



Excellence in the research fields:
Poverty, Exclusion and Social Inequalities

3rd Community Action, 2000-2006

OPERATIONAL PROGRAMME “COMPETITIVENESS”



**PRESENTATION OF THE MAIN RESULTS OF THE
RESEARCH ON INCOME AND LIVING CONDITIONS
OF THE HOUSEHOLDS (EU-SILC 2003)**

ATHENS 2004

SUMMARY

Evidences on income distribution which are presented below, are drawn from the Statistics of Income and Living Conditions, a survey that was conducted in the spring of 2004 under the auspices of the General Secretariat of National Statistical Service of Greece and in cooperation with the National Center of Social Research.

Central to the findings of the report is an extensive questionnaire, which was submitted to urban and rural households across country. It included a significant number of questions aiming at clarifying the size, as well as the main factors that determine income distribution, low incomes, social exclusion, and the living standards. The sample consisted of 8.167 households with a response rate of 81,62%.

TABLES

TABLE 1: SCALE OF EQUIVALENCY

Members of households	Weight	Example of household consisting of 2 adults and 2 children
1 adult	1	1
Adult and children above 16 years old	0,5	0,5
Children under 15 years old	0,3	2X0,3
Equalized Income Coefficient	Total	2,1

TABLE 2: ONE TENTH OF INCOME, GINI COEFFICIENT AND INDICATOR S80/20

Tenths	Total Disposable Equivalent Income without the imputed rent <i>(conventional definition)</i>	Total Disposable Equivalent Income	Total Disposable Equivalent Income without social transfers <i>(pensions not included)</i>
1 st	1,67	2,41	1,35
2 nd	4,12	4,56	3,87
3 rd	5,47	5,75	5,27
4 th	6,56	6,82	6,45
5 th	7,74	7,96	7,64
6 th	9,05	9,17	9,07
7 th	10,55	10,50	10,62
8 th	12,56	12,33	12,70
9 th	15,41	15,07	15,67
10 th	26,87	25,43	27,35
Total	100	100	100
Gini	36,3	33,4	37,7
S80/20	7,28	5,81	8,23

