



HELLENIC REPUBLIC



HELLENIC STATISTICAL AUTHORITY

GENERAL DIRECTORATE OF STATISTICAL SURVEYS

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LABOUR MARKET STATISTICS

HOUSEHOLDS' SURVEYS UNIT

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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 co-operation 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 (ECHP).

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 is 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 are calculated 9 of overarching indicators, 13 of social Inclusion indicators and 9 of pension adequacy indicators, 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 equivalized 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, income in kind and loan interest can possibly influence significantly the results and are included in the survey, but they are not included in the calculation of the indicators.

The survey is being conducted upon the decision of the Ministry of Economy and Finance 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 three or four years time.

This document provides common cross-sectional EU indicators based on the cross-sectional component of EU-SILC, a description of the accuracy, precision, the comparability and the coherence of the administrative data and of the Greek SILC 2008-survey data, according to article 16 of the EC regulation No 1177/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC).

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

- (1) Common Cross-sectional European Union Indicators
 - (2) Accuracy
 - (3) Comparability
 - (4) Coherence
 - (5) Conclusion
- References

Data from the ad-hoc module '**over-indebtedness and financial exclusion**', and the questionnaires (in English) are annexed to this report (see annexes 1 and 2).

1. COMMON CROSS-SECTIONAL EUROPEAN UNION INDICATORS

1.1. Common cross-sectional EU indicators based on the cross-sectional component of EU-SILC

The common cross sectional EU indicators refer to those indicators adopted in the Council of the open method of coordination, based on the cross sectional sample of year 2008, with reference income period the previous calendar year (2007). The indicators below have been calculated using the Eurostat SAS program.

1.1.1. Portfolio of Overarching Indicators calculated from SILC

Table 1. [OV-1a] At-risk-of-poverty threshold (illustrative values)

Type of household	Euro	PPS
One person household	6,480.00	7,255.00
Household with 2 adults and 2 dependent children (younger than 14 years)	13,608.00	15,236.00

Table 2. [OV-1a] At-risk-of-poverty rate after social transfers (by age and gender). %

Age	Total	Female	Male
Total	20	21	20
0-17	23	-	-
18-64	19	19	18
65+	22	24	21

Table 3. [OV-1b] Relative median at-risk-of-poverty gap after social transfers (by age and gender). %

Age	Total	Female	Male
Total	25	25	24
0-17	26	-	-
18-64	26	26	26
65+	21	23	20

Table 4. [OV-9] *At-risk-of-poverty rate anchored at a fixed moment in time (2005) after social transfers (by age and gender). %*

Age	Total	Female	Male
Total	19	19	18
0-17	21	-	-
18-64	17	18	17
65+	20	22	19

Table 5. [OV-11] *In-work at-risk-of-poverty rate (by gender). %*

Total	Female	Male
14	12	16

Table 6. [OV-2] *Inequality of income distribution S80/S20 income quintile share ratio*

<i>S80/S20 quintile share ratio</i>	5.9
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Table 7. [OV-7a] *Relative median income ratio*

<i>Relative median income ratio AGE65 /45 to 54</i> (Persons aged 65 years and over compared to persons aged between 45 and 54 years)	0.83
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Table 8 . [OV-7b] Aggregate replacement ratio

	Total	Female	Male
Aggregate replacement ratio	0.41	0.44	0.48

Table 9. [OV-C11] At-risk-of-poverty rate before social transfers (by age and gender). %

Age	Total	Female	Male
Total	42	44	39
0-17	28	-	-
18-64	33	35	32
65+	83	85	82

**1.1.2. Streamlined Social Inclusion Portfolio: Social Inclusion indicators calculated
from EU-SILC**

Table 10. [SI-P1] At-risk-of-poverty threshold (illustrative values)

Type of household	Euro	PPS
One person household	6,480.00	7,508.00
Household with 2 adults and 2 dependent children	13,608.00	15,766.00

Table 11. [SI-P2] At Risk-of-poverty rate by gender and selected age groups. %

Age	Total	Female	Male
Total	20	21	20
0-17	23	-	-
18-64	19	19	18
65+	22	24	21

Table 12. [SI-P3] Relative median at-risk-of-poverty gap, by age and gender. %

Age	Total	Female	Male
Total	25	25	24
0-17	26	-	-
18-64	26	26	26
65+	21	23	20

Table 13. [SI-P8] Proportion of population lacking at least three items in the 'economic strain and durables' dimension of the material deprivation items by age, gender and at-risk-of-poverty status

Age	Status	Total	Female	Male
Total	60% of median(economic strain)	15	17	14
	60% of median(durables)	47	49	46
	Total	22	23	20
0-17	60% of median(economic strain)	12	-	-
	60% of median(durables)	41	-	-
	Total	19	-	-
18-64	60% of median(economic strain)	15	16	14
	60% of median(durables)	45	45	45
	Total	20	21	19
65+	60% of median(economic strain)	21	24	17
	60% of median(durables)	61	65	57
	Total	30	34	25

Table 14. [SI-S1] At-risk-of-poverty rate, by age and gender. %

Age	Total	Female	Male
Total	20	21	20
0-17	23	-	-
18-24	23	24	22
25-49	18	19	17
50-64	19	19	18
65+	22	24	21

Table 15. [SI-S1a] At-risk-of-poverty rate, by household type. %

Household type	%
Total	20
Households with no dependent children	18
One adult younger than 64 years	21
One adult older than 65 years	31
Single female	27
Single male	23
Two adults, at least one aged 65 years and ov	21
Two adults younger than 65 years	16
Three or more adults	16
Households with dependent children	22
Single parent with dependent children	27
Two adults with one dependent child	17
Two adults with two dependent children	22
Two adults with three or more dependent children	27
Three or more adults with dependent children	25

Table 16. [SI-S1b] At-risk-of-poverty rate, by work intensity of the household by gender and selected age. %

Household type	Work intensity	Age	Total	Female	Male
Household without dependent children	Max work	Total	9	8	9
	Some work		17	18	16
	None work		29	30	28
Household with dependent children	Max work	Total	10	10	10
	Some ge 05		28	27	28
	Some lt 05		52	52	52
	None work		44	44	43
Household without dependent children	Max work	0-17	-	-	-
	Some work		-	-	-
	None work		-	-	-
Household with dependent children	Max work	0-17	9	-	-
	Some ge 05		30	-	-
	Some lt 05		64	-	-
	None work		58	-	-
Household without dependent children	Max work	18-64	9	9	9
	Some work		17	17	16
	None work		30	29	31
Household with dependent children	Max work	18-64	10	10	10
	Some ge 05		26	26	27
	Some lt 05		48	48	47
	Nonework		38	42	33
Household without dependent children	Max work	65+	6	5	6
	Some work		20	26	15
	None work		26	30	24
Household with dependent children	Max work	65+	19	19	19
	Some ge 05		29	26	35
	Some lt 05		54	63	42
	None work		37	38	36

Table 17. [SI-S1c] At-risk-of-poverty rate, by most frequent activity status and by gender. %

Activity status	Total	Female	Male
At work	14	12	16
Not at work: total	25	26	22
Not at work: Unemployed	37	35	39
Not at work: Retired	20	23	18
Not at work: Other inactive	26	26	27

Table 18. [SI-S1d] At-risk-of-poverty rate, by accommodation tenure status and by gender and selected age groups. %

Accommodation tenure status	Age	Total	Female	Male
Owner	total	19	20	18
Rent	total	25	24	25
Owner	0-17	21	-	-
Rent	0-17	32	-	-
Owner	18-64	17	18	17
Rent	18-64	24	24	23
Owner	65+	23	24	21
Rent	65+	17	16	17

Table 19. [SI-S1e] Dispersion around the at-risk-of-poverty threshold [by gender and selected age group]. %

Threshold	Age	Total	Female	Male
40% of median	Total	7	7	7
	0-17	8	-	-
	18-64	7	7	7
	65+	5	5	4
50% of median	Total	13	13	12
	0-17	16	-	-
	18-64	12	12	12
	65+	12	13	11
70% of median	Total	27	27	26
	0-17	30	-	-
	18-64	25	25	24
	65+	31	32	30

Table 20. [SI-S4] Mean number of items lacked by persons considered as deprived in the 'economic strain and durables' dimension by age, gender and at-risk-of-poverty status. %

Age	Status	Total	Female	Male
Total	60% of median(economic strain)	3.5	3.6	3.5
	60% of median(durables)	4	4.1	4
	Total	3.8	3.8	3.7
0-17	60% of median(economic strain)	3.7	-	-
	60% of median(durables)	4	-	-
	Total	3.9	-	-
18-64	60% of median(economic strain)	3.5	3.5	3.5
	60% of median(durables)	4.1	4.1	4.1
	Total	3.7	3.8	3.7
65+	60% of median(economic strain)	3.5	3.5	3.4
	60% of median(durables)	4	4	3.9
	Total	3.7	3.8	3.6

Table 21. [SI-C1] Inequality of income distribution S80/S20 income quintile share ratio

S80/S20 quintile share ratio	5.9
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Table 22. [SI-C2] Inequality of income distribution Gini coefficient

Gini coefficient	33
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Table 23. [SI-C5] At-risk-of-poverty rate anchored at a fixed moment in time (2005) after social transfers (by age and gender). %

Age	Total	Female	Male
Total	17	17	16
0-17	19	-	-
18-64	16	16	15
65+	17	18	16

Table 24. [SI-C6] At-risk-of-poverty rate before social transfers, by gender and selected age groups (except pensions). %

Age	Total	Female	Male
Total	23	24	22
0-17	26	-	-
18-64	22	22	21
65+	27	29	24

Table 25. [SI-C8] In-work at-risk-of-poverty rate (by full time/part time work). %

Type of work	%
Full time	14
Part time	26

1.1.3. Portfolio of Pension Indicators calculated from SILC - Adequacy of pensions

Table 26. [PN-P1] At-risk-of-poverty rate of older people. %

Age	Total	Female	Male
0-64	20	20	19
65+	22	24	21

Table 27. [PN-P2] Relative median income ratio of elderly people (65+)

	Total	Female	Male
Relative median income ratio of elderly people (65+)	0.83	0.79	0.89

Table 28. [PN-P3] Aggregate replacement ratio

	Total	Female	Male
Aggregate replacement ratio	0.41	0.44	0.48

Table 29. [PN-S1] At-risk-of-poverty rate of older people . %

Age	Total	Female	Male
0-59	20	20	19
0-74	19	20	19
60+	22	24	20
75+	28	29	27

Table 30. [PN-s2] Relative median income ratio of elderly people (60+)

	Total	Female	Male
	0.84	0.8	0.92

Table 31. [PN-S4] Inequality of income distribution S80/S20 income quintile share ratio

	Age	S80/S20
Inequality of income distribution	0-64	6.2
S80/S20 income quintile share ratio	65+	4.5

Table 32. [PN-S5] Relative median at-risk-of-poverty gap of elderly people. %

Age	Total	Female	Male
65+	21	23	20
75+	23	24	17

Table 33. [SI-S6] At risk of poverty rate for pensioners. %

At risk of poverty rate for pensioners	Total	Female	Male
	20	23	18

Table 34. [PN-S7] At-risk-of-poverty rate of older people by accommodation tenure status. %

Accommodation tenure status	Age	Total
Owner	60+	23
Rent		17
Owner	65+	23
Rent		17
Owner	75+	29
Rent		15

Table 35. [PN-S8] Dispersion around the at-risk-of-poverty threshold. %

Threshold	Age	%
50% of median	60+	13
	65+	12
	75+	16
70% of median	60+	30
	65+	31
	75+	36

Table 36. [PN-P9] Gender differences in the at risk of poverty rate of older people

Age	Gender differences
0-64	-2
65+	1

Table 37. [PN-P9] Gender differences in the relative median income ratio of older people

Household type	Gender differences
Single person (Persons aged 65 years and over compared to persons aged less than 65 years)	-0.18

Table 38. [PN-P9] Gender differences in the relative median income ratio of older people

Household type	Gender differences
Single person (Persons aged 60 years and over compared to persons aged less than 60 years)	-0.15
Single person (Persons aged 70 years and over compared to persons aged less than 75 years)	-0.23

1.1.4. Other indicators

Table 39. Mean equivalized income

Mean equivalized income	Euro
	12,130.28

Table 40. The unadjusted gender pay gap. %

The unadjusted gender pay gap	10
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1.2. Distribution of poor population

