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MINISTRY OF ECONOMY AND FINANCE



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STATISTICS ON INCOME AND LIVING CONDITIONS (EU-SILC)

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INTERMEDIATE QUALITY REPORT

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INTRODUCTION

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

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

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

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

According to the methodology for measuring poverty, the poverty line is calculated with its relative concept and it is defined at 60% of the median total equivalized disposable

income of the household, using modified OECD equivalised scale. 'Equivalent size' refers to the OECD modified scale which gives a weight of 1.0 to the first adult, 0.5 to other persons aged 14 or over who are living in the household and 0.3 to each child aged under 14.

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

More specifically the income components included in the survey are:

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

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

The survey is being conducted upon the decision of the Ministry of Economy and Finance, and according to the contract having been signed between Commission and the National Statistical Service of Greece, in the framework of Regulation (EC) No 1177/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC).

The survey consists of two components the cross-sectional and the longitudinal. The first one referring 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 Greek SILC 2005-survey data, according to article 16 of the EC regulation No 1777/2003 of the European Parliament and of the Council concerning Community Statistics on Income and Living Conditions (EU-SILC).

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

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

Data from the ad hoc module 'Intergenerational transmission of poverty' 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 2005. The indicators below have been calculated using the Eurostat SAS program.

Table 1. Risk-of-poverty threshold (illustrative values)

Type of household	Euro	PPS
One person household	5649.78	6639.17

Table 2. Risk-of-poverty threshold (illustrative values)

Type of household	Euro	PPS
Household with 2 adults and 2 dependent children	11864.54	13942.26

Table 3a. Risk-of-poverty rate by age and gender after social transfers and below At Risk Poverty Threshold (ARPT)

Age	Total	Female	Male
Total	19.6	20.9	18.3
0-15	19.4	19.5	19.3
0-64	17.8	18.6	16.9
16+	19.7	21.1	18.1
16-64	17.4	18.4	16.4
16-24	22.7	24.8	20.5
25-49	15.5	16.6	14.4
50-64	18.3	18.5	18.0
65+	27.9	30.0	25.2
<i>Above ARPT</i>			
Age	Total	Female	Male
Total	80.4	79.1	81.7
0-15	80.6	80.5	80.7
0-64	82.2	81.4	83.1
16+	80.3	78.9	81.9
16-64	82.6	81.6	83.6
16-24	77.3	75.2	79.5
25-49	84.5	83.4	85.6
50-64	81.7	81.5	82.0
65+	72.1	70.0	74.8

Table 3b. Risk-of-poverty rate by age and gender*Total*

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	14832	7626	7206
0-15	2384	1153	1231
0-64	11737	5929	5808
16+	12448	6473	5975
16-64	9353	4776	4577
16-24	1627	815	812
25-49	5104	2632	2472
50-64	2622	1329	1293
65+	3095	1697	1398

Below ARPT

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	3416	1852	1564
0-15	580	278	302
0-64	2471	1288	1183
16+	2836	1574	1262
16-64	1891	1010	881
16-24	420	229	191
25-49	922	504	418
50-64	549	277	272
65+	945	564	381

Above ARPT

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	11416	5774	5642
0-15	1804	875	929
0-64	9266	4641	4625
16+	9612	4899	4713
16-64	7462	3766	3696
16-24	1207	586	621
25-49	4182	2128	2054
50-64	2073	1052	1021
65+	2150	1133	1017

Table 3c. Risk-of-poverty rate by age and gender*Distribution of total population by gender*

Total	Female	Male
100.0	50.9	49.1

Table 3d. Risk-of-poverty rate by age and gender*Distribution of total population by age and gender*

	0 - 15	0 - 64	16+	16 - 64	16-24	25-49	50-64	65+
Total	15.5	81.7	84.5	66.2	10.9	37.5	17.8	18.3
Female	14.8	80.2	85.2	65.4	10.7	36.6	18.1	19.8
Male	16.3	83.4	83.7	67.1	11.1	38.4	17.5	16.6

Table 3e. Risk-of-poverty rate by age and gender*Distribution of poor population by gender*

Total	Female	Male
100.0	54.3	45.7

Table 3f. Risk-of-poverty rate by age and gender*Distribution of poor population by age and gender*

	0 - 15	0 - 64	16+	16 - 64	16 - 24	25-49	50-64	65+
Total	15.3	74.1	84.7	58.7	12.6	29.6	16.6	25.9
Female	13.8	71.5	86.2	57.7	12.7	29.0	16.0	28.5
Male	17.1	77.1	82.9	60.0	12.5	30.2	17.3	22.9

Table 4a. Risk-of-poverty rate by most frequent activity and gender below ARPT

Activity status	Total	Female	Male
Total	19.6	21.1	18.0
At work	12.9	11.6	13.7
Not at work: total	25.9	26.7	24.5
Not at work: Unemployed	32.8	28.5	38.6
Not at work: Retired	25.0	29.0	21.7
Not at work: Other inactive	25.3	25.3	25.4

Above ARPT

Activity status	Total	Female	Male
Total	80.4	78.9	82.0
At work	87.1	88.4	86.3
Not at work: total	74.1	73.3	75.5
Not at work: Unemployed	67.2	71.5	61.4
Not at work: Retired	75.0	71.0	78.3
Not at work: Other inactive	74.7	74.7	74.6

Table 4b. Risk-of-poverty rate by most frequent activity and gender*Total*

Activity status	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	12213	6365	5848
At work	5553	2188	3365
Not at work: total	6660	4177	2483
Not at work: Unemployed	572	337	235
Not at work: Retired	2988	1381	1607
Not at work: Other inactive	3100	2459	641

Below ARPT

Activity status	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	2773	1547	1226
At work	845	297	548
Not at work: total	1928	1250	678
Not at work: Unemployed	207	112	95
Not at work: Retired	860	459	401
Not at work: Other inactive	861	679	182

Above ARPT

Activity status	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	9440	4818	4622
At work	4708	1891	2817
Not at work: total	4732	2927	1805
Not at work: Unemployed	365	225	140
Not at work: Retired	2128	922	1206
Not at work: Other inactive	2239	1780	459

Table 4c. Risk-of-poverty rate by most frequent activity and gender*Distribution of total population*

Activity status	Total	Female	Male
Total	100.0	100.0	100.0
At work	48.4	37.2	60.2
Not at work: total	51.6	62.8	39.8
Not at work: Unemployed	4.7	5.3	4.1
Not at work: Retired	21.4	18.8	24.3
Not at work: Other inactive	25.5	38.7	11.5

Table 4d. Risk-of-poverty rate by most frequent activity and gender*Distribution of poor population*

Activity status	Total	Female	Male
Total	100.0	100.0	100.0
At work	31.8	20.4	45.9
Not at work: total	68.2	79.6	54.1
Not at work: Unemployed	7.9	7.2	8.7
Not at work: Retired	27.3	25.8	29.2
Not at work: Other inactive	33.0	46.5	16.2

Table 5a. Risk-of-poverty rate by household type

Household type	Below ARPT	Above ARPT
Total, no dependent children	18.9	81.1
1 person (total)	27.9	72.1
2 adults, both < 65 years	15.3	84.7
2 adults, at least one 65+ years	27.4	72.6
Other no dependent children	13.1	86.9
Total, dependent children	20.4	79.6
Single parent, at least 1 dependent child	40.7	59.3
2 adults, 1 dependent child	14.3	85.7
2 adults, 2 dependent children	18.2	81.8
2 adults, 3+ dependent children	31.8	68.2
Other households with dependent children	28.2	71.8

Table 5b. Risk-of-poverty rate by household type

Household type	Total	Below ARPT	Above ARPT
	<i>N</i>	<i>N</i>	<i>N</i>
Total, no dependent children	7,356	1631	5725
1 person (total)	1188	392	796
2 adults, both < 65 years	1346	250	1096
2 adults, at least one 65+ years	1946	568	1378
Other no dependent children	2876	421	2455
Total, dependent children	7466	1785	5681
Single parent, at least 1 dependent child	233	96	137
2 adults, 1 dependent child	1617	252	1365
2 adults, 2 dependent children	2632	504	2128
2 adults, 3+ dependent children	990	326	664
Other households with dependent children	1994	607	1387

**Table 5c. Risk-of-poverty rate by household type
Single households**

	Female	Male	< 65	65+
Below ARPT	32.2	18.7	19.2	35.1
Above ARPT	67.8	81.3	80.8	64.9

**Table 5d. Risk-of-poverty rate by household type
Single households)**

	Female	Male	< 65	65+
	<i>N</i>	<i>N</i>	<i>N</i>	<i>N</i>
Total	821	367	478	710
Below ARPT	301	91	104	288
Above ARPT	520	276	374	422

Table 5e. Risk-of-poverty rate by household type
Distribution of total population

Household type	%
Total, no dependent children	50.4
1 person (total)	7.5
2 adults, both < 65 years	9.1
2 adults, at least one 65+ years	11.5
Other no dependent children	22.3
Total, dependent children	49.6
Single parent, at least 1 dependent child	1.7
2 adults, 1 dependent child	11.2
2 adults, 2 dependent children	25.8
2 adults, 3+ dependent children	1.8
Other households with dependent children	9.1

Table 5f. Risk-of-poverty rate by household type
Distribution of total population (single households)

Total	Female	Male	<65	65+
100.0	68.2	31.8	45.1	54.9

Table 5g. Risk-of-poverty rate by household type
Distribution of poor population

Household type	%
Total, no dependent children	48.5
1 person (total)	10.6
2 adults, both < 65 years	7.0
2 adults, at least one 65+ years	16.0
Other no dependent children	14.8
Total, dependent children	51.5
Single parent, at least 1 dependent child	3.5
2 adults, 1 dependent child	8.2
2 adults, 2 dependent children	23.9
2 adults, 3+ dependent children	2.9
Other households with dependent children	13.1

Table 5h. Risk-of-poverty rate by household type
Distribution of poor population (single households)

Total	Female	Male	<65	65+
100.0	78.7	21.3	31.0	69.0

Table 6a. Risk-of-poverty rate by tenure status

	Total	Owner or rent-free	Tenant
Below ARPT	19.6	20.0	17.9
Above ARPT	80.4	80.0	82.1

Table 6b. Risk-of-poverty rate by tenure status

	Total	Owner or rent-free	Tenant
	<i>N</i>	<i>N</i>	<i>N</i>
Total	14878	12608	2270
Below ARPT	3424	2932	492
Above ARPT	11454	9676	1778

Table 6c. Risk-of-poverty rate by tenure status
Distribution of total population

Total	Owner or rent-free	Tenant
100.0	81.1	18.9

Table 6d. Risk-of-poverty rate by tenure status
Distribution of poor population

Total	Owner or rent-free	Tenant
100.0	82.8	17.2

Table 7a. Risk-of-poverty rate by work intensity

Household type by work intensity	Below ARPT	Above ARPT
Household without dependent children W=0	27.6	72.4
Household without dependent children 0<W<1	12.7	87.3
Household without dependent children W=1	11.2	88.8
Household with dependent children W=0	53.9	46.1
Household with dependent children 0<W<0.5	47.0	53.0
Household with dependent children 0.5<W<1	23.1	76.9
Household with dependent children W=1	9.9	90.1

Table 7b. Risk-of-poverty rate by work intensity

Household type by work intensity	Total	Below ARPT	Above ARPT
	<i>N</i>	<i>N</i>	<i>N</i>
Household without dependent children W=0	961	291	670
Household without dependent children 0<W<1	2645	375	2270
Household without dependent children W=1	1589	215	1374
Household with dependent children W=0	302	177	125
Household with dependent children 0<W<0.5	629	289	340
Household with dependent children 0.5<W<1	3536	917	2619
Household with dependent children W=1	2924	368	2556

Table 7c. Risk-of-poverty rate by work intensity
Distribution of total population

Household type by work intensity	%
Total	100.0
Household without dependent children W=0	7.1
Household without dependent children $0 < W < 1$	23.6
Household without dependent children W=1	12.8
Household with dependent children W=0	2.5
Household with dependent children $0 < W < 0.5$	3.6
Household with dependent children $0.5 < W < 1$	26.1
Household with dependent children W=1	24.4

Table 7d. Risk-of-poverty rate by work intensity
Distribution of poor population

Household type by work intensity	%
Total	100.0
Household without dependent children W=0	11.0
Household without dependent children $0 < W < 1$	16.7
Household without dependent children W=1	8.0
Household with dependent children W=0	7.4
Household with dependent children $0 < W < 0.5$	9.4
Household with dependent children $0.5 < W < 1$	33.8
Household with dependent children W=1	13.6

Table 8a. Dispersion around at-risk-poverty-threshold

Threshold	Total	Female	Male
<i>40% of median</i>	%	%	%
Below ARPT	7.3	7.7	6.9
Above ARPT	92.7	92.3	93.1
<i>50% of median</i>	%	%	%
Below ARPT	12.6	13.5	11.8
Above ARPT	87.4	86.5	88.2
<i>70% of median</i>	%	%	%
Below ARPT	25.9	27.1	24.8
Above ARPT	74.1	72.9	75.2

Table 8b. Dispersion around at-risk-poverty-threshold

<i>Threshold</i>	Total	Female	Male
	<i>N</i>	<i>N</i>	<i>N</i>
<i>Total</i>	14878	7648	7230
<i>40% of median</i>	<i>N</i>	<i>N</i>	<i>N</i>
Below ARPT	1273	695	578
Above ARPT	13605	6953	6652
<i>50% of median</i>	<i>N</i>	<i>N</i>	<i>N</i>
Below ARPT	2238	1223	1015
Above ARPT	12640	6425	6215
<i>70% of median</i>	<i>N</i>	<i>N</i>	<i>N</i>
Below ARPT	4497	2400	2097
Above ARPT	10381	5248	5133

**Table 9a. Risk-of-poverty rate by age and gender before all transfers
Below ARPT**

Age	Total	Female	Male
Total	39.2	41.6	36.7
0-15	23.1	22.9	23.2
16+	42.1	44.9	39.3
16-64	30.8	32.7	28.9
65+	83.3	85.1	81.1

Above ARPT

Age	Total	Female	Male
Total	60.8	58.4	63.3
0-15	76.9	77.1	76.8
16+	57.9	55.1	60.7
16-64	69.2	67.3	71.1
65+	16.7	14.9	18.9

Table 9b. Risk-of-poverty rate by age and gender before all transfers**Total**

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	14832	7626	7206
0-15	2384	1153	1231
16+	12448	6473	5975
16-64	9353	4776	4577
65+	3095	1697	1398

Below ARPT

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	6587	3572	3015
0-15	721	345	376
16+	5866	3227	2639
16-64	3239	1758	1481
65+	2627	1469	1158

Above ARPT

Age	Total <i>N</i>	Female <i>N</i>	Male <i>N</i>
Total	8245	4054	4191
0-15	1663	808	855
16+	6582	3246	3336
16-64	6114	3018	3096
65+	468	228	240

Table 9c. Risk-of-poverty rate by age and gender before transfers (including pensions)**Below ARPT**

Age	Total	Female	Male
Total	22.5	24.0	21.0
0-15	21.6	22.2	20.9
16+	22.7	24.3	21.1
16-64	20.1	21.0	19.2
65+	32.2	35.1	28.6

