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**STATISTICS ON INCOME AND LIVING CONDITIONS (EU-SILC)  
2005  
FINAL QUALITY REPORT**

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## INTRODUCTION

With the Amsterdam Treaty the program of social action in all member states for the years 1998-2000 was defined as well as the legal frame ruling the production of Social Statistics. The fields of poverty and social exclusion were of high priority in the political agenda of the European Council in Lisbon, in March 2000 as well as in the proposal of Commission for a communal program for encouraging cooperation among the member states against social exclusion.

During the European Council of Lisbon (March 2000) several requests were submitted concerning the quality improvement of statistical data and among other things were discussed the effacement of absolute poverty, the cooperation program among member states against social exclusion as well as the constitution of structural indicators, such as indicators of unequal income distribution, poverty percentages before and after social transfers, intergenerational poverty, etc.

In December 2000, at the European Council that took place in Nice, France, the leaders of all member states confirmed the decision of Lisbon, that the battle against poverty and social exclusion is won using open methods of co-ordination and co-operation. Basic elements of this rapprochement are the determination of commonly accepted targets for the European Union and the elaboration of proper national action plans for the achievement of these targets, as well as the regular report and recording of the progress being made.

The Greek Survey on Income and Living Conditions is part of the European Statistical Program and has replaced since 2003 the European Community Household Survey.

Basic aim of the survey is the study, both at European and national level of households' living conditions in relation to their income. The survey will be the reference for comparative statistics on income distribution and social exclusion in the European Union.

With the survey examined are specific socio-economic magnitudes affecting population's living conditions. With collected information our country calculates the structural indicators for social cohesion and produces systematic statistics on income inequalities, inequalities on households' living conditions, poverty and social exclusion.

More specifically from the survey calculated are 12 indicators, out of the 18 social cohesion indicators of Laeken, concerning poverty and social inequality. These indicators, among other things, contribute in the configuration and practice of social politics in our country.

For the pre-mentioned reasons information is gathered, for the households as well as for their members, concerning:

- Income from any source (work, property, social benefits, etc.)
- Occupation
- Living conditions (dwelling's quality, amenities, etc.)
- Educational level
- Health status for all members of the household

According to the methodology for measuring poverty, the poverty line is calculated with its relative concept and it is defined at 60% of the median total equivalized disposable income of the household, using modified OECD equivalised scale. 'Equivalent size' refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14.

As total equivalized disposable income of the household is considered total net income (that is income after deducting taxes and social contributions) received from all household members.

More specifically the income components included in the survey are:

- Income from work
- Income from property
- Social transfers and pensions
- Monetary transfers from other households and
- Imputed income from the use of company car.

Income components, such as imputed rent from ownership-occupancy, indirect social transfers, income in kind and loan interest are possible to influence significantly the results and will be included in the survey from the year 2007, onwards.

The survey is being conducted upon the decision of the Ministry of Economy and Finance, and according to the contract having been signed among Commission and the National Statistical Service of Greece, in the framework of Regulation (EC) No 1177/2003 of the European

Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC).

The survey consists of two components the cross-sectional and the longitudinal. The first one refers to a specific time period, while the second to the changes occurring in a three or four years time period.

This document provides common longitudinal EU indicators based on the longitudinal EU-SILC sample, a description of accuracy, the comparability and the coherence with external sources, according to article 16 of the EC regulation No 1777/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC) and the commission regulation (EC) no. 28/09.01.2004 (annex III).

It is structured following the guidelines in the commission regulation (EC) no. 28/09.01.2004 (annex III). The report is divided in three chapters:

1. Longitudinal European Union Indicators
2. Accuracy
3. Comparability
4. Coherence
5. Conclusion

References

Annex<sup>1</sup>

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<sup>1</sup> The questionnaires reported in the final report of EU-SILC 2003 and in the intermediate report of EU-SILC 2004 and 2005 are the same, hence not annexed. Available also at web-site [www.statistics.gr](http://www.statistics.gr).

## **1.COMMON LONGITUDINAL EU INDICATORS BASED ON THE LONGITUDINAL COMPONENT OF EU-SILC**

The longitudinal EU indicators refer to the indicators adopted from the Council of the open method of coordination, based on the longitudinal sample. These indicators (at-persistent-risk-of-poverty rate by age and gender, 60% and 50% of the median), have been calculated, according to document EU-SILC 131-rev/04, from the EU-SILC longitudinal component after four (4) years of the panel survey.

More specifically, the common longitudinal EU indicators based on the longitudinal component of EU-SILC are:

1a. At –persistent-risk-of-poverty rate by age and gender (60% median)

1b. At –persistent-risk-of-poverty rate by age and gender (60% median)

1c. At –persistent-risk-of-poverty rate by gender (60% median)

Distribution of total population by gender

1d. At –persistent-risk-of-poverty rate by age and gender (60% median)

Distribution of total population by age and gender

1e. At –persistent-risk-of-poverty rate by gender (60% median)

Distribution of poor population by gender

1f. At –persistent-risk-of-poverty rate by age and gender (60% median)

Distribution of poor population by age and gender

2a. At –persistent-risk-of-poverty rate by age and gender (50% median)

2b. At –persistent-risk-of-poverty rate by age and gender (50% median)

2c. At –persistent-risk-of-poverty rate by gender (50% median)

Distribution of total population by gender

2d. At –persistent-risk-of-poverty rate by age and gender (50% median)

Distribution of total population by age and gender

2e. At –persistent-risk-of-poverty rate by gender (50% median)

Distribution of poor population by gender

2f. At –persistent-risk-of-poverty rate by age and gender (50% median)

Distribution of poor population by age and gender

## **2. ACCURACY**

### **2.1. Sample design**

#### ***2.1.1. Type of sample design***

The two-stage area sampling was applied for the EU-SILC survey.

#### ***2.1.2 Sampling units***

The sample of private households was selected in two stages. The primary units are the areas (one or more unified building blocks) and the ultimate sampling units selected in each sampling area are the households.

#### ***2.1.3. Stratification and sub-stratification criteria***

There are two levels of area stratification in the sampling design. The first level is the geographical stratification based on the partition of the total country area into thirteen (13) standard administrative regions corresponding to the European NUTS II level. The two major city agglomerations of Greater Athens and Greater Thessalonica constitute separate major geographical strata.

The second level of stratification entails grouping municipalities and communes within each NUTS II administrative region by degree of urbanization, i.e., according to their population size.

The scaling of urbanization was finally designed in four groups:

- $\geq 30.000$  inhabitants
- 5.000-29.999 inhabitants
- 1.000-4.999 inhabitants
- 0-999 inhabitants

The number of the final strata in the thirteen (13) geographical regions was 50. The Greater Athens Area was divided into 31 strata of about equal size (equal number of households) on the basis of the lists of city blocks of the Municipalities that constitute it and taking into consideration socio-economic criteria. Similarly, the Greater Thessaloniki Area was divided into 9 equally sized strata. The two Major City Agglomerations account for about 38% of total population and for even larger percentages in certain socio-economic variables. Thus, the total number of strata of the survey was 90.

#### **2.1.4. Sample size and allocation criteria**

The initial sample size is 8.000 households (the sampling fraction is about 2%). This fraction was the same in each geographical region.

As it was mentioned above, the geographical regions (NUTS II) in Greece are thirteen (13) in number. However, throughout this study the 2<sup>nd</sup> geographical region (Central Macedonia) was considered without Greater Thessaloniki and the 9<sup>th</sup> geographical region (Attica) without the Greater Athens area, while either of these two major agglomerations was treated as a geographical region.