Table 41. Poverty risk after social transfer, per gender and age group. %

Age groups	Total population	Women	Men
Σύνολο	100	54	46
0-64	78	77	82
0-15	17	-	-
0-17	17	-	-
16-64	63	62	64
18-64	62	62	63
16-24	12	11	12
18-24	9	9	9
25-49	34	33	35
50-64	17	17	17
65+	20	23	18

Table 42. Risk-of-poverty rate by most frequent activity and gender. %

Activity	Total	Female	Male
At work	36	22	51
Other inactive	33	46	17
Not at work: total	64	78	49
Rerired	22	21	24
Unemployed	9	10	8

Table 43. Risk-of-poverty rate by household type. %

Household type	Total
Total	20
Households with dependent children	52
Single parent with dependent children	1
Two adults with one dependent child	8
Two adults with two dependent children	27
Two adults with three or more dependent children	4
Three or more adults with dependent children	12
Households with no dependent children	48
Single household	10
- One adult younger than 64 years	5
- One adult older than 65 years	4
- Single female	7
- Single male	3
Two adults, at least one aged 65 years	12
Three or more adults with no dependent children	19

Table 44. Risk-of-poverty rate by tenure status. %

Total	Owner or rent-free	Tenant
100,0	77	23

Table 45. Risk-of-poverty rate by work intensity. %

Household type by work intensity.	%
Household without dependent children W=1	7
Household with dependent children W=0	4
Household with dependent children $0.5 < W < 1$	34
Household with dependent children $0 < W < 0.5$	10
Household with dependent children W=1	12
Household without dependent children W=0	12
Household without dependent children $0 < W < 1$	20

Table 47. Risk-of-poverty rate by age and gender before transfers(not including pensions). %

Age group	Total	Females	Males
0-15	17	15	18
16+	84	85	82
16-64	63	61	65
0-17	19	18	21
18+	81	82	79
18-64	60	58	61
65+	21	24	18

Table 48. Relative poverty risk before all social transfer, per gender and age group, including the pensions. %

Age group	Total	Females	Males
0-15	10	10	11
16+	90	91	89
16-64	53	52	54
0-17	12	11	13
18+	88	89	87
18-64	52	51	53
65+	37	38	35

1.3. Social exclusion indicators

Table 49. Fulfillment of basic needs. %

Fulfillment of basic needs	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HS040:Capacity to afford paying for one annual holiday away from home	50.5	75.1	44.2
HS050:Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	7.9	33.5	1.3
HS060:Capacity to face unexpected financial expenses	30.6	62.5	22.46

Table 50. Quality of life. %

Quality of life – Percentage of household that cannot afford:	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HS070:Telephone (including mobile phone)	0.6	1.7	0.4
HS080:Color TV	0.4	1.1	0.2
HS090:Computer	12.0	17.9	10.5
HS100:Washing machine	3.2	6.9	2.2
HS110:Car	11.0	18.4	9.1

Table 51. Ability to make ends meet. %

HS120:Ability to make ends meet	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
With great difficulty	20.8	39.1	16.0
With difficulty	33.9	38.3	32.7
With some difficulty	26.0	16.5	28.4
Fairly easily	13.3	4.9	15.5
Easily	5.3	0.9	6.5
Very easily	0.8	0.3	0.9

Table 52. Lowest monthly income to make ends meet

HS130:Lowest monthly income to make ends meet	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
	2,185.70	1,769.50	2,292.73

Table 53. Financial burden of the total household cost. %

HS140:Financial burden of the Housing cost	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
A heavy burden	31.1	40.8	28.6
A slight burden	63.8	55.9	65.8
Not burden at all	5.1	3.3	5.6

Table 54. Financial burden of the repayment of debts from hire purchases or loans. %

HS150:Financial burden of the repayment of debts from hire purchases or loans	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Repayment is a heavy burden	9.6	9.3	9.6
Repayment is somewhat of a burden	19.3	12.3	21.1
Repayment is not a burden at all	3.3	1.6	3.7

Table 55. Physical and social environment. %

Physical and social Environment	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HS160:Problems with the dwelling: Too dark, not enough light	7.1	9.8	6.4
HS170:Noise from neighbors or from the street	22.8	19.3	23.7
HS180:Pollution, grime, or other environmental problems	21.0	14.9	22.5
HS190:Crime violence or vandalism in the area	12.0	9.4	12.6

Table 56. Housing and non-housing related arrears. %

Arrears	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HS011:Rent or mortgage repayment	6.0	13.8	4.0
HS021:Utility bills (electricity, water, gas, etc.)	15.6	28.4	12.2
HS031:Credit cards payment or loan repayments for household items, holidays	11.0	15.0	9.9

Table 57. Housing conditions. %

Housing conditions	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HH040:Leaking roof, damp walls/ floors/ foundation or rot in window frames or floor	18.9	27.5	16.7
HH050:Ability to keep home adequately warm	16.4	33.0	12.1

Table 58. Amenities in the dwelling. %

Amenities in the dwelling	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
HH081:Bath or shower in the dwelling	1.7	4.2	1.1
HH091:Indoor flushing toilet for Sole use of households	2.8	6.4	1.8

1.4. Other social indicators

Table 59. General health for household members aged 16 and over. %

PH010:General health for household members aged 16 and over	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Very good	52.5	46.6	53.6
Good	23.9	21.5	24.5
Fair	14.6	18.1	13.7
Bad	6.6	10.2	5.7
Very bad	2.7	3.7	2.5

Table 60. Unmet need for medical examination or treatment for household members aged 16 and over. %

Unmet need for medical examination or treatment	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
PH040:Doctors of any specialization	7.4	10.7	6.6
PH060:Dentists	7.4	12.9	6.1

Table 61. Highest ISCED level attained for household members aged 16 and over. %

PE040: Highest ISCED level attained	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Pre-primary education	5.8	8.5	5.1
Primary education	25.45	34.3	23.2
Lower secondary education	11.9	16.6	10.8
Upper secondary education	31.1	25.6	32.5
Post secondary non tertiary education	4.3	2.6	4.7
First stage of tertiary education (not leading directly to an advanced research qualification)	18.2	6.4	21.1
Second Stage of tertiary education (leading to an advanced research qualification)	0.5	0.0	0.6

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 NUTS2 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 NUTS2 administrative region by degree of urbanization, i.e., according to their population size. The scaling of urbanization was finally designed in four groups:

- ≥ 30.000 inhabitants
- 5.000-29.999 inhabitants
- 1.000-4.999 inhabitants
- 0-999 inhabitants

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 (NUTS2) in Greece are thirteen (13) in number. However, throughout this study the 2nd geographical region (Central Macedonia) was considered without Greater Thessaloniki and the 9th geographical region (Attica) without the Greater Athens area, while either of these two major agglomerations was treated as a geographical region.

Table 62. Sample size and achieved response by NUTS2-units

NUTS2	Name	Drawn	Accepted (DB135=1)
GR11	Thraki and Anatoliki Macedonia	471	432
GR12	Kentriki Macedonia	1,392	1,197
GR13	Dytiki Macedonia	214	205
GR14	Thessalia	480	450
GR21	Ipeiros	215	197
GR22	Ionia Nisia	124	105
GR23	Dytiki Ellada	458	437
GR24	Stereia Ellada	344	329
GR25	Peloponnisos	410	383
GR30	Attiki	2,475	2,053
GR41	Voreio Aigaio	161	152
GR42	Notio Aigaio	206	191
GR43	Kriti	419	373
Total	Total	7,369	6,504

2.1.5. Sample selection schemes

1st 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.

2nd 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 $\delta_{hi} = \frac{M_{hi}}{m_{hi}}$ 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 λ , 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 from March to May of the year 2008 with reference period of data the previous year (2007).

Table 63. Sample distribution (household questionnaire) over time

Month	Date	Number	%
April	1 to 10	58	0.9
	11 to 20	59	0.9
	21 to 30	48	0.7
May	1 to 10	463	7.2
	11 to 20	772	11.9
	21 to 31	828	12.7
June	1 to 10	1,542	23.7
	11 to 20	1,582	24.3
	21 to 30	1,152	17.7

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 9 - panel 6 replaced panel 5 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 6, 7 and 8 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 is used as initial weight in the calibration procedure referred in the following paragraph.

2.1.8.3. Adjustment to external data (level, variables used and sources)

This involves the calibration of the household and personal weights in conjunction with external sources (Projections for population totals for year 2008). 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 (NUTS2). 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 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.

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 also the survey characteristics required for the calculations of standard errors and effective sample size for the common cross-sectional EU indicators based on the cross-sectional component of EU-SILC and for the equivalised disposable income.

Let y_{hij} be the value of the characteristic y for the sampling member of order j ($j = 1, 2, \dots, m_{hi}$) of the hi area. Moreover, Y_h stands for the stratum total, which results when adding the characteristic y from all household members included in the stratum h .

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

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

where, w_{hij} stands for RB050 corrected for the effect of missing values (page 9 of the EU-SILC 131-rev/04 document).

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:

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

In order to estimate the variances of the required characteristics, we applied the Jackknife Re-sampling Method, according to the procedure described below. The method was selected for application due to its ability in estimating the variance for non-linear and non-smooth statistics and additionally due to the fact that it takes into account the weighting stratification and clustering.

We used the final (actual) sample of individuals each one of them belonging to a certain household, cluster and stratum.

- i. From the stratum h , ($h=1, 2, \dots, 90$) we omitted the units (individuals), that belong to the cluster i , ($i=1, 2, \dots, n_h$)

where n_h : the number of clusters in the sample in each stratum h

- ii. The individuals' weights (RB050) that belong to the rest clusters of the same stratum are

multiplied with the quantity $\frac{n_h}{n_h - 1}$, while the weights of the individuals that belong to the rest strata remain constant.

- iii. Calculation of the indicator ($\hat{\theta}_{strhi}$) according to the formulas provided by Eurostat documents using the data and weights after steps i and ii. (Actually with the use of available data after the omitting of this certain cluster).

The above procedure (steps i-iii) is repeated as many times as the clusters of the sample are. In every repeat we omitted the individuals of the next cluster, while we restored in the sample the individuals of the cluster that were omitted in the previous repeat.

Next, in order to estimate the variance of the indicator according to the two-stage stratified sampling we used the formula:

$$V(\hat{\theta}_{str}) = \sum_{h=1}^{90} \frac{n_h - 1}{n_h} \sum_{i=1}^{n_h} (\hat{\theta}_{strhi} - \hat{\theta}_{str})^2 \quad (10)$$

where $\hat{\theta}_{str}$: is the value of the indicator, as it has been calculated with the use of the sample data.

2.2.2. Standard Error and Effective Sample Size

Standard errors for all the required indicators were calculated in the form of coefficient of variation (CV).

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

$$CV(\hat{Y}) = \frac{\sqrt{V(\hat{Y})}}{\hat{Y}} * 100 \quad (11)$$

Effective sample size was calculated as the ratio of the actual sample size to the design effect. The design effect was calculated as the ratio of the variance estimate produced for two-stage stratified sampling to the variance estimate produced under the assumption of simple random sampling¹.

The variance estimates under the assumption of simple random sampling were calculated using the formulas presented below as a continuation of the Jackknife Re-sampling Method. The steps are the following:

- i. The individuals of the sample received equal weights with value $\frac{N}{n}$

where:

¹ In the special case of the Indicator “Relative Median at-risk-of-poverty- Gap by Age and Gender” the design effect for certain age and gender groups ($deff(Y_c)$) was calculated with the use of the formula, since it produces more robust estimations:

$$deff(Y_c) = 1 + \frac{n_t}{n_c} \bullet [deff(Y_t) - 1] \quad (12)$$

where

$deff(Y_t)$ = the design effect of the toatal indicator

n_t = the total actual sample size

n_c = the actual sample size of the certain age and gender group

N = The estimation of the country's individuals' population resulting from the summation of the individuals' weights.

n = the individuals' sample size

- ii. The value of the indicator ($\hat{\theta}_{srs}$) is calculated using the individuals' weights in step i above
- iii. 15 individuals are omitted from the sample while the rest individuals are attained equal

weights with value $\frac{N}{n-15}$

- iv. Calculation of the indicator ($\hat{\theta}_{srsk}$), according to the formulas provided by Eurostat documents using the data and weights after step iii. (Actually using the data after omitting the 15 individuals).

The above procedure, steps iii-iv, is repeated as many times as to cover all individuals in groups of 15. In every repeat we omitted the next 15 individuals, while we restored in the sample the 15 individuals that were omitted in the previous repeat.