Above ARPT

Age	Total	Female	Male
Total	77.5	76.0	79.0
0-15	78.4	77.8	79.1
16+	77.3	75.7	78.9
16-64	79.9	79.0	80.8
65+	67.8	64.9	71.4

Table 9d. Risk-of-poverty rate by age and gender before transfers (including pensions)

<i>Total</i>			
Age	Total	Female	Male
	<i>N</i>	<i>N</i>	<i>N</i>
Total	14832	7626	7206
0-15	2384	1153	1231
16+	12448	6473	5975
16-64	9353	4776	4577
65+	3095	1697	1398
<i>Below ARPT</i>			
Age	Total	Female	Male
	<i>N</i>	<i>N</i>	<i>N</i>
Total	3925	2127	1798
0-15	652	319	333
16+	3273	1808	1465
16-64	2190	1158	1032
65+	1083	650	433
<i>Above ARPT</i>			
Age	Total	Female	Male
	<i>N</i>	<i>N</i>	<i>N</i>
Total	10907	5499	5408
0-15	1732	834	898
16+	9175	4665	4510
16-64	7163	3618	3545
65+	2012	1047	965

Table 10a. Relative median risk-of-poverty gap by age and gender

Age	Total	Female	Male
Total	24.1	24.0	24.1
0-15	22.5		
16+	24.3	24.5	24.0
16-64	24.4	24.4	24.5
65+	23.7	24.7	22.0

Table 10b. Relative median risk-of-poverty gap by age and gender

Age	Total	Female	Male
	<i>N</i>	<i>N</i>	<i>N</i>
Total	3424	1858	1566
0-15	588		
16+	2836	1574	1262
16-64	1891	1010	881
65+	945	564	381

Table 11. S80/S20 quintile share ratio

<i>S80/S20 quintile share ratio</i>	5.8
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Table 12. Gini coefficient

<i>Gini coefficient</i>	33.3
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1.2. Other indicators

1.2.1. Mean equivalized income

Table 13. Mean equivalized income

Mean equivalized income	Euro	PPS
	11152.43	9791.87

1.2.2. The unadjusted gender pay gap

Table 14. The unadjusted gender pay gap

The unadjusted gender pay gap	9
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1.3. Social exclusion indicators

1.3.1. Non monetary household deprivation indicators, including problems in making ends meet, extent of debt and enforced lack of basic necessities

Table 15. Fulfillment of basic needs

	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Fulfillment of basic needs			
Capacity to face unexpected financial expenses	41.2	61.2	36.0
Capacity to afford paying for one annual holiday away from home	48.0	79.4	44.8
Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day	7.1	18.7	4.0

Table 16. 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
Color TV	0.5	1.9	0.1
Telephone (including mobile phone)	0.6	2.2	0.1
Computer	16.2	17.4	15.9
Washing machine	3.3	9.2	1.8
Car	11.5	18.6	9.6

Table 17. Ability to make ends meet
%

Ability to make ends meet	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
With great difficulty	18.1	36.4	13.2
With difficulty	33.2	38.6	31.8
With some difficulty	27.2	18.1	29.6
Fairly easily	14.9	4.9	17.5
Easily	5.7	1.8	6.7
Very easily	0.9	0.2	1.1

Table 18. Lowest monthly income to make ends meet

Lowest monthly income to make ends meet	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
	1940.93	1338.60	2099.58

Table 19. Financial burden of the total household cost
%

Financial burden of the total household cost	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
A heavy burden	24.1	33.4	21.6
Somewhat a burden	68.8	62.7	70.4
Not a burden at all	7.2	3.9	8.0

Table 20. Financial burden of the repayment of debts from hire purchases or loans
%

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	7.1	6.3	7.3
Repayment is somewhat of a burden	19.0	11.6	20.9
Repayment is not a burden at all	3.8	1.0	4.5

Table 21. Physical and social environment
%

Physical and social environment	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Problems with the dwelling : Too dark, not enough light	6.9	8.8	6.4
Noise from neighbors or from the street	29.8	15.1	22.3
Pollution, grime, or other environmental problems	18.5	12.4	20.1
Crime violence or vandalism in the area	8.6	5.7	9.4

Table 22. Housing and non housing related arrears
%

Arrears on utility bills	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Rent or mortgage repayment	7.1	9.4	6.5
Utility bills (electricity, water, gas, etc.)	27.3	46.1	22.3
Credit cards payment, or loan repayments for household items, holidays, etc.	12.3	10.2	12.9

Table 23. Housing conditions
%

Housing conditions	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Leaking roof, damp walls/ floors/ foundation or rot in window frames or floor	21.4	30.2	19.1
Ability to keep home adequately warm	17.7	33.4	13.5

Table 24. Amenities in the dwelling
%

Amenities in the dwelling	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Bath or shower in the dwelling	2.1	6.2	1.0
Indoor flushing toilet for sole use of households	4.1	11.3	2.3

1.4. Other social indicators

Table 25. General health for household members aged 16 and over
%

General health for household members aged 16 and over	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Very good	52.0	42.1	54.4
Good	25.5	25.6	25.5
Fair	13.6	18.0	12.5
Bad	6.3	10.3	5.3
Very bad	2.6	3.9	2.2

Table 26. *Unmet need for medical examination or treatment for household members aged 16 and over*

%			
Unmet need for medical examination or treatment for household members aged 16 and over	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Doctors of any specialization	6.4	10.3	5.4
Dentists	7.0	11.0	6.0

Table 27. *Highest ISCED level attained for household members aged 16 and over*

%			
Highest ISCED level attained for household members aged 16 and over	Total population	Population in risk-of-poverty	Population not in risk-of-poverty
Pre-primary education	2.8	6.1	1.9
Primary education	35.0	51.9	30.8
Lower secondary education	12.3	13.2	12.1
Upper secondary education	29.1	21.1	31.1
Post secondary non tertiary education	4.4	2.9	4.7
First stage of tertiary education (not leading directly to an advanced research qualification)	16.0	4.6	18.8
Second Stage of tertiary education (leading to an advanced research qualification)	0.4	0.1	0.5

2. ACCURACY

2.1. Sample design

2.1.1 Type of sample design

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

2.1.2 Sampling units

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

2.1.3 Stratification and sub-stratification criteria

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

The second level of stratification entails grouping municipalities and communes within each NUTS II administrative region by degree of urbanization, i.e., according to their population size. The scaling of urbanization was finally designed in four groups:

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

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

2.1.4 Sample size and allocation criteria

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

As it was mentioned above, the geographical regions (NUTS II) in Greece are thirteen (13) in number. However, throughout this study the 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 28. Sample size and achieved response by NUTS2-units

NUTS2	Name	Drawn	Accepted (DB135=1)
GR11	Thraki and Anatoliki Makedonia	412	374
GR12	Kentriki Makedonia	1242	1089
GR13	Dytiki Makedonia	195	188
GR14	Thessalia	503	457
GR21	Ipeiros	219	194
GR22	Ionia Nisia	109	102
GR23	Dytiki Ellada	416	377
GR24	Stereia Ellada	331	294
GR25	Peloponnisos	370	328
GR30	Attiki	2385	1515
GR41	Voreio Aigaio	158	128
GR42	Notio Aigaio	185	170
GR43	Kriti	403	352
Total	Total	6928	5568

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

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

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

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

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 from March to May of the year 2005 with reference period of data the previous year (2004).

Table 29. Sample distribution (household questionnaire) over time

Month	Date	Number	%
April	1 to 10	0	0,0
	11 to 20	6	0,1
	21 to 30	172	3,1
May	1 to 10	553	9,9
	11 to 20	918	16,5
	21 to 31	489	8,8
June	1 to 10	987	17,7
	11 to 20	1386	24,9
	21 to 30	1057	19,0

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 5 - panel 5 replaced panel 1 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.

Phi = the selection probability of **hi** primary unit.

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

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

2.1.8.2 Non-response adjustments

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

Target variable DB080 was adjusted for non-response for the variables DB120 (record of contact at address) and DB130 (household questionnaire result). The corrections were conducted at subsequent steps. The multiplication of DB080 with each one of the two corrections, results in a corrected DB080 weight that 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 2005). Thus, it enables the distribution of auxiliary variables on both household and individual level.

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

The weights obtained after this procedure of calibration are the household cross-sectional weights (variable: DB090). As all the household members reply to the household questionnaire, DB090 is also the 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, for the equivalised disposable income and for the unadjusted gender pay gap.

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:

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

In the case of the unadjusted gender pay gap, w_{hij} stands for PB040, while in the case of common cross-sectional indicators and equivalised disposable income, 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:

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

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

At the country level, for each class (let be h) defined by age-group and sex (class=age-group x sex) the $\sum_i w_{hi} = N_h = \text{constant}$ (known population), due to calibration process. As a result,

$$V(\hat{Y}) = \sum_h V(\hat{Y}_h) = \sum_h \sum_i w_{hi} \cdot (w_{hi} - 1) \cdot (y_{hi} - \bar{y}_h)^2 \quad (10)$$

Where: w_{hi} : The extrapolation factor of the hi household member,

y_{hi} : The value of the variable y for the person hi and

$$\bar{y}_h: \text{The weighted mean of the class } h, \bar{y}_h = \frac{\sum_i w_{hi} \cdot y_{hi}}{\sum_i w_{hi}}$$

The formulas above can be used for the *equivalised disposable income*. Especially for the unadjusted gender pay gap R , expressed as $R = \frac{R1}{R2}$,

where

$$R1 = \frac{\sum_{PB150=2 \text{ and } PL035=1 \text{ and } 16 \leq AGE \leq 64} w_{hij} \cdot HOURLY_EARNINGS}{\sum_{PB150=2 \text{ and } PL035=1 \text{ and } 16 \leq AGE \leq 64} w_{hij}} \quad (11)$$

and

$$R2 = \frac{\sum_{PB150=1 \text{ and } PL035=1 \text{ and } 16 \leq AGE \leq 64} w_{hij} \cdot HOURLY_EARNINGS}{\sum_{PB150=1 \text{ and } PL035=1 \text{ and } 16 \leq AGE \leq 64} w_{hij}} \quad (12)$$

now we estimate the variance of $R = \frac{R1}{R2}$ using the following formulas.

For $\hat{R}1$ and $\hat{R}2$, the variances $V(\hat{R}1)$ and $V(\hat{R}2)$ are calculated using

$$V\left(\widehat{R1}\right) = \frac{V(\widehat{Y}) + \widehat{R1}^2 \cdot V(\widehat{X}) - 2 \cdot \widehat{R1} \cdot Cov(\widehat{Y}, \widehat{X})}{\widehat{X}^2} \quad (13)$$

(the same formula applies also for $R2$ using the relevant data for men)

where:

$$Cov(\widehat{Y}, \widehat{X}) = \sum_h Cov(\widehat{Y}_h, \widehat{X}_h) = \sum_h \sum_i w_{hi} \cdot (w_{hi} - 1) \cdot (y_{hi} - \bar{y}_h) \cdot (x_{hi} - \bar{x}_h) \quad (14)$$

where:

x_{hi} : The value of variable x . In case the denominator of a ratio is equal to an estimated number of household-members belonging to one sub-population, then

$$x_{hi} = \begin{cases} 1 & \text{if } hi \in U_d \\ 0 & \text{otherwise} \end{cases}$$

U_d : The specific subpopulation of interest ($U_d \subset U = \text{whole population}$) and

$$\bar{x}_h = \frac{\sum_i w_{hi} \cdot x_{hi}}{\sum_i w_{hi}}$$

$$\text{Finally, } V(\widehat{R}) = V(\widehat{R1}/\widehat{R2}) = \left(\frac{R1}{R2}\right)^2 \cdot (C_{\widehat{R1}\widehat{R1}} + C_{\widehat{R2}\widehat{R2}} - 2 \cdot C_{\widehat{R1}\widehat{R2}}) \quad (15)$$

where

$$C_{\widehat{R1}\widehat{R1}} = \frac{V(\widehat{R1})}{R1^2} \quad (16)$$

$$C_{\widehat{R2}\widehat{R2}} = \frac{V(\widehat{R2})}{R2^2} \quad (17)$$

$$C_{\widehat{R1}\widehat{R2}} = C_{\widehat{Y}_1\widehat{Y}_2} + C_{\widehat{X}_1\widehat{X}_2} - C_{\widehat{Y}_1\widehat{X}_2} - C_{\widehat{Y}_2\widehat{X}_1} \quad (18)$$

and

$$C_{\widehat{Y}_1\widehat{Y}_2} = \frac{Cov(\widehat{Y}_1, \widehat{Y}_2)}{\widehat{Y}_1\widehat{Y}_2} \quad (19)$$

$$C_{\widehat{X}_1\widehat{X}_2} = \frac{Cov(\widehat{X}_1, \widehat{X}_2)}{\widehat{X}_1\widehat{X}_2} \quad (20)$$

$$C_{\widehat{Y}_1\widehat{X}_2} = \frac{Cov(\widehat{Y}_1, \widehat{X}_2)}{\widehat{Y}_1\widehat{X}_2} \quad (21)$$

$$C_{\widehat{Y}_2\widehat{X}_1} = \frac{Cov(\widehat{Y}_2, \widehat{X}_1)}{\widehat{Y}_2\widehat{X}_1} \quad (22)$$

All the above covariances (19) to (22) are calculated with the use of the formula (14) and the relevant variables of women and men respectively.

The same procedure and formulas applied for unadjusted gender pay gap was also used in the case of the indicator “Inequality of income distribution S80/S20 income quintile share ratio”. For all other indicators, expressed as ratios, formulas (13) – (14) were used.

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 \widehat{Y} , the coefficient of variation is defined as:

$$CV(\widehat{Y}) = \frac{\sqrt{V(\widehat{Y})}}{\widehat{Y}} * 100 \quad (23)$$

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 sampling.

The variance estimates under the assumption of simple random sampling were calculated using the formulas presented below. Concerning the symbolisms used in the formulas, the logic is the same as in the formulas for two-stage stratified sampling.

The variance estimator for \widehat{Y} and \widehat{X} yields respectively from (24) and (25):

$$Var(\widehat{Y}) = \frac{N(N-n)}{n(n-1)} \cdot \left[\sum_{i=1}^n y_i^2 - \frac{\left(\sum_{i=1}^n y_i \right)^2}{n} \right] \quad (24)$$

$$Var(\widehat{X}) = \frac{N(N-n)}{n(n-1)} \cdot \left[\sum_{i=1}^n x_i^2 - \frac{\left(\sum_{i=1}^n x_i \right)^2}{n} \right] \quad (25)$$

The variance estimator for ratios, e.g. $\widehat{R1}$ (ratios are defined as in two-stage stratified sampling) is as follows:

$$Var(\widehat{R1}) = \frac{1}{\widehat{X}^2} \cdot \frac{N(N-n)}{n} \cdot \left[S_y^2 + R^2 \cdot S_x^2 - 2 \cdot R \cdot Cov(Y, X) \right] \quad (26)$$

where:

$$S_y^2 = \frac{1}{n-1} \cdot \left[\sum_{i=1}^n y_i^2 - \frac{\left(\sum_{i=1}^n y_i \right)^2}{n} \right] \quad (33), \quad S_x^2 = \frac{1}{n-1} \cdot \left[\sum_{i=1}^n x_i^2 - \frac{\left(\sum_{i=1}^n x_i \right)^2}{n} \right] \quad (27),$$

and

$$Cov(Y, X) = \frac{1}{n-1} \cdot \left[\sum_{i=1}^n y_i \cdot x_i - \frac{\left(\sum_{i=1}^n y_i \right) \cdot \left(\sum_{i=1}^n x_i \right)}{n} \right] \quad (28)$$

Finally, the coefficient of variation for “unadjusted gender pay gap” and “Inequality of income distribution S80/S20 income quintile share ratio” is calculated using the formulas (25) to (22) presented above.