**Table 1. Sample size and achieved response by NUTS2-units  
EU SILC 2003**

NUTS2	Name	Drawn	Accepted (DB135=1)
GR11	Thraki and Anatoliki Makedonia	222	195
GR12	Kentriki Makedonia	689	561
GR13	Dytiki Makedonia	104	91
GR14	Thessalia	273	252
GR21	Ipeiros	118	109
GR22	Ionia Nisia	65	47
GR23	Dytiki Ellada	245	211
GR24	Stereia Ellada	195	163
GR25	Peloponnisos	207	188
GR30	Attiki	1538	1135
GR41	Voreio Aigaio	86	77
GR42	Notio Aigaio	105	91
GR43	Kriti	216	200
<b>Total</b>	<b>Total</b>	4063	3320

*Table 1. Sample size and achieved response by NUTS2-units*

**EU SILC 2004**

NUTS2	Name	Drawn	Accepted (DB135=1)
GR11	Thraki and Anatoliki Makedonia	310	288
GR12	Kentriki Makedonia	954	858
GR13	Dytiki Makedonia	149	142
GR14	Thessalia	389	369
GR21	Ipeiros	167	156
GR22	Ionia Nisia	78	70
GR23	Dytiki Ellada	323	298
GR24	Stereia Ellada	256	233
GR25	Peloponnisos	294	267
GR30	Attiki	2001	1512
GR41	Voreio Aigaio	123	112
GR42	Notio Aigaio	146	130
GR43	Kriti	320	285
<b>Total</b>	<b>Total</b>	5510	4720

**Table 1.** Sample size and achieved response by NUTS2-units

**EU SILC 2005**

NUTS2	Name	Drawn	Accepted (DB135=1)
GR11	Thraki and Anatoliki Makedonia	289	262
GR12	Kentriki Makedonia	878	800
GR13	Dytiki Makedonia	142	137
GR14	Thessalia	371	350
GR21	Ipeiros	157	146
GR22	Ionia Nisia	73	71
GR23	Dytiki Ellada	304	281
GR24	Stereia Ellada	234	215
GR25	Peloponnisos	270	248
GR30	Attiki	1532	1048
GR41	Voreio Aigaio	115	96
GR42	Notio Aigaio	130	121
GR43	Kriti	291	265
<b>Total</b>	<b>Total</b>	4786	4040

**2.1.5. Sample selection schemes**

**1<sup>st</sup> stage of sampling**

In this stage, from any ultimate stratum (crossing of Region with the degree of urbanization), say stratum  $h$ ,  $n_h$  primary units were drawn (where the number  $n_h$  of draws was approximately proportional to the population size  $X_h$  of the stratum (number of households according to the last population census of the year 2001)).

Each area unit (primary unit) of the stratum had a selection probability proportional to its size. So, if  $X_{hi}$  was the number of households according to the 2001 population census- of the unit in the sample of order  $i$ , then the probability of being drawn was:

$$P_{hi} = \frac{X_{hi}}{X_h} \quad (1)$$

The total number of the primary sampling units is 1.056 areas.

As in each year the 25% of the sample households is replaced, the new households belong to different primary sampling units.

### *2<sup>nd</sup> stage of sampling*

In this stage from each primary sampling unit (selected area) the sample of ultimate units (households) is selected. Actually, in the second stage we draw a sample of dwellings. However, in most cases, there is one to one relation between household and dwelling. If the selected dwelling constitutes of one or more households then all of them are interviewed.

Let  $M_{hi}$  be the number of households during the survey period in the  $i_{th}$  selected area of the stratum  $h$ . Out of them a systematic sample of  $m_{hi}$  households is selected with equal probabilities. Each of  $m_{hi}$  households has the same chance to be included in the survey, equal

to:  $\frac{m_{hi}}{M_{hi}}$

In any selected primary unit, remains the determination of the sample size  $m_{hi}$ . The total number of households to be interviewed of the  $n_h$  selected primary sampling units will be

$$m_h = \sum_{i=1}^{n_h} m_{hi} \quad (2)$$

i.e. finally by applying the two stage sampling procedure, from the stratum  $h$  the percentage of households  $\frac{m_h}{M_h}$  is drawn.

In repeated sampling, the numerator of this fraction will vary from sample to sample; to be more specific the fraction  $\frac{m_h}{M_h}$  is a random variable. Within each primary sampling unit the

calculation of the sampling interval  $\mathcal{S}_{hi} = \frac{M_{hi}}{m_{hi}}$  is carried out, so that the following two desired conditions are satisfied.

a) The expected result  $\frac{m_h}{M_h}$  is the predetermined over sampling fraction  $\frac{1}{\lambda}$  in each

geographical region (NUTS II):  $E\left(\frac{m_h}{M_h}\right) = \frac{1}{\lambda} = 2\%$

- b) The estimator of the stratum total  $Y_h$  (for any characteristic) should be self-weighting. In other words, the calculated estimator is the result derived from the sum of the values of the characteristic over the  $m_h$  sample households by the overall raising factor  $\lambda$ , which is the same in each geographical region.

The conditions (a) and (b) are satisfied when:

$$\frac{1}{n_h} \cdot \frac{1}{P_{hi}} \cdot \frac{M_{hi}}{m_{hi}} = \lambda \quad (3) \Rightarrow$$

$$\frac{1}{n_h} \cdot \frac{1}{P_{hi}} \cdot \delta_{hi} = \lambda \Rightarrow$$

$$\delta_{hi} = \frac{M_{hi}}{m_{hi}} = \lambda \cdot n_h \cdot P_{hi} \quad (4)$$

#### **2.1.6. Sample distribution over time**

As the survey is annual, the sample of households is not distributed over time. The survey is carried out during the 1<sup>st</sup> quarter of the year with reference period of data the previous year.

#### **2.1.7. Renewal of the sample: rotational groups**

The survey is a *simple rotational design* survey. 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. Between year T and T+1 the sample overlap is 75%; the overlap between year T and year T+2 is 50%; and it is reduced to 25% from year T to year T+3, and to zero for longer intervals.

#### **2.1.8. Weightings**

##### **2.1.8.1. Design factor**

For the computation of the sample household design weights as well for the computation of the cross sectional weights of the survey in general, the EC-Eurostat document EU-SILC Doc. 157/05 was used.

For the households in panel 6 - panel 6 replaced panel 2 and is of wave 1 – the household design weight (target variable DB080) is defined as the inverse of its probability of selection.

$$\frac{1}{n_h} \cdot \frac{1}{P_{hi}} \cdot \frac{M_{hi}}{m_{hi}} = DW_{hi} \quad (5)$$

$M_{hi}$  = the number of households in the updated sampling frame in the **hi** area (primary unit).

$m_{hi}$  = the number of selected households in the **hi** area (primary unit).

$n_h$  = the sample size of primary units in the **h** stratum.

$P_{hi}$  = the selection probability of **hi** primary unit.

For households in panels 3,4 and 5 the household design weights are defined by applying the general procedure of EU-SILC Doc.157/05:

- Computation of panel person design weights
- Correction for non-response due to attrition
- Computation of sub-sample household weights
- Computation of sample household design weights

#### **2.1.8.2. Non-response adjustments**

Within each design stratum, the non-response adjustment of the responding households is carried out by the inverse of the response rate, so as to “make up” for non-responding cases in that stratum.

Target variable DB080 was adjusted for non-response for the variables DB120 (record of contact at address) and DB130 (household questionnaire result). The corrections were conducted at subsequent steps. The multiplication of DB080 with each one of the two corrections, results in a corrected DB080 weight that was used as initial weight in the calibration procedure already described in the intermediate quality report for the cross-sectional component of the survey.

#### **2.1.8.3. Adjustment to external data (level, variables used and sources) *Longitudinal Weights for 2003-2005***

The adjustment to external data for the cross-sectional component of the survey involves the calibration of the household and personal weights in conjunction with external sources (Projections for population totals for year 2005). Thus, it enables the distribution of auxiliary variables on both household and individual level.

The auxiliary variables used at household level are the household size, the tenure status and the Geographical Region (NUTS II). Also, at personal level the auxiliary variable used is the distribution of population by age (five years age groups) and sex.

The weights obtained after this procedure of calibration are the *household cross-sectional weights* (variable: DB090). As all the household members reply to the household questionnaire, DB090 is also the cross-sectional weight of each member of the household (variable: RB050).

The last step involves the calculation of the personal cross-sectional weights for household members aged of 16 and over (variable: PB040). The calibration procedure was applied again using as initial weights variable RB050 and as auxiliary variable the distribution of population aged 16 and over by age (five years age groups) and sex.

### **Longitudinal Weights for 2003-2005**

The longitudinal weights of the survey for period 2003-2005 were constructed according to the latest directions of Eurostat. The auxiliary variables used and the calibration procedure applied is the same to those used for the calculation of the cross-sectional weights. Below the main points of interest are described for the calculation of longitudinal weights.

Year of the Survey	Panel								
2003	1	2	3	4					
2004		2	3	4	5				
2005			3	4	5	6			
2006				4	5	6	7		
2007					5	6	7	8	
2008						6	7	8	9

- The scheme above depicts the rotational design of the survey. For each year of the survey, the four panels that compile the sample are presented. For the longitudinal weights of the period 2003-2005 the panels that are of interest are those marked in the grey box.
- Longitudinal weights are calculated for each year of the survey for the period 2003-2005.
- The variables used each year have as reference period the current year, e.g. Panels 3,4,5 for year 2004 are referred to 2004, while panels 3,4,5 for year 2005 are referred to 2005.

### **Year 2003**

The panels of interest are 3 and 4. Each one of them is a panel of wave 1 (first year in the survey). So households of panels 3 and 4 were selected as well as the members that belong to these households.

The initial weights used in the calibration procedure for the cross-sectional component of the survey were multiplied with 4/2 to compensate for the 2/4 of the sample that is missing (because of the common, longitudinal part of years 2003-2005).