Next, in order to estimate the variance of the indicator according to the simple random sampling we used the formula:

$$V(\hat{\theta}_{srs}) = \sum_{k=1}^n (\hat{\theta}_{srsk} - \hat{\theta}_{srs})^2 \quad (13)$$

In the table that follows the CV, the design effect, the actual sample size and the effective sample size are presented for all required indicators.

Due to high design effect, it is noticed that from the 2008 and in order to reduce the design effect and to achieve the minimum sample size according to regulation, the number of primary sampling units has been increased by 23% and additionally the number of secondary sampling units (households) by 25%.

Table 64. Coefficient of Variance, Design Effect, Actual and Effective Sample size
per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate (after social transfers)	4.11	1.2	16,869	14,344
At-risk-of-poverty rate by age and gender	4.11	1.2	16,869	14,344
At-risk-of-poverty rate by age and gender (female_0-15)	7.98	1.0	1,278	1,246
At-risk-of-poverty rate by age and gender (female_16-24)	8.24	1.0	814	806
At-risk-of-poverty rate by age and gender (female_25-49)	4.90	1.2	2,932	2,437
At-risk-of-poverty rate by age and gender (female_50-64)	7.39	1.2	1,639	1,372
At-risk-of-poverty rate by age and gender (female_>=65)	5.53	1.1	1,994	1,772
At-risk-of-poverty rate by age and gender (female_>=16)	3.88	1.3	7,379	5,788
At-risk-of-poverty rate by age and gender (female_16-64)	4.30	1.1	5,385	4,788
At-risk-of-poverty rate by age and gender (female_0-64)	4.46	1.1	6,663	6,182
At-risk-of-poverty rate by age and gender (female >=0)	4.01	1.2	8,657	7,097
At-risk-of-poverty rate by age and gender (female 0-17)	7.36	1.1	1,477	1,403
At-risk-of-poverty rate by age and gender (female 18-64)	4.31	1.1	5,186	4,632

Table 64–continued. Coefficient of Variance, Design Effect, Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate by age and gender (male 0-15)	9.73	0.9	1,383	1,625
At-risk-of-poverty rate by age and gender (male 16-24)	7.95	1.1	837	766
At-risk-of-poverty rate by age and gender (male 25-49)	5.36	1.2	2,828	2,339
At-risk-of-poverty rate by age and gender (male 50-64)	7.91	1.3	1,557	1,239
At-risk-of-poverty rate by age and gender (male >=65)	6.26	1.1	1,607	1,520
At-risk-of-poverty rate by age and gender (male >=16)	4.24	1.3	6,829	5,307
At-risk-of-poverty rate by age and gender (male 16-64)	4.75	1.2	5,222	4,254
At-risk-of-poverty rate by age and gender (male 0-64)	5.11	1.0	6,605	6,755
At-risk-of-poverty rate by age and gender (male >=0)	4.63	1.1	8,212	7,557
At-risk-of-poverty rate by age and gender (male 0-17)	8.57	0.9	1,580	1,801
At-risk-of-poverty rate by age and gender (male 18-64)	4.88	1.2	5,025	4,109
At-risk-of-poverty rate by age and gender (0-15)	7.74	0.9	2,661	3,042
At-risk-of-poverty rate by age and gender (16-24)	6.05	0.9	1,651	1,766
At-risk-of-poverty rate by age and gender (25-49)	4.58	1.2	5,760	4,864
At-risk-of-poverty rate by age and gender (50-64)	7.03	1.2	3,196	2,576
At-risk-of-poverty rate by age and gender (>=65)	5.13	1.1	3,601	3,426
At-risk-of-poverty rate by age and gender (>=16)	3.86	1.3	14,208	10,790
At-risk-of-poverty rate by age and gender (16-64)	4.25	1.2	10,607	8,963
At-risk-of-poverty rate by age and gender (0-64)	4.52	1.0	13,268	12,868
At-risk-of-poverty rate by age and gender (0-17)	6.96	0.9	3,057	3,305
At-risk-of-poverty rate by age and gender (18-64)	4.32	1.2	10,211	8,670

Table 64–continued. Coefficient of Variance, Design Effect, Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate by most frequent activity status and gender	3.96	1.2	13,937	11,217
At-risk-of-poverty rate by most frequent activity status and gender (female_employed)	7.40	1.0	2,569	2,541
At-risk-of-poverty rate by most frequent activity status and gender (female_unemployed)	8.02	0.9	371	411
At-risk-of-poverty rate by most frequent activity status and gender (female_retired)	8.20	1.0	1,603	1,681
At-risk-of-poverty rate by most frequent activity status and gender (female_other inactive)	4.47	1.1	2,704	2,481
At-risk-of-poverty rate by most frequent activity status and gender (male_employed)	4.98	0.9	3,740	4,111
At-risk-of-poverty rate by most frequent activity status and gender (male_unemployed)	9.09	1.0	256	257
At-risk-of-poverty rate by most frequent activity status and gender (male_retired)	8.27	1.7	1,939	1,113
At-risk-of-poverty rate by most frequent activity status and gender (male_other inactive)	8.00	0.8	755	892
At-risk-of-poverty rate by most frequent activity status and gender (employed)	5.09	1.0	6,309	6,308
At-risk-of-poverty rate by most frequent activity status and gender (unemployed)	5.97	0.9	627	701
At-risk-of-poverty rate by most frequent activity status and gender (retired)	6.87	1.3	3,542	2,728
At-risk-of-poverty rate by most frequent activity status and gender (other inactive)	4.16	1.0	3,459	3,374
At-risk-of-poverty rate by household type	4.11	1.2	16,824	14,336
At-risk-of-poverty rate by household type (one person)	5.22	0.9	1,494	1,725

Table 64–continued. Coefficient of Variance, Design Effect, Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate by household type (2 ad, both<65, no dependent children)	9.73	1.0	1.522	1.561
At-risk-of-poverty rate by household type (2 ad, at least one >65, no dependent children)	7.80	1.1	2.340	2.138
At-risk-of-poverty rate by household type (other, without dependent children)	10.29	1.6	3.309	2.044
At-risk-of-poverty rate by household type (single parent, >=1 dependent child)	18.81	0.7	284	412
At-risk-of-poverty rate by household type (2 ad, 1 dependent child)	10.34	1.0	1.842	1.867
At-risk-of-poverty rate by household type (2 ad, 2 dependent children)	7.66	1.1	3.008	2.775
At-risk-of-poverty rate by household type (2 ad, >=3 dependent children)	7.80	1.1	2.340	2.138
At-risk-of-poverty rate by household type (other, without dep children)	10.29	1.6	3,309	2,044
At-risk-of-poverty rate by household type (single parent, >=1dep children)	18.81	0.7	284	412
At-risk-of-poverty rate by household type (2 ad, 1 dep child)	10.34	1.0	1,842	1,867
At-risk-of-poverty rate by household type (2 ad, 2 dep children)	7.66	1.1	3,008	2,775
At-risk-of-poverty rate by household type (2 ad, >=3 dep children)	12.19	0.8	1,039	1,286
At-risk-of-poverty rate by household type (other, with dependent children)	20.78	0.8	1,986	2,394
At-risk-of-poverty rate by household type (without dependent children)	4.80	1.5	8,665	5,896
At-risk-of-poverty rate by household type (with dependent children)	6.23	0.9	8,159	8,605
At-risk-of-poverty rate by accommodation tenure status	4.11	1.2	16,869	14,344
At-risk-of-poverty rate by accommodation tenure status (owner or rent free)	4.99	1.1	14,256	12,539
At-risk-of-poverty rate by accommodation tenure status (tenant)	6.59	1.1	2,613	2,406
At-risk-of-poverty rate by work intensity of the household				
At-risk-of-poverty rate by work intensity of the household (without dependent children_WI=0)	8.08	1.4	1,211	873

Table 64– continued. Coefficient of Variance, Design Effect, Actual and Effective Sample size per indicator

INDICATOR	CV	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate by work intensity of the household (without dependent children_0<WI<1)	10.72	1.9	2,892	1,503
At-risk-of-poverty rate by work intensity of the household (without dependent children_WI=1)	11.78	0.7	1,989	2,688
At-risk-of-poverty rate by work intensity of the household (with dependent children_WI=0)	18.35	1.2	281	229
At-risk-of-poverty rate by work intensity of the household (with dependent children_0<WI<0.5)	10.07	1.1	578	506
At-risk-of-poverty rate by work intensity of the household (with dependent children_0.5<W<1)	9.87	0.8	3,670	4,790
At-risk-of-poverty rate by work intensity of the household (with dependent children_WI=1)	6.34	0.9	8,049	8,565
Inequality of income distribution S80/S20 income quintile share ratio	6.23	1.7	6768	3,981
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits	3.03	1.0	16,869	16,220
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_0-15)	6.56	0.9	1,278	1,364
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_0-17)	6.06	0.9	1,477	1,589
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_16-64)	3.53	1.0	5,385	5,623
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_18-64)	3.51	1.0	5,186	5,419
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_>=65)	4.71	0.7	1,994	2,667
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_>=16)	3.06	1.0	7,379	7,408

Table 64 –continued. Coefficient of Variance. Design Effect. Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_0-15)	6.86	1.2	1,383	1,178
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_0-17)	6.27	1.1	1,580	1,404
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_16-64)	3.98	1.1	5,222	4,629
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_18-64)	4.06	1.2	5,025	4,340
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_>=65)	5.72	1.1	1,607	1,526
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_>=16)	3.44	1.1	6,829	6,011
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (0-15)	5.45	1.0	2,661	2,603
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (0-17)	5.04	1.0	3,057	3,087
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (16-64)	3.49	1.0	10,607	10,219
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (18-64)	3.51	1.1	10,211	9,676
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (>=65)	4.51	0.9	3,601	4,055
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (>=16)	3.05	1.1	14,208	13,107
At- risk-of –poverty rate before social transfers by age and gender_ including old age and survivors benefits	1.86	1.0	16,869	17,539

Table 64– continued. Coefficient of Variance. Design Effect. Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At- risk-of –poverty rate before social transfers by age and gender including old age and survivors benefits (female_0-15)	6.16	1.0	1,278	1,250
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female _0-17)	5.68	1.0	1,477	1,447
At- risk-of –poverty rate before social transfers by age and gender including old age and survivors benefits (female_16-64)	2.53	1.0	5,385	5,412
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female _18-64)	2.50	1.0	5,186	5,248
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female _>=65)	1.59	2.7	1,994	736
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female _>=16)	1.71	1.0	7,379	7,515
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _0-15)	6.41	1.1	1,383	1,212
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _0-17)	5.84	1.1	1,580	1,455
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _16-64)	2.94	1.1	5,222	4,826
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _18-64)	2.98	1.1	5,025	4,524
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _>=65)	1.48	1.7	1,607	970
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male _>=16)	2.08	1.0	6,829	6,684
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (0-15)	5.07	1.0	2,661	2,535
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (0-17)	4.67	1.0	3,057	3,001
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (16-64)	2.46	1.0	10,607	10,694

Table 64– continued. Coefficient of Variance. Design Effect. Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (18-64)	2.47	1.0	10,211	10,166
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (>=65)	1.30	2.3	3,601	1,546
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (>=16)	1.76	1.0	14,208	14,379
Gini Coefficient (inequality of income distribution)	1.72	1.2	16,869	14,014
Equivalised disposable income	1.32	1.2	16,869	14,014
Relative median at-risk-of-poverty gap by age and gender	5.67	1.4	3,630	2,651
Relative median at-risk-of-poverty gap by age and gender (0-15)	8.62	0.8	627	830
Relative median at-risk-of-poverty gap by age and gender (0-17)	11.17	2.8	733	259
Relative median at-risk-of-poverty gap by age and gender (16-64)	7.60	1.6	2,094	1,277
Relative median at-risk-of-poverty gap by age and gender (18-64)	7.60	1.7	1,988	1,187
Relative median at-risk-of-poverty gap by age and gender (16+)	8.66	1.4	3,003	2,076
Relative median at-risk-of-poverty gap by age and gender (18+)	8.75	1.0	2,897	2,852
Relative median at-risk-of-poverty gap by age and gender (65+)	19.40	2.5	909	367
Relative median at-risk-of-poverty gap by age and gender (female)	8.31	1.7	1,934	1,142
Relative median at-risk-of-poverty gap by age and gender (female_16_64)	7.56	2.2	1,102	497

Table 64– continued. Coefficient of Variance. Design Effect. Actual and Effective Sample size per indicator

INDICATOR	CV %	Design Effect	Actual Sample Size	Effective Sample Size
Relative median at-risk-of-poverty gap by age and gender (female_18_64)	7.55	1.4	1,049	739
Relative median at-risk-of-poverty gap by age and gender (female_16+)	7.88	1.8	1,637	900
Relative median at-risk-of-poverty gap by age and gender (female_18+)	8.23	1.8	1,584	858
Relative median at-risk-of-poverty gap by age and gender (female_65+)	26.36	3.5	535	153
Relative median at-risk-of-poverty gap by age and gender (male)	7.84	1.8	1,696	947
Relative median at-risk-of-poverty gap by age and gender (male_16_64)	7.91	2.4	992	422
Relative median at-risk-of-poverty gap by age and gender (male_18_64)	7.88	2.4	939	387
Relative median at-risk-of-poverty gap by age and gender (male_16+)	9.03	2.0	1,366	689
Relative median at-risk-of-poverty gap by age and gender (male_18+)	9.04	2.0	1,313	650
Relative median at-risk-of-poverty gap by age and gender (male_65+)	14.21	4.6	374	82
Relative median income ratio	1.66	0.7	16,869	23,362
Relative median income ratio_female	1.92	1.4	8,657	6,153
Relative median income ratio_male	7.05	1.5	8,212	5,537
Aggregate replacement ratio	5.57	1.0	2,730	2,860
Aggregate replacement ratio_female	13.20	1.1	1,134	1,060
Aggregate replacement ratio_male	6.04	1.2	1,596	1,375

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

Measurement errors can occur from the questionnaire. the interviewers and their training. the respondents. the routing. and the skills testing before starting the fieldwork.