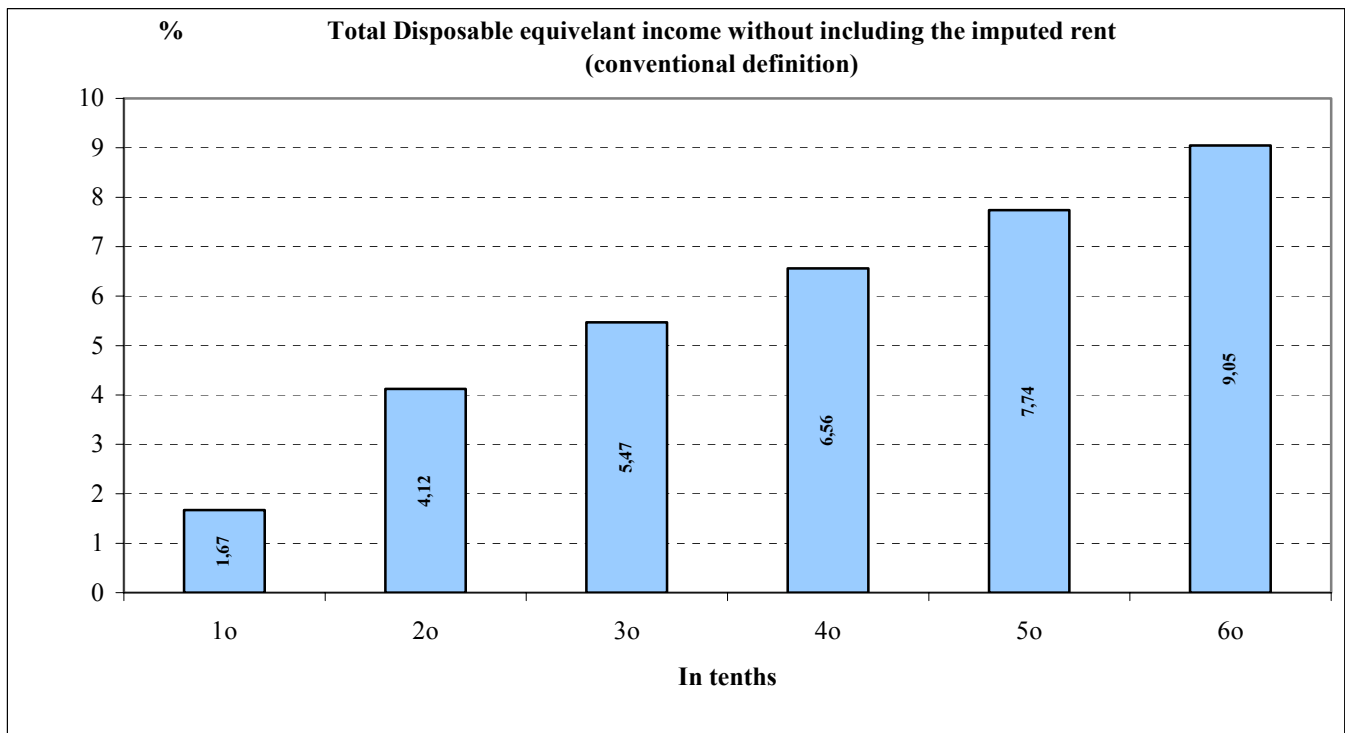


TABLE 3: AT RISK OF POVERTY RATE

	Total disposable equivalent income without the imputed rent of a dwelling (conventional definition)	Total disposable equivalent income	Total disposable equivalent income without social transfers (pensions not included)
Population (N)	10.268.169	10.268.169	10.268.169
Median	8.000,0	9.620,0	7.773,3
Poverty line	4.800,0	5.772,0	4.664,0
Number of people living under the poverty line	2.165.107	1.986.151	2.325.700
At Risk Poverty Rate	21,1%	19,3%	22,6%

As a result, the at risk poverty rate for the Greek population stands at 21,1%.

The Poverty line for special types of households

Adults	1	2	2	2	1
Children over 16 years old			1		
Children 15 years old and under		1	1	2	1
Poverty Line (Annual Income for the year 2002 in Euro)	4800	8640	11040	10080	6240

TABLE 4: AT RISK OF POVERTY RATE WITH ALTERNATIVE POVERTY LINES

	40%	50%	60%	70%
Poverty Line	3.200	4.000	4.800	5.600
Number of people living under the poverty line	1.066.088	1.506.046	2.165.107	2.924.398
At risk Poverty Rate	10,4	14,7	21,1	28,5