The auxiliary variables used in the calibration procedure are the same to those used for the cross-sectional component.

The weights obtained from the calibration procedure applied in households, are household longitudinal weights (variable DB090). Those weights are also the personal longitudinal weights (variable RB060), since all household members reply to the household questionnaire.

The second calibration procedure applied in household members aged 16 and over, uses as initial weights the household members longitudinal weights (variable RB060) and produces personal longitudinal weights for members aged 16 and over (variable PB050).

#### Year 2004

The panels of interest are 3, 4 and 5. Panels 3 and 4 are of second wave, while panel 5 is of first wave. Households of panels 3, 4 and 5 were selected as well as the members that belong to these households.

The initial weights used in the calibration procedure for the cross-sectional component of the survey were multiplied with 4/3 to compensate for the 1/4 of the sample that is missing (because of the common, longitudinal part of years 2003-2005).

The auxiliary variables, the procedure and the resulting variables (weights) are the same as described in year 2003.

#### Year 2005

The panels of interest are 3, 4 and 5. Panels 3 and 4 are of third wave, while panel 5 is of second wave. Households of panels 3, 4 and 5 were selected as well as the members that belong to these households.

The whole procedure is the same as described in year 2004.

### **2.1.9. Substitutions**

No substitutions were applied.

## **2.2. Sampling Errors**

### **2.2.1. Estimation of survey characteristics**

This paragraph presents the general procedure applied in order to estimate the survey characteristics and the sampling errors required for the cross-sectional component of the survey.

Let  $y_{hij}$  be the value of the characteristic  $y$  (of the sampling household of order  $j$  in case of a household survey characteristic or for the sampling member of order  $j$  in case of a household

member survey characteristic,  $j = 1, 2, \dots, m_{hi}$ ) of the  $hi$  area. Moreover  $Y_h$  stands for the stratum total, which results when adding the characteristic  $y$  from all households or household members included in the stratum  $h$ .

The form of the estimator on the basis of the two-stage design is:

$$\hat{Y}_h = \sum_{i=1}^{n_h} \sum_{j=1}^{m_{hi}} w_{hij} \cdot y_{hij} \quad (6)$$

For estimating the characteristic  $y$  in country level, all stratum estimates  $\hat{Y}_h$  should be added, as follows:

$$\hat{Y} = \sum_h \hat{Y}_h \quad (7)$$

The estimation of the number of households or household members  $X_h$  in stratum  $h$  is calculated using the formula:

$$\hat{X}_h = \sum_{i=1}^{n_h} \sum_{j=1}^{m_{hi}} w_{hij} \quad (8)$$

while the estimation of the relevant characteristic in country level is calculated by adding all strata estimations, that is:

$$\hat{X} = \sum_h \hat{X}_h \quad (9)$$

In order to estimate the variances of the required characteristics, the following steps should be implemented.

**a.** For every selected PSU  $i$  of the stratum  $h$ , we calculate the quantities  $T_{hi}$  using the following formula:

$$T_{hi} = n_h \cdot \sum_{j=1}^{m_{hi}} w_{hij} \cdot y_{hij} \quad (10)$$

**b.** Since  $T_{hi}$  have been calculated for every PSU  $i$  ( $i = 1, 2, \dots, n_h$ ) of the stratum  $h$ , then :

$V\left(\hat{Y}_h\right)$  is calculated as:

$$V\left(\hat{Y}_h\right) = \frac{1}{n_h \cdot (n_h - 1)} \cdot \left[ \sum_{i=1}^{n_h} T_{hi}^2 - \frac{1}{n_h} \cdot \left( \sum_{i=1}^{n_h} T_{hi} \right)^2 \right] \quad (11)$$

and

$V\left(\hat{Y}\right)$  (country level) is calculated by adding  $V\left(\hat{Y}_h\right)$  for all strata  $h$ , that is:

$$V\left(\hat{Y}\right) = \sum_h V\left(\hat{Y}_h\right) \quad (12)$$

### 2.2.2. Standard Error

Standard errors of mean as well as coefficients of variation were calculated for the required characteristics.

For an estimate  $\hat{Y}$ , the coefficient of variation is defined as:

$$CV\left(\hat{Y}\right) = \frac{\sqrt{V\left(\hat{Y}\right)}}{\hat{Y}} * 100 \quad (13)$$

The following tables present the mean, the number of observations before imputation, the standard error of mean and the coefficient of variation for the required characteristics (cross-sectional component).

**Table 2.** *The mean, the total number of observations (before and after imputation) and the standard errors for the following income components. Cross-sectional component, EU –SILC 2005*

<b>Income Components Description</b>	<b>Code</b>	<b>Mean</b>	<b>Number of observations Before Imputation</b>	<b>Standard Error (of mean)</b>	<b>CV (%)</b>
Total disposable household income	HY020	19.267,85	5.568	255,52	1,3
Total disposable household income before social transfers other than old-age and survivors' benefits	HY022	18.740,54	5.568	257,16	1,4
Total disposable household income including old-age and survivors' benefits	HY023	14.295,98	5.568	263,46	1,8
<b>Net Income Components at Household Level</b>					
Imputed rent	HY030N	3.371,95	5.568	60,25	1,8
Net income from rental of a property or land	HY040N	889,72	5.568	54,04	6,1
Family/children-related allowances	HY050N	121,24	5.568	7,43	6,1
Social exclusion not elsewhere classified	HY060N	69,93	5.568	4,85	6,9
Housing allowances	HY070N	11,03	5.568	2,20	19,9
Regular inter-household cash transfer received	HY080N	357,16	5.568	25,52	7,1
Net interest, dividends, profit from capital investments in unincorporated business	HY090N	40,65	5.568	7,69	18,9
Net income received by people aged under 16	HY110N	0,98	5.568	0,95	96,9
Regular taxes on wealth	HY120N	4,66	5.568	0,99	21,3
Regular inter-household cash transfer paid	HY130N	481,43	5.568	39,36	8,2
Repayments/receipts for tax adjustments	HY145N	562,10	5.568	33,65	6,0
<b>Net Income Components at Personal Level</b>					
Net cash or near cash employee income	PY010N	4.208,00	12.381	88,88	2,1
Net non-cash employee income	PY020N	9,85	12.381	1,62	16,5

**Table 2 continued.** *The mean, the total number of observations (before and after imputation) and the standard errors for the following income components. Cross- sectional component, EU –SILC 2005*

Income Components		Mean	Number of observations	Standard Error (of mean)	CV (%)
Description	Code		Before Imputation		
Contributions to individual private pension plans	PY035N	36,93	12.381	3,32	9,0
Net cash profits or losses from self-employment (including royalties)	PY050N	2.093,31	12.381	90,68	4,3
Value of goods produced for own consumption	PY070N	62,22	12.381	3,35	5,4
Net pension from individual private plans (other than those covered under ESPROSS)	PY080N	4,88	12.381	2,23	45,7
Net unemployment benefits	PY090N	50,79	12.381	4,07	8,0
Net old-age benefits	PY100N	1.698,69	12.381	53,24	3,1
Net survivor's benefits	PY110N	296,97	12.381	18,78	6,3
Net sickness benefits	PY120N	9,41	12.381	1,90	20,2
Net disability benefits	PY130N	76,31	12.381	7,46	9,8
Education-related allowances	PY140N	9,48	12.381	3,89	41,0

**Table 3.** Mean, total number of observations and sampling errors for equivalised disposable income breakdowns. Cross- sectional component, EU –SILC 2005

Equivalised disposable income	Mean	Number of observations	Standard Error (of mean)	CV (%)
		Before Imputation		

**Subclasses by household size**

1 household member	9.640,48	1.187	241,80	2,5
2 household members	10.643,41	1.685	203,11	1,9
3 household members	12.307,71	1.136	288,73	2,3
4 and more	11.090,50	1.560	242,46	2,2

**Population by age group**

<25	10.883,04	4.071	206,07	1,9
25 to 34	11.955,88	2.002	240,19	2,0
35 to 44	11.959,95	2.093	252,63	2,1
45 to 54	11.960,31	2.004	279,06	2,3
55 to 64	11.519,89	1.632	292,64	2,5
65+	9.330,34	3.095	175,37	1,9

**Population by sex**

Male	11.336,77	7.244	154,80	1,4
Female	10.957,84	7.653	150,10	1,4

## **2.3.Non- sampling errors**

### ***2.3.1.Sampling frame and coverage errors***

EU-SILC is a household survey and, as it has already been mentioned, is carried out by applying the two-stage stratified sampling with Primary Sampling Unit (PSU) the area (one or more building blocks) and final unit the household. Thus, two frames are used, which are:

1. the frame containing the PSUs (areas) and
2. the frame of households within the selected PSUs.