(1) The questionnaire

For building up the questionnaires we adopted the initially proposed questionnaires of Eurostat as the basis (documents EU-SILC055 and EU-SILC065). The structure of the questionnaires is similar to these ones. The majority of the questions are almost literally copied and translated.

In order to finalize the questionnaires, we took into account any observations made on the questionnaires of the previous years (pilot survey, EU-SILC 2003 – 2007), together with the experience from the ECHP projects.

Mainly the parts on self-employment income and taxes have been differently formulated.

The questionnaires for the 2008 survey were the same as those of 2004-2007 survey, except for some small changes in the wording. The major changes concern on additional questions using in the net/gross/net conversion model (see www.statistics.gr/social_statistics/statistical_data/income_and_living_conditions/metadata and questionnaires or on CIRCA). We did not include additional questions to cover other areas at the national level.

(2) The interviewers and their training

All the external collaborators (interviewers) of Attiki Prefecture attended a four days training course before starting the fieldwork. Four days training was both on the basic concepts of the survey and the questionnaire completion and on the use and data entry in the electronic questionnaires.

The training in Athens, Thessalonica, Patras (major regional offices in the country), followed by the Regional Offices Heads, which in turn trained both their personnel as well as the external collaborators.

Two manuals were distributed and explained during the training:

- A general guidelines' manual containing information about the objectives of the survey, the organization of the survey, legal and administrative aspects around the survey, fieldwork aspect (how to contact the household. how to introduce oneself who answers which questions. time delays. ...) and the content and correct completion of the questionnaires.
- A second manual on the use of portable PCs for the EU-SILC Computer Assisted Personal Interviews and about the data entry program itself.

Unfortunately, after four years it seems though that still some interviewers don't use the exact wording of the questions. Others skip questions. especially subjective ones (e.g. deprivation questions). Also, when the respondents didn't provide the figures the interviewers completed/imputed the figures themselves.

(3) The respondents

The respondents hesitate in providing income figures and in general deny consulting their tax return. in order to provide exact / correct amounts.

Income from interests, dividends in unincorporated businesses is in general not provided from the households, but it is noted resulting a significant increase this year.

There is a sense that still self-employment income has been under-estimated.

The Hellenic Statistical Authority (former National Statistical Service of Greece) made several plausibility checks. Especially for income data lower and upper bounds of the range in which an amount of income was accepted were applied. These checks were carried out during the survey conduction. as the guidelines of the survey included such bounds for specific income data and afterwards centrally by personnel of the HSA. Whenever necessary. households were called back.

Changes occurring in persons' activity status longitudinally resulted in a number of inconsistencies. For example. persons having been working in year N-1 but retired in year N. persons being students in year N-1 and employed in year N. income in year N-1 from persons who died in year N. etc. may result in these inconsistencies representing though reality. In any case the pre-mentioned examples resulted both in under and over reporting of income.

(4) Errors in routing

No errors in routing were made.

(5) Skills testing before starting the fieldwork

Interviewers were both external collaborators and personnel of the National Statistical Service. all experienced with other household surveys carried out by our Institute. at a percentage of 70%. More specifically 45% of interviewers were personnel and the other 55% external collaborators.

2.3.2.2. Processing errors

Greece used the PAPI and CAPI– method to interview the persons. The electronic questionnaires were designed using Oracle - SQL. Due to the mode of collection (CAPI). The errors were few than the other surveys.

(1) Data entry controls

As pre-mentioned several plausibility checks have been made. using the validation rules of doc. 65.

Additionally to Eurostat’s basic checks. checks were made with the data entry programs.

In general. data entry programs and post-data entry programs checks were made as following:

- Coverage
- Checks on the number of questionnaires expected to be collected
- Number of expected household questionnaires per area unit.
- Number of expected personal questionnaires per interviewed household.
- Number of split-off households.
- Number of tracing sheets and number of moved members.
- Deletion of duplicates
- Person identification check (household member check / person identification check on household register
- Monitoring of flows. valid values and out of range values
- Intra-year inconsistencies check
- Intra-questionnaire inconsistencies check
- Controlling of the amount of income components and especially of social transfers

Personal Register

- The specific childcare programs were cross-checked with the age of the child. For example for a three year-old child the interviewer could not register an answer to “number of hours spent per week in a program of obligatory educational level”.

Household Questionnaire

- On tenure status, if there was an answer in “owned dwelling” or “rented for free” then there couldn’t be registered a positive answer in question on “arrears on mortgage or rent payments”.
- On “Capacity to afford paying for one week annual holiday away from home. have a meal with meat. chicken. fish every second year. etc.” if a positive answer existed in all four items then in question on “ability to make ends meet” a positive answer wasn’t accepted in “with great difficulty”.

Personal Questionnaire

- The age was cross-checked with the educational level attended .
- The age was cross-checked with the educational level attained
- Between questions on level currently attended and level of education attained there was also made a cross-check. so that a person cannot attend a level of education being lower than the one having being finished.
- Crosscheck was made between the age at which the person finished a specific educational level and the specific educational level having been attained. The age couldn’t be less than the usual age at which the level is attained.
- A person suffering from a chronic illness or condition couldn’t answer in question on health status has “very good health”
- In question on basic activity status all the answers were crosschecked with the answer provided in the personal register.
- A more complicated cross-check was made in year of birth age first job was undertaken and years spend as employee or self-employed.
- A person couldn’t answer “have never worked” if there exists a positive answer in question on ‘working full or part time’ or answer “yes” in question on ‘Have you ever worked?’.
- In question on when a person was employee. then in question 50 must answered “Yes” meaning that he/she had income from paid employment.
- The same check applied for the self-employed as well. then he must answered “Yes” meaning that he/she had income from self-employment.

- On social security benefits and specifically for the social solidarity allowance for pensioners up and down boundaries were inserted for the registration of the amount.
- In question on the s/n of the member who made tax return with the respondent must exist in the register.

In all the pre-mentioned checks the cursor couldn't continue to the next answer and a special notice appeared on the screen.

- Inter-questionnaire inconsistencies check

Longitudinal checks

- Checks and comparison of demographic data register in the Personal Register with these of previous year.
- Check and comparison of citizenships and countries of birth with previous year.

(2) Codification

The codification of questions relating to occupation (ISCO). economic activity of the local unit (NACE), nationality was done by experienced personnel according to ISCO-88. NACE rev.1 and 2 and Doc 65/04.

(3) Other controls and other problems

Several plausibility checks have been made. most of them being the same as the ones SAS program applies. During the data processing of raw material ACCESS-2000. ORACLE (golden 3.2) and win-SPSS 13 have been used.

2.3.3. Non-response errors

2.3.3.1. Number of households for which an interview is accepted for the database

Table 65. Number of households for which an interview is accepted for the database. Rotational group breakdown and total

Rotational group	Households	%
1	2.484	38.2
2	1.133	17.4
3	1.440	22.1
4	1.447	22.2
Total	6.504	100.0

Table 66. Number of persons of 16 years or older who are members of the households for which the interview is accepted for the database. and who completed a personal interview. Rotational group breakdown and total

Rotational group	Households' members	%
1	5.375	38.1
2	2.487	17.6
3	3.163	22.4
4	3.098	21.9
Total	14.123	100.0

2.3.3.2. Unit non response

- *Household non-response rates (NRh)*

$$NRh = (1 - (Ra * Rh)) * 100 = 9.98\%$$

where

$$Ra = \frac{\text{Number of addresses successfully contacted}}{\text{Number of valid addresses selected}} \\ = \frac{\sum [DB120 = 11]}{\sum [DB120 = all] - \sum [DB120 = 23]} = \frac{7212}{7259 - 30} = 0,9976483 = 0,998$$

$$Rh = \frac{\text{Number of household interviews completed and accepted for the database}}{\text{Number of eligible households at contacted addresses}} = \\ = \frac{\sum [DB135 = 1]}{\sum [DB130 = all]} = \frac{6504}{7212} = 0,9018302 = 0,902$$

$$NRh = (1 - 0.998 * 0.902) * 100 = 9.98\%$$

So, the household non-response rate is 9.98%

- *Individual non-response rates (NRp)*

$$NRp = (1 - (Rp)) * 100$$

Where

$$Rp = \frac{\text{Number of personal interview completed}}{\text{Number of eligible individuals}} = \frac{14123}{14208} = 0,994$$

$$NRp = (1 - 0.994) * 100 = 0.6\%$$

So, the individual non-response rate is 0.6%

- *Overall individual non-response rates (*NRp)*

$$*NRp = (1 - (Ra * Rh * Rp)) * 100 = (1 - (0.998 * 0.902 * 0.994)) * 100 = 10.52\%$$

So, the overall individual non-response rate is 10.52%

Table 67. Non- response. by rotational group and total

		Total	Rotation 1	Rotation 2	Rotation 3	Rotation 4
All households	Ra	0.998	0.994	1	1	1
	Rh	0.902	0.882	0.936	0.923	0.889
	NRh	9.98	12.28	6.4	7.7	11.06
	Rp	0.994	0.995	0.993	0.994	0.992
	NRp	0.6	0.5	0.7	0.6	0.76
	NRp2	10.52	12.77	7.0	8.25	11.81
Original units	Ra	No substitutions				
	Rh	No substitutions				
	NRh	No substitutions				
	Rp	No substitutions				
	NRp	No substitutions				
	NRp2	No substitutions				

Ra – address contact rate

Rh – proportion of complete household interviews accepted for data base

NRh – household non-response rate

Rp - proportion of complete personal interviews within households accepted for data base

NRp – individual non-response rate

NRp2 – overall individual non-response rate

2.3.3.3. Distribution of households by ‘record of contact at address’ (DB120). by ‘household questionnaire result’ (DB130) and by ‘household interview acceptance’ (DB135)

Table 68. Distribution of households by ‘record of contact at address’ (DB120). by ‘household questionnaire result’ (DB130) and by ‘household interview acceptance’ (DB135)

	Number of households	%
Total (DB120 =11 to 23)	7.259	100.0
Address contacted (DB120 =11)	7.212	99.4
Address non-contacted (DB120 =21 to 23)	47	0.6
Address cannot be located (DB120 =21)	14	0.2
Address unable to access (DB120 =22)	3	0.0
Address does not exist (DB120 =23)	30	0.4
Total address non-contacted	47	0.6

Table 69. Distribution of households by ‘household questionnaire result’ (DB130) and by ‘household interview acceptance’ (DB135)

	Number of households	%
Total	7.212	100.0
Household questionnaire completed (DB130 =11)	6.504	90.2
Interview not completed (DB130 =21 to 24)	708	9.8
Refusal to co-operate (DB130 =21)	388	5.4
Entire household temporarily away (DB130 =22)	262	3.6
Household unable to respond (DB130 =23)	46	0.6
Other reasons(DB130 =24)	12	0.2
Total interview not completed (DB130 =21 to 24)	708	9.8
Household questionnaire completed (DB135=1+2)	6.504	100.0
Interview accepted for database (DB135=1)	6.504	100.0
Interview rejected (DB135=2)	-	-

2.3.3.4. Distribution of substituted units

No substitution was applied in our survey

2.3.3.5. Item non-response

For the income variables the initial item non-response was approximately 0.5%. Mostly item non-response was observed in the self-employment income. However due to the limited percentage of non-response we decided to call back the households and their members in order to get the missing information. Hence, in our final data no items missing are included. Also, no imputation was made in the data, as partial information didn't exist.