In the table 30 that follows the CV, the design effect, the actual sample size and the effective sample size are presented for all required indicators.

Table 30. 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)	1.90	1.3	14878	11353
At-risk-of-poverty rate by age and gender	1.90	1.3	14878	11353
At-risk-of-poverty rate by age and gender (female_ 0-15)	7.10	1.4	1175	836
At-risk-of-poverty rate by age and gender (female_ 16-24)	7.27	1.4	815	578
At-risk-of-poverty rate by age and gender (female_ 25-49)	5.07	1.4	2632	1861
At-risk-of-poverty rate by age and gender (female_ 50-64)	6.51	1.3	1329	1012
At-risk-of-poverty rate by age and gender (female_ >=65)	4.21	1.1	1697	1487
At-risk-of-poverty rate by age and gender (female_ >=16)	2.73	1.3	6473	5053
At-risk-of-poverty rate by age and gender (female_ 16-64)	3.51	1.3	4776	3638
At-risk-of-poverty rate by age and gender (female_ 0-64)	3.15	1.3	5951	4444
At-risk-of-poverty rate by age and gender (male 0-15)	6.73	1.3	1255	968
At-risk-of-poverty rate by age and gender (male 16-24)	8.00	1.3	812	605
At-risk-of-poverty rate by age and gender (male 25-49)	5.60	1.5	2472	1681

Table 30 – 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 50-64)	6.61	1.2	1293	1054
At-risk-of-poverty rate by age and gender (male >=65)	5.45	1.2	1398	1155
At-risk-of-poverty rate by age and gender (male >=16)	3.13	1.3	5975	4541
At-risk-of-poverty rate by age and gender (male 16-64)	3.78	1.3	4577	3516
At-risk-of-poverty rate by age and gender (male 0-64)	3.30	1.3	5832	4464
At-risk-of-poverty rate by age and gender (0-15)	4.89	1.4	2430	1799
At-risk-of-poverty rate by age and gender (16-24)	5.39	1.4	1627	1181
At-risk-of-poverty rate by age and gender (25-49)	3.76	1.4	5104	3546
At-risk-of-poverty rate by age and gender (50-64)	4.64	1.3	2622	2061
At-risk-of-poverty rate by age and gender (>=65)	3.33	1.2	3095	2663
At-risk-of-poverty rate by age and gender (>=16)	2.06	1,3	12448	9612

Table 30 – 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 (16-64)	2.57	1.3	9353	7155
At-risk-of-poverty rate by age and gender (0-64)	2.28	1.3	11783	8905
At-risk-of-poverty rate by most frequent activity status and gender	2.08	1.3	12213	9518
At-risk-of-poverty rate by most frequent activity status and gender (female_employed)	6.81	1.4	2188	1537
At-risk-of-poverty rate by most frequent activity status and gender (female_unemployed)	9.83	1.3	337	262
At-risk-of-poverty rate by most frequent activity status and gender (female_retired)	4.61	1.0	1381	1341
At-risk-of-poverty rate by most frequent activity status and gender (female_other inactive)	4.02	1.3	2459	1841
At-risk-of-poverty rate by most frequent activity status and gender (male_employed)	4.95	1.4	3365	2413
At-risk-of-poverty rate by most frequent activity status and gender (male_unemployed)	10.66	1.7	235	137
At-risk-of-poverty rate by most frequent activity status and gender (male_retired)	5.13	1.1	1607	1522
At-risk-of-poverty rate by most frequent activity status and gender (male_other inactive)	7.70	1.4	641	470
At-risk-of-poverty rate by most frequent activity status and gender (employed)	4.01	1.4	5553	3953
At-risk-of-poverty rate by most frequent activity status and gender (unemployed)	7.37	1.5	572	376
At-risk-of-poverty rate by most frequent activity status and gender (retired)	3.44	1.0	2988	2879
At-risk-of-poverty rate by most frequent activity status and gender (other inactive)	3.56	1.3	3100	2310

Table 30– 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	1.90	1.3	14822	11298
At-risk-of-poverty rate by household type (one person)	4.95	1.1	1188	1131
At-risk-of-poverty rate by household type (2 ad, both<65, no dep children)	6.55	1.0	1346	1294
At-risk-of-poverty rate by household type (2 ad, at least one >65, no dep children)	4.07	1.1	1946	1818
At-risk-of-poverty rate by household type (other, without dep children)	5.71	1.6	2876	1768
At-risk-of-poverty rate by household type (single parent, >=1dep children)	9.22	1.4	233	161
At-risk-of-poverty rate by household type (2 ad, 1 dep child)	6.55	1.2	1617	1357
At-risk-of-poverty rate by household type (2 ad, 2 dep children)	4.27	1.6	2632	1696
At-risk-of-poverty rate by household type (2 ad, >=3 dep children)	5.26	0.3	990	2847
At-risk-of-poverty rate by household type (other, with dep children)	5.31	1.5	1994	1326
At-risk-of-poverty rate by household type (without dep children)	2.62	1.2	7356	6221
At-risk-of-poverty rate by household type (with dep children)	2.73	1.4	7466	5232
At-risk-of-poverty rate by accommodation tenure status	1.90	1.3	14878	11353

Table 30 – 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 accommodation tenure status (owner or rent free)	2.07	1.3	12608	9722
At-risk-of-poverty rate by accommodation tenure status (tenant)	4.76	1.4	2270	1641
At-risk-of-poverty rate by work intensity of the household	2.23	1.4	12586	9238
At-risk-of-poverty rate by work intensity of the household (without dep children_WI=0)	5.68	1.1	961	868
At-risk-of-poverty rate by work intensity of the household (without dep children_0<WI<1)	6.12	1.6	2645	1641
At-risk-of-poverty rate by work intensity of the household (without dep children_WI=1)	7.31	1.1	1589	1464
At-risk-of-poverty rate by work intensity of the household (with dep children_WI=0)	7.12	1.8	302	165
At-risk-of-poverty rate by work intensity of the household (with dep children_0<WI<0.5)	5.79	1.3	629	472
At-risk-of-poverty rate by work intensity of the household (with dep children_0.5<W<1)	3.61	1.3	3536	2739
At-risk-of-poverty rate by work intensity of the household (with dep children_WI=1)	6.40	1.4	2924	2108
Inequality of income distribution S80/S20 income quintile share ratio	1.28	0.4	6077	15806
Dispersion around the at-risk-of-poverty threshold (ARPT40%)	3.35	1.3	14878	11318
Dispersion around the at-risk-of-poverty threshold (ARPT50%)	2.43	1.3	14878	11704
Dispersion around the at-risk-of-poverty threshold (ARPT70%)	1.59	1.3	14878	11307

Table 30– 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	1.74	1.3	14878	11348
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_0-15)	6.63	1.4	1175	820
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_16-64)	3.23	1.4	4776	3478
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_>=65)	3.77	1.2	1697	1472
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (female_>=16)	2.49	1.3	6473	5070
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_0-15)	6.37	1.3	1255	973
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_16-64)	3.44	1.4	4577	3334
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_>=65)	4.97	1.2	1398	1167
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (male_>=16)	2.86	1.3	5975	4532

Table 30– 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 (0-15)	4.60	1.4	2430	1784
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (16-64)	2.36	1.4	9353	6813
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (>=65)	3.00	1.2	3095	2665
At-risk-of-poverty rate before social transfers by age and gender_ except old age and survivors benefits (>=16)	1.88	1.3	12448	9621
At-risk-of-poverty rate before social transfers by age and gender_ including old age and survivors benefits	1.11	1.2	14878	12737
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female_ 0-15)	6.46	1.4	1175	829
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female_ 16-64)	2.34	1.3	4776	3637
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female_ >=65)	1.29	1.4	1697	1197
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (female_ >=16)	1.47	1.1	6473	5760
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male_ 0-15)	6.06	1.3	1255	945

Table 30– 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 (male 16-64)	2.65	1.4	4577	3294
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male >=65)	1.56	1.3	1398	1108
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (male >=16)	1.74	1.2	5975	5033
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (0-15)	4.42	1.4	2430	1772
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (16-64)	1.76	1.3	9353	6939
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (>=65)	0.99	1.3	3095	2319
At-risk-of-poverty rate before social transfers by age and gender including old age and survivors benefits (>=16)	1.13	1.2	12448	10819
Gini Coefficient (inequality of income distribution)	0.80	2.4	14878	6123
Equivalised disposable income	0.70	1.4	14878	10477
Unadjusted gender pay gap	2.12	1.3	3457	2589

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 and 2004), 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 2005 survey were the same as those of 2004 survey, except for some small changes in the wording of the tax questions made, in order to better collect, the tax payments or tax receipts. It should be noted that the tax adjustment period coincides with the survey conduction and respective tax amounts are not known. This problem will be solved after adapting the gross-net conversion model.

Usually, during the survey conduction (March-May) the monthly salary raise for employees is not known, as it is realized almost at the end of June-July, hence the respondents cannot provide the exact income figures (PY200G).

The questions related to employee income and more specifically the ones on supplementary income from illness, incapacity, maternity and survivor's benefits didn't work at all due to its complexity and also due to the fact that the interviewees couldn't separate the amounts asked. In most of the cases the specific amounts are already included in the salaries or pensions. This way, social transfers are not accurately recorded. Probably from 2007 onwards, the specific questions will be skipped.

Question for self-employed on drawing money from work account for any non-business purposes has also been confusing. A slightly different wording and better explanation of the question gave better results.

Tax corresponding to income of year 2004 cannot be separated from tax corresponding to income of previous year paid in 2004 as we collected it together. Amounts have been separated from the survey of 2006, onwards.

Another general problem concerns housewives having never worked but receiving pension from the agricultural insurance organization, which is common in Greece.

(2) The interviewers and their training.

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

Another three days training in Athens, followed, for 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 organisation 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.

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 to consult 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, resulting thus in a significant underestimation of it.

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

As far as the educational level is concerned, what has been often noticed is that, due to the fact that since the late 70's both the lower secondary education and the upper secondary education were named "secondary education", for persons born before 1960 answers have been confused.

The 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 NSSG. 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 90%. More specifically 50% of interviewers were personnel and the other 50% external collaborators.

2.3.2.2. Processing errors

Greece used the CAPI- method to interview the persons. The electronic questionnaires were designed using Oracle - SQL.

(1) Data entry controls

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

Additionally, to Eurostats' 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

Personal Register

- The specific child care 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

- In question 7 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 21 on “arrears on mortgage or rent payments”.
- In question 20 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 22 on “ability to make ends meet” a positive answer wasn't accepted in “with great difficulty”.
- In question 29 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.

Personal Questionnaire

- The age in question 2 was cross-checked with the educational level attended in question 7.
- The age in question 2 was cross-checked with the educational level attained in question 8.
- Between questions 7 and 8 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.
- In questions 8 and 9 cross-check 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.

- In question 11 a person suffering from a chronic illness or condition couldn't answer in question 10 that has "very good health"
- In question 19 on basic activity status all the answers were cross-checked with the answer provided in the personal register.
- A more complicated cross-check was made in year of birth (question 2), age first job was undertaken (question 47) and years spend as employee or self-employed (question 48).
- In question 47 a person couldn't answer "have never worked" if there exists a positive answer in question 19 "working full or part time" or answer "yes" in question 22 "Have you ever worked?"
- In question 116 on the s/n of the member with which the respondent makes tax return, the s/n of the respondent wasn't accepted.
In all the re-mentioned checks the cursor couldn't continue to the next answer and a special notice was written on the screen.
 - Inter-questionnaire inconsistencies check
- In question 23 on the existence in the household of a child aged less than 16, the program checked from the household register the ages and didn't allow for a wrong answer.

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.2 and Doc 65/04.

(3) Other controls and other problems

Several plausibility checks have been made, many of them being the same as the ones SAS program does. During the data processing of raw-material ACCESS-2000 and SPSS has been used.

2.3.3. Non-response errors

2.3.3.1. Achieved sample size

Table 31. Number of households for which an interview is accepted for the database. Rotational group breakdown and total

Rotational group	Households	%
1	1627	23,5
2	2142	30,9
3	1575	22,7
4	1584	22,9
Total	6928	100,0

Table 32. 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	3086	24,9
2	3319	26,8
3	3005	24,3
4	2971	24,0
Total	12381	100,0

2.3.3.2 Unit non response

- Household non-response rates (NRh)

$$NRh = (1 - (Ra * Rh)) * 100 = 19,21\%$$

where

$$Ra = \frac{\text{Number of addresses successfully contacted}}{\text{Number of valid addresses selected}} = \frac{\sum [DB120 = 11]}{\sum [DB120 = all] - \sum [DB120 = 23]} = \frac{6.733}{6.928 - 36} = 0,976930$$

$$Rh = \frac{\text{Number of household interviews completed and accepted for the database}}{\text{Number of eligible households at contacted addresses}} = \frac{\sum [DB135 = 1]}{\sum [DB130 = all]} = \frac{5.568}{6.733} = 0,82697$$

$$NRh = (1 - 0,982 * 0,896) * 100 = 12,013\%$$

So, the household non-response rate is 19,21%

- Individual non-response rates (NRp)

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

Where

$$Rp = \frac{\text{Number of personal interview completed}}{\text{Number of eligible individual s}} = \frac{12.381}{12.448} = 0,9946$$

$$NRp = (1 - 0,9946) * 100 = 0,54\%$$

So, the individual non-response rate is 0,54%

• Overall individual non-response rates (*NRp)

$$*NRp = (1 - (Ra * Rh * Rp)) * 100 = (1 - (0,97693 * 0,82697 * 0,995)) * 100 = 19,61\%$$

So, the overall individual non-response rate is 19,61%

Table 33. Non- response, by rotational group and total

		Total	Rotation 1	Rotation 2	Rotation 3	Rotation 4
All households	Ra	0,992	0,995	0,986	0,994	0,995
	Rh	0,827	0,883	0,732	0,876	0,851
	NRh	17,962	12,142	27,825	12,926	15,326
	Rp	0,995	0,997	0,996	0,992	0,994
	NRp	0,5	0,3	0,4	0,8	0,6
	NRp2	18,372	12,405	28,114	13,622	15,834
	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 34. 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)	6824	100.0
Address contacted (DB120 =11)	6733	99.0
Address non-contacted (DB120 =21 to 23)	91	1.3
Total address non-contacted	91	1.3
Address cannot be located (DB120 =21)	53	0.8
Address unable to access (DB120 =22)	2	0.0
Address does not exist (DB120 =23)	36	0.5

Table 35. *Distribution of households by 'household questionnaire result' (DB130) and by 'household interview acceptance' (DB135)*

	Number of households	%
Total	6733	100.0
Household questionnaire completed (DB130 =11)	5568	82.7
Interview not completed (DB130 =21 to 24)	1165	17.3
Total interview not completed (DB130 =21 to 24)	1165	100.0
Refusal to co-operate (DB130 =21)	718	61.6
Entire household temporarily away (DB130 =22)	345	29.6
Household unable to respond (DB130 =23)	62	5.3
Other reasons	40	3.4
Household questionnaire completed (DB135=1+2)	5568	100.0
Interview accepted for database (DB135=1)	5568	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 compiles at household level)/ persons (per income components collected or compiled at personal level) having received an amount for each income component are presented.