The frame of PSUs is updated every ten (10) years through the general population census. Concerning the frame of households, within each selected PSU this is updated before the selection of the sampling households used for data collection.

So, any coverage problems that may arise is more possible to relate with the frame of PSUs. However, any such problems are corrected with the use of the calibration procedure already described.

### ***2.3.2 Measurement and processing errors***

#### ***2.3.2.1. Measurement errors***

As the EU-SILC project is an integrated model, both the cross-sectional component and the longitudinal component are in the same survey, issues on measurement errors (questionnaires, checks, codification, etc.) reported in the intermediate report are valid, hence not reported again.

Moreover, on the longitudinal component were also made checks on personal income components. More specifically the outliers have been corrected, after cross-checking data with the interviewees, also keeping in mind the % changes (+/- 50%) among two consecutive years.

Income components, and especially those referring to retirement and benefits/ allowances, have been corrected duly after consulting data from registers.

Finally, corrections have been made to the demographic characteristics after cross-checking with the households.

### 2.3.3. Non-response errors

#### 2.3.3.1. Achieved sample size

In table 4, is presented the number of households for which an interview is accepted for the database (DB135=1).

**Table 4.** Number of households for which interview is accepted for the database (DB135=1)

Household interview acceptance (DB 135)	EU SILC 2003	EU SILC 2004	EU SILC 2005
Interview accepted for database	3320	4720	4040

In table 5, is presented the number of persons 16 years or older, number of sample persons and number of co-residents who are members of the households for which the interview is accepted for the database, and who completed a personal interview.

**Table 5.** *Number of persons 16 years or older, number of sample persons and number of co-residents who are members of the households for which the interview is accepted for the database, and who completed a personal interview.*

	Values	EU SILC 2003	EU SILC 2004	EU SILC 2005
Respondent status ( RB 245)	All household members aged 16 and over are interviewed - Current households members aged 16 and over	7505	10578	9062
Sample person or co-resident (RB 100)	Sample person	7505	10475	8849
	Co-resident	-	103	213

### 2.3.3.2. Unit non response

-Response rate for households

- Wave response rates

In table 6, is presented the percentage of households successfully interviewed (DB 135=1) which were passed on to wave  $t$  (from wave  $t-1$ ) or newly created or added during wave  $t$ , excluding those out of scope (under the tracing rules) or non-existent.

**Table 6.** *Percentage of households successfully interviewed in EU SILC 2005*

%	
DB 110	Households successfully interviewed in EU SILC 2005
Household from previous wave - At the same address as last interview - Entire household moved to a private household within the country	86,8
Split-off household	100,0
New address added to the sample this wave or first wave	71,2

*-Longitudinal follow-up rate*

Percentage of households which are passed on to wave  $t+1$  for follow-up within the household received into wave  $t$  from wave  $t-1$  excluding those out of scope (under the tracing rules) or non-existent.

**Table 7.** *Longitudinal follow-up rate*

<i>Longitudinal follow-up rate</i>	%
	93,79

*-Follow-up ratio*

Number of households passed on from wave  $t$  to wave  $t+1$  in comparison to the number of households received for follow-up at wave  $t$  from wave  $t-1$ .

**Table 8.** *Follow-up ratio*

<i>Follow-up ratio</i>	t+1	t-1	ratio
	4292	4579	0,94

*-Achieved households sample size ratio*

Ratio of the number of households accepted for the database (DB 135=1) in wave  $t$  to the number of households accepted for the database (DB 135=1) in wave  $t-1$ .

**Table 9.** *Achieved sample size ratio*

<i>Achieved sample size ratio</i>	EU SILC 2005	EU SILC 2004	Ratio
	4040	4720	0,86

*-Response rate for persons and Wave response rate*

In table 10, is presented the percentage of sample persons successfully interviewed (RB 250=11,12,13) among those passed on to wave  $t$  (from wave  $t-1$ ) or newly created or added during wave  $t$ , excluding those out of scope (under the tracing rules).

Percentage of co-residents selected in wave  $t$  successfully interviewed (RB 250=11,12,13) among those passed on to wave  $t$  (from wave  $t-1$ ).

**Table 10.** Percentage of sample persons and co-residents successfully interviewed in EU SILC 2005

%

Household status (DB 110)	Sample persons successfully interviewed in EU SILC 2005	Co-residents successfully interviewed in EU SILC 2005
Household from previous wave - At the same address as last interview - Entire household moved to a private household within the country	97,5	97,3
Split-off household	100,0	-
New address added to the sample this wave or first wave	99,6	-

*-Longitudinal follow-up rate*

Percentage of sample persons successfully interviewed (RB 250=11,12,13) in wave  $t$  out of all of sample persons selected, excluding those who have died or been found ineligible (out of scope).

**Table 11.** Longitudinal follow-up rate

Longitudinal follow-up rate	%
	99,28

*-Achieved personal sample size ratio*

In table 12, is presented the ratio of the number of completed personal interviews (RB 250=11,12,13) in wave  $t$  to the number of completed personal interviews in wave  $t-1$

This ratio will be defined for sample persons and for all persons including non-sample persons aged 16+ and for co-residents aged 16+ selected in first wave.

**Table 12.** *Ratio of the number of completed personal interviews in wave  $t$  to the number of completed personal interviews in wave  $t-1$*

	EU SILC 2005	EU SILC 2004	Ratio
All	9062	10578	85,67
Sample persons	8849	10475	84,48
Co-residents	213	103	206,80

*-Response rate for non-sample persons*

Ratio of the number of completed personal interviews (RB 250=11,12,13) of non sample persons aged 16+ in wave  $t$  to all non-sample persons aged 16+ listed in the households accepted for the database (DB 135=1) in wave  $t$  which were forwarded from wave  $t-1$  to wave  $t$  for follow-up but could not be successfully interviewed in wave  $t$ .

**Table 13.** *Response rate for non-sample persons*

Response rate for non-sample persons	EU SILC 2005	EU SILC 2004	Ratio
	77	79	0,97

**2.3.3.3. Distribution of households by household status (DB 110), by record of contact at address (DB 120), by household questionnaire result (DB 130) and by household interview acceptance (DB 135).**

For each wave of EU SILC longitudinal component, the distribution of households by household status, by record of contact at address, by household questionnaire result and by household interview acceptance will be provided.

**Table 14.** *Distribution of households by household status, by record of contact at address, by household questionnaire result and by household interview acceptance*

Variable	Values	EU SILC 2003	EU SILC 2004	EU SILC 2005
Household status (DB 110)	At the same address as last interview	-	3203	4504
	Entire household moved to a private household within the country	-	50	75
	Entire household moved to a collective household or institution within the country	-	1	1
	Household moved outside the country	-	6	4
	Entire household died	-	7	14
	Household does not contain sample person	-	-	-
	<i>Address not contacted (unable to access or lost, i.e. no record of what happened to the household)</i>	-	53	122
	Split-off household	-	39	66
	New address added to the sample this wave or first wave	4063	2151	-

**Table 14 continued.** Distribution of households by household status, by record of contact at address, by household questionnaire result and by household interview acceptance

Variable	Values	EU SILC 2003	EU SILC 2004	EU SILC 2005
Record of contact at address DB 120	Address contacted	3975	2156	141
	Address cannot be located	13	13	-
	Address unable to access	-	2	-
	Address does not exist or is non-residential address or is unoccupied or not principal residence	75	69	-
Household questionnaire result (DB 130)	Household questionnaire completed	3320	4720	4040
	Refusal to cooperate	285	352	419
	Entire household temporarily away for duration of fieldwork	307	224	145
	Household unable to respond (illness, incapacity, etc)	29	38	26
	Other reasons	34	25	15
Household interview acceptance (DB 135)	Interview accepted for database	3320	4720	4040

#### 2.3.3.4. Distribution of persons for membership status (RB 110)

For the second and following waves of the EU-SILC longitudinal component, the distribution of persons by membership status will be provided.

**Table 16.** *Distribution of persons by membership status.*

Membership status (RB 110)	EU SILC 2003	EU SILC 2004	EU SILC 2005
<i>Was in this household in previous waves or current household member</i>	9024	12486	10546
Moved into this household from another sample household since previous wave	-	40	84
Moved into this household from outside sample since previous wave	-	121	170
Newly born into this household since last wave	-	60	87
Moved out since previous wave or last interview if not contacted in previous wave	-	135	197
Died	-	45	67
Lived in the household at least three months during the income reference period but was not recorded in the register of this household	-	-	-
Total	9024	12887	11151

### 2.3.3.5 Item non-response

For income variables the following information will be provided for each wave of the EU SILC longitudinal component.