In the following table only the percentages of households (per income components collected or compiled at household level) / persons (per income components collected or compiled at personal level) having received an amount for each income component are presented.

Table 70. Item non-response

Total disposable household income	% of households having received an amount
Total disposable household income (HY020N)	99.1
Total disposable household income before social transfers except old-age and survivor's benefits (HY022N)	98.5
Total disposable household income before social transfers including old-age and survivor's benefit (HY023N)	79.1
<i>Net income components at household level</i>	<i>% of households having received an amount</i>
Income from rental of a property or land (HY040N)	16.0
Family related allowances (HY050N)	10.6
Social exclusion not elsewhere classified (HY060N)	4.8
Housing allowance (HY070N)	1.5
Regular inter-household cash transfer received (HY080N)	8.5
Interests, dividends, etc. (HY090N)	7.2

Table 70 (continued). Item non-response

Total disposable household income	% of households having received an amount
Income received by people aged < 16 (HY110N)	0.0
Taxes on wealth (HY120N)	0.7
Regular inter-household cash transfer paid (HY130N)	7.9
Net income components at personal level	% of persons 16+ having received an amount
Employee cash or near cash income (PY010N)	35.1
Net non-cash employee income (PY020N)	4.4
Cash benefits or losses from self-employment (PY050N)	16.1
Pension from individual private plans (PY080N)	0.1
Unemployment benefits (PY090N)	2.7
Old age benefits (PY100N)	21.2
Survivor's benefits (PY110N)	4.1
Sickness benefits (PY120N)	0.4
Disability/invalidity benefits (PY130N)	1.9
Education-related allowances (PY140N)	0.2
Gross monthly earnings for employees (PY200G)	32.7

2.3.3.6. Total item non-response and number of observations in the sample at unit level of the common cross-sectional European Union indicators based on the cross-sectional component of EU-SILC and for equivalised disposable income

Table 71. Item non-response and number of observations at unit level of the common cross-sectional European Union indicators and for equivalised disposable income

Indicator	Actual sample size	Effective sample size
Mean Equivalised disposable income	16,869	14,014
Risk of poverty threshold by household type: one person household	1,494	1,725
Risk of poverty threshold by household type: household with 2 adults and 2 dependent children	3,008	2,775
Risk of poverty rate by age and gender	16,869	14,344
Risk of poverty rate by most frequent activity and gender	13,937	11,217
Risk of poverty rate by household type	16,824	14,336
Risk of poverty rate by tenure status	16,869	14,344
Risk-of-poverty rate by age and gender before all transfers	16,869	16,220
Risk-of-poverty rate by age and gender before all transfers (including pensions)	16,869	17,539
S80/S20 quintile share ratio	6,768	3,981
Gini coefficient	16,869	14,014

It is noted that following doc EU-SILC 131-rev/04. and more specifically according to the notice 4 in page 11 “people age –1 will be taken into account in the calculation of Female/males age 0”. According to the SAS program for the calculation of indicators the pre-mentioned people haven’t been included.

2.4. Data collection mode

Mostly, paper assisted personal interviewing (PAPI) technique has been used. The other techniques used are the CAPI (more specifically face-to-face interviews with laptops) and CATI techniques. while the use of self-administered by the respondent technique is very limited.

Distribution of household members aged 16 and over

In tables 72 and 73 the distributions of household members aged 16 and over by 'data status (RB250) and by 'type of interview' (RB260) are presented.

Table 72. Distribution of household members (RB245=1)

	Total	RB250=11	RB250=21	RB250=22	RB250=23	RB250=31	RB250=32	RB250=33
Total		14.123	3	-	26	49	4	3
%		99.4	0	-	0.2	0.3	0.0	0.0
	Rotation 1	RB250=11	RB250=21	RB250=22	RB250=23	RB250=31	RB250=32	RB250=33
Total		5.375	3	0	7	13	1	1
%		99.5	0.1	0.0	0.1	0.2	0.0	0.0
	Rotation 2	RB250=11	RB250=21	RB250=22	RB250=23	RB250=31	RB250=32	RB250=33
Total		2.487	-	-	4	12	1	1
%		99.3	-	-	0.2	0.5	0.0	0.0
	Rotation 3	RB250=11	RB250=21	RB250=22	RB250=23	RB250=31	RB250=32	RB250=33
Total		3.163	-	-	1	17	-	-
%		99.4	-	-	0.0	0.5	-	-
	Rotation 4	RB250=11	RB250=21	RB250=22	RB250=23	RB250=31	RB250=32	RB250=33
Total		3.098	-	-	14	7	2	1
%		99.2	-	-	0.4	0.2	0.1	0.0

Table 73. Distribution of household members (RB245=1)

		RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total	Total	11.108	1.454	555	10	996
%		78.7	10.3	3.9	0.1	7.1
		RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total	Rotation 1	4.292	559	109	3	412
%		79.9	10.4	2.0	0.1	7.7
		RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total	Rotation 2	1.885	245	158	1	198
%		75.8	9.9	6.4	0.0	8.0
		RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total	Rotation 3	2.505	312	127	3	216
%		79.2	9.9	4.0	0.1	6.8
		RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total	Rotation 4	2.426	338	161	3	170
%		78.3	10.9	5.2	0.1	5.5

2.5. Interview duration

The mean interview duration per household was estimated at 56 min. The average has been calculated according to the duration being registered in the questionnaires as the sum of the duration of the household interviews plus the sum of the duration of all personal interviews, divided by the number of household questionnaires completed and accepted for database. The time needed for the data entry of the questionnaires in the computer (PAPI interview) has not been taken into account. Note that we did not include additional questions to cover other areas at the national level.

Table 74. Interview duration

	HB100- Number of minutes to complete to household questionnaire
Mean	15.2
Maximum	60
Minimum	5
	PB120-Minutes to complete the personal questionnaire
Mean	17.4
Maximum	60
Minimum	10
Mean of interview duration	32.6

3. COMPARABILITY

There are no differences between national and EU-SILC concept.

3.1 Basic concepts and definitions

The 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.

The private household definition

The definition of household that Eurostat recommends is used. Household is defined as a person living alone or a group of people who live together in the same dwelling and share expenditures including the joint provision of the essentials of living.

The household membership

All household members of 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:

- Persons usually resident, related to other members
- Persons usually resident, not related to other members
- Resident boarders, lodgers, tenants
- Visitors
- Line-in domestic servants, au-pairs

- Persons usually resident, but temporarily absent from the dwelling (for reasons of holiday travel, work, education or similar)
- Children of the household being educated away from home
- Persons absent for long periods, but having household ties : persons working away from home
- 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.

(c) 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.

(d) 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.

The income reference period used

The income reference period is a fixed twelve-month period, namely the previous calendar year. For SILC 2007; the income reference period is the year 2007.

The period for taxes on income and social insurance contributions

This is also fixed twelve-month period, namely the previous calendar year. For SILC 2007, the period is the year 2007.

The reference period on taxes on wealth

The reference period on taxes on wealth is the previous calendar year (2007).

The lag between the income reference period and current variables

The income reference period is the previous calendar year (year 2007) and the current variables refer to the fieldwork period (April - June 2008). Therefore the lag is at minimum 3 months and at maximum 6 months.

Total duration of the data collection of the sample

The interviews were carried out starting 1 April and ending 30 June of 2008.

Basic information on activity status during the income reference period

This information can be obtained by combining the answer the variable PL030 to the answer in the variable on calendar question (PL210A—PL210K)

3.2 Components of income

3.2.1 Income definitions

Total household gross income

HY010 = PY010G + PY050G + PY090G + PY100G + PY110G + PY120G + PY130G + PY140G + HY040G + HY050G + HY060G + HY070G + HY080G + HY090G + HY110 G.

Total disposable household income

HY020 = HY010 – HY140G – HY130G – HY120G + HY145G

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

HY022 = HY020 - PY090G + PY120G + PY130G + PY140G - HY050G - HY060G - HY070G

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

HY023 = HY020 - PY090G + PY120G + PY130G + PY140G + PY100G + PY110G - HY050G - HY060G - HY070G.

Imputed rent (HY030G)

The imputed rent refers to the value that shall be imputed for all households that do not report paying full rent. either because they are owner-occupiers or they live in accommodation rented at a lower price than the market price. or because the accommodation is provided rent-free.

The imputed rent shall be estimated only for those dwellings (and any associated buildings such a garage) used as a main residence by the households.

The value to impute shall be the equivalent market rent that would be paid for a similar dwelling as that occupied. less any rent actually paid (in the case where the accommodation is rented at a lower price than the market price). less any subsidies received from the government or from a non-profit

institution (if owneroccupied or the accommodation is rented at a lower price than the market price). less any minor repairs or refurbishment expenditure which the owner-occupier households make on the property of the type that would normally be carried out by landlords.

The market rent is the rent due for the right to use an unfurnished dwelling on the private market, excluding charges for heating, water, electricity, etc.

Income from rental of property or land (HY040G)

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

Family/children related allowances (HY050G)

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
- Lump sum due to birth of third, four etc. child
- Family allowances for public servants
- Incapacitated relatives care benefit
- Pregnancy-puerperal benefit
- Parental leave allowance
- Birth grant
- Marriage benefit (lump-sum)

The allowance for family 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 (HY060G)

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 (HY070G)

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 (HY080G)

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.

Regular inter - household cash transfers received (HY081G)

This variable includes only alimony –compulsory or voluntary received.

Interest, dividends, profit from capital investments in incorporated businesses (HY090G)

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 (HY0100G)

Interest paid on mortgage refers to the total gross income, before deducting any tax credit or tax allowance of mortgage interest on the main residence of the household during the income reference period.

It excludes:

- Any other mortgage payments, either interest or principal, made at the same time, such as mortgage protection insurance or home and contents insurance
- Payments on mortgages to obtain money for housing purposes (repairs, renovations etc.) or for non housing purposes
- Repayments of the principal or capital sum

Income received by people aged under 16 (HY0110G)

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

Regular taxes on wealth (HY0120G)

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

Regular inter-household transfers paid (HY0130G)

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.

Regular inter - household cash transfers paid (HY131G)

This variable includes only alimony –compulsory or voluntary paid

Tax on income and social insurance contributions (HY0140G)

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-unit. 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.).

We have also taken into account of the money that people have received from the taxes or that people have paid to the taxes in 2007 (based on their income of the year 2006).

Repayments/receipts for tax adjustments (HY0145)

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

Cash or near-cash employee income (PY010G)

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 (PY020G)

Gross non-cash employee income includes:

Information on the following items has also been collected and included. for:

- company car and associated costs
- 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

Non-cash employee income (PY021G)

This variable 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.

Employer's social insurance contribution (PY030G)

Employers' contributions are defined as payments made. during the income reference period. by employers for the benefits of their employees to insurers.

Cash profits or losses from self-employment (including royalties) (PY050G)

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 (PY070G)

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 has not been included in the data files.

Pension from individual private plans (PY080G)

Regular pensions from private plans (other than those covered under ESSPROS)

Unemployment benefits (PY090G)

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 (PY100G)

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 (PY110G)

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 (PY0120G)

Included are:

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

Disability/Invalidity benefits (PY0130G)

Included are:

- Disability/Invalidity 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 (PY0140G)

It includes:

- Benefit received for participation in research programs
- Scholarships

Gross monthly earnings from employees (PY0200G)

It refers to the monthly amount in the main job for employees. It includes usual paid overtime, tips, profit share, bonuses. Information on gross monthly earnings for employees has been used only for the calculation of gender pay gap.

3.2.2. Other definitions

Capacity to face unexpected financial expenses (HS060)

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 500 € (the monthly low income) and should be covered solely from members' savings and not from loans made from relatives, friends or bank.