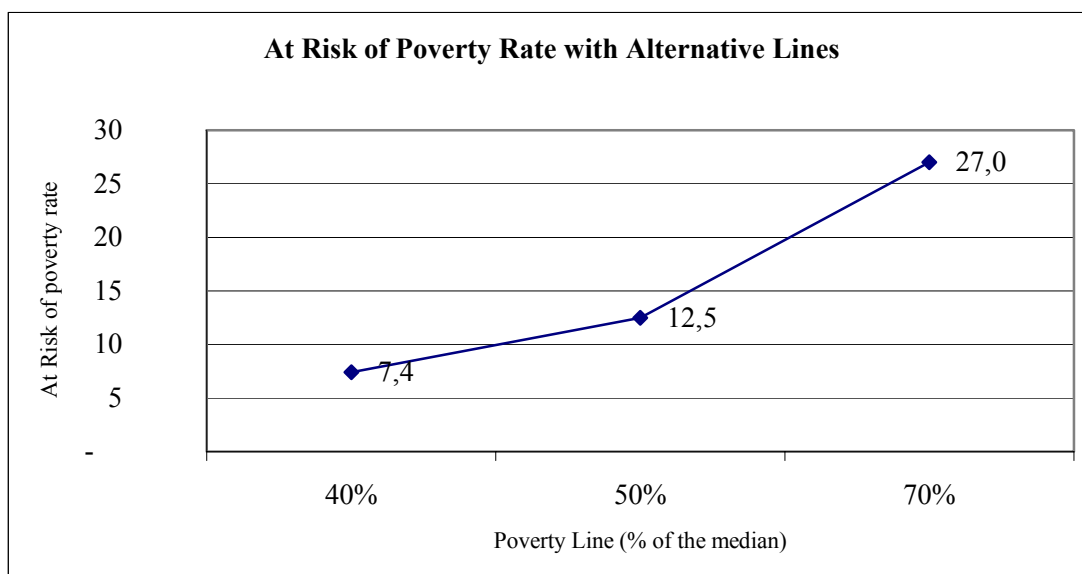


TABLE 5: AT RISK OF POVERTY RATE ACCORDING TO AGE AND GENDER

AGE GROUPS /GENDER	TOTAL POPULATION	NUMBER OF PEOPLE LIVING UNDER THE POVERTY LINE	(%)
TOTAL			
65 YEARS OLD & ABOVE	1.784.187	501.935	28,1
16-64 YEARS OLD	6.762.185	1.284.169	19,0
UNDER 15 YEARS OLD	1.683.490	374.823	22,3
TOTAL	10.268.169	2.165.107	21,1
MEN			
65 YEARS OLD & ABOVE	818.994	213.144	26,0
16-64 YEARS OLD	3.340.151	625.696	18,7
TOTAL MEN	5.023.529	1.039.219	20,7
WOMEN			
65 YEARS OLD & ABOVE	965.194	288.791	29,9
16-64 YEARS OLD	3.422.034	658.473	19,2
TOTAL WOMEN	5.244.641	1.125.888	21,5

TABLE 6: AT RISK OF POVERTY RATE AND EMPLOYMENT

EMPLOYMENT STATUS	TOTAL NUMBER OF PEOPLE	NUMBER OF PEOPLE LIVING UNDER THE POVERTY LINE	(%)
TOTAL			
EMPLOYED	4.084.646	639.412	15,7
UNEMPLOYED	427.030	120.054	28,1
RETIRED	1.853.192	488.172	26,3
OTHER TYPES OF NON-ACTIVES	3.903.301	917.469	23,5
TOTAL POPULATION	10.268.169	2.165.107	21,1
MEN			
EMPLOYED	2.470.341	414.410	16,8
UNEMPLOYED	184.134	55.662	30,2
RETIRED	1.028.583	242.585	23,6
OTHER TYPES OF NON-ACTIVES	1.340.471	326.562	24,4
TOTAL MALE POPULATION	5.023.529	1.039.119	20,7
WOMEN			
EMPLOYED	1.614.306	225.002	13,9
UNEMPLOYED	242.896	64.392	26,5
RETIRED	824.609	245.587	29,8
OTHER TYPES OF NON-ACTIVES	2.562.830	590.907	23,1
TOTAL FEMALE POPULATION	5.244.641	1.125.888	21,5

TABLE 7: AT RISK OF POVERTY RATE AND SIZE OF HOUSEHOLD

SIZE OF HOUSEHOLD	POPULATION (N)	PEOPLE LIVING UNDER THE POVERTY LINE	AT RISK POVERTY RATE
1	796.453	218.490	27,4
2	2.245.908	504.759	22,5
3	2.304.251	327.816	14,2
4	3.235.137	573.814	17,7
5	1.062.352	270.241	25,4
6	401.464	147.123	36,6
7 +	222.604	122.864	55,2
TOTAL	10.268.169	2.165.107	21,1

TABLE 8: POVERTY GAP

AGE/GENDER	MEDIAN OF EQUIVALENT INCOME OF THE POOR	RELATIVE POVERTY GAP
TOTAL		
16-64 YEARS OLD	3.080	35,8
65 YEARS OLD & OVER	3.327	30,7
UP TO 15 YEARS OLD	3.163	34,1
MEN		
16-64 YEARS OLD	3.110	35,2
65 YEARS OLD & OVER	3.547	26,1
WOMEN		
16-64 YEARS OLD	3.122	35
65 YEARS OLD & OVER	3.400	29,2

NOTE:

The poverty gap is the difference between the median income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold.