**Table 17.** *Percentage of households having received an amount*

	EU SILC 2003	EU SILC 2004	EU SILC 2005
Disposable household income	% of households having received an amount	% of households having received an amount	% of households having received an amount
Total disposable household income (HY020)	99,8	99,4	99,6
Total disposable household income before social transfers except old-age and survivor's benefits (HY022)	99,2	98,9	99
Total disposable household income before social transfers including old-age and survivor's benefit (HY023)	85,8	83,3	82,8
Net income components at household level	% of households having received an amount	% of households having received an amount	% of households having received an amount
Income from rental of a property or land (HY040N)	16,1	16,8	16,1
Family related allowances (HY050N)	10,8	10,8	12,7
Social exclusion not elsewhere classified (HY060N)	2,7	5,7	5,9
Housing allowance (HY070)	0,5	0,6	0,8
Interests, dividendes, etc. (HY090N)	2,7	2,2	2,5
Regular inter-household cash transfer received (HY080)	10,4	8,5	8,5
Income received by people aged < 16 (HY110)	0,1	0,0	0,0
Taxes on wealth (HY120N)	na	0,0	0,6
Regular inter-household cash transfer paid (HY130)	10,5	10,9	9,2

**Table 18.** *Percentage of persons 16+ having received an amount*

	EU SILC 2003	EU SILC 2004	EU SILC 2005
<i>Net income components at personal level</i>	<i>% of persons 16+ having received an amount</i>	<i>% of persons 16+ having received an amount</i>	<i>% of persons 16+ having received an amount</i>
Employee cash or near cash income (PY010N)	31,4	31,6	31,2
Net non-cash employee income (PY020N)	0,3	0,3	0,4
Cash benefits or losses from self-employment (PY050N)	16,9	16,7	16,7
Pension from individual private plans (PY080N)	100	100	99,9
Unemployment benefits (PY090N)	3,5	2,5	2,6
Old age benefits (PY100N)	22,1	22,8	24,4
Survivor's benefits (PY110N)	4,2	4,5	4,5
Sickness benefits (PY120N)	0,3	0,4	0,4
Disability benefits (PY130N)	1,5	1,3	1,6
Education-related allowances (PY140N)	0,1	0,1	0,1

## 2.4. Mode of data collection

For each wave of EU SILC longitudinal component the distribution of household members aged 16 or over by “data status” (RB 250) and by “type of interview” (RB 260) will be provided for each sample person, for co-residents and for the total.

**Table 19.** *Distribution of members aged 16+ by “data status”*

Member	Data status (RB 250)	EU SILC 2003	EU SILC 2004	EU SILC 2005
Sample persons	Information completed only from interview	7505	10475	8849
	Individual completed only from registers	2	6	2
	Refusal to cooperate	-	3	10
	Person temporarily away and no proxy possible	13	31	50
	No contact for other reasons	-	2	2
	Information not completed, reason unknown	-	1	-
Co-residents	Information completed only from interview	-	103	213
	Individual completed only from registers	-	-	-
	Refusal to cooperate	-	1	2
	Person temporarily away and no proxy possible	-	-	3
	No contact for other reasons	-	-	1
	Information not completed, reason unknown	-	-	-
Total	Information completed only from interview	7505	10578	9062
	Individual completed only from registers	2	6	2
	Refusal to cooperate	-	4	12
	Person temporarily away and no proxy possible	13	31	53
	No contact for other reasons	-	2	3
	Information not completed, reason unknown	-	1	-

**Table 20.** *Distribution of members aged 16+ by “type of interview”*

Member	Type of interview (RB 260)	EU SILC 2003	EU SILC 2004	EU SILC 2005
Sample persons	Questionnaire completed (face-to-face interview-PAPI)	3069	6247	5947
	Questionnaire completed (face-to-face interview-CAPI)	4112	3667	2292
	Questionnaire completed (CATI)	51	227	150
	Self-administered by respondent	24	50	-
	Proxy interview	249	284	460
Co-residents	Questionnaire completed (face-to-face interview-PAPI)	-	60	134
	Questionnaire completed (face-to-face interview-CAPI)	-	30	50
	Questionnaire completed (CATI)	-	4	9
	Self-administered by respondent	-	2	-
	Proxy interview	-	7	20
Total	Questionnaire completed (face-to-face interview-PAPI)	3069	6307	6081
	Questionnaire completed (face-to-face interview-CAPI)	4112	3697	2342
	Questionnaire completed (CATI)	51	231	159
	Self-administered by respondent	24	52	-
	Proxy interview	249	291	480

## **2.5. Imputation procedure**

No imputation procedure was applied.

## **2.6. Imputed rent**

The self-assessment method is used. The respondent provides the figure and the interviewer checks the answer according to the rents prevailing in the specific area. However, we haven't counted it in the total disposable household income.

## **2.7. Company car assessment (PY020)**

The benefit for individuals using a company car for private reasons was not directly assessed at the interview but afterwards calculated by applying the depreciation method.

According to doc. EU-SILC 130/04 the main idea of the method was to impute to the employee the amount he/she would have to pay over the reference period to enjoy the same benefit from the use of own vehicle.

More specifically:

Depreciation = (Purchase prices – selling prices at X) / X,

where X is the average age of a company car.

To calculate the “purchase price” and the “selling price”, the make, the model, the registration year and other characteristics of the car have been used. A list of prices or manufacturer's recommended retail prices have been used for a wide range of new cars. If a specific type of car was not included in the list, the RRP has been available from the manufacturer's website. If an RRP was not available in the country, then it was estimated based on the price of a similar car or the price relative to other cars in the country with the similar pricing structure. The list price included VAT and vehicle registration tax. For calculating the “average age of a company car” an average of 5 has been considered.

### **3. COMPARABILITY**

#### **3.1. Basic concepts and definitions**

Basic concepts and definitions also reported in the intermediate report of EU-SILC 2004 have been used, according to Commission Regulation No1980/2003, 21.10.2003.

##### **Reference population**

The reference population is all citizens officially living at Greek territory (population de facto). The source of our sample is the Census Population. This Census includes all private households and their current members residing in the territory, independently of any socio-economic characteristics they may have. Persons living in collective households and in institutions are excluded from the target population, as well as households having members diplomatic missioners.

##### **Private household definition**

The definition of household that Eurostat recommends is used. Household is defined as a person living alone or a group of persons living together in the same dwelling, sharing expenditure and having the joint provision of the essentials of living.

##### **Household membership**

All household members aged 16 year and older at the time of the interview, are selected for a personal interview.

Subject to the further and specific conditions shown below, the following persons must if they share household expenses, be regarded as household members:

1. Persons usually resident, related to other members
2. Persons usually resident, not related to other members
3. Resident boarders, lodgers, tenants
4. Visitors

5. Line-in domestic servants, au-pairs
6. Persons usually resident, but temporarily absent from the dwelling (for reasons of holiday travel, work, education or similar)
7. Children of the household being educated away from home
8. Persons absent for long periods, but having household ties : persons working away from home
9. Persons temporarily absent but having household ties: persons in hospital, homes or other institutions

Further conditions for inclusion as household members are as follows:

- (a) Categories 3, 4 and 5:

Such persons must currently have no private address elsewhere; or their actual or intended duration of stay must be six months or more.

- (b) Category 6:

Such persons must currently have no private address elsewhere and their actual or intended duration of absence from the household must be less than six months.

Category 7 and 8:

Irrespective of the actual or intended duration of absence, such persons must currently have no private address elsewhere, must be the partner or child of a household member and must continue to retain close ties with the household and must consider this address to be his/her main residence.

- (c) Category 9:

Such person must have clear financial ties to the household and must be actually or prospectively absent from the household for less than six months.

- ***Shares in household expenses***

Share in household expenses include benefiting from expenses (e.g. children, persons with no income) as well as contributing to expenses. If expenses are not shared, then the person constitutes separate household at the same address.

- ***Usually resident***

A person shall be considered as a usually resident member of the household if he/she spends most of his/her daily rest there, evaluated over the past six months. Persons forming new households or joining existing households shall normally be considered as members at their new location; similarly, those leaving to live elsewhere shall no longer be considered as members of the original household. The abovementioned 'past six month' criteria shall be replaced by the intention to stay for a period of six months or more at the new place of residence.

- ***Intention to stay for a period of six months or more***

Account has to be taken of what may be considered as 'permanent' movements in or out of households. Thus a person who has moved into a household for an indefinite period or with their intention to stay for a period of six months or more shall be considered as a household member, even though the person has not yet stayed in the household for six months, and has in fact spent a majority of that time at some other place of residence. Similarly, a person who has moved out of the household to some other place of residence with the intention of staying away for six months or more, shall no longer be considered as a member of the previous household.

- ***Temporarily absent in private accommodation***

If the person who is temporarily absent is in private accommodation, then whether he/she is a member of this (or other) household depends on the length of the absence. Exceptionally, certain categories of persons with very close ties to the household may be included as members irrespective of the length of absence, provided they are not considered members of another private household.