Table 36. Item non response

<i>Total disposable household income</i>	<i>% of households having received an amount</i>
Total disposable household income (HY020)	99.5
Total disposable household income before social transfers except old-age and survivor's benefits (HY022)	99.0
Total disposable household income before social transfers including old-age and survivor's benefit (HY023)	85.5
<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)	16.3
Family related allowances (HY050N)	9.3
Social exclusion not elsewhere classified (HY060N)	4.8
Housing allowance (HY070)	0.9
Interests, dividendes, etc. (HY090N)	3.6
Regular inter-household cash transfer received (HY080)	9.0
Income received by people aged < 16 (HY110)	0.0
Taxes on wealth (HY120N)	0.7
Regular inter-household cash transfer paid (HY130)	8.8
<i>Net income components at personal level</i>	<i>% of persons 16+ having received an amount</i>
Employee cash or near cash income (PY010N)	34.5
Net non-cash employee income (PY020N)	0.6
Cash benefits or losses from self-employment (PY050N)	16.1
Pension from individual private plans (PY080N)	0.1
Unemployment benefits (PY090N)	2.6
Old age benefits (PY100N)	20.9
Survivor' benefits (PY110N)	4.4
Sickness benefits (PY120N)	0.5
Disability benefits (PY130N)	1.5
Education-related allowances (PY140N)	0.2
Gross monthly earnings for employees (PY200G)	31.5

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, for equivalised disposable income and for the unadjusted gender pay gap.

Table 37. Item non-response and number of observations at unit level of the common cross-sectional European Union indicators, for equivalised disposable income and for the unadjusted gender pay gap

Indicator	Actual sample size	Effective sample size
Mean Equivalised disposable income	14832	10477
Risk of poverty threshold : one person household	1188	1131
Risk of poverty threshold : household with 2 adults and 2 dependent children	2632	1696
Risk of poverty rate by age and gender	14832	11353
Risk of poverty rate by most frequent activity and gender	12213	9518
Risk of poverty rate by household type	14832	11298
Risk of poverty rate by household type : Single households	1188	1131
Risk of poverty rate by tenure status	14832	11353
Risk of poverty rate by work intensity of the household	12586	9328

Table 37– continued. Item non-response and number of observations at unit level of the common cross-sectional European Union indicators, for equivalised disposable income and for the unadjusted gender pay gap

Indicator	Actual sample size	Effective sample size (number of persons)
Dispersion around at risk poverty threshold (ARPT 40%)	14878	11318
Dispersion around at risk poverty threshold (ARPT 50%)	14878	11704
Dispersion around at risk poverty threshold (ARPT 70%)	14878	11307
Risk-of-poverty rate by age and gender before all transfers	14832	11348
Risk-of-poverty rate by age and gender before all transfers (including pensions)	14832	12737
Relative median risk-of-poverty gap by age and gender	3424	-
S80/S20 quintile share ratio	6077	15806
Gini coefficient	14832	6123
Gender pay gap	3471	2589

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. Hence, a difference is present in table 37, compared to table 30 presenting the standard errors.

2.4 Mode of data collection

Mostly, computer assisted personal interviewing (CAPI) technique has been used and more specifically face-to-face interviews with laptops. The other techniques used are the PAPI 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 38 and 39 the distributions of household members aged 16 and over by 'data status (RB250) and by 'type of interview' (RB260) are presented.

Table 38. *Distribution of household members (RB245=1¹)*

	Total	RB250=11 ²	RB250=21 ³	RB250=23 ⁴	RB250=31 ⁵	RB250=32
Total		12381	2	13	48	4
%		83.5	0.0	0.2	0.4	0.0
	Rotation 1	RB250=11	RB250=21	RB250=23	RB250=31	RB250=32
Total		3086	1	3	8	0
%		99.6	0.0	0.1	0.3	0.0
	Rotation 2	RB250=11	RB250=21	RB250=23	RB250=31	RB250=32
Total		3319	0	1	11	1
%		99,6	0.0	0.0	0.4	0.0
	Rotation 3	RB250=11	RB250=21	RB250=23	RB250=31	RB250=32
Total		3305	0	4	18	1
%		99.2	0.0	0.2	0.6	0,0
	Rotation 4	RB250=11	RB250=21	RB250=23	RB250=31	RB250=32
Total		2971	1	5	11	2
%		99.4	0.0	0.2	0.4	0.0

¹ 1= Current households members aged 16 and over

² 11= Information completed only from interview

³ 21 Individual unable to respond (illness, incapacity, etc.) and no proxy possible

⁴ 23= Refusal to cooperate

⁵ 31=Person temporarily away and no proxy possible

Table 39. Distribution of household members (RB260=1)

	Total	RB260=1 ⁶	RB260=2 ⁷	RB260=3 ⁸	RB260=4 ⁹	RB260=5 ¹⁰
Total		8482	3033	197	-	669
%		57.0	20.4	1.3	-	4.5
	Rotation 1	RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total		1975	919	40	0	152
%		64.0	29.8	1.3	0.0	4.9
	Rotation 2	RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total		2401	691	38	0	189
%		72.3	20.8	1.2	0.0	5.7
	Rotation 3	RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total		2108	655	67	0	175
%		70.2	21.8	2.2	0.0	5.8
	Rotation 4	RB260=1	RB260=2	RB260=3	RB260=4	RB260=5
Total		1998	768	52	0	153
%		67.2	25.9	1.7	0.0	5.2

⁶ 1= Face to face interview - PAPI

⁷ 2= Face to face interview – CAPI

⁸ = CATI

⁹ = Self-administered by respondent

¹⁰ = Proxy interview

2.5 Interview duration

The mean interview duration per household was estimated at 62,30 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 (CAPI interview) has not been taken into account.

3. COMPARABILITY

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:

1. Persons usually resident, related to other members
2. Persons usually resident, not related to other members
3. Resident boarders, lodgers, tenants
4. Visitors
5. Line-in domestic servants, au-pairs
6. Persons usually resident, but temporarily absent from the dwelling (for reasons of holiday travel, work, education or similar)
7. Children of the household being educated away from home
8. Persons absent for long periods, but having household ties : persons working away from home
9. Persons temporarily absent but having household ties: persons in hospital, homes or other institutions

Further conditions for inclusion as household members are as follows:

(a) Categories 3,4, and 5:

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

(b) Category 6:

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

Category 7 and 8:

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

(c) Category 9:

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

- ***Shares in household expenses***

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

- ***Usually resident***

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

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

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

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

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

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

The income reference period used

The income reference period is a fixed twelve-month period, namely the previous calendar year. For SILC 2005; the income reference period is the year 2004.

The period for taxes on income and social insurance contributions

This is also fixed twelve-month period, namely the previous calendar year. For SILC 2005; the period is the year 2004.

The reference period on taxes on wealth

The reference period on taxes on wealth is the previous calendar year (2004).

The lag between the income reference period and current variables

The income reference period is the previous calendar year (year 2004) and the current variables refer to the fieldwork period (March-May 2005). Therefore the lag is at minimum 3 months and at maximum 5 months.

Total duration of the data collection of the sample

The interviews were carried out starting 11 March and ending 31 May.

Basic information on activity status during the income reference period

This information can be obtained by combining the answer for question 19 (PL030) with the answer for question 49 (calendar question).(PL210A—PL210K)

3.2 Components of income

3.2.1 Income definitions

Total household gross income

$$HY010G = PY010G + PY050G + PY090G + PY100G + PY110G + PY120G + PY130G + PY140G + HY040G + HY050G + HY060G + HY070G + HY080G + HY090G + HY110 G.$$

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

Total household net income

$$HY010N = PY010N + PY050N + PY090N + PY100N + PY110N + PY120N + PY130N + PY140N + HY040N + HY050N + HY060N + HY070N + HY080N + HY090N + HY110 N.$$

Total disposable household income

$$HY020 = HY010 - HY145 - HY130 - HY120$$

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

$$HY022 = HY020 - PY090N + PY120N + PY130N + PY140N - HY050N - HY060N - HY070N$$

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

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

Imputed rent (HY030N)

Questions 8 or 9 (income ranges) of the household questionnaire. The respondent provides the figure and the interviewer checks the answer according to the rents prevailing in the specific area. However, we didn't count it in the total disposable household income.

Income from rental of property or land (HY040N)

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 (HY050N)

Family / children related allowance includes:

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

The 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 (HY060N)

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

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

Housing allowances (HY070N)

The housing allowances include:

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

It excludes:

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

Regular inter – household cash transfers received (HY080N)

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

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

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

Interest paid on mortgage (HY0100N)

Interest paid on mortgage refers is not collected.

Income received by people aged under 16 (HY0110N)

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 (HY0120N)

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

Regular inter-household transfers paid (HY0130N)

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

Tax on income and social insurance contributions (HY0140N)

Tax on income refers to taxes on income, profits and capital gains. They are assessed on the actual or presumed income of individuals, households or tax-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 2004 (based on their incomes of the year 2003).

Repayments/receipts for tax adjustments (HY0145N)

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 (PY010N)

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

Included are:

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

Excluded are:

- Reimbursements made by the employer for work-related expenses (e.g. business travel)
- Severance and termination pay to compensate employees for employment ending before the employee has reached the normal retirement age for that job and redundancy payments

- Allowances for purely work-related expenses such as those for travel and subsistence or for protective clothes
- Lump sum payments at the normal retirement date
- Union strike pay

Non-cash employee income (PY020N)

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

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

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

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

Employers' social insurance contribution (PY 035N)

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

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

It includes:

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

Value of goods produced for own consumption (PY070N)

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

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

Unemployment benefits (PY090N)

- As unemployment benefits included are:
- Full unemployment allowance
- Partial unemployment allowance
- Early retirement for labour market reasons
- Allowance vocational training for unemployed
- Reimbursement due to dismissal from work
- Seasonal unemployment benefit for persons seasonally working (e.g. actresses, musicians, building workers, hotel staff, etc.)
- Allowance for young persons aged 20-29 years
- Allowance of military service

- Placement, resettlement or rehabilitation benefit
- Any other benefit replacing in whole or in part income lost by a worker due to loss of gainful employment.

Old-age benefit (PY100N)

Old age benefit includes:

- Old age pension from public sector
- Supplementary pension from public sector
- Early retirement pension due to resignation
- Care allowance
- Parallel pension from private sector (paid by the employer)
- Lump sum due to retirement
- National resistance pension
- Any other old age benefit providing a replacement income when the aged person retires from the labour market, or guarantee a certain income when a person has reached a prescribed age.

Survivors' benefits (PY110N)

It includes:

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

Sickness' benefits (PY0120N)

Included are:

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

Disability benefits (PY0130N)

Included are:

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

Education-related allowances (PY0140N)

It includes :

- Benefit received for participation in research programs
- Scholarships

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 400€ 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

Company car assessment (PY020)

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:

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

Where X is the average age of a company car.

To calculate the “purchase price” and the “selling price”, the make, the model, the registration year and other characteristics of the car have been used. A list of prices or manufacturer's recommended retail prices have been used for a wide range of new cars. If a specific type of car was not included in the list, the RRP has been available from the manufacturer's website. If 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.

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.

The housing cost in the EU-SILC survey was estimated by a linear model. 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.

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)

Table 40. *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	-	73.7	26.3	-	-	-	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	7.6	71.3	-	7.1	5.2	8.8	Net
Property income (Regular pension from Private (non-ESSPROS) schemes))	PY080	Individual level	12.5	-	-	25.0	-	62.5	Net
Unemployment Benefits	PY090	Individual level	-	100.0	-	-	-	-	Net
Old-age benefits	PY100	Individual level	2.3	69.2	-	1.6	5.5	21.4	Net

Table 40– 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	0.2	95.9	-	0.2	1.8	2.1	Net
Sickness Benefits	PY120	Individual level	-	96.4	-	-	3.6	-	Net
Invalidity Benefits	PY130	Individual level	3.3	68.4	-	4.6	4.6	19.1	Net
Education-related Allowances	PY140	Individual level	12.5	37.5	-	-	12.5	37.5	Net
Income from rental of a property or land	HY040	Household level	12.3	53.2	-	2.4	34.1	-	Net
Family/children related allowances	HY050	Household level	-	95.3	-	2.1	-	2.6	Net
Social exclusion not elsewhere classified	HY060	Household level	-	100.0	-	-	-	-	Net
Housing allowances	HY070	Household level	-	100.0	-	-	-	-	Net
Regular inter-household cash transfer received	HY080	Household level	8.7	91.3	-	-	-	-	Net
Net interest, dividends, profit from capital investments in unincorporated business	HY090	Household level	-	100.0	-	-	-	-	Net
Income received by people aged under 16	HY110	Household level	-	100.0	-	-	-	-	Net
Regular inter-household cash transfer paid	HY130	Household level	26.8	73.2	-	-	-	-	Net

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

Only net amounts are obtained and sent. However, this year (2006) we plan to design a model on net-gross and gross-net conversion of all income variables, also being the target aim of the survey.

3.3. Tracing rules

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 2005 and SILC 2004 by main income component

- In general, in mean equivalised income of the years 2004 and 2005, there has been an increase (9,5%) observed, which is mainly attributed to the increase of income of self-employed by 14,2%), due to better recording (table 41).

Table 41 . Change between SILC 2005 and SILC 2004 by main income component

Income component	%
HY020N	8,5
HY022N	8,2
HY023N	8,6
PY010N	8,8
PY050N	14,2

4.2. Significant differences in some indicators between EU- SILC 2005 and 2004

Table 42 displays significant differences existing in some indicators of EU-SILC 2005 and EU-SILC 2004. The differences between indicators cannot totally be explained. However, it should be noted that:

- The decrease can be attributed to the decrease of the total poverty indicator.
- Concerning the increase of the at risk poverty indicator in unemployed males, it can be attributed to the 9,6% increase of the unemployment indicator, during the second quarter of years 2003-2004.
- Concerning the increase of the poverty gap in age group 0-15, we consider it is due to the slight difference of the total poverty indicator.
- According to the estimated CV, as they are depicted in the table 42, the variables have no high frequency and as a result the changes from year to year may be due to the sample process.

Table 42. Significant differences in some indicators between SILC 2005 and SILC 2004

Indicators		Differences 2004/05	CV (%)
At-risk-of-poverty rate by age and gender	<i>16-24 /Male</i>	<i>(decrease c.10.9% from 23 to 20.5)</i>	10,7
At-risk-of-poverty rate by most frequent activity status and by gender and selected age group (16+)	<i>Unemployed/ male</i>	<i>(increase c.13.8% from 34 to 38.7)</i>	9,2
At-risk-of-poverty rate by household type	<i>Other hh no dep. children</i>	<i>(decrease c.12.7% from 15 to 13.1)</i>	13,8
At-risk-of-poverty rate by accommodation tenure status and by gender and selected age group - Age 0+	<i>Tenant/total</i>	<i>(decrease c.10.5% from 20 to 17.9)</i>	10,7
Relative median at-risk-of-poverty gap by gender and selected age group	<i>0-15/total</i>	<i>(increase c.18.4% from 19 to 22.5)</i>	12,1

4.3. Difference in the population of specific type households between EU-SILC 2004 and 2005

The difference in the population of specific type households between EU-SILC 2004 and 2005 is attributed to the weights of 2005 that may have an effect (table 43).