TABLE 9: UNITED NATIONS POVERTY THRESHOLDS

	DAILY INCOME < 0,700 EURO	DAILY INCOME < 1,4 EURO	DAILY INCOME < 2,8 EURO
Population (N)	10.268.169	10.268.169	10.268.169
Annual Income per capita	255,5	511,0	1.022,0
Number of people living under the poverty line	84.707	95.579	116.872
Percentage in the total population	0,82	0,93	1,14

	DAILY INCOME < 3,5 EURO	DAILY INCOME < 7,0 EURO	DAILY INCOME < 10,5 EURO
POPULATION (N)	10.268.169	10.268.169	10.268.169
Annual Income per capita	1.277,5	2.555,0	3.832,5

Number of people living under the poverty line	125.700	337.918	742.990
Percentage in the total population	1,22	3,29	7,24

TABLE 11:"IN WHAT TYPE OF DWELLING DO YOU LIVE?"

TYPES OF DWELLINGS	NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
Total Number			
Detached house	858.211	424.430	1.282.641
Semi-detached house or condominiums	291.765	83.755	375.520
Apartment in building with less than 10 residences	1.016.201	162.992	1.179.193
Apartment in building with 10 or more residences	709.573	115.438	825.011
Other	511	918	1.429
TOTAL	2.876.261	787.533	3.663.794
% distribution			
Detached house	29,84	53,89	35,01
Semi-detached house or condominiums	10,14	10,64	10,25
Apartment in building with less than 10 residences	35,33	20,70	32,19
Apartment in building with 10 or more residences	24,67	14,66	22,52
Other	0,02	0,12	0,04
TOTAL	100	100	100

TABLE 12:" HOW MUCH RENT DO YOU PAY PER MONTH FOR YOUR MAIN RESIDENCE "

GROSS MONTHLY SUM SPENT FOR RENT	NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
% distribution			
0-300 Euro	8,79	8,35	8,70
301-600 Euro	3,78	2,05	3,41

601-900 Euro	0,31		0,25
901-1500 Euro	0,11		0,09
<i>Not declared</i>	<i>86,99</i>	<i>89,59</i>	<i>87,55</i>
TOTAL	100	100	100

NOTE: This question is addressed only to tenants whose residence is rented less or according to the prices of the local market.

TABLE 13: DO YOU OWN ANY OF THE FOLLOWING ITEMS? (WHETHER RENTED OR DONATED TO YOU)

CONSUMER'S GOODS	RESPONSES	NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
% distribution				
Telephone (conventional phone line / cell phone)	<i>Yes</i>	99,44	95,90	98,68
	<i>I would like to but I cannot afford it</i>	0,36	3,02	0,94
	<i>I do not want it, I do not have it for other reasons</i>	0,19	1,08	0,39
Coloured T.V.	<i>Yes</i>	99,11	95,42	98,32
	<i>I would like to but I cannot afford it</i>	0,49	3,36	1,10
	<i>I do not want it, I do not have it for other reasons</i>	0,40	1,23	0,58
Personal computer	<i>Yes</i>	30,27	12,94	26,55
	<i>I would like to but I cannot afford it</i>	17,84	21,15	18,55
	<i>I do not want it, I do not have it for other reasons</i>	51,88	65,90	54,90
Washing Machine	<i>Yes</i>	93,53	79,68	90,55
	<i>I would like to but I cannot afford it</i>	3,57	11,31	5,24
	<i>I do not want it, I do not have it for other reasons</i>	2,89	9,01	4,21
Private Car / private van	<i>Yes</i>	71,29	45,76	65,80
	<i>I would like to but I cannot afford it</i>	12,57	22,06	14,61
	<i>I do not want it, I do not have it for other reasons</i>	16,14	32,18	19,59
TOTAL		100	100	100

TABLE 14: "FINANCIAL ABILITY FOR:"