In the application of these criteria, the intention is to minimize the risk that individuals who have two private addresses at which they might potentially be enumerated are not double-counted in the sampling frame. Similarly, the intention is to minimize the risk of some persons being excluded from membership of any household, even though in reality they belong to the private household sector.

### **Income reference period used**

The income reference period is a fixed twelve-month period, namely the previous calendar year. For SILC 2003 the income reference period is year 2002 and for SILC 2004 the income reference period is year 2003.

### **Period for taxes on income and social insurance contributions**

This is also a fixed twelve-month period, namely the previous calendar year.

### **Reference period for taxes on wealth**

The reference period for taxes on wealth is the previous calendar year for each survey.

### **Lag between the income reference period and current variables**

The income reference period is the previous calendar year and the current variables refer to the fieldwork period (March-May). Therefore the lag is at minimum 3 months and at maximum 5 months.

## **3.2. Components of income**

The differences among the national definitions and the standard EU-SILC definitions, the source or procedure used for the collection of income variables, the form in which income variables at component level have been obtained and the data collection method are reported in the intermediate report.

All income components, according to the Commission Regulation No1980/2003, 21.10.2003, have been used and have been reported in the intermediate report of EU-SILC 2004, except for regular taxes on wealth (HY0120N). Regular taxes on wealth refer to taxes that are payable periodically on the ownership or use of land buildings by owners. The regular taxes on wealth provided will be those paid during the income reference period.

### **3.2.1 Income definitions**

#### **Total household gross income**

$$\text{HY010G} = \text{PY010G} + \text{PY050G} + \text{PY090G} + \text{PY100G} + \text{PY110G} + \text{PY120G} + \text{PY130G} + \text{PY140G} + \text{HY040G} + \text{HY050G} + \text{HY060G} + \text{HY070G} + \text{HY080G} + \text{HY090G} + \text{HY110G}.$$

We collected gross income for approximately the 30% of income variables but we didn't calculate total household gross income, so this factor is zero in total disposable household income.

#### **Total household net income**

$$\text{HY010N} = \text{PY010N} + \text{PY050N} + \text{PY090N} + \text{PY100N} + \text{PY110N} + \text{PY120N} + \text{PY130N} + \text{PY140N} + \text{HY040N} + \text{HY050N} + \text{HY060N} + \text{HY070N} + \text{HY080N} + \text{HY090N} + \text{HY110N}.$$

#### **Total disposable household income**

$$\text{HY020} = \text{HY010} - \text{HY145} - \text{HY130} - \text{HY120}$$

**Total disposable household income, before social transfers other than old age and survivors' benefit**

$$\text{HY022} = \text{HY020} - \text{PY090N} + \text{PY120N} + \text{PY130N} + \text{PY140N} - \text{HY050N} - \text{HY060N} - \text{HY070N}$$

**Total disposable household income, before social transfers including old age and survivors' benefit**

$$\text{HY023} = \text{HY020} - \text{PY090N} + \text{PY120N} + \text{PY130N} + \text{PY140N} + \text{PY100N} + \text{PY110N} - \text{HY050N} - \text{HY060N} - \text{HY070N}.$$

### **Imputed rent (HY030N)**

The respondent provides the figure and the interviewer checks the answer according to the rents prevailing in the specific area. However, we haven't counted it in the total disposable household income. Obligatory from 2007

### **Income from renting property or land (HY040N)**

Income from renting property or land refers to income received, during the income reference period, for example, from renting a dwelling –not included in the profit/loss of unincorporated enterprises-, from boarders or lodgers, or from renting land, after deducting costs such as mortgage, interest repayments, minor repairs, maintenance, insurance and other charges.

### **Family/children related allowances (HY050N)**

Family / children related allowance includes:

- Lifelong pension for mothers having more than 3 children
- Allowance for families having 3 children
- Allowance for families having more than 3 children
- Family allowances for public servants
- Incapacitated relatives care benefit
- Pregnancy-puerperal benefit
- Parental leave allowance
- Birth grant
- Marriage benefit (lump-sum)

The family allowance for public servants, the allowance for pregnancy-puerperal and the allowance for parental leave, if registered to the particular question, will not be included to the income of employees.

### **Social exclusion payments not elsewhere classified (HY060N)**

Social benefits in the function 'social exclusion not elsewhere classified' include:

- Assistance – lump sum – to poor households in mountainous and disadvantageous areas
- Allowances to children under 16 years old who live in poor households (pre-school and school allowance)
- Allowance to repatriates
- Allowance to refugees
- Allowance to persons released from prison
- Allowance to drug-addicts and alcoholics
- Allowances to long-standing unemployed aged 45-65
- Allowance of social solidarity for pensioners
- Assistance to households having faced earthquake, flood, etc.

### **Housing allowances (HY070N)**

The housing allowances include:

- Benefits paid to bank clerks or public servants working in border areas, or to military servants
- Rent benefit, a means-tested transfer by a public authority to tenants, based on income
- Rent benefit, transfer by a public authority to households having faced an earthquake, flood, etc. independently of income
- Benefit to owner-occupiers: a means-tested transfer by a public authority to owner-occupiers to alleviate their current housing costs: in practice help with paying mortgages and/ or interest and/or rehabilitation subsidy and/or a building subsidy.
- Subsidy of interest rate for loans of first dwelling.

It excludes:

- Social housing policy organized through the fiscal system
- All capital transfers (in particular investment grants).

### **Regular inter – household cash transfers received (HY080N)**

Regular inter-household cash transfers received refer to regular monetary amounts received, during the income reference period, from other households or persons. More specifically, we asked for “alimony –compulsory or voluntary”, “child support, for children residing away from home” and in general for any regular cash support.

### **Interest, dividends, profit from capital investments in incorporated businesses (HY090N)**

Interests, dividends, profits from capital investment in an unincorporated business refer to the amount of interest from assets such as bank accounts, certificates of deposit, bonds, etc, dividends and profits from capital investment in an unincorporated business, in which the person does not work, received during the income reference period less expenses incurred.

### **Interest paid on mortgage (HY0100N)**

Interest paid on mortgage is not collected. Obligatory from 2007

### **Income received by persons aged under 16 (HY0110N)**

Income received by persons aged under 16 is defined as the gross income received by all household members aged less than sixteen during the income reference period. Income received from other household members for work done in the family business is not included.

### **Regular taxes on wealth (HY0120N)**

Regular taxes on wealth refer to taxes that are payable periodically on the ownership or use of land buildings by owners. The regular taxes on wealth provided will be those paid during the income reference period.

### **Regular inter-household transfers paid (HY0130N)**

Regular inter-household cash transfers paid refer to regular monetary amounts paid, during the income reference period, to other households or persons. More specifically, we asked for “alimony –compulsory or voluntary”, “child support, for children residing away from home” and in general for any regular cash support.

### **Tax on income and social insurance contributions (HY0140N)**

Tax on income refers to taxes on income, profits and capital gains. They are assessed on the actual or presumed income of individuals, households or tax-units. They include taxes assessed on holdings of property, land or real estate, when these holdings are used as a basis for estimating the income of their owners.

Taxes on income include :

- Taxes on individual, household or tax-unit income (income from self-employment, property, entrepreneurship, pensions, etc.) included taxes deducted by employers (pay-as-you earn taxes), other taxes at source and taxes on the income of owners of unincorporated enterprise paid during the income reference period.
- Tax reimbursement received during the income reference period related to tax paid for the income received during the income reference period or for income received in previous year. This value will be taken into account as a reduction of taxes paid.
- Any interest charged on arrears of taxes due and any fines imposed by taxation authorities.

Social insurance contributions refer to employees’ and self-employed contributions paid during the income reference period to either mandatory government or employer-based insurance schemes (pension, health, etc.).

### **Repayments/receipts for tax adjustments (HY0145N)**

Repayments/receipts for tax adjustments refer to money paid to/received from Tax Authorities according to the income received.

### **Cash or near-cash employee income (PY010N)**

Employee cash or near cash income refers to the monetary component of the compensation of employees, in cash, payable by an employer on behalf of the employee to social insurance schemes or tax authorities.

Included are:

- Wages and salaries paid in cash for time worked or work done in main and any secondary or casual job(s).
- Overtime
- Commission and tips
- Piece rate payments
- Payments for fostering
- Profit sharing and bonuses
- Allowance for working in remote locations, for transport
- Remuneration for time not worked (e.g. holiday payments)
- Additional payments based on productivity
- Supplementary payments (e.g. thirteenth month payment)
- Marriage allowance
- Allowance to the workers in the building constructions

Excluded are:

- Reimbursements made by the employer for work-related expenses (e.g. business travel)
- Severance and termination pay to compensate employees for employment ending before the employee has reached the normal retirement age for that job and redundancy payments
- Allowances for purely work-related expenses such as those for travel and subsistence or for protective clothes
- Lump sum payments at the normal retirement date
- Union strike pay

### **Non-cash employee income (PY020N)**

Gross non-cash employee income includes only the company car and associated costs (e.g. car insurance, taxes and duties), provided for either private use or both private and work use.