Table 43. Population of 2 adults 3+ dependent children

	EU SILC 2005	EU SILC 2004	%
Sample	990	1088	-9,0
Population	192812	128331	+50,2

4.4. Comparison of common indicators from EU-SILC 2004 and HBS 2004

- The **risk-of-poverty indicator** has been calculated from the HBS 2004/2005 data and has been found to be the same as the one of EU-SILC 2005, being approximately 20,0%.
- The **poverty threshold** is 5649.78 €, while according to the HBS 2004 data it is 5.430€.
- Also, **indicator S80/S20** is 5.8, while for the HBS 2004 it has been estimated to 5.9. **Gini indicator** is 33.3 and 33.7, respectively.

We note that for the Household Budget Survey the pre-mentioned indicators have been estimated from consumer expenditure and not from income.

4.5. Comparison of income target variables – EU SILC 2004 and 2005

Table 44. Comparison of income target variables – EU SILC 2004 and EU SILC 2005

	EU SILC 2004 (mean)	EU SILC 2005 (mean)	Sums 2004 (in million Euros)	Sums 2005 (in million Euros)
Total disposable household income (HY020)	17758.45	19267.85	71015.12	76985.14
Total disposable household income before social transfers except old-age and survivor's benefits (HY022)	17325.78	18740.54	69284.89	74878.25
Total disposable household income before social transfers including old-age and survivor's benefit (HY023)	13166.13	14295.98	52650.66	57119.92
Income from rental of a property or land (HY040N)	822.54	889.72	3289.90	3554.91
Family related allowances (HY050N)	92.52	121.24	369.97	484.41
Social exclusion not elsewhere classified (HY060N)	65.57	69.93	262.22	279.39
Housing allowance (HY070)	7.22	11.03	28.86	44.06
Interests, dividends, etc. (HY080N)	303.57	357.16	1213.94	1427.05
Interests, dividends, etc. (HY090N)	26.60	40.65	106.34	162.41
Income received by people aged < 16 (HY110)	0.62	0.98	2.48	3.93
Taxes on wealth (HY120N)		4.66		18.62
Regular inter-household cash transfer paid (HY130)	468.38	481.43	1873.02	1923.57
Net income components at personal level				
Employee cash or near cash income (PY010N)	3872.65	4212.87	34591.03	37772.18
PY020N	5.16	9.87	46.06	88.47
Cash benefits or losses from self-employment (PY050N)	1834.37	2094.20	16384.81	18776.88
Pension from individual private plans (PY080N)	2.47	4.86	22.07	43.62
Unemployment benefits (PY090N)	48.18	50.91	430.34	456.49
Old age benefits (PY100N)	1578.73	1690.17	14101.41	15154.34
Survivor' benefits (PY110N)	284.73	295.76	2543.25	2651.85
Sickness benefits (PY120N)	8.91	9.42	79.59	84.42
Disability benefits (PY130N)	56.44	76.18	504.09	683.02
Education-related allowances (PY140N)	6.18	9.54	55.23	85.52
Gross monthly earnings for employees (PY200G)	1146.98	1188.21	3134.90	3354.46

Table 45. Comparison of the total disposable household income, EU-SILC 2004 and EU-SILC 2005

Total disposable household income		
	EU- SILC 2005	EU SILC2004
<i>Number of households</i>	3995523	3998947
<i>Mean</i>	10935.66	10007.29
<i>Standard deviation</i>	7696.10	7297.48
<i>10%</i>	2598.94	1885.15
<i>20%</i>	4868.15	4524.38
<i>30%</i>	6255.42	5738.17
<i>40%</i>	7457.24	6810.38
<i>50%</i>	8573.47	7957.60
<i>60%</i>	9911.44	9272.24
<i>70%</i>	11537.77	10822.27
<i>80%</i>	13709.78	12839.16
<i>90%</i>	16803.61	15613.53
<i>100%</i>	27676.34	24611.96

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

Table 46. 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	3092817	3.044.480	The small 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
Non-cash Employee income (company car)	49607	27405 (HBS 2004/005)	
Net Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise, royalties)	1443189	1418474	

Table 46– 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
Property income ((Regular pension from Private (non-ESSPROS) schemes))	6493	1218 (HBS 2004)	According to information from private insurance companies the number is estimated to approximately 1200 persons.
Unemployment Benefits	232.823	269242 (HBS 2004), 300823 (administrative data)	The administrative data are considered as more reliable
Old-age benefits	1877216		
Survivor’s Benefits	398609		
Invalidity Benefits	131291	1465741* (Administrative data from tax returns)	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.
Sickness Benefits	41749	28014 (HBS 2004)	As also pre-mentioned sickness benefits are in a large percentage included in employees’ income.
Education-related Allowances	14855	23142 (HBS 2004)	

Table 46– 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
Income from rental of a property or land	650103	663004 (Administrative data from tax returns)	
Family/children related allowances	372981	341478 (administrative data)	
Social exclusion not elsewhere classified	193528	264634 (administrative data)*	The difference is attributed to the fact that many social exclusion benefits concern fringe groups, not being easily declared in the survey.
Housing allowances	33976	50000 (administrative data)*	The administrative data are considered as more reliable.
Net interest, dividends, profit from capital investments in unincorporated business	104612	48111 (HBS 2004)	No administrative data available
Income received by people aged under 16	1044	No data available	No administrative data available
Regular taxes on wealth	27209	38000 (administrative data)	
Regular inter-household cash transfer paid	352746	380625 (HBS 2004/2005)	
Regular inter-household cash transfer received	361012	341478 (HBS 2004/2005)	

Table 47. Comparison of income target variables and number of households and persons who receive income from each “income component”, EU – SILC 2004 and EU – SILC 2005.

Income component	Number of persons who receive from income component in survey data	Number of persons who receive from income component in administrative data
	EU- SILC 2005	EU- SILC 2004
Employee cash or near cash Income in reference period	3092817	2414718
Non-cash Employee income (company car)	49607	27448
Net Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise, royalties)	1443189	1479365
Income component	Number of persons that receive from income component in survey data	Number of households that receive from income component in administrative data
Property income ((Regular pension from Private (non-ESSPROS) schemes))	6930	4817
Unemployment Benefits	232823	222703
Old-age benefits	1877216	1891114
Survivor’s Benefits	398609	408853
Invalidity Benefits	131291	108319
Sickness Benefits	41749	35610
Education-related Allowances	14855	11002

Table 47 continued. Comparison of income target variables and number of households and persons who receive income from each “income component”, EU – SILC 2004 and EU – SILC 2004.

Income component	Number of households that receive from income component in survey data	Number of households that receive from income component in administrative data
Income from rental of a property or land	650103	685515
Family/children related allowances	372981	353860
Social exclusion not elsewhere classified	193528	206601
Housing allowances	33976	26136
Net interest, dividends, profit from capital investments in unincorporated business	104612	93042
Income received by people aged under 16	1044	1926
Regular taxes on wealth	27209	
Regular inter- household cash transfer paid	352746	399000
Regular inter- household cash transfer received	361012	330250

- **Mean equivalized income**

The annual mean equivalized income of 2004 was calculated in the survey in 10.185,69 euro and from the Bank of Greece the respective amount (not including rural areas) was found to be 11.527,77 euro.

- **Family allowances**

We made comparisons for household family allowances, with administrative data and we found out that only the 80 % of them has been recorded (note that in previous year the 75% of it had been recorded). As far as the pension for mothers having more than 3 children is concerned it has been recorded accurately (Table 48).

Table 48. 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
Pensions for mothers having more than 3 children	180453	196116

- **Unemployment benefit**

Comparisons have been made for unemployment benefits with administrative data, and they were found to be accurately recorded.

- **Social solidarity for pensioners**

As far as the social solidarity benefit for pensioners is concerned, according to administrative data 223.000 persons received it in 2004, while from the survey the relative number is 206.601 persons.

- **ESPROSS**

In general, deviations from ESPROSS's data are accepted and are attributed to the fact that ESPROSS'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 2005, HBS 2004/05) making thus the survey robust.

Table 49. Variable PL030: “Self-defined current activity status”

%			
Variable PL030: “Self-defined current activity status”	HBS 2004-2005	EU-SILC 2005	LFS 2005
At work	44.1	43.7	47.6
Unemployed	4.1	5.7	5.6
Non economically active	51.8	50.6	46.8

Table 50. Variable PL060: “Number of hours usually worked per week in main job”
%

Variable PL060	EU-SILC 2005	HBS 2004/05	LFS 2005
Number of hours usually worked per week in main job	42	42,2	43,2

Table 51. Variable PL130: “Number of persons working in the local unit”
%

Variable PL130: Number of persons working in the local unit	EU-SILC 2005	LFS 2005
1-10 persons	60.6	57.2
11-19 persons	12.0	10.8
20-49 persons	9.2	7.3
50 persons or more	13.5	10.8
Don't know but fewer than 11 persons	1.3	5.9
Don't know but more than 10 persons	3.3	8.0

Table 52. PL040 : “Status in employment”
%

PL040 : “Status in employment	HBS 2004-2005	EU-SILC 2005	LFS 2005
Self employed with employees	6.1	5.0	8.0
Self employed without employees	22.0	23.7	22.1
Employee	67.1	63.3	63.6
Family worker	4.8	7.9	6.3

Table 53. PE040: “Highest ISCED level attained”
%

PE040: “Highest ISCED level attained”	EU-SILC 2005	LFS 2005
Never attended any level of education	2.8	2.9
Primary education	35.0	34.3
Lower secondary education	12.3	12.7
Upper secondary education	29.1	28.8
Post secondary non tertiary education	4.4	5.8
First stage of tertiary education	16.0	15.4
Second stage of tertiary education	0.4	0.3

Table 54. PL050 : ‘Occupation’
%

PL050 : ‘Occupation’	HBS 2004-2005	EU-SILC 2005	LFS 2005
Legislators and senior officials-Corporate managers	7.1	9.0	10.3
Physical, mathematical, engineering science and other professionals	11.4	14.7	13.9
Physical, engineering science associate professionals and other associate professionals	5.4	8.8	7.8
Office clerks and customer services clerks	14.7	11.2	11.4
Personal and protective services workers, models, salespersons and demonstrators miscellaneous	19.2	13.3	14.0
Skilled agricultural and fishery workers	11.0	12.4	12.0
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	16.0	15.3
Stationary-plant and related operators, drivers and mobile plant operators, machine operators and assemblers	6.0	7.0	7.4
Sales and services elementary occupations, agricultural, fishery and related labourers in mining, construction, manufacturing and transport	8.4	6.8	6.5
Armed forces	1.1	0.9	1.4

Table 55. PL110: “Economic activity”

%

PL110: “Economic activity”	HBS 2004-2005	EU-SILC 2005	LFS 2005
Agriculture, hunting, and forestry	11.1	12,2	12.1
Fishing	0.3	0.3	0.3
Mining and quarrying	0.3	0.3	0.4
Manufacturing industry	11.5	11.9	12.8
Electricity, gas and water supply	1.2	1.0	0.9
Construction	9.4	7.8	8.4
Wholesale and retail trade	18.4	19.2	17.9
Hotels and restaurants	6.2	6.8	6.9
Transport, storage and communication	7.1	5.9	6.1
Financial intermediation	2.7	2.5	2.6
Real estate	5.5	6.1	6.6
Public administration	9.1	9.1	7.8
Education	6.1	6.8	7.1
Health and social work	4.5	4.9	5.0
Other community, social and personal service activities	3.7	3.4	3.5
Private households with employed persons	2.7	1.5	1.5
Extra-territorial organizations and bodies	0.2	0.1	0.1

Table 56. Household by size

%

Households type	HBS 2004-2005	EU-SILC 2005	LFS 2005
One person household	20.3	19.8	25.0
Two persons household	31.9	28.2	30.0
Three persons household	20.9	21.1	19.7
Four persons household	19.4	28.8	19.0
Five persons household	5.3	1.8	4.5
More than six persons household	2,2	0,5	1,8

Table 57. HH020: "Tenure status"

%

Tenure status	HBS 2004 -2005	EU-SILC 2005
Owner	80.0	81.1
Tenant	20.0	18.9

Table 58. HH080: "Bath or shower in dwelling"

%

Bath or shower in dwelling	HBS 2004 -2005	EU-SILC 2005
Yes	98.2	97.9
No	1.8	2.1

Table 59. HH090: "Indoor flushing toilet for sole use of household"

%

Indoor flushing toilet for sole use of household	HBS 2004 -2005	EU-SILC 2005
Yes	94.8	95.9
No	5.2	4.1

Table 60. HH0190: “Dwelling type”

%		
Dwelling type	HBS 2004 -2005	EU-SILC 2005
Detached house	32.7	35.4
Semidetached house	10.8	9.3
Apartment or flat	56.0	55.1
Some other kind of accommodation	0.5	0.2

Table 61. “Non monetary household deprivation”

%		
Non monetary household deprivation	HBS 2004 -2005	EU-SILC 2005
Telephone	0.5	0.5
Colour TV	1.3	0.6
Computer	19.0	16.2
Washing machine	6.7	3.3
Car	15.0	11.5

Table 62. Variable PL015: “Have you ever worked” (for persons not working but having worked in the past)

%		
Variable PL015 : Have you ever worked	EU-SILC 2005	LFS 2005
Yes	63.1	52.,8
No	36,9	47.2

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 0,7.

Table 63. Variable PL120: “Reason for working less than 30 hours per week”

%		
Variable PL120	EU-SILC 2005	LFS 2005
Number of persons working less than 30 hours per week	11.1	14.6

We consider EU-SILC data more qualitative, as the LFS surveys, in the past 3 years, show that the percentage of persons working less than 30 hours per week remains stable. Also, the LFS shows very low percentages of persons working in part time jobs, in retail commerce, hotels, and restaurants and in education, while, by inference it is accepted that the percentages are higher.

Table 64. Variable PL140: “Type of contract”

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 0,4 while that of SILC 1,3.

%

Variable PL140 : Type of contract	EU-SILC 2005	LFS 2005
Permanent job/work contract of unlimited duration	80.1	88,0
Temporary job/work contract of limited duration	19.9	12.0

Variable PL150: “Managerial position”

Since this is a rare characteristic in both surveys (EU-SILC and ECHP) the estimation is not accurate.

