk of-poverty threshold’ (60% of the median equivalised disposable income).

##### *2. Relative median at-risk-of-poverty gap*

It is the difference between the median equivalised disposable income of persons below the at-risk-of- poverty threshold and the at-risk of poverty threshold itself, expressed as a percentage of the at-risk-of-poverty threshold.

##### *3. Dispersion around the at-risk-of-poverty threshold*

The percentage of persons, over the total population, with an equivalised disposable income below 40%, 50% and 70% of the national median equivalised disposable income.

#### *4. At-risk-of-poverty rate anchored at a moment in time, 2008*

For 2019 at-risk-of-poverty rate is calculated with 2008 at-risk-of-poverty threshold (inflated by the harmonised consumer price index of 2009-2019). It is defined as the percentage of the population whose equivalised total disposable income at a given year (2019) is below the risk-of-poverty threshold of an earlier year (2008) up-rated for inflation.

#### *5. At-risk-of-poverty rate before social transfers*

##### *5.1. At-risk-of-poverty rate before all social transfers*

The 'at-risk-of-poverty rate before all social transfers (neither other social benefits nor old-age and survivors' benefits are included) shows the percentage of persons (over the total population) having an equivalised disposable income before all social transfers below the national 'at risk- of-poverty threshold'.

Social transfers are considered to be social benefits, ie social assistance (Minimum Guaranteed Income, heating allowance, housing allowance, a lump sum amount for assistance to poor households in mountainous and disadvantageous areas as well as low-income families, children with compulsory education, children with compulsory education, Social Solidarity Allowance for Uninsured Elderly, assistance for the basic needs of people affected by earthquakes, floods, etc.), family benefits, unemployment benefits / allowances, sickness benefits / allowances, disability benefits / allowances and disability benefits. and pensions.

Pensions are considered old-age pensions from work and pensions / allowances from the spouse.

##### *5.2. At-risk-of-poverty rate before social transfers other than old age and survivors' benefits)*

The 'at-risk-of-poverty rate before social transfers other than old age and survivors' benefits (does not include other social benefits but does include old age and survivors' benefits) shows the percentage of persons (over the total population) having an equivalised disposable income before social transfers other than old age and survivors' benefits below the national 'at risk-of-poverty threshold'.

#### *6. Mean equivalised disposable income*

The mean equivalised disposable income is defined as the mean of the equivalised disposable income of all household members of the country.

#### *7. Indicators for "Europe 2020" strategy*

People at risk of poverty or social exclusion (*union of the three indicators below*)

- People at-risk-of-poverty after social transfers
- People living under severe material deprivation

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

The nine items considered are:

- Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments
- Capacity to afford paying for one week's annual holiday away from home
- Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
- Capacity to face unexpected but necessary expenses (about 380€)
- Household cannot afford a telephone (including mobile phone)
- Household cannot afford a colour TV
- Household cannot afford a washing machine
- Household cannot afford a car and
- Capacity to afford keeping home adequately warm during winter and cool during summer

- People living in households with very low work intensity

Percentage of population aged 0-59 living in households where their members worked less than 20% of the usual (expected) work potential during the previous year. The work intensity of the household is defined as the ratio of the number of months that all household members have been working during the income reference year to the total number of months that could have theoretically worked during the same period. A person is considered economically active when he/she is 18-59 years old. Households that consist only of pupils or students aged less than 25 years and/or people aged 60 years and over are not taken into account for the computation of the indicator.

- The persistent at-risk-of-poverty rate

The persistent at-risk-of-poverty rate shows the percentage of the population living in households where the equivalised disposable income was below the at-risk-of-poverty threshold for the current year and at least two out of the preceding three years.

## References

For further information on the survey please visit ELSTAT's webpage at [Statistics on Income and Living Conditions \(EU-SILC\)](#)