3.2.3. Variables not being collected but imputed

Imputed rent (HY030G)

We calculate the imputed rent using the self assessment method and the stratification method. With the first method, the respondent provides the figure and the interviewer checks the answer according to the rents prevailing in the specific area. Also, for calculation of the imputed rent we developed the stratification method using the following variables:

- ***Dwelling type*** (Detached house, Semi-detached or groups of similarly dwellings, Apartment or flat in a building with less than 10 dwellings, Apartment or flat in a building with 10 dwellings or more, Some other kind of accommodation, please specify)
- ***Number of rooms***
- ***Tenure status*** (Owned, Rented, sub-rented with rent at prevailing or market price (Included are cases where rent is recovered from housing benefit), Rented at a reduced price (lower price than the market price), Provided rent-free (from the employer, relatives, etc.))
- ***For owned dwelling***
 - Year of purchase/inhabit main dwelling
 - Monthly Imputed rent for the dwelling (if the household renting a similar dwelling)
 - Approximate range for imputed rent (if the household does not know)
 - Mortgage loan (paid interest)

- ***For dwelling rented with rent lower than the market price***

- Year of sign the rent contract for the main dwelling
- Rent per month for the main dwelling
- Monthly Imputed rent for the dwelling (if it is provided this reduced price)
- Approximate range for imputed rent (if the household does not know)

- ***For provided rent-free dwelling***

- Year of movement in the dwelling
- Monthly Imputed rent for the dwelling (if the household renting a similar dwelling)
- Approximate range for imputed rent (if the household does not know)

- ***Other variables***

- Dwelling amenities. balcony. veranda. garage/ parking. elevator. swimming pool. garden and also dwelling area.

It is noted that in the files we completed the variable with the results of stratification method.

Housing cost (HH070)

This term housing cost refers to monthly costs connected with the households right to live in the accommodation. The costs of utilities (water. electricity. gas and heating) resulting from the actual use of the accommodation are also included.

A linear model estimated the housing cost in the EU-SILC survey. In detail. the parameters of the linear model were estimated using data from Household Budget Survey 2004/05. The independent variables that were used were: Actual rent paid, utility bills, repairs and other expenses. mandatory services and charges. mortgage interest payments.

The estimated linear model was applied to the data of EU-SILC producing estimates of the housing cost. of similar households.

Interest paid on mortgage (HY0100G)

For calculation of interest paid on mortgage we use the model of “Separation of the interest component from total mortgage payment: illustrative model that proposed by Eurostat (see EU SILC Doc. 105- How to separate interest from principal”)

The variables used are:

P_0 the amount originally borrowed (principal)

T the term of the loan (number of years over which it is to be repaid)

t current duration of the mortgage (time since the loan was taken out)

P_t the amount of principal (loan) outstanding at time t

Y the mortgage payment (annualised). the total amount including principal and interest

I the interest rate (annualised).

Company car assessment (PY021)

The benefit for individuals of using a company car for private goals 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 the recipient would have to pay over the reference period to enjoy the same benefit from the use of own vehicle.

More specifically:

- 1 Depreciation = (Purchase prices – selling prices at X) / X .
- 2 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 a 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.

3.2.4. The source or procedure used for the collection of income variables

All income variables were collected by interview.

3.2.5. 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)

The interviewers and the respondents have the option of reporting income gross or net (of tax on income at source and, if applicable, of social contributions) at component level. The form in which the net amounts are recorded in database are net of tax on income at source and of social contributions.

Table 75. The form in which income variables at component level have been obtained. %

Target variable	Variable name	Unit of measurement	Gross	Net of taxes on income at source and social contributions	Net and gross	Net of taxes on income at source	Net of social contributions	Unknown	How the amount is recorded
Employee Cash or near cash Income in reference period	PY010	Individual level	-	100	-	-	-	-	Net
Non-Cash Employee income	PY021	Individual level	-	100	-	-	-	-	Net
Non-Cash Employee income (Company car)	PY020	Individual level	Imputation						Net
Net Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise. Royalties	PY050	Individual level	2.5	89.5	-	-	8.0	-	Net
Property income (Regular pension from Private (non-ESSPROS) schemes))	PY080	Individual level	-	100	-	-	-	-	Net
Unemployment Benefits	PY090	Individual level	-	100	-	-	-	-	Net
Old-age benefits	PY100	Individual level	-	100	-	-	-	-	Net

Table 75 – continued. The form in which income variables at component level have been obtained. %

Target variable	Variable name	Unit of measurement	Gross	Net of taxes on income at source and social contributions	Net and gross	Net of taxes on income at source	Net of social contributions	Unknown	How the amount is recorded
Survivor's Benefits	PY110	Individual level	-	100	-	-	-	-	Net
Sickness Benefits	PY120	Individual level	-	100	-	-	-	-	Net
Disability/Invalidity Benefits	PY130	Individual level	-	100	-	-	-	-	Net
Education-related Allowances	PY140	Individual level	-	100	-	-	-	-	Net
Income from rental of a property or land	HY040	Household level	-	100	-	-	-	-	Net
Family/children related allowances	HY050	Household level	-	100	-	-	-	-	Net
Social exclusion not elsewhere classified	HY060	Household level	-	100	-	-	-	-	Net
Housing allowances	HY070	Household level	-	100	-	-	-	-	Net
Regular inter-household cash transfer received	HY080	Household level	-	100	-	-	-	-	Net
Net interest, dividends, profit from capital investments in unincorporated business	HY090	Household level	-	100	-	-	-	-	Net
Income received by people aged under 16	HY110	Household level	-	100	-	-	-	-	Net
Regular inter-household cash transfer paid	HY130	Household level	-	100	-	-	-	-	Net

3.2.6.The method used for obtaining income target variables in the required form

The basic requirement in EU-SILC (EU Statistics on Income and Living Conditions) concerning income variables is to record gross income in specified detail at the personal and income component level, but disposable income only as a set of three variable at the total household level. There may be severe practical difficulties for some Member States, including Greece, in collecting income data exactly in this form, whether the data are obtained from registers or directly from respondents in sample surveys.

Net amounts of the target income variables were reported net of tax on income at source and net of social contributions. Gross amounts of the target gross income variables have also been obtained using a net-to-gross conversion model Sienna Microsimulation Model(SM2)

The **main idea** on which the model is constructed is the following: from the incomplete information collected in the survey (some incomes are collected gross, other are collected net, net of taxes, net of social insurance contribution or net of both) and knowing the taxation system of the country, the total gross “real” taxable income is calculated (by imputing taxes at source, social insurance contributions, deductions and tax credits) in order to calculate the “real” income taxes which should be paid for the “complete” gross taxable income.

A ratio between the total tax due and taxable income is calculated and a supplementary amount (representing the proportion of that income component in the total real tax due) is added to (or deducted from) all the income components collected by the survey in different ways (gross or net).

In this way the model obtains the main income typologies: gross income, net income, income taxes and social contributions.

The SM2 system has been implemented in the form of SAS programs. On the input side, a large body of programs was developed to construct the required auxiliary variables for the application of the model using the data available in EU_SILC UDB and PDB. These programs are specific to the particular data sources used (EU-SILC) by University of Siena (V. Verma, G. Betti, F. Ballini). However, they identify the set of auxiliary variables which are needed for

the implementation of the model under the existing national fiscal system, which are equally relevant for application under EU-SILC. They have also developed numerous routines which apply the specified social insurance contribution and tax rules using the above mentioned auxiliary variables as inputs. Again, these are largely independent, for greek fiscal system, of the particular data source used, and hence equally relevant for application under EU-SILC. These specific routines for Greece were 'called' by a core program using SAS macros, and an important aim of the SM2 system has been to make this core highly standardised to permit easy adaptation and application in the multi-country context of EU-SILC.

3.3. Tracing rules

It has been applied the Commission regulation (EC) no 1982/2003 of 21 October 2003 regarding the tracing rules.

4. COHERENCE

Coherence refers to the comparison of target variables and of the number of persons who receive income from each income component, with external sources (both administrative data and data from other surveys) being considered as reliable.

4.1. Change between SILC 2007 and SILC 2008 by main income component

In general, in mean household disposable income of the reference years (2007 and 2008) there has been an increase (5.2%) observed, where the taxable household income was increased by 6.7%, due to general problematic recording of self employed income and some other income components (e.g. regular inter-household cash transfers)- (table 76).

Table 76 . Change between SILC 2008 and SILC 2007 by main income component

Income component	%
HY020	5.2
HY022	6.2
HY023	6.0
PY010N	8.0
PY050N	0.5

4.2. Significant differences in some indicators between EU- SILC 2008 and 2007

Table 77 displays significant differences existing in some indicators of EU-SILC 2008 and EU-SILC 2007. The differences between indicators cannot totally be explained. However, it should be noted that:

- Concerning the increase of the at risk poverty indicator at-risk-of-poverty rate by work intensity (households without dependent children, none is working). it is due to the the sample process (see the estimated CV=18.35).
- Concerning the decrease poverty rate by household type (single parent with dependent children)). it can be attributed to the variable having no high frequency and as a result the changes from year to year may be due to the sample process (see the estimated CV=18,81).
- Concerning the decrease relative median at-risk-of-poverty gap of elderly people, it can be attributed to targeted policy of social benefits
- Concerning the decrease of the poverty gap in age group 0-17. it is due to the the sample process (see the estimated CV=11.17).

Table 77. Significant differences in some indicators between SILC 2007 and SILC 2008

Indicators	Differences 2007/08	CV (%)
At risk-of-poverty rate by work intensity (households without dependent children, none is working)	Increase c. 4 (from 26 to 30)	18,35
Single parent with dependent children	Decrease. c 7 (from 34 to 27)	18.81
Relative median at-risk-of-poverty gap of elderly people (65+)	Decrease c. 4 (from 24 to 20)	-
Relative median at-risk-of-poverty gap 0-17	Decrease c. 3 (from 29 to 26)	11.17

4.3. Comparison of income target variables – EU SILC 2007 and 2008

Table 78. Comparison of income target variables – EU SILC 2007 and EU SILC 2008

	EU SILC 2007 (mean)	EU SILC 2008 (mean)	Sums 2007 (in million Euros)	Sums 2008 (in million Euros)
Total disposable household income (HY020)	21.140.37	22.243.04	85.189.81	90.577.55
Total disposable household income before social transfers except old-age and survivor's benefits (HY022)	20.487.07	21.549.06	82.557.21	87.751.53
Total disposable household income before social transfers including old-age and survivor's benefit (HY023)	15.404.04	16.161.69	62.073.98	65.813.25
Income from rental of a property or land (HY040N)	1.109.67	1.011.04	4.471.67	4.117.14
Family related allowances (HY050N)	137.31	129.18	553.31	526.03
Social exclusion not elsewhere classified (HY060N)	98.98	122.09	398.87	497.17
Housing allowance (HY070N)	23.61	24.62	95.15	100.24
Regular inter-household cash transfer received (HY080N)	450.04	461.30	1.813.54	1.878.50
Interests, dividends, etc. (HY090N)	90.07	96.46	362.95	392.79
Income received by people aged < 16 (HY110)	0.80	1.08	3.23	4.41
Taxes on wealth (HY120N)	6.17	6.52	24.87	26.53
Regular inter-household cash transfer paid (HY130N)	456.27	468.41	1.838.69	1.907.43

Table 78 (continued). Comparison of income target variables – EU SILC 2007 and EU SILC 2008

	EU SILC 2007 (mean)	EU SILC 2008 (mean)	Sums 2007 (in million Euros)	Sums 2008 (in million Euros)
Net income components at personal level				
Employee cash or near cash income (PY010N)	4.453.10	4.820.15	40.666.64	44.256.57
Non cash income (PY021N)	11.10	12.95	101.40	118.89
Cash benefits or losses from self- employment (PY050N)	2.214.43	2.190.35	20.222.59	20.110.88
Pension from individual private plans (PY080N)	3.67	2.41	33.55	22.10
Unemployment benefits (PY090N)	51.02	64.61	465.95	593.21
Old age benefits (PY100N)	1.970.71	2.093.221	17.996.89	19.219.08
Survivor' benefits (PY110N)	279.65	305.60	2.553.00	2.805.93
Sickness benefits (PY120N)	10.17	8.32	92.87	76.43
Disability/Invalidity benefits (PY130N)	103.49	105.77	945.09	971.18
Education-related allowances (PY140N)	9.94	7.99	90.82	73.34
Gross monthly earnings for employees (PY200G)	1.312.46	1.343.35	3.752.02	4.034.25