Information on the following items has also been collected, but not included, for:

- Free of charge or contribution meals within working hours
- Reduced values for electricity, telephone, water etc
- Produced goods provided free of charge or with reduced price to employees.

However they haven't been counted in the variable "non-cash employee income".

### **Employers' social insurance contribution (PY 035N)**

Information on the items has been collected, but not included.

### **Cash profits or losses from self-employment (including royalties) (PY050N)**

It includes:

- Net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans.
- Royalties earned on writing, inventions, and so on not included in the profit/loss of unincorporated enterprises.
- Rentals from business buildings, vehicles, equipment, etc not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.

### **Value of goods produced for own consumption (PY070N)**

The value of goods produced for own consumption refers to the value of food and beverages produced and also consumed within the same household.

The value of goods produced for own consumption are calculated as the market value of goods produced deducting any expenses incurred in the production, not being though counted in total income. The item however has not been included in the data files.

### **Unemployment benefits (PY090N)**

- As unemployment benefits included are:
- Full unemployment allowance
- Partial unemployment allowance
- Early retirement for labour market reasons
- Allowance vocational training for unemployed
- Reimbursement due to dismissal from work
- Seasonal unemployment benefit for persons seasonally working (e.g. actresses, musicians, building workers, hotel staff, etc.)
- Allowance for young persons aged 20-29 years
- Allowance of military service
- Placement, resettlement or rehabilitation benefit
- Any other benefit replacing in whole or in part income lost by a worker due to loss of gainful employment.

### **Old-age benefit (PY100N)**

Old age benefit includes:

- Old age pension from public sector
- Supplementary pension from public sector
- Early retirement pension due to resignation
- Care allowance
- Parallel pension from private sector (paid by the employer)
- Lump sum due to retirement
- National resistance pension

- Any other old age benefit providing a replacement income when the aged person retires from the labour market, or guarantee a certain income when a person has reached a prescribed age.

#### **Survivors' benefits (PY110N)**

It includes:

- Old age pension from public sector
- Supplementary pension from public sector
- Parallel pension from private sector (paid by the employer)
- Orphans pension
- Pension of war victims

#### **Sickness' benefits (PY0120N)**

Included are:

- Paid sick leave
- Benefit for working accidents
- Benefit for spa therapy, airing etc.
- Assistance for movement of sick persons

#### **Disability benefits (PY0130N)**

Included are:

- Disability pension
- Benefit for persons with special needs
- Care allowance for incapacitated persons
- Care allowance for incapacitated children
- Nutrition allowance for people suffering kidney's disease
- Any other cash benefit

#### **Education-related allowances (PY0140N)**

It includes:

- Benefit received for participation in research programs
- Scholarships

### **3.2.2. Other definitions**

#### **Capacity to face unexpected financial expenses (HS060)**

Capacity to face unexpected financial expenses (HS060) has been treated differently in the EU-SILC 2003 survey, while for the year 2004 the following hold:

Household members' were asked if they had financial difficulties facing unexpected but necessary expenses, such as the repair or replacement of the refrigerator, the washing machine, the car, etc. As far as the amount of this unexpected expense is concerned, it shouldn't exceed 400€ and should be covered solely from members' savings and not from loans made from relatives, friends or bank.

For the EU-SULC 2003 survey the specific variable has been collected without any up limit for expenses. The interviewees simply asked the question.

Also, question on lowest monthly income to make ends meet, had not been included in the questionnaire of year 2003.

### **3.2.3. The source or procedure used for the collection of income variables**

All income variables were collected by interview.

#### **3.2.4. The form in which income variables at component level have been obtained.**

(e.g. gross, net of taxes on income at source and social contributions, net of tax on income at source, net of social contributions)

We collected gross income for approximately the 30% of income variables but we didn't calculate total household gross income, so this factor is zero in total disposable household income.

### **3.2.5. The method used for obtaining income target variables in the required form.**

Only net amounts are obtained and sent. However, this year (2007), we designed a model on net-gross and gross-net conversion of all income variables, also being the target aim of the survey.

### **3.3. Tracing rules**

The Commission Regulation (EC) no. 1982/2003 of 21 October 2003, regarding the tracing rules, has been adopted and applied.

## **4. COHERENCE**

Coherence refers to the comparison, of target variables and of the number of persons receiving income from each income component, with external sources (both administrative data and data from other surveys) being considered as reliable. Data for most recent change in the individual's activity status, main activity and status in employment compared with Labour Force Survey data (LFS) are appeared in following tables.

### **4.1. Change between SILC 2003/2004 and SILC 2004/2005 by main income component**

In general, in mean disposable income of the years 2003/ 2004 and 2004/2005, there has been an increase 4,78% and 4,96% respectively observed, while the increase reported from the national accounts is 8,00% and 8,01 % (table 21). As far as the high deviations, existing in specific income variables, such as, interest, dividends, profits from capital investments in unincorporated business, are concerned, in general, there exists a problem in the reliability of the specific data.

Also, data for income received from persons aged under 16 (HY110N) is not reliable as the coefficient of variation for this income is 79,88%. The small deviations existing in specific income variables such as social benefits are attributed to the fact that figures are not collected accurately.

**Table 21.** Longitudinal change between 2003/2004/2005 by main income component

Household income component	in euro		
	2003	2004	2005
Total disposable household income (HY020N)	16586,39	17378,70	18239,86
Total disposable household income before social transfers other than old-age and survivors' benefits (HY022)	16113,00	16896,91	17664,88
Total disposable household income before social transfers including old-age and survivors' benefits (HY023)	12131,59	12670,02	13227,82
Net income from rental of a property or land (HY040N)	709,28	813,67	825,57
Family/children related allowances (HY050N)	130,63	131,78	176,31
Social exclusion not elsewhere classified (HY060N)	29,50	73,63	78,62
Housing allowances (HY070N)	5,95	6,34	11,19
Regular inter-household cash transfer received (HY080N)	408,47	318,76	359,50
Net interest, dividends, profit capital investments in unincorporated business (HY090N)	113,41	25,21	32,87
Net income received by people aged under 16 (HY110N)	2,43	0,49	1,03
Regular inter-household cash transfer paid ( HY130N)	346,96	520,92	508,17
Household income component- Change	%		
	2003/2004	2004/2005	2003/2005
Total disposable household income (HY020N)	4,78	4,96	9,97
Total disposable household income before social transfers other than old-age and survivors' benefits (HY022)	4,87	4,55	9,63
Total disposable household income before social transfers including old-age and survivors' benefits (HY023)	4,44	4,40	9,04
Net income from rental of a property or land (HY040N)	14,72	1,46	16,40
Family/children related allowances (HY050N)	0,88	33,79	34,97
Social exclusion not elsewhere classified (HY060N)	149,54	6,78	166,46
Housing allowances (HY070N)	6,52	76,57	88,09
Regular inter-household cash transfer received (HY080N)	-21,96	12,78	-11,99
Net interest, dividends, profit capital investments in unincorporated business (HY090N)	-77,77	30,41	-71,02
Net income received by people aged under 16 (HY110N)	-79,88	110,57	-57,64
Regular inter-household cash transfer paid ( HY130N)	4,78	4,96	9,97

**Table 21 - continued.** Longitudinal change between 2003/2004/2005 by main income component

Personal income component	in euro		
	2003	2004	2005
Net non cash or near cash employee income (PY010N)	3685,14	3962,23	4230,16
Net non cash employee income (PY020N)	4,87	4,96	9,46
Net cash profits or losses from self employment (PY050N)	1677,07	1820,40	2018,05
Net pension from individual private plans (PY080N)	54,64	62,56	63,60
Net employment benefits (PY090N)	1,26	2,76	6,83
Net old-age benefits (PY100N)	61,10	45,51	47,32
Net survivor's benefits (PY110N)	1461,70	1553,53	1699,36
Net sickness benefits (PY120N)	257,44	270,96	300,18
Net disability benefits (PY130N)	3,09	9,58	7,41
Education-related allowances (PY140N)	59,94	52,58	76,95