Table 65. Comparison of labour participation

%

	Total		Male		Female	
	LFS	EU SILC	LFS	EU SILC	LFS	EU SILC
15-19 years	10.5	12.9	12.4	12.8	8.6	13.0
20-24 years	53.4	57.9	57.8	61.9	49.1	54.0
20-29 years	84.3	85.0	91.6	90.6	76.6	79.2
30-34 years	86.0	85.3	97.2	95.8	74.3	74.2
35-39 years	85.4	86.7	97.7	98.9	73.3	74.5
40-44 years	83.8	82.6	96.1	97.5	71.0	68.0
45-49 years	78.3	78.6	95.3	95.9	61.7	61.7
50-54 years	70.0	67.4	89.6	87.5	50.8	47.9
55-59 years	52.9	50.8	73.2	69.5	32.8	33.8
60-64 years	31.7	30.9	44.9	43.7	20.6	19.3
65 years +	4.2	4.1	6.9	6.3	1.9	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

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

REFERENCES

- **Regulation (EC) no 1177/2003 of the European Parliament and of the council of 16 June 2003, concerning Community statistics on income and living conditions (EU-SILC), Office Journal of the European Union, L 165, volume 46, Brussels, 2003**
- **Quality evaluation criteria and content of the intermediate and final quality report of EU-SILC instrument, Commission regulation (EC) No 28/2004.**
- **Updated definitions of EU-SILC instrument, Commission regulation (EC) No 1980/2003**
- **Fieldwork aspects and the imputation procedures of EU-SILC instrument, Commission regulation (EC) No 1981/2003**
- **Sampling and rasing rules of EU-SILC instrument, Commission regulation (EC) No 1982/2003**
- **List of target secondary variables of EU-SILC instrument relating to the Intergenerational transmission of poverty, Commission regulation (EC) No 16/2004**
- **List of target primary variables of EU-SILC instrument, Commission regulation (EC) No 1983/2003**
- **Description of target variables, doc EU-SILC 65/04, , European Commission, Eurostat, Directorate E: Social and regional statistics and geographical information system, Unit E-2: Living conditions, 2004**
- **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**

ANNEX 1: Intergenerational transmission of poverty

For the year 2005, pursuant to Article 15(2)(f) of Regulation (EC) No 1177/ 2003 implementing measures are necessary concerning the list of target secondary areas and variables that shall be included every year in the cross-sectional component of EU-SILC, the first the module is referred to ‘Intergenerational transmission of poverty’ (particularly on parental education and occupation background and on childhood family environment as key domains of influence on adult social exclusion impacting on poverty risk during adulthood)

- **Unit**

Information shall be provided for all current household members or if applicable for all selected respondents, aged over 24 and under 66.

- **Mode of data collection**

Owing to the characteristics of the information to be collected, only personal interviews (proxy interviews as an exception for persons temporarily away or incapacitated) or information extracted from registers are allowed.

- **Reference period**

The reference period shall be when the interviewee was a young teenager, between the ages of 12 and 16. If the respondent hesitates or asks for a specific age, the age 14 should be used.

- **Definitions**

- (a) Father: the male person the interviewee considered to be his/her father when the interviewee was a young teenager.
- (b) Mother: the female person the interviewee considered to be his/her mother when the interviewee was a young teenager.
- (c) Siblings: brothers and sisters who lived in the same household as the interviewee, when the interviewee was a young teenager.
- (d) Main: (in main family composition, main number of siblings, main activity status and main occupation) refers to the situation that lasted for the longest time when the interviewee was a young teenager. If uncertain which situation lasted for the longest time, the situation which made the most impression.

Distribution of variables is presented in tables 66-72, below:

Table 66. Number of persons that filled the questionnaire

Age	N
16+	12381
25-65	7870

Table 67. Main family composition

Main family composition	%
Lived with both parents	93.7
Lived with single mother	4.7
Lived with single father	0.9
Lived with mother and mother's new partner/husband	0.1
Lived with mother and father's new partner/wife	0.1
Lived in private household, foster home	0.4
Lived in collective household or institution	0.1

Table 68. Main number of siblings

Main number of siblings	%
0	6.3
1	33.0
2	28.5
3	15.2
4	7.7
5	4.0
6	2.6
7	1.4
8	0.8
9	0.6

Table 69. Highest ISCED level attained by parents
%

Highest ISCED level attained	Highest ISCED level attained by father	Highest ISCED level attained by mother
Less than primary education	28.6	35.3
Primary education	46.4	45.9
Lower secondary education	9.7	7.8
Upper secondary education	6.1	5.3
Post secondary non tertiary education	2.4	2.3
First stage of tertiary education (not leading directly to an advanced research qualification)	6.3	3.3
Second Stage of tertiary]education (leading to an advanced research qualification)	0.3	0.1

Table 70. Main activity status by parents
%

Main activity status	Main activity status by father	Main activity status by mother
Employee	39.1	15.9
Self employed	59.6	13.6
Unpaid family worker	0.1	21.5
Unemployed	0.2	0.1
Retired, early retired	0.7	0.7
Full time housework	-	47.8
Other	0.2	0.5

Table 71. Parents never had a job
%

	Father	Mother
Parents never had a job	5.8	50.0

Table 72 . Main occupation by parents
%

	Father	Mother
Legislators and senior officials-Corporate managers	9.9	3.0
Physical, mathematical, engineering science and other professionals	4.6	4.5
Physical, engineering science associate professionals and other associate professionals	2.6	1.9
Office clerks and customer services clerks	5.3	5.1
Personal and protective services workers, models, salespersons and demonstrators miscellaneous	4.8	5.3
Skilled agricultural and fishery workers	38.9	60.1
Extraction and building trades workers, other craft and related trades workers. Metal machinery and related trades workers.		
Precision,handicraft, printing and related trades workers	17.4	6.8
Stationary-plant and related operators, drivers and mobile plant operators, machine operators and assemblers	6.8	0.7
Sales and services elementary occupations, agricultural, fishery and related labourers in mining, construction, manufacturing and transport	8.6	12.5
Armed forces	1.1	0.1

ANNEX 2. QUESTIONNAIRES

QUEST.1

CONFIDENTIAL

NATIONAL STATISTICAL SERVICE
OF GREECE

GENERAL DIVISION OF STATISTICS

DIVISION OF POPULATION AND
LABOR MARKET STATISTICS

HOUSEHOLD I.D :

UNIT OF HOUSEHOLD SURVEYS

INTERVIEWER :

TEL: 210 485 2174- 210 485 2896

FAX: 210 485 2906

E-MAIL: geodouro@statistics.gr
mchalk@statistics.gr

SURVEY ON INCOME
AND LIVING CONDITIONS
2005

Name/surname of person responsible : _____

Address : _____

Post code : _____

Telephone : _____

The survey is being conducted in a sample of households having been randomly designed by the NSSG. The supply of data is OBLIGATORY and the answers in the questions are CONFIDENTIAL (L.3267/56 and L.2392/96).

Pireaus, 2005

A. LOCALIZATION OF HOUSEHOLD

Household status from previous wave

- Household at the same address as last interview.....|_|1→Continue with B1 & C
(At least one sample person resides in the same address as last interview)

- Entire household moved to a private household within the country.....|_|2→Complete the new
(No sample person resides in the same address as last interview and address
contact with household in the new address is feasible)

NEW ADDRESS

Household ID

Name/surname of responsible person : _____

Prefecture : _____

Municipality/ commune : _____

Address : _____

Telephone : _____

FOR THE INTERVIEWER:

- a. The household will be interviewed at its new address from me.....|_|→ Continue with B1 & C

- b. The household will be interviewed at its new address from another
interviewer|_|→ Send by FAX page2

↓
**End of survey for the
specific interviewer**

Household no longer in scope

- Entire household moved to a collective household or institution in the country | 3
 - Household moved outside the country..... | 4
 - Entire Household died | 5
 - Household does not contain sample person | 6
 - Household moved in a private household, within the country, and address is non - contacted (unable to access, lost – no information on what happened to the household..... | 7
- } End of survey

New household

- Split-off household | 8 → Continue with B & C
- New address added to the sample this wave..... | 9 → Continue with B & C
(For households being interviewed for the first time, not being split-off households, that is households with the third digit of ID number 6)

Fusion

- The household has been constituted from the fusion of other households.... | 10 → End of survey

B. LOCALIZATION OF DWELLING

FOR THE INTERVIEWER: With the information, disposable in the list of the households to be surveyed – address (locality/street/number) and the name of the responsible person the interviewer will try to locate the dwelling and then answer the following questions.

B1. Address contacted:

- The dwelling in the particular address was located and the contact with the household who lives in, is possible..... |__|11

The answer is irrespective of the result the contact with the household may have (if the household refuses to co-operate, if is temporarily away or if is unable to respond due to illness etc.).

*As household for interview will be considered : **For households being interviewed for the first time** (rotation 6) the household residing in the dwelling, independently if the respondent's name differs from the one written on the list. **For households having been interviewed last time** that specific household. **For split-off households** the household being constituted from the member/s that moved.*

B2. Address non – contacted due to:

- Address cannot be located. |__|21
 - Unable to access address due to flood, snow, etc. |__|22
 - The building has been demolished, the specific place is professionally used (office, store, etc.), secondary residence, unoccupied (e.g. due to death or repair)..... |__|23
- } End of survey

C. HOUSEHOLD QUESTIONNAIRE RESULT

FOR THE INTERVIEWER: *Please note if the household questionnaire was completed.*

- Household questionnaire completed |__|11
 - Household refused to co-operate..... |__|21
 - Entire household temporarily away for duration of fieldwork..... |__|22
 - Household unable to respond (illness, incapacity etc.)..... |__|23
 - Other reasons (all of the household members do not speak the Greek language, all of them are illiterate, no eligible member in the household, etc.)..... |__|24
- } End of survey

A. BASIC CHARACTERISTICS AND CURRENT MEMBERSHIP STATUS

(0)	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)		(10)		(11)
S/N	Person number	Name	Surname	Date of birth		Sex	For all current members 1. Current member/ also in previous wave 2.Moved in from other sample household 3.Moved in from another household 4. Newborn 5. Moved out 6. Died 7. Lived in the household for at least 3 months*	For members that moved out 1. To another private household within the country** 2. To collective household or institution of the country 3. To another country 4. To unknown (non traceable) address	For members that moved out or died		For members that moved out or died or resided in the household for at least 3 months		For members that moved in		Residential status 1: Lives here 2: Temporarily lives elsewhere
				Month	Year	Male=1 Female=2			Month of movement/death	Year of movement/ death	Number of months spent in the household	Main activity	Month at which the person moved in	Year	
01															
02															
03															
04															
05															
06															
07															
08															
09															
10															

B. CHILD CARE FOR CHILDREN UP TO 12 YEARS OLD

FOR THE INTERVIEWER: *The following questions concern children born after 1992 .The rest members of the household will not be registered.*

(0)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
S/N	s/n member	Number of hours per week in programs concerning pre-school education	Number of hours per week in programs concerning obligatory education	Number of hours per week in programs concerning child care inside school	Number of hours per week concerning child care outside school (baby parking)	Number of hours per week concerning child care by child-minders	Number of hours per week concerning child care by relatives or other persons
01							
02							
03							
04							
05							
06							
07							
08							
09							
10							

COLUMN 2: *As pre-school education programs are considered kindergarten and crèche.*

COLUMN 3: *As obligatory education program is considered the demotiko and gymnasium.*

COLUMN 4: *As child care program inside school is considered child care, in the morning, usually from 7a.m. until lessons start and until 4p.m. The particular program does not exist in all schools. Included are private and public schools.*

COLUMN 5: *As child care program outside school is considered child care at day-care center*

COLUMN 6: *Concerning child care by a professional child minder at child's minder home or at child's home.*

COLUMN 7: *Concerning child care by grand-parents, others household members outside parents, other relatives, friends or neighbors.*

QUEST.3

CONFIDENTIAL

**NATIONAL STATISTICAL SERVICE
OF GREECE**

GENERAL DIVISION OF STATISTICS

**DIVISION OF POPULATION AND
LABOR MARKET STATISTICS**

HOUSEHOLD I.D : |_|_|_|_|_|_| |_|_| |_|_|

UNIT OF HOUSEHOLD SURVEYS

**TEL : 210 4852174 -210 4852896
FAX : 210 4852906
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mchalk@statistics.gr**

NAME / SURNAME : _____

INTERVIEWER : _____ |_|_|_|

**SURVEY ON INCOME
AND LIVING CONDITIONS
2005**

HOUSEHOLD QUESTIONNAIRE

Piraeus, 2005

1. FOR THE INTERVIEWER : Please note:

- Time interview began (e.g. 18.30)..... | | | . | | |

- Line number of member providing information for the household | | |
- Line number of member who is responsible for the dwelling
If the registration of one responsible member is not possible, note the line number of the two members
Line number of first responsible person | | |

- Line number of second responsible person | | |

- Line number of member who is managing the household financial
If the registration of a member is not possible, note the persons line number.
Line number of first member | | |

- Line number of second member | | |

ELEMENTS OF DWELLING

2. Your dwelling type is :

- Detached house..... 1
- Semi-detached or groups of similarly dwellings..... 2
- Apartment or flat in a building with less than 10 dwellings..... 3
- Apartment or flat in a building with 10 dwellings or more..... 4
- Some other kind of accommodation, please specify:..... 5

▪ *As group of similarly dwellings are defined the dwellings having separate entrance from the street and some times there is lobby in which all the dwellings have access (staircase, corridor, balcony etc.).*

▪ *The block of flats with two entrances will be considered as two different buildings, if every entrance leads only to some of the flats and not to all.*

3. How many rooms does your household have use of, not counting kitchens, bathrooms and toilets?

(Exclude rooms used only for business purposes. A combined kitchen – living room should be counted as one room)

Number of rooms..... | | |

4. Does your dwelling have the following amenities?

- | | YES | NO |
|--------------------------------|----------------------------|----------------------------|
| - Bath or shower | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Indoor flushing toilet | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

5. Do you have any of the following problems with your accommodation?

- | | YES | NO |
|--|----------------------------|----------------------------|
| - Leaking roof, damp walls/floors/foundation,
or rot in window frames or floor | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Too dark not enough light | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Noise from neighbors or noise from the street
(traffic, business, factories etc.) | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Pollution, grime or other environmental problems
in area caused by traffic or industry..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Crime, violence or vandalism in the area..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

6. Your dwelling tenure status is:

- Tenant or subtenant paying rent at prevailing or market rate
(*Include cases where rent is recovered from housing benefit*)..... 1 → 7a
- Dwelling is rented at a reduced rate (lower price than the market price) 2 → 7b
- Owned 3 → 7c
- Dwelling is provided rent – free (from employer, relative, etc.) 4 → 7d

7. When did you sign the contract for your dwelling if you are tenant and paying rent at prevailing or market rate or reduced rate with lower price than the market price, **when did you purchase your dwelling** if you are the owner, **when did you move to this address** if the dwelling is provided rent-free?