Table 79. Comparison of the total equivalized disposable household income(deciles). EU-SILC 2007 and EU-SILC 2008

Total equivalised disposable household income			
	EU- SILC 2007	EU-SILC 2008	Gchange
Number of households	4.029.722	4.072.175	1.1
Mean	11.989.93	12.695.63	5.9
Standard deviation	9.247.76	9.643.76	4.3
10%	2.880.74	3.038.13	5.5
20%	5.318.80	5.725.61	7.6
30%	6.677.65	7.234.81	8.3
40%	7.951.02	8.674.00	9.1
50%	9.242.99	10.060.89	8.8
60%	10.758.60	11.559.29	7.4
70%	12.447.92	13.302.48	6.9
80%	14.813.28	15.681.59	5.9
90%	18.327.78	19.277.94	5.2
100%	31.500.03	32.379.23	2.8

Table 80. Comparison of the total equivalized disposable household income(quintiles). EU-SILC 2007 and EU-SILC 2008

Total equivalised disposable household income			
	EU- SILC 2007	EU-SILC 2008	Gchange
Number of households	4.029.722	4.072.175	1.1
Mean	11.989.93	12.695.63	5.9
Standard deviation	9.247.76	9.643.76	4.3
20%	4.107.58	4.382.27	6.7
40%	7.318.36	7.965.48	8.8
60%	10.000.05	10.810.06	8.1
80%	13.629.88	14.491.36	6.3
100%	24.913.57	25.828.68	3.7

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

Table 81. Comparison of income target variables and number of persons who receive income from each “income component”. with external sources

Income component	Number of persons who receive from income component in survey data	Number of persons who receive from income component in administrative data	Notes
Employee cash or near cash income in reference period (PY010N)	3..221.043	3,082,123	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
Net Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise. royalties) (PY050N)	1.477.432	1,475,231	
Property income ((Regular pension from Private (non-ESSPROS) schemes)) (PY080N)	8.065	7,922	According to information from private insurance companies

Table 81– continued. Comparison of income target variables and number of persons who receive income from each “income component”. with external sources

Income component	Number of households that receive from income component in survey data	Number of households that receive from income component in administrative data	Notes
Unemployment benefits (PY090N)	250.089	345,000	
Old-age benefits (PY100N)	1.942.741	1,582,123	The amounts are comparable as in the survey included are also benefits except for pensions <u>and</u> also there are pensioners – farmers. invalidated. etc.- not being obligated to make tax return
Survivor’s Benefits (PY110N)	376.481		
Disability/Invalidity Benefits(PY130N)	174.714		
Income from rental of a property or land (HY040N)	651.985	567,185	The difference is attributed to the fact that in administrative data is not included the rent of land and mobile property
Social exclusion not elsewhere classified (HY060N)	195.891	275,267	The difference is attributed to the fact that many social exclusion benefits concern fringe groups, not being easily declared in the survey.
Housing allowances (HY070N)	59.191	100,000	

Table 81– continued. Comparison of income target variables and number of persons who receive income from each “income component”. with external sources.

Income component	Number of households that receive from income component in survey data	Number of households that receive from income component in administrative data	Notes
Regular taxes on wealth (HY120N)	30.366	42,000	

Table 82. Comparison of income target variables and number of households and persons who receive income from each “income component”. EU – SILC 2007- 2008.

Income component	Number of persons who receive from income component in survey data	Number of persons who receive from income component in survey data
	EU- SILC 2007	EU- SILC 2008
Employee cash or near cash Income in reference period (PY010N)	3.091.401	3.221.043
Non-cash Employee income (company car)(PY021N)	48.371	63.734
Net Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise. royalties) (PY050N)	1.541.012	1.477.432
Property income ((Regular pension from Private (non-ESSPROS schemes)) (PY080N)	8.985	8.065
Unemployment Benefits (PY090N)	234.641	250.089
Old-age benefits (PY100N)	1.972.739	1.942.741
Survivor’s Benefits (PY110N)	394.117	376.481
Sickness Benefits(PY120N)	42.670	33.448
Disability/Invalidity Benefits (PY130N)	182.888	174.714
Education-related Allowances (PY140N)	20.664	17.352

Table 82– continued. Comparison of income target variables and number of households and persons who receive income from each “income component”. EU – SILC 2006 and EU – SILC 2007.

Income component	Number of households that receive from income component in survey data	Number of persons who receive from income component in survey data
	EU SILC 2007	EU SILC 2008
Income from rental of a property or land (HY040N)	720.239	651.985
Family/children related allowances (HY050N)	473.214	430.776
Social exclusion not elsewhere classified (HY060N)	209.089	195.891
Housing allowances (HY070N)	62.464	59.191
Regular inter- household cash transfer received (HY080N)	390.538	345.324
Net interest. dividends. profit from capital investments in unincorporated business (HY090N)	138.971	292.936
Income received by people aged under 16 (HY110N)	576	1.546
Regular taxes on wealth (HY120N)	33.990	30.366
Regular inter- household cash transfer paid (HY130N)	365.852	321.164

- **Mean equivalized income**

The annual mean equivalized income of 2008 was calculated in the survey in 12.763.95 euro and from the Bank of Greece (estimated value) the respective amount (not including rural areas) was found to be 13,278.00 euro.

- **Family allowances**

We made comparisons for household family allowances. with administrative data and we found out that only the 72.7 % of them has been recorded. As far as the pension for mothers having more than 3 children is concerned it has been recorded accurately 99.9% (Table 83).

Table 83. Comparison of number of persons who receive income from family allowances with external sources

Family allowances	Number of persons that received the family allowances in survey data	Number of persons received the family allowances in administrative data	Recorded in survey/recorded in administrative data %
Life long pension for mothers with more than 3 children	182.652	182.915	99.9
Allowance for mothers having more than 3 children	32.967	83.581	39.4
Allowance for mothers having third child	26.956	55.630	48.5
Lump sum due to birth of third. four etc. child	2.282	14.608	15.6
Total	244.857	336.734	72.7

- **Unemployment benefit**

Comparisons have been made for regular unemployment benefit with administrative data (approximately 250.000). while the survey were found 144.142 persons.

- **Social solidarity for pensioners**

As far as the social solidarity benefit for pensioners is concerned. according to administrative data 244.140 persons (information of the main insurance scheme IKA) received it in 2008 (EU-SILC 2008). while from the survey the relative number is 73.872 persons. having in mind that IKA gives that the 80% of that allowance.

- **ESSPROS**

In general. deviations from ESSPROS's data are accepted and are attributed to the fact that ESSPROS's data are from administrative data while the other are from a sample of households.

4.5. Comparison of other quality target variables

Below are presented tables proving that the most quality target variables are in coherence with variables collected from other surveys (LFS – 2nd quarter of 2008 and HBS 2004/05) making thus the survey robust.

Table 84. Variable PL030: “Self-defined current activity status”. %

Self-defined current activity status	HBS 2004-2005	EU-SILC 2008	LFS 2008
At work (Full + Part time)	44.1	49.4	49.6
Unemployed	4.1	4.8	4.3
Non economically active	51.8	45.8	46.1

Table 85. Variable PL060: “Number of hours usually worked per week in main job”

	HBS 2004/05	EU-SILC 2008	LFS 2008
Number of hours usually worked per week in main job	42.2	42.1	42.4

Table 86. Variable PL130: “Number of persons working in the local unit”. %

Number of persons working in the local unit	EU-SILC 2008	LFS 2008
1 person	16.7	16.6
2 persons	15.2	13.7
3 persons	7.1	8.4
4 persons	4.5	5.3
5 persons	3.9	4.5
6 persons	2.8	2.5
7 persons	1.6	1.7
8 persons	1.7	1.6
9 persons	0.8	0.6
10 persons	2.3	1.8
11-19 persons	11.7	10.7
20-49 persons	8.6	7.6
50 persons or more	15.5	10.5
Don't know but fewer than 11 persons	2.5	5.6
Don't know but more than 10 persons	4.9	8.9

Table 87. PL040: “Status in employment” %

Status in employment	HBS 2004-2005	EU-SILC 2008	LFS 2008
Self employed with employees	6.1	6.1	8.3
Self employed without employees	22.0	23.0	20.9
Employee	67.1	64.1	64.9
Family worker	4.8	6.8	5.9

Table 88. PE040: “Highest ISCED level attained”.%

Highest ISCED level attained	EU-SILC 2008	LFS 2008
Never attended any level of education	2.8	2.4
Primary education	33.9	31.9
Lower secondary education	11.9	12.0
Upper secondary education	31.1	29.8
Post secondary non tertiary education	4.3	6.2
First stage of tertiary education	18.2	17.4
Second stage of tertiary education	0.5	0.3

Table 89. PL050 : ‘Occupation’ %

Occupation	HBS 2004-2005	EU-SILC 2008	LFS 2008
Legislators and senior officials-Corporate managers	7.1	6.9	10.5
Physical. mathematical. engineering science and other professionals	11.4	12.1	14.5
Physical. engineering science associate professionals and other associate professionals	5.4	6.9	8.5
Office clerks and customer services clerks	14.7	10.5	11.6
Personal and protective services workers. models. salespersons and demonstrators miscellaneous	19.2	14.2	14.4
Skilled agricultural and fishery workers	11.0	17.2	10.8
Extraction and building trades workers. other craft and related trades workers. Metal machinery and related trades workers. Precision. handicraft. printing and related trades workers	15.7	16.2	14.5
Stationary-plant and related operators. drivers and mobile plant operators. machine operators and assemblers	6.0	6.2	7.2
Sales and services elementary occupations. agricultural. fishery and related labourers in mining. construction. manufacturing and transport	8.4	8.6	6.7
Armed forces	1.1	1.1	1.2

Table 90. PL110: “Economic activity”.%

Economic activity	HBS 2004-2005	EU-SILC 2008	LFS 2008
Agriculture, hunting and forestry	11.1	11.9	11.1
Fishing	0.3	0.3	0.3
Mining and quarrying	0.3	0.5	0.4
Manufacturing industry	11.5	10.2	12.0
Electricity, gas and water supply	1.2	0.8	1.0
Construction	9.4	8.3	8.4
Wholesale and retail trade	18.4	20.5	18.4
Hotels and restaurants	6.2	6.1	7.1
Transport, storage and communication	7.1	5.5	5.7
Financial intermediation	2.7	2.5	2.6
Real estate	5.5	6.5	7.0
Public administration	9.1	9.4	8.3
Education	6.1	6.6	7.0
Health and social work	4.5	5.6	5.1
Other community, social and personal service activities	3.7	3.6	3.8
Private households with employed persons	2.7	1.6	1.6
Extra-territorial organizations and bodies	0.2	0.0	0.0

Table 91. Household by size. %

Households type	HBS 2004-2005	EU-SILC 2008	LFS 2008
One person household	20.3	20.1	26.3
Two persons household	31.9	28.2	30.6
Three persons household	20.9	21.1	19.7
Four persons household	19.4	27.3	17.7
Five persons household	5.3	2.4	4.5
More than six persons household	2.2	0.9	1.2

Table 92. HH020: “Tenure status”. %

Tenure status	HBS 2004 -2005	EU-SILC 2008
Owner	80.0	78.3
Tenant	20.0	21.7

Table 93. HH081: “Bath or shower in dwelling”.%

Bath or shower in dwelling	HBS 2004 -2005	EU-SILC 2008
Yes	98.2	98.3
No	1.8	1.7

Table 94. HH091: “Indoor flushing toilet for sole use of household”.%

Indoor flushing toilet for sole use of household	HBS 2004 -2005	EU-SILC 2008
Yes	94.8	97.2
No	5.2	2.8

Table 95. HH010: “Dwelling type”. %

Dwelling type	HBS 2004 -2005	EU-SILC 2008
Detached house	32.7	34.2
Semidetached house	10.8	9.0
Apartment or flat	56.0	56.8
Some other kind of accommodation	0.5	0.0

Table 96. “Non monetary household deprivation” . %

Non monetary household deprivation	HBS 2004 -2005	EU-SILC 2008
Telephone(HS070)	0.5	1.2
Colour TV(HS080)	1.3	0.9
Computer(HS090)	19.0	58.6
Washing machine(HS100)	6.7	5.7
Car(HS110)	15.0	28.3

Table 97. Variable PL015: “Have you ever worked” (for persons not working but having worked in the past) . %

Have you ever worked	EU-SILC 2008	LFS 2008
Yes	63.4	55.3
No	36.6	44.7

The number of persons not working at present. but having worked in the past estimated from the Labour Force Survey is considered as more accurate. than the one of the EU-SILC since the coefficient of variation of the specific characteristic from the EU-SILC is 1.3 while the one from the LFS is 0.6.