	NON-POOR HOUSEHOLDS		POOR HOUSEHOLDS		TOTAL	
- ONE WEEK PAID HOLIDAYS						
	Frequency	%	Frequency	%	Frequency	%
Yes	1.626.650	56,6	163.222	20,7	1.789.872	48,9
No	1.249.611	43,4	624.310	79,3	1.873.921	51,1
Total	2.876.261	100	787.532	100	3.663.793	100
-NUTRITION: EVERY OTHER DAY EAT CHICKEN, FISH, VEGETABLES (EQUIVALENT NUTRITION VALUE FOR VEGETARIANS)						
	Frequency	%	Frequency	%	Frequency	%
Yes	2.599.175	90,4	529.011	67,2	3.128.186	85,4
No	277.086	9,6	258.521	32,8	535.607	14,6
Total	2.876.261	100	787.532	100	3.663.793	100
-MEETING URGENT BUT NECESSARY EXPENDITURES						
	Frequency	%	Frequency	%	Frequency	%
Yes	1.667.632	58,0	264.410	33,6	1.932.042	52,7
No	1.208.629	42,0	523.122	66,4	1.731.751	47,3
Total	2.876.261	100	787.532	100	3.663.793	100
- PROVISION OF SATISFACTORY HEATING IN THE RESIDENCE						
	Frequency	%	Frequency	%	Frequency	%
Yes	2.474.124	86,0	471.362	59,9	2.945.486	80,4
No	402.137	14,0	316.170	40,1	718.307	19,6
Total	2.876.261	100	787.532	100	3.663.793	100

TABLE 15: "DO YOU OR ANY OTHER MEMBER OF YOUR HOUSEHOLD REPAY FOR A LOAN OR ITEMS PURCHASED ON INSTALLMENTS? (*)"

	NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
Total Number			
Yes	879.516	141.863	1.021.379
No	1.996.745	645.669	2.642.414
Total	2.876.261	787.532	3.663.793
% distribution			
Yes	30,58	18,01	27,88
No	69,42	81,99	72,12
Total	100	100	100

(*) Included:

1. Loans for the purchase of a private car, home appliances, vacation loans, childbirth loans etc.
 2. These items have been purchased with credit cards
 3. Loans for a secondary residence, for example a country house
- Loans or mortgages related to the main residence, are not included.

TABLE 16: "TO WHAT DEGREE ARE YOU FINANCIALLY INCURRED BY THE REPAYMENT OF LOANS OR HIRE PURCHASE(S), INCLUDING TAX;"

	NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
Total Number			
Very much	229.038	63.144	292.182
Quite	513.033	66.604	579.637
Not at all	137.444	12.115	149.559
No answer	1.996.746	645.669	2.642.415
Total	2.876.261	787.532	3.663.793
% distribution			
Very much	7,96	8,02	7,97
Quite a lot	17,84	8,46	15,82
Not at all	4,78	1,54	4,08
No answer	69,42	81,99	72,12
Total	100	100	100

TABLE 17. EDUCATIONAL LEVEL OF THE HEAD OF THE HOUSEHOLD

Educational Level	NON-POOR HOUSEHOLDS		POOR HOUSEHOLDS		TOTAL	
	Frequency	%	Frequency	%	Frequency	%
Never attended school	46.699	1,6	52.426	6,7	99.125	2,7
Few classes at primary school	260.062	9,0	146.801	18,6	406.863	11,1
Primary school diploma	848.480	29,5	338.007	42,9	1.186.487	32,4
Junior High school diploma	294.218	10,2	69.840	8,9	364.058	9,9
High School Diploma	744.103	25,9	136.775	17,4	880.878	24,0
Technical High school	95.262	3,3	11.685	1,5	106.947	2,9
Graduates of Technological Institutions	121.328	4,2	5.621	0,7	126.949	3,5
Graduates of Bachelor Degree (B.A/ B.S), & Military Academy	400.377	13,9	24.761	3,1	425.138	11,6
Graduates of Master Degrees (MA, MSc, MBA)	43.906	1,5	1.101	0,1	45.007	1,2
Doctor of Philosophy (Ph. D)	21.827	0,8	514	0,1	22.341	0,6
TOTAL	2.876.262	100	787.531	100	3.663.793	100