- 7.a For tenants Year → 11
- 7.b For tenants paying rent at lower price than the market price Year → 8
- 7.c For owners Year → 8
- 7.d For persons for which the use of the dwelling has been provided rent – free..... Year → 8

OWNERS OR TENANTS PAYING RENT AT LOWER PRICE THAN THE MARKET PRICE OR FOR THOSE FOR WHICH THE USE OF THE DWELLING HAS BEEN PROVIDED RENT - FREE

8. How much would you pay as monthly rent for your dwelling, if you were renting a similar dwelling?

- Monthly imputed rent € | _____ | → 10
- Do not know → 9

9. If you do not know, could you please provide the approximate range you would be willing to pay?

- Less than 151 € 1
- 151 – 350€ 2
- 351 – 500€ 3
- 501 – 650€ 4
- 651 – 800€ 5
- 801 – 950€ 6
- 951 – 1200€ 7
- 1201 – 1400€ 8
- 1401 – 1600€ 9
- 1601 – 1800€ 10
- 1801 – 2000€ 11
- 2001 – 2500€ 12
- More than 2500€ 13

10. FOR THE INTERVIEWER : Please check from Q.6 if the dwelling is:

- Owned? 1 → 13
- Rented at price lower than the market price? 2 → 11
- The use of the dwelling has been provided rent-free (from the employer, relatives etc.)? 3 → 16

RENTED DWELLING

11. How much are you paying for rent per month for your main dwelling?

- **Gross** monthly amount for rent (*before deducting any amount recovered from housing benefit*) €

12. Does the rent that you just provided include payments for some of the following items?

	YES	NO
• Water.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Electricity.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Gas.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Liquid or solid fuels (e.g. oil, coke, etc.).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Heating, hot running water.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Structural premium insurance.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Sewage removal.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Refuse removal.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Other charges (common use expenses, etc.)...	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Regular maintenance and repairs.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2

OWNED OR RENTED DWELLING

13. During 2004, did you receive any allowance, subsidy or other payments from public schemes for housing costs? (*Included are military allowances, housing benefit etc.*)

- Yes..... 1→14
- No..... 2→16

14. What was the monthly amount you received?

Please include any amounts paid directly to the landlord or to the mortgage provider

- Monthly amount €
- Please mention the allowance: _____

15. During 2004, for how many months did you receive this payment?

- Number of months

HOUSING COSTS

16. Do you pay for:

	YES	NO
• Water.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Electricity.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Gas.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Liquid or solid fuels (e.g. oil, coke, etc.).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Heating, hot running water.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Structural premium insurance.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Sewage removal.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Refuse removal.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Other charges (common use expenses, etc.)...	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Regular maintenance and repairs.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2

16a. To what extent are housing costs a financial burden to you?

Included are interest payments on mortgage (*for owners*), **rent** (*for tenants*), **insurance and service charges** (*sewage removal, refuse removal, regular maintenance, repairs, heating, water, electricity, gas, etc.*)

- A heavy burden 1
- Somewhat of a burden..... 2
- Not burden at all 3

NON-MONETARY ITEMS

17. For each item below, please indicate whether or not your household possesses it. It does not matter whether the item is owned, rented or otherwise provided for free use.

If you do not have an item:

- (a) would like to have it but cannot afford it, or
- (b) do not have it for other reasons e.g. you don't want or need it

	YES	Cannot afford	Do not want it, for other reasons
- Telephone (either fixed line or mobile).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
- Color television.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
- Computer.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
- Washing machine.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
- Private car or private truck.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

FINANCIAL SITUATION

18. Do you or anyone in your household have to repay debts from hire purchase or loans? Included are loans for car purchasing, chattels, holidays, childbirth etc. Are not included any mortgage or loans connected with your dwelling. Included are all credit card transactions. Included are loans for another dwelling of the household.

- Yes 1 → 19
- No 2 → 20

19. To what extent is the repayment of such debts and the interest a financial burden on your household?

- A heavy burden..... 1
- Somewhat of a burden..... 2
- Not burden at all..... 3

20. If you want, can your household afford the following?

- | | YES | NO |
|--|----------------------------|----------------------------|
| - Paying for a week's annual holiday away from home... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Eating meat, chicken or fish every second day
(or vegetarian equivalent)..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Paying irregular but necessary expenses..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Keeping your home adequately warm..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

21. Has your household been in arrears at any time in the last 12 months, that is, unable to pay as scheduled any of the followings?

- | | YES | NO
APPLICABLE | NOT
APPLICABLE |
|---|----------------------------|----------------------------|----------------------------|
| - Rent for accommodation or mortgage payments..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| - Utility bills, such as for electricity, water or gas..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |
| - Hire purchase installments or other loan payments... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 |

22. Thinking of your household's total monthly or weekly income, does your household make ends meet?

- With great difficulty..... 1
- With difficulty..... 2
- With some difficulty..... 3
- Fairly easily..... 4
- Easily..... 5
- Very easily..... 6

22a. According to your opinion, which is the lowest net monthly income you household should have in order to make ends meet?

- Total monthly amount € | _____ |

**INCOME FOR CHILDREN LESS
THAN 16 YEARS OLD**

23. FOR THE INTERVIEWER: Please check registers, if there are any children under 16 years old in the household.

- Yes 1 → 24
- No..... 2 → 29

24. During 2004, did any of the children under 16 have an independent source of income?

Please do not include amounts from other members of the household

- Yes 1 → 25
- No 2 → 29

25. If yes, which was the annual total amount?

Annual total amount.....€ | _____ |

26. Is the pre-mentioned amount subject to tax and social insurance contributions?

- Yes, subject to tax or social insurance contributions or both... 1→ 27
- No, doesn't subject to tax or social insurance contributions 2→ 29
- Do not know..... 3→ 29

27. Are the tax and social insurance contributions included in the amount of Q.25?

- Only tax is included..... 1
- Only social insurance contributions are included..... 2
- Tax and social insurance contributions included..... 3
- No, neither..... 4

28. Please register the tax amount or the amount of social insurance contributions.

Tax amount..... € | _____ |

Social insurance contributions amount € | _____ |

Do not know the above amounts.....

SOCIAL ASSISTANCE

29. Did you or anyone in your household receive, during 2004, any social assistance payment, such as the social solidarity allowance?

(Included are allowances for poor persons – a lump sum amount for assistance 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), allowances to repatriations, refugees, released from prisons, drug-addicts, alcoholics, allowances to long-standing unemployed aged 45-65 and the allowance of social solidarity for pensioners which will be registered for all months received totally. Also included are benefits to households that faced an earthquake, flood etc.

- Yes 1 → 30
- No 2 → 30

30. If yes, which was the annual total amount?

- Annual total amount €

- Please register the allowance: _____

RENTAL INCOME

31. During 2004, did you or anyone in your household receive any income from renting property (e.g. renting a building, house, flat, a room or some land)? Included are rents form renting a car, taxi, track, boat only if the owner has not renting as main job (e.g. a pensioner renting a taxi).

- Yes 1 → 32
- No 2 → 37

31.a If YES, please note the type/kind of this property (e.g. apartment, taxi, land, parking, boat, etc.)

Property : _____
Property: _____
Property: _____

32. If yes, do you know what was the income your household received from renting property after deducting costs, such as interest payments, repairs, maintenance and insurance and other charges during 2004?

Do not deduct tax corresponding to income.

- Yes, amount..... € | _____ | → 34
- No profit as expenses equaled or exceeded rent received..... 1 → 34
- No, don't know..... 2 → 33

32a. Please provide the amount of expenses you made, during 2004, for repairs, maintenance, insurance, etc. for your property.

- Amount | _____ | → 34

33. If you don't know the exact amount, please can you give an approximate range?

- Less than 1.000 € 1
- 1.000€ to under 3.000 € 2
- 3.000€ to under 5.000 € 3
- 5.000€ to under 10.000 € 4
- 10.000€ or more..... 5

34. Is the pre-mentioned amount subject to tax or social insurance contributions?

In cases of zero profit or loss, taxation is done by inference.

- Yes, subject to tax or social insurance contributions or both 1 → 35
- No, doesn't subject to tax or social insurance contributions 2 → 37
- Do not know if subject to tax or social insurance contributions... 3 → 37

35. Do the registered amounts in Q.32 or Q.33 include tax or and social contributions?

- Only tax is included..... 1
- Only social insurance contributions are included..... 2
- Tax and social insurance contributions are included..... 3
- Tax and social insurance contributions are not included..... 4

36. Please register the amount of tax and social insurance contributions.

In case of no tax, register 0 in the field

- Tax amount..... € | _____ |
- Social insurance contributions amount..... € | _____ |
- Do not know the above amounts.....

FAMILY RELATED ALLOWANCES-BENEFITS

37. During 2004, did you or anyone from your household receive any family allowance or benefit?

- Yes 1 → 38
 - No 2 → 39

38. Please note the gross or net amount, as well as the number of months you received the allowance.

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

ALLOWANCE-BENEFIT	If yes: Please register the monthly amount	Number of months	In the pre-mentioned amount are included:	Tax amount or social insurance contributions or both (additional) If subject to tax or to social insurance contributions
			1:Tax 2:Social insurance contributions 3:Both 4:None 5: Do not know	
Lifelong pension for mothers having more than 3 children	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Allowance for families having 3 children	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Allowance for families having more than 3 children	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Family allowance for public servants*	YES <input type="checkbox"/> OXI <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Incapacitated relatives care benefit	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Pregnancy-puerperal benefit*	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Parental leave allowance*	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Birth grant	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Marriage benefit (lump sum)	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Student's allowance	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Other allowances, please specify:.....	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____

**INTRA-HOUSEHOLD TRANSFERS
TO/FROM OTHER HOUSEHOLDS**

39. During 2004, did you or anyone in your household make regular payments to someone in another private household?

(Included support for a student living away from home, support for a spouse or former spouse, children not living with you, an older relative or some other person. Do not include one-off gifts such as for Christmas or birthdays as well as the amounts, which are not strengthening the income of other households).

- Yes..... 1 → 40
- No 2 → 43

40. If yes, which was the annual total amount?

- Annual total amount..... € | _____ |

41. Is the pre-mentioned amount subject to tax?

- Yes..... 1 → 42
- No 2 → 43
- Do not know if subject to tax..... 3 → 43

42. Is the registered amount in Q. 40 including tax?

In this case we refer to tax relief.

- Yes, tax amount (tax relief)..... € | _____ |
- No/do not know the exact tax amount (tax relief).....

43. During 2004, did you or anyone in your household receive regular payments from other private households' members?

(Included are payments from parents, children, relatives etc. Do not include one-off gifts such as for Christmas or birthdays as well as the amounts, which are not strengthening the income of other households).

- Yes..... 1 → 44
- No 2 → 47

44. If yes, what was the type of this benefit and which the annual total amount?

- Type of benefit : _____

- Annual total amount.....€ | _____ |

45 . Is the pre-mentioned amount subject to tax?

- Yes

..... 1→ 46

- No..... 2→ 47

- Do not know if subject to tax..... 3→ 47

46. Does the registered amount in Q. 44 include tax?

- Yes tax amount € | _____ |

- No/do not know the exact amount.....

INCOME IN KIND

47. During 2004, did you save any income from own/home production such as foods or drinks?

*The question refers to income saved from consuming food, coming from own agricultural or livestock production and **not** to income from the specific*

- Yes..... 1→ 48

- No..... 2→ 49

48. If yes, which is approximately the amount you saved?

- Total amount (annual)..... € | _____ |

TAX ON WEALTH

49. During 2004, did you pay any tax on wealth, concerning your or other members' assets?

Included is only the tax paid on large landed property.

- Yes..... 1→ 50

- No..... 2→ 51

50. If yes, which is the total annual amount?

- Total amount (annual)..... € | _____ |

DURATION AND DATE OF INTERVIEW

51. FOR THE INTERVIEWER: Please note the exact time for ending the interview:

- Time for ending the interview (e.g. 18.55).....|_|_|.|_|_|

Date of interview : Day |_|_| Month |_|_| Year **2005**

1. FOR THE INTERVIEWER: Please note:

- Start time of interview (e.g. 19.00) [][] . [][]

DEMOGRAPHIC ELEMENTS

2. In which country were you born?

Country: _____ [][][]*

3. What is your citizenship? If you have dual citizenship, please specify both.

First citizenship _____ [][][]*

Second citizenship _____ [][][]*

4. What is your legal marital status?

- Never married..... 1

- Married 2

- Separated..... 3

- Widowed 4

- Divorced..... 5

5. Are you living with a partner?

- Yes, on a legal basis 1

- Yes, without a legal basis..... 2

- No 3

EDUCATION

6. Are you still in an educational program?

- Yes 1→7

- No 2→8

7. What are you currently studying for?

- Demotiko 1

- Gymnasio 2

- Lykeio 3

- Institutions for vocational training..... 4

- Technological educational institutes 5A

- Universities, Higher Military Schools..... 5B

- Msc, MBA..... 5Γ

- Ph.D..... 6

* To be filled from the National Statistical Service

8. What is the highest level of education you have actually completed?

- Never attended any level of education..... →10
- Few classes of Demotiko..... 1
- Demotiko..... 2
- Gymnasio..... 3
- Lykeio..... 4
- Institution for vocational training..... 5
- Technological educational institutes..... 6A
- University, Higher military school..... 6B
- Msc, MBA..... 6Γ
- Ph.D..... 7

9. In which year did you complete the pre-mentioned educational level?

Year.....

HEALTH

10. How is your health in general?

- Very good 1
- Good..... 2
- Fair..... 3
- Bad..... 4
- Very bad..... 5

11. Do you suffer from any chronic illness?

The answer is subjective.

- Yes..... 1
- No..... 2

12. For at least the last 6 months have you been limited your daily activities because of a health problem?

- Yes, strongly limited..... 1
- Yes, limited..... 2
- No, not limited..... 3

13. Was there any time during the last 12 months when, in your opinion you really needed a dental examination or treatment but you did not receive it?

- Yes, there was at least one time..... 1→14
- No 2→15

14. What was the main reason for unmet need for dental examination or treatment?

Mention the most recent one.

- Could not afford to (too expensive)..... 1
- Length of waiting list..... 2
- Could not take time because of work, care for children or for others..... 3
- Too far to travel, no means of transportation..... 4
- Fear of doctor, hospitals, examination, treatment..... 5
- Wanted to wait and see if problem got better on its own..... 6
- Didn't know any good doctor or specialist..... 7
- Other reasons please specify: _____ 8

15. Was there any time during the last 12 months when, in your opinion you really needed a medical examination or treatment for a health problem but you did not receive it?

- Yes, there was at least one time..... 1→16
- No..... 2→17

16. What was the main reason for unmet need for examination or treatment?

Mention the most recent one.

- Could not afford to (too expensive)..... 1
- Length of waiting list..... 2
- Could not take time because of work; care for children or for others..... 3
- Too far to travel, no means of transportation..... 4
- Fear of doctors, hospitals, examination, treatment..... 5
- Wanted to wait and see if problem got better on its own..... 6
- Didn't know any good doctor or specialist..... 7
- Other reasons please specify: _____ 8

CURRENT ACTIVITY

17. During the previous week, did you do any work for payment or profit, even if it was only for one hour?

Unpaid workers for a family business will answer "Yes"

- Yes 1→19
- No 2→18

18. Even if you did not do paid work during last week, did you have a job or business from which you were away (due to maternity or parental leave, holidays, own illness, injury or temporary, bad weather etc.) and to which you expect to return?

- Yes 1
- No..... 2

19. Which is your main activity at present, are you?

The activity is self-defined from the interviewer

- Working full – time..... 01→32
- Working part – time..... 02→32
- Unemployed..... 03
- Pupil, student, further training, unpaid work experience..... 04
- In retirement or in early retirement or has given up business..... 05
- Permanently disabled and/or unfit to work..... 06
- In compulsory military community or service..... 07
- Fulfilling domestic tasks and care responsibilities..... 08
- Other inactive person, that is..... 09

20. Are you actively looking for a job in previous 4 weeks?

For the persons who:

- Wait for the results of a job application*
 - Wait for a phone call from the public employment office*
 - Wait for the results of a competition for recruitment to the public sector.*
- the answer will be "No"*

- Yes 1→21
- No..... 2→22

21. If you find a job are you available to undertake it within the next 2 weeks?

- Yes..... 1
- No 2

CHARACTERISTICS OF JOB (CURRENT OR PREVIOUS)

For persons not having as main activity work

22. Have you ever worked in a job or a business?

- Yes..... 1→23
- No 2→47

23. Please describe as fully as possible the nature of work done in your last main job or in your current main job.

..... *

24. In your main last job you were/are:

- Self-employed with employee(s)..... 1→47
- Self-employed without employee(s)..... 2→47
- Employee..... 3→25
- Family worker, unpaid..... 4→47

25. FOR THE INTERVIEWER: Check the answers of the questions 17 and 18.

- In the question 17 or 18 there is answer “yes”..... 1→26
- In the question 17 and question 18 there is answer “no”..... 2→30

26. Please describe the main activity of the local unit of the business or organization where you worked the previous week.