**Table 21 - continued.** Longitudinal change between 2003/2004/2005 by main income component

Personal income component- change	%		
	2003/2004	2004/2005	2003/2005
Net non cash or near cash employee income (PY010N)	7,52	6,76	14,79
Net non cash employee income (PY020N)	1,83	90,63	94,11
Net cash profits or losses from self employment (PY050N)	8,55	10,86	20,33
Net pension from individual private plans (PY080N)	14,49	1,67	16,39
Net employment benefits (PY090N)	119,04	147,22	441,53
Net old-age benefits (PY100N)	-25,51	3,98	-22,55
Net survivor's benefits (PY110N)	6,28	9,39	16,26
Net sickness benefits (PY120N)	5,25	10,78	16,60
Net disability benefits (PY130N)	210,36	-22,65	140,08
Education-related allowances (PY140N)	-12,28	46,37	28,39

#### 4.2. Comparison of income target variables and number of persons who receive income from each “income component”, with external sources

*Table 22. Comparison of number of persons receiving income from each ‘income component’, among longitudinal components.*

<b>Personal income component</b>			
	2003	2004	2005
Net non cash or near cash employee income (PY010N)	2889973	3017881	3133087
Net non cash employee income (PY020N)	31381	25678	47047
Net cash profits or losses from self employment (PY050N)	1426431	1429292	1384960
Net pension from individual private plans (PY080N)	2690	5564	7871
Net employment benefits (PY090N)	317254	215770	224977
Net old-age benefits (PY100N)	1907664	1879619	1891316
Net survivor’s benefits (PY110N)	374028	402552	410238
Net sickness benefits (PY120N)	31052	38027	37031
Net disability benefits (PY130N)	128411	99950	130972
Education-related allowances (PY140N)	11841	11621	16092
<b>Personal income component - change</b>	<b>%</b>		
	2003/2004	2004/2005	2003/2005
Net non cash or near cash employee income (PY010N)	4,4	3,8	8,4
Net non cash employee income (PY020N)	-18,2	83,2	49,9
Net cash profits or losses from self employment (PY050N)	0,2	-3,1	-2,9
Net pension from individual private plans (PY080N)	106,8	41,5	192,6
Net employment benefits (PY090N)	-32,0	4,3	-29,1
Net old-age benefits (PY100N)	-1,5	0,6	-0,9
Net survivor’s benefits (PY110N)	7,6	1,9	9,7
Net sickness benefits (PY120N)	22,5	-2,6	19,3
Net disability benefits (PY130N)	-22,2	31,0	2,0
Education-related allowances (PY140N)	-1,9	38,5	35,9

**Table 23.** Comparison of income and of number of persons receiving employee income with Labour Force Survey data and tax authorities data.

Personal income component	EU-SILC		
Net non cash or near cash employee income (PY010N)	2003	2004	2005
	2889973*	3017881*	3133087*
	LFS		
	2003	2004	2005
	2545300	2616000	2746000
	Change :EU-SILC		%
	2003/2004	2004/2005	2003/2005
	4,4	3,8	8,4
	Change : LFS		%
	2003/2004	2004/2005	2003/2005
	2,8	5,0	7,9
	Tax authorities		
	2003	2004	2005
	1905067*	1919933*	1960687*
	Change :Tax authorities		
	2003/2004	2004/2005	2003/2005
	0,8	2,1	2,9

\*The difference can be attributed either to farmers working with salaries/wages or to persons also working part time in secondary jobs and do not declare their income or to illegal immigrants not making tax return

**Table 24.** Comparison of number of persons receiving self employment income with tax authorities data.

Cash benefits or losses from self-employment (PY050N)	Tax authorities		
	2003	2004	2005
	1360501*	1391422*	1403211
	EU SILC		
	2003	2004	2005
	1426431*	1429292*	1384960

\*The difference is attributed to self-employed with low income legally not making tax return.

**Table 25.** Comparison of number of persons receiving pension from individual private schemes with Insurance companies data

Pension from individual private schemes (PY080N)	Insurance companies data		
	2003	2004	2005
	1200	4000	5500
	EU SILC		
	2003	2004	2005
	2690	5564	7871

**Table 26.** Comparison of number of persons receiving old age pension with tax authorities data.

Old age benefits (PY100N)	Tax authorities		
	2003	2004	2005
	1370382	1382918	1465741
	EU SILC		
	2003	2004	2005
	1907664	1879619	1891316

The amounts are comparable, as in the survey included are also benefits except for pensions and also there are pensioners –farmers, invalidated, etc.- not being obligated to make tax return.

**Table 27.** Comparison of number of persons receiving non-cash employee income with Household Budget Survey data.

Net non-cash employee income (PY020N)	<b>HBS data</b>		
	2003	2004	2005
	n.a	27405	n.a
	<b>EU SILC</b>		
	2003	2004	2005
	31381	25678	47047

**Table 28.** Comparison of number of persons receiving Unemployment benefits with Household Budget Survey data.

Unemployment benefits (PY090N)	<b>HBS data</b>		
	2003	2004*	2005
	n.a	269.242	n.a
	<b>EU SILC</b>		
	2003	2004	2005
	317254	215770	224977

### 4.3. Other comparisons

- Data for most recent change in the individual's activity status compared with Labour Force Survey data (LFS) are appeared in following tables.

**Table 29 .** Most recent change in the individual's activity status

Most recent change in the individual's activity status	EU SILC 2003 Longitudinal component	LFS 2003
Employed- unemployed	2,2	0,9
Employed- retired	0,2	0,5
Employed- other inactive	0,6	0,5
Unemployed-employed	2,0	1,2
Unemployed-retired	0,0	0,0
Unemployed-other inactive	0,1	0,5
Retired-employed	0,0	0,0
Retired-unemployed	-	0,0
Retired-other inactive	-	0,2
Other inactive - employed	0,7	1,0
Other inactive - unemployed	0,4	0,9
Other inactive - retired	0,0	0,1
<b>Total</b>	<b>6,3</b>	<b>5,6</b>
Total population without change	93,7	94,4
Total population	100,0	100,0

**Table 30 . Most recent change in the individual's activity status**

	EU SILC 2004	LFS 2004
Most recent change in the individual's activity status	Longitudinal component	
Employed- unemployed	2,2	1,1
Employed- retired	0,2	0,7
Employed- other inactive	0,6	0,5
Unemployed-employed	2,0	1,4
Unemployed-retired	0,0	0,0
Unemployed-other inactive	0,1	0,5
Retired-employed	0,0	0,0
Retired-unemployed	-	0,0
Retired-other inactive	-	0,2
Other inactive - employed	0,7	0,9
Other inactive - unemployed	0,4	1,0
Other inactive - retired	0,0	0,1
<b>Total</b>	<b>6,3</b>	<b>6,4</b>
Total population without change	93,7	93,6
Total population	100,0	100,0

**Table 31 . Most recent change in the individual's activity status**

Most recent change in the individual's activity status	EU SILC 2005 Longitudinal component	LFS 2005
Employed- unemployed	2,7	1,3
Employed- retired	0,5	0,8
Employed- other inactive	1,0	0,5
Unemployed-employed	1,9	1,4
Unemployed-retired	0,0	0,0
Unemployed-other inactive	0,1	0,4
Retired-employed	0,0	0,0
Retired-unemployed	-	0,0
Retired-other inactive	-	0,1
Other inactive - employed	1,0	1,0
Other inactive - unemployed	0,4	0,9
Other inactive - retired	0,1	0,1
<b>Total</b>	<b>7,7</b>	<b>6,5</b>
Total population without change	92,3	93,5
Total population	100,0	100,0

- Data for individual's activity status and employment status compared with Labour Force Survey data (LFS) are appeared in following tables.

**Table 32 . Individual's activity status**

%		
Activity Status	EU SILC 2003 Longitudinal component	LFS 2003
Economically active	48,18	53,1
Economically non active	51,82	46,9
Activity Status	EU SILC 2004 Longitudinal component	LFS 2004
Economically active	48,56	53,9
Economically non active	51,44	46,1
Activity Status	EU SILC 2005 Longitudinal component	LFS 2005
Economically active	48,47	53,9
Economically non active	51,53	46,1

**Table 33 . Individual's Status in employment**

Employment Status	EU SILC 2003 Longitudinal component	LFS 2003
Self-employed with employees	5,7	7,3
Self-employed without employees	24,1	23,4
Employee	63,6	61,1
Family worker	6,6	8,3
Employment Status	EU SILC 2004 Longitudinal component	LFS 2004
Self-employed with employees	6,0	8,0
Self-employed without employees	23,4	22,2
Employee	64,2	63,4
Family worker	6,3	6,3
Employment Status	EU SILC 2005 Longitudinal component	LFS 2006
Self-employed with employees	6,2	8,0
Self-employed without employees	22,4	22,1
Employee	65,7	63,6
Family worker	5,7	6,3

## **5. CONCLUSION**

The National Statistical Service of Greece will keep on collecting qualitative data and producing the social structural indicators being absolutely necessary for policy making both at national and European level.

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