Table 98. Variable PL120: “Number of persons working less than 30 hours per week”. %

Working less than 30 hours per week	EU-SILC 2008	LFS 2008
Number of persons working less than 30 hours per week	5.8	7.8

Table 99. Variable PL140: “Type of contract”. %

Type of contract	EU-SILC 2007	LFS 2008
Permanent job / work contract of unlimited duration	73.2	88.5
Temporary job/work contract of limited duration	26.8	11.5

As far as the percentage of persons in permanent work is concerned the one calculated from the LFS is considered as more accurate since the coefficient of variation of it is 0.5 while that of SILC 1.6.

Table 100. Comparison of labour participation. %

Age	Total		Male		Female	
	LFS	EU SILC	LFS	EU SILC	LFS	EU SILC
15-19 years	8.6	11.8	10.1	12.4	7.1	11.2
20-24 years	50.4	52.8	55.4	52.3	45.2	53.3
25-29 years	84.3	84.1	91.5	87.1	76.4	81.0
30-34 years	85.3	85.5	97.2	94.9	72.9	75.4
35-39 years	85.7	84.3	97.1	97.3	73.3	71.0
40-44 years	84.8	83.5	97.3	96.8	72.8	70.3
45-49 years	80.4	80.1	95.4	96.2	65.6	64.2
50-54 years	71.0	73.5	88.7	89.3	54.1	58.3
55-59 years	56.7	53.7	76.5	73.0	38.0	35.8
60-64 years	32.0	32.4	45.4	43.6	19.8	22.1
65 years +	4.3	2.9	7.1	4.5	2.0	1.6

5. CONCLUSIONS

Concluding, the EU-SILC project gave qualitative data, in coherence with data from administrative sources, where these data were available. The small deviations existing in specific income variables showed that in the years to come extra efforts should be made to collect social benefits more accurately.

As far as self-employment income and interest, dividends, profits from capital investments in unincorporated business, are concerned that there exists a general problem in the reliable data.

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

REFERENCES

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- 3 **Updated definitions of EU-SILC instrument. Commission regulation (EC) No 1980/2003**
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- 9 **Common Cross-sectional EU indicators based on EU-SILC; the gender pay gap. doc EU-SILC 131-rev/04. Working Group on Statistics on Income and Living Conditions 29-30 March 2004. Eurostat. Luxembourg**
- 9 **Algorithms to compute Overarching Indicators based on EUSILC and adopted under the Open Method of Coordination (OMC) doc EU-SILC LC/16/07/EN. 2007. Eurostat. Luxembourg**

- 10 **Commission Regulation (EC) No 315/2006 of 22 February 2006** implementing Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions (EU-SILC) as regards the list of target secondary variables relating to housing conditions
- 11 **Doc. EU-SIL 133/04 : Income in EU-SILC: NET/GROSS/NET CONVERSION.**
Report on common structure of the model; model description and application to the ECHP data for France. Italy and Spain.

ANNEX I. Over-indebtedness and financial exclusion

For the purposes of this Regulation, the following units, modes of data collection, reference periods and definitions applied.

1.Units

The target variables relate exclusively to the household. Where dealing with financial services, the household should be understood as any member of the household.

2. Modes of data collection

For all target variables the mode of data collection is personal interview with the household respondent or extraction from registers.

3. Reference periods

The target variables relate to four types of reference periods:

- last 12 months (*Arrears*).
- next 12 months (*Future expectations*).
- last three months (*Uncleared balance credit/store card*).
- current (*All other variables*).

4. Definitions

(1) Amounts

- (a) Variables for collecting amounts: the amount is to be collected according to a harmonised discrete scale to be established by the Working Group on Living Conditions.

(2) Bank account

- (a) Bank current account: deposit account offering day-to-day money management facilities such as various flexible payment methods to allow customers to distribute money directly to others. Standard services offered by current accounts include a cheque book, the facility to arrange standing orders, direct debits and payment via a debit card. A savings account is not a current account where no such facilities are available.

(b) Bank account overdraft: the household is currently maintaining a negative balance on one of its bank accounts because of financial difficulties (urgent need of money, output higher than input, etc.). Interest is charged on the amount owed. The bank account does not need to be a current account.

(3) *Credit/store cards*

(a) Credit cards (Visa, Amex, MasterCard, Diners, etc.) provide a specific credit facility: money is lent to people between the time they purchase goods and the time of full repayment of the amount; interest is to be paid on any balance that is not cleared at the end of the month. There are monthly statements for the money spent specifying the minimum amount to be paid. Credit cards are not bank debit cards, where the money spent on the card is immediately deducted from a linked bank account.

(b) Store cards are credit cards issued by a single company/store and can only be used for payments to that company/store.

(c) Uncleared balance: the household has not paid in full at the 'end of the month' the amount spent or owed with credit/store cards for at least the last three months because of financial difficulties.

(4) *Source of credit and loans*

(a) Credit and loans encompasses any commercial credit or loans with planned and scheduled repayments, except mortgage loans for the main dwelling. Overdraft facilities, credit or store cards for which repayments are not planned are not included. Borrowing from friends and relatives (informal credit) is not included either.

(5) *Arrears*

(a) Arrears: amount owed (bills, rent, credit/mortgage repayment, etc.) not paid on schedule during the last 12 months for financial reasons; same concept as used for HS010, HS020 and HS030.

(b) Total amount currently in arrears: the sum of the amounts the household currently owes that could not be paid on schedule.

(c) Housing-related bills/payments: rent and mortgage repayment for the main dwelling and utility bills (water, electricity, gas, heating, etc.). Should correspond to the coverage of variables HS010 and HS020.

(d) Other loans and credit repayment: cash loans (other than mortgage repayment for the main dwelling) or hire purchase instalments and the like (e.g. mail order catalogues, car

finance. etc.). Minimum credit/store card repayments are also included. Should correspond to the coverage of variable HS030.

(e) Other non-housing household bills: education, health, any other bills not covered by housing-related bills.

(6) *Drop in income*

(a) Income: gross total income of the household.

(7) *Financial exclusion*

(a) Reasons why the household does not have a current bank account and needs one: several reasons can be mentioned and will be reported though indicators variables MI111-MI114. Questions are filtered: households that do have a bank current account or do not need one should not be asked the questions.

(b) Reasons why the household does not have commercial credit and needs it: several reasons can be mentioned and will be reported though indicators variables MI122-MI125. Commercial credit: overdraft facilities, credit or store cards, mortgages and other loans or credit linked to purchases. Borrowing from friends and relatives is not included. Questions are filtered: households that do have commercial credit or do not need it should not be asked the questions. Households having borrowed only from family and friends should be asked the questions.

5. Transmission of data to Eurostat

The target secondary variables on 'over-indebtedness and financial exclusion' will be sent to Eurostat in the household data file (H) after the target primary variables.

Tables

Table 101. MI010 – Household has a bank current account. %

Yes	27.5
No	72.5

Table 102. MI020 – Household is overdrawn on one of its bank accounts.%

Yes	4.5
No	95.5

Table 103. MI025 – Estimated total amount unbalanced on household's banks accounts by threshold of monthly household disposable income .%

The amount owed represents less than 10% of the monthly household disposable income	12,8
The amount owed represents more than 10% and less than 33% of the monthly household disposable income	15,9
The amount owed represents more than 33% and less than 100% of the monthly household disposable income	23,6
The amount owed represents more than 100% of the monthly household disposable income	47,6
Total	100,0

Table 104. MI030 – Household has credit card(s) and/or store card(s). %

Yes	42.2
No	57.8

Table 105. MI040 – Household has credit card(s) and/or store card(s) with uncleared balances.%

Yes	32.4
No	67.6

Table 106. MI045 – Estimated total amount unbalanced at the last monthly statement on household credit/store cards by threshold of monthly household disposable income .%

The amount owed represents less than 10% of the monthly household disposable income	26,9
The amount owed represents more than 10% and less than 33% of the monthly household disposable income	38,9
The amount owed represents more than 33% and less than 100% of the monthly household disposable income	16,3
The amount owed represents more than 100% of the monthly household disposable income	17,9
Total	100,0

Table 107. MI050 – Household has credits or loans (other than mortgage for the main dwelling).%

Yes	18.3
No	81.7

Table 108. MI051 – Overall satisfaction with dwelling. %

Yes	10.6
No	89.4

Table 109. MI052 – Household has hire purchase instalments (e.g. leasing, car, technical equipment).%

Yes	40.7
No	59.3

Table 110. MI053 – Household has home-related credit/loans (inventory. domestic appliances. repairs). %

Yes	37.6
No	62.4

Table 111. *MI054* – Household has credit/loans to pay for holidays/leisure. %

Yes	4.1
No	95.9

Table 112. *MI055* – Household has credit/loans to pay for education or childcare. %

Yes	6.3
No	93.7

Table 113. *MI056* – Household has credit/loans to pay for health issues. %

Yes	4.4
No	95.6

Table 114. *MI057* – Household has credit/loans to pay for investment or business start-up. %

Yes	4.4
No	95.6

Table 115. *MI058* – Household has other cash loans (debt conversion. to cover overdraft. credit card and other bills. e.t.c.). %

Yes	11.2
No	88.8

Table 116. *MI060* – Arrears on other non-housing household bills. %

Yes	3.6
No	96.4

Table 117. MI065 – Estimated total amount currently in arrears for other non-housing household bills by threshold of monthly household disposable income .%

The amount owed represents less than 10% of the monthly household disposable income	34,6
The amount owed represents more than 10% and less	32,8
The amount owed represents more than 33% and less	18,3
The amount owed represents more than 100% of the	14,3
Total	100,0

Table 118. MI075 – Estimated total amount currently in arrears for household housing bills/repayments by threshold of monthly household disposable income .%

The amount owed represents less than 10% of the monthly household disposable income	26,2
The amount owed represents more than 10% and less	40,6
The amount owed represents more than 33% and less	23,7
The amount owed represents more than 100% of the	9,5
Total	100,0

Table 119. MI085 – Estimated total amount currently in arrears for household other loans and credit repayment by threshold of monthly household disposable income .%

The amount owed represents less than 10% of the monthly household disposable income	27,2
The amount owed represents more than 10% and less	42,7
The amount owed represents more than 33% and less	20,6
The amount owed represents more than 100% of the	9,5
Total	100,0

Table 120. MI090 – Major drop in household income during the last 12 months. %

Yes	17.3
No	82.7

Table 121. MI095 – Main reason for drop in income.%

Job loss/redundancy	29.0
Change in hours worked and/or in wages	16.9
Inability to work through sickness or disability	7.2
Maternity – parental leave – childcare	4.8
Retirement	8.0
Marriage/relationship break down	1.9
Other change in household composition	9.2
Other reason	23.1

Table 122. MI100 – Expectation of financial situation in the next 12 months; do you expect financial situation.%

To improve	7.4
To stay about the same	42.5
To get worse	44.3
Don't know	5.8

Table 123. MI110 – Household doesn't need an account and prefers to deal in cash.%

Yes	86.8
No	13.2

Table 124. MI111 – The charges are too high. %

Yes	87.0
No	13.0

Table 125. MI112 – There is no bank branch near where household lives or works.%

Yes	6.3
No	93.7

Table 126. MI113 – Household has applied for an account and been turned down .%

Yes	4.0
No	96.0

Table 127. MI114 – Banks would refuse household.%

Yes	27.0
No	73.0

Table 128. MI120 – Household doesn't need to borrow at all.%

Yes	72.3
No	27.7

Table 129. MI121 – Household can borrow from family all friends.%

Yes	31.1
No	68.9

Table 130. MI122 – Household will not be able to repay debt. %

Yes	81.0
No	19.0

Table 131. MI123 – Household has applied for credit and been turned down.%

Yes	2.2
No	97.8

Table 132. MI124 – Household used to have credit but the facility was withdrawn . %

Yes	0.8
No	99.2

Table 133. *MI125* – Banks would refuse to give credit to household. %

Yes	10.9
No	89.1

ANNEX 2. Questionnaires

[www.statistics.gr/social statistics/ statistical data/ income and living conditions/metadata](http://www.statistics.gr/social_statistics/statistical_data/income_and_living_conditions/metadata)
and questionnaires or on CIRCA).