TABLE 18: HEALTH CONDITIONS OF THE HEAD OF THE HOUSEHOLD

	NON-POOR HOUSEHOLDS		POOR HOUSEHOLDS		TOTAL	
	Frequency	%	Frequency	%	Frequency	%
-HOW IS YOUR HEALTH CONDITION IN GENERAL?						
Very good	1.383.630	48,1	293.016	37,2	1.676.646	45,8
Good	745.127	25,9	190.502	24,2	935.629	25,5
Average	466.296	16,2	163.615	20,8	629.911	17,2
Poor	202.090	7,0	97.870	12,4	299.960	8,2
Very poor	79.118	2,8	42.529	5,4	121.647	3,3
Total	2.876.261	100	787.532	100	3.663.793	100
-DURING THE LAST 12 MONTHS, HAS IT BEEN NECESSARY TO PLAN A VISIT TO A DENTIST FOR AN EXAMINATION OR A TREATMENT BUT WITHOUT ACTUALLY GOING?						
	Frequency	%	Frequency	%	Frequency	%
Yes, at least once	299.376	10,4	94.385	12,0	393.761	10,7
No	2.576.885	89,6	693.147	88,0	3.270.032	89,3
Total	2.876.261	100	787.532	100	3.663.793	100
-DURING THE LAST 12 MONTHS, HAVE IT BEEN NECESSARY TO PLAN A VISIT TO A SPECIAL DOCTOR FOR AN EXAMINATION OR A TREATMENT BUT WITHOUT ACTUALLY GOING?						
	Frequency	%	Frequency	%	Frequency	%
Yes, at least once	203.290	7,1	92.143	11,7	295.433	8,1
No	2.672.971	92,9	695.389	88,3	3.368.360	91,9
Total	2.876.261	100	787.532	100	3.663.793	100

TABLE 19. “DURING THE LAST 12 MONTHS HAVE YOU OR ANY OTHER MEMBER OF YOUR HOUSEHOLD ASKED FOR ASSISTANCE FROM ANY OF THE FOLLOWING PUBLIC SERVICES?”

ASKED FOR ASSISTANCE FROM PUBLIC SERVICES		NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL
Hospital / Health Center	<i>Yes</i>	41,78	51,55	43,88
	<i>I would like to but I cannot afford it</i>	0,67	1,18	0,78
	<i>I would like to but I do not have access</i>	0,70	1,33	0,83
	<i>I did not want/ no need</i>	56,86	45,94	54,51
Welfare Services (Social services, Consultation services)	<i>Yes</i>	7,69	9,40	8,06
	<i>I would like to but I cannot afford it</i>	0,55	0,73	0,59
	<i>I would like to but I do not have access</i>	1,14	3,08	1,56
	<i>I did not want/ no need</i>	90,62	86,78	89,80
Provision of care to the elderly (KAPI, help at home, social care units etc)	<i>Yes</i>	4,27	3,90	4,19
	<i>I would like to but I cannot afford it</i>	0,55	0,56	0,55
	<i>I would like to but I do not have access</i>	1,71	3,78	2,16
	<i>I did not want/ no need</i>	93,47	91,76	93,10
Support services to disabled people	<i>Yes</i>	1,28	1,47	1,32
	<i>I would like to but I cannot afford it</i>	0,58	0,21	0,50
	<i>I would like to but I do not have access</i>	0,54	1,00	0,64
	<i>I did not want/ no need</i>	97,60	97,32	97,54
Social care of infants and children of preschool age (Day nursery, day care etc)	<i>Yes</i>	11,22	11,57	11,30
	<i>I would like to but I cannot afford it</i>	0,49	0,34	0,46
	<i>I would like to but I do not have access</i>	0,64	1,29	0,78
	<i>I did not want/ no need</i>	87,66	86,80	87,47
Public employment services (OAED, KPA)	<i>Yes</i>	11,22	11,57	11,30
	<i>I would like to but I cannot afford it</i>	0,49	0,34	0,46
	<i>I would like to but I do not have access</i>	0,64	1,29	0,78
	<i>I did not want/ no need</i>	87,66	86,80	87,47
Consultation services on social matters (Municipal Social services)	<i>Yes</i>	11,03	11,91	11,22
	<i>I would like to but I cannot afford it</i>	0,33	0,40	0,35

	<i>I would like to but I do not have access</i>	0,91	1,97	1,14
	<i>I did not want/ no need</i>	87,72	85,71	87,29
Information Centres for Citizens	<i>Yes</i>	10,09	7,96	9,63
	<i>I would like to but I cannot afford it</i>	0,35	0,39	0,36
	<i>I would like to but I do not have access</i>	1,04	2,03	1,26
	<i>I did not want/ no need</i>	88,52	89,62	88,75
Other	<i>Yes</i>	1,49	1,54	1,50
	<i>I would like to but I cannot afford it</i>	0,18	0,08	0,16
	<i>I would like to but I do not have access</i>	0,03	0,00	0,03
	<i>I did not want/ no need</i>	98,29	98,38	98,31
Σύνολο		100	100	100

TABLE 20. "WHICH DO YOU THINK ARE THE MAIN REASONS FOR BEING DISCOURAGED YOU TO SEEK ASSISTANCE FROM ANY OF THE PUBLIC SERVICES MENTIONED ABOVE, IN THE EVENT SUCH ASSISTANCE WAS VALUABLE FOR YOU OR THE MEMBERS IN YOUR HOUSEHOLD?"

Accepted up to three		NON-POOR HOUSEHOLDS	POOR HOUSEHOLDS	TOTAL%
1st reason	Lack of information regarding the services provided	15,78	18,62	16,39
	Excessive bureaucracy	26,50	20,84	25,29
	Quality of Customer service	3,70	3,81	3,72
	Low quality of the services	5,58	4,30	5,30
	Lack of services in my region	3,12	7,90	4,14
	Long waiting time	4,99	3,74	4,72
	Other	0,28	1,13	0,46
	No reference to the 1st reason	40,06	39,66	39,97
2nd reason	Lack of information regarding the services provided	1,04	1,22	1,08
	Excessive bureaucracy	8,03	7,27	7,87
	Quality of Customer service	9,07	7,01	8,63

	Low quality of the services	8,70	7,62	8,47
	Lack of services in my region	4,08	8,28	4,99
	Long waiting time	10,49	8,48	10,06
	Other	0,11	0,36	0,16
	No referrence to the 2nd reason	58,48	59,77	58,75
3rd reason	Lack of information regarding the services provided	0,77	0,84	0,79
	Excessive bureaucracy	0,64	0,60	0,63
	Quality of Customer service	2,18	1,50	2,03
	Low quality of the services	4,35	3,59	4,18
	Lack of services in my region	2,75	3,01	2,80
	Long waiting time	12,06	10,13	11,64
	Other	0,17	0,12	0,16
	No referrence to the 3rd reason	77,08	80,20	77,75
	Total		100	100

TABLE 21. "CONSIDERING THE OVERALL MONTHLY OR WEEKLY INCOME OF THE MEMBERS OF YOUR HOUSEHOLD, HOW DO YOU COPE WITH YOUR DAILY NEEDS?"

	NON-POOR HOUSEHOLDS %	POOR HOUSEHOLDS %	TOTAL %
With great difficulty	13,57	32,86	17,72
With difficulty	28,67	37,06	30,48
With little difficulty	31,61	20,47	29,22
Almost easily	17,96	7,67	15,75
Easily	7,45	1,66	6,2
Very easily	0,73	0,28	0,63
Total	100	100	100

TABLE 22 "DURING THE YEAR 2002, DID YOU RECEIVE SOME KIND OF SOCIAL ASSISTANCE FROM THE STATE?"

	NON-POOR HOUSEHOLDS %	POOR HOUSEHOLDS %	TOTAL %

Yes	2,7	3,25	2,82
No	97,28	96,75	97,17
No answer	0,02	0	0,01
Total	100	100	100

TABLE 23. "DURING THE YEAR 2002, DID YOU RECEIVE ON A REGULAR BASIS ANY KIND OF ASSISTANCE FROM MEMBERS OF OTHER HOUSEHOLDS?" ()**

	NON-POOR HOUSEHOLDS %	POOR HOUSEHOLDS %	TOTAL %
Yes	9,82	12,18	10,32
No	90,17	87,76	89,65
No answer	0,02	0,06	0,03
Total	100	100	100

(**) Sum of money received from parents, children, relatives, and others are included. Cash provided as gifts for Christmas and birthdays etc., as well as sums that do not contribute to your income, such as the repayment of loans for education, are not included.