..... *

27. How many people worked in the local unit of the business or organization where you worked the previous week?

- Exact number if between 1 and 10..... |1
- 11 to 19 persons..... 2
- 20 to 49 persons..... 3
- 50 persons or more..... 4
- Do not know but less than 11 persons..... 5
- Do not know but more than 10 persons..... 6

28. How many hours per week do you normally work in your main job or business?

Please include usual paid and unpaid overtime.

- Hours per week.....

* To be filled from the National Statistical Service.

29. You said that you usually work xxx hours per week in your main job (see Q.28). What are your usual gross and net earnings in this job, including usual paid overtime and how often did you receive them?

Gross: are considered the earnings before the deduction of tax and obligatory social insurance contributions.

Net: are considered the earnings after the deduction of tax and obligatory social insurance contributions.

- Gross amount € | _____ |

- Net amount..... € | _____ |

- Received: per week 1
 fortnight 2
 month 3

30. Please, could you tell me what was/is the type of your work contract?

- Permanent job/contract of unlimited duration..... 1

- Temporary job/work contract of limited duration..... 2

31. In your job did/do you supervise or manage any personnel?

- Yes 1→47

- No..... 2→47

CHARACTERISTICS OF MAIN JOB

FOR THE INTERVIEWER :The questions that follow refer to interviewee’s main job. If person has multiple jobs at present, as main job is considered the job in which he/she normally works most hours.

32. What kind of work do you do in your main job? Please describe as fully as possible the nature of the work done.

 *

33. Please describe the main activity of the local unit of the business or organization where you work.

 *

* To be filled from the National Statistical Service.

34. In your main job you are:

- Self-employed with employee(s)..... 1
- Self-employed without employee(s)..... 2
- Employee..... 3
- Unpaid worker in the family business..... 4

35. How many people work in the local unit of the business or organization where you work?

- Exact number if between 1 and 10..... 1
- 11 to 19 persons..... 2
- 20 to 49 persons..... 3
- 50 persons or more..... 4
- Do not know but less than 11 persons..... 5
- Do not know but more than 10 persons..... 6

36. How many hours per week do you normally work in your main job or business?

Please include usual overtime (paid or not).

- Hours per week.....

37. FOR THE INTERVIEWER: Please fill in the question according to Q.34.

In his/her main job the interviewee is:

- Employee..... 1→38
- Self-employed, with or without employees, or family worker..... 2→41

38. You said that you usually work xxx hours per week in your main job (see Q.36). What are your usual gross and net earnings in this job, including usual paid overtime and how often did you receive them?

Gross: are considered the earnings before the deduction of tax and obligatory social insurance contributions.

Net: are considered the earnings after the deduction of tax and obligatory social insurance contributions.

- Gross amount €
- Net amount..... €

- Received:
 - per week 1
 - fortnight 2
 - month 3

39. Please, could you tell me what is the type of your work contract?

- Permanent job/work contract of unlimited duration..... 1
- Temporary job/work contract of limited duration..... 2

40. In your job do you supervise or manage any personnel?

- Yes..... 1
- No..... 2

41. Have you changed your main job since the last 12 months?

- Yes..... 1→42
- No..... 2→43

42. What was the main reason you change your previous job?

Please note the most important reason.

- To take up or seek better job..... 1
- End of temporary contract..... 2
- Obligated to stop by employer..... 3
(business closure, redundancy, early retirement, dismissal etc.)
- Sale or closure of own/family business..... 4
- Child care and care for other dependent..... 5
- Partner's job required us to move to another area or marriage..... 6
- Other reasons please specify: _____ 7

43. Do you normally work at more than one jobs at present?

- Yes..... 1→44
- No..... 2→45

44. How many hours in total do you work each week in all your jobs?

- Hours per week.....

**45. FOR THE INTERVIEWER: Check the answers of questions 36 and 44.
The interviewee usually works in all of his/her jobs:**

- Less than 30 hours per week..... 1→46
- 30 hours or more per week..... 2→47

46. What is the main reason for working less than 30 hours per week?

- Undergoing education or training..... 1
- Personal illness or disability..... 2
- Want to work more hours, but cannot find a full-time job or work more hours in this job..... 3
- Do not want to work more hours..... 4
- Number of hours in all jobs are considered as a full-time job..... 5
- Housework, looking after children or other persons..... 6
- Other reasons, please specify: _____ 7

ACTIVITY HISTORY

47. At what age you began your first regular job or business?

- Age of first regular job..... →48
- Never worked..... →49

48. Since that time, roughly how many years have you spent at work, either as an employee or self-employed?

- Years.....

49. For each month of 2004 and up today, which was your main activity?

- **Working**
- Employee full – time..... **01**
- Employee part – time..... **02**
- Self – employed full-time (including family workers)..... **03**
- Self – employed part-time (including family workers)..... **04**
- **Unemployed**..... **05**
- **Retired**..... **06**
- **Student**..... **07**
- **Inactive (Excluding retired and persons in military service)**..... **08**
(apprentice without pay, fulfilling domestic tasks, taking care of children/ other persons, men of independent means, incapacitated etc.)
- **In compulsory military service**..... **09**

- January 2004.....
- February 2004.....
- March 2004.....
- April 2004.....
- May 2004.....
- June 2004.....
- July 2004.....
- August 2004.....
- September 2004.....
- October 2004.....
- November 2004.....
- December 2004.....
- January 2005.....
- February 2005.....
- March 2005.....
- April 2005.....
- May 2005.....

INCOME FOR EMPLOYEES

50. During 2004, did you have any income as an employee or as an apprentice from wage, salary or other form of pay?

Including both casual and temporary work as well as regular work.

- Yes..... 1→51
- No 2→77

51. During 2004, do you know what were your total gross earnings?

Gross is the amount before tax and social insurance were deducted.

- Yes 1→52
- No 2→53

52. If yes, what were your total gross earnings as an employee in 2004?

- Total amount (annual)..... € | _____ |

53. During 2004, do you know what were your total net earnings?

Net is the amount after tax and social insurance were deducted.

- Yes..... 1→54
- No 2→57

54. If yes, what were your total net earnings as an employee in 2004?

- Total amount (annual)..... € | _____ |

55. Please could you indicate if the net amount in Q. 54 was paid:

- After tax deduction?..... 1
- After social insurance deduction?..... 2
- After tax and social insurance deduction?..... 3
- Do not know..... 4

56. FOR THE INTERVIEWER: Answer will be given according to Q. 51 and Q. 53.

- In Q. 51 and 53 there is answer “no”..... 1→57
- In any other case..... 2→60

57. During 2004, what was your normal pay each time you were paid? Please give the gross amount, before deduction of tax and social insurance, and the net amount after deduction of tax and/or social insurance.

If you had more than one job at a time, please give the total earnings.

α. Gross amount..... € | _____ |

Received: per week 1
 fortnight 2
 month 3

β. Net amount..... € | _____ |

Received: per week 1
 fortnight 2
 month 3

58. Please, could you indicate if the net amount in Q.57b was paid:

- After tax deduction?..... 1
- After social insurance deduction?..... 2
- After tax and social insurance deduction?..... 3
- Do not know..... 4

59. During 2004, for how many months, weeks or fortnights did you receive this income?

- Weeks..... |__|
- Fortnights..... |__|
- Months..... |__|

60. During 2004, did you receive any income coming from the following income sources?

	YES	NO
• Overtime.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Director's fees in incorporated business.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Commission and tips.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Piece rate payments.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Payments for fostering children.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Profit sharing and bonuses.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Allowance for working in remote locations, for transport.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Remuneration for time not worked (e.g. holiday payments).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Additional payments based on productivity.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Supplementary payments (e.g. thirteenth month payment).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Marriage allowance.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Allowance to the workers in the building constructions.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2
• Other payments, specify: _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2

61. FOR THE INTERVIEWER: Fill in the answer according to Q. 60.

- There is at least one positive answer..... 1→62
- There is no positive answer..... 2→65

62. Are any of these payments in addition to the figures given above or are they all already included in the amounts registered in questions 52 or 54 or 57a and 57b?

- Yes, some in addition 1
- No, all are already included..... 2→65

63. During 2004, what were the total gross or net earnings from the payments of Q. 60?

- a. Gross amount..... € | _____ |
- b. Net amount..... € | _____ |

FOR THE INTERVIEWER: If net amount has not been registered, continue with Q. 65.

64. Could you please indicate if the net amount in Q. 63 was paid:

- Only after the deduction of tax..... 1
- Only after the deduction of social contributions..... 2
- After the deduction of both tax and social contributions 3
- Do not know..... 4

65. During 2004, did you receive any income from:

Payments made by the employer.

YES **NO**

A. Additional payments made by the employer because of sickness, maternity, disability etc..... 1 2

B. Payments made by the employer instead of salary because of sickness, maternity, disability etc..... 1 2

66. FOR THE INTERVIEWER: Fill in the answer according to Q. 65.

- There is at least one positive answer..... 1→67
- There is no positive answer..... 2→70

67. Are all or some of the income additional or are they included in the amounts registered in questions 52 or 54 or 57a and 57b? If some or all are included in your wage, can you separate the amounts corresponding to the payments of Q.65?

- Yes, some or all are additional, but I cannot separate them..... 1→70
- Yes, some or all are additional and I can separate them..... 2→68
- No, all are included but I cannot separate them..... 3→70
- No, all are included and I can separate them..... 4→68

68. What were the pre-mentioned payments concerning? What is the gross or net amount for each case?

	<i>Gross</i>	<i>Net</i>		<i>Gross</i>	<i>Net</i>
	<i>A</i>	<i>Amount</i>	<i>B</i>	<i>Amount</i>	<i>Amount</i>
- Sickness.....	<input type="checkbox"/> 1	€ _____	€ _____	<input type="checkbox"/> 1	€ _____ € _____
- Disability...	<input type="checkbox"/> 1	€ _____	€ _____	<input type="checkbox"/> 1	€ _____ € _____
- Maternity...	<input type="checkbox"/> 1	€ _____	€ _____	<input type="checkbox"/> 1	€ _____ € _____
- Widowhood	<input type="checkbox"/> 1	€ _____	€ _____	<input type="checkbox"/> 1	€ _____ € _____

FOR THE INTERVIEWER If net amount has not been registered, continue with Q.70.

69. The net amount/s provided in Q.68 was paid:

	A	B
- Only after the deduction of tax?.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1
- Only after the deduction of social contributions?.....	<input type="checkbox"/> 2	<input type="checkbox"/> 2
- After the deduction of both tax and social contributions?	<input type="checkbox"/> 3	<input type="checkbox"/> 3
- Do not know.....	<input type="checkbox"/> 4	<input type="checkbox"/> 4

COMPANY CAR

70. During 2004, did your employer provide you with a car, van or other motor vehicle, which was also available for private use?

- Yes 1→71
- No 2→75

71. Please tell me the make, model and registration year of the vehicle.

- Make _____
- Model _____
- Year.....

72. During 2004, for how many months did you use the pre-mentioned vehicle provided by your employer?

- Number of months.....

73. Does your employer pay for the insurance, the circulation fees or the service of the vehicle?

- | | YES | NO |
|--|----------------------------|----------------------------|
| - Insurance of the vehicle..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Circulation fees..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Regular and non-regular repairs..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

74. During 2004, approximately how many kilometers did you travel with the company car only for private use?

- Number of kilometers.....

OTHER ALLOWANCES IN KIND

75. During 2004, did your employer provide you?

- | | YES | NO |
|--|----------------------------|----------------------------|
| - Free of charge or contribution meals within working hours..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Reduced values for electricity, telephone, water etc..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |
| - Free of charge or with reduced price the produced goods or goods appropriate for commerce..... | <input type="checkbox"/> 1 | <input type="checkbox"/> 2 |

FOR THE INTERVIEWER: If in Q.75 all answers are NO continue with Q. 77.

76. If yes, what was the total amount you saved from the pre-mentioned sources?

- Amount..... €

SELF-EMPLOYMENT

77. During 2004, did you receive any income from self-employment, such as from your own business, professional practice or farm, freelance work, or working as a subcontractor, providing services or selling goods? Royalties, rentals of buildings, vehicles, and equipment of business as well as grants (agricultural or others)-if any- or grants from the European Community are also included.

Positive answer will be provided by employees, pensioners etc. having income from agricultural or cutlery business etc.

- Yes..... 1→78
- No..... 2→94

78. Apart from yourself, are there other household members involved in running or managing this business or activity?

Included are paid and unpaid family workers.

- Yes..... 1→79
- No..... 2→81

79. From whom, you or another member of your household, shall we get information concerning your business or activity?

- Me myself..... 1→81
- Other household member..... 2→80

80. Please note, from the Household's Register, the member's serial number.

S/N member..... →94

81. Do you think of yourself as having a job or a business?

- Job..... 1
- Business..... 2
- Neither..... 3

82. Are you working on your own account or are you in partnership with someone else?

Do not consider as partners other household members participating in the business.

- Own account..... 1
- With partnership..... 2

83. FOR THE INTERVIEWER: The following questions are just for your OWN share of business and NOT your partner's share.

84. What is the most recent period for which you can provide us financial figures?

- From month |__| year |2|0|0|_| till month |__| year |2|0|0|_|

85. During the pre-mentioned financial figures period what was the annual income from your business or activity after the deduction of business expenses?

As expenses considered are: The expenses for raw materials, product distribution, salaries (including the social insurance contribution), general administration expenses (rent, electricity bills, telephones bills etc.) etc.

Include the value of the goods that the self-employed received from his/her business or activity for his/her own account, as well as grants (agricultural or others)-if any- or grants from the European Union.

The manager's payments (salaries), for the owner of the business, will be registered under the employee income (questions 50-69).

- Amount..... € |_____|

86. Does the amount given refer to profit or loss?

- Profit 1→87

- Loss..... 2→94

87. Is the pre-mentioned amount subject to tax or social insurance contributions?

- Yes, subject to tax or social insurance contributions 1→88

- No, is not subject to tax or social insurance contributions..... 2→90

- Do not know if subject to tax or social insurance contributions..... 3→90

88. In the amount you already registered, are tax or social insurance contributions included?

Social insurance contributions refer to amounts paid for the insurance coverage of the self-employed him/herself, as well as to the rest members of the household working as unpaid family workers (if any).

- Only tax included..... 1

- Only social insurance contributions included..... 2

- Tax and social insurance contributions are included..... 3

- Tax and social insurance contributions are not included..... 4

- Do not know..... 5→90

89. Approximately, mention the amounts you paid in advance for tax or social insurance contributions.

a. Tax..... € |_____|

b. Social insurance contributions..... € |_____|

90. Did you draw money from your business account – being only for business purposes- or for personal or family purposes?

The payments for your work in the business (salary, bonus etc.) will be included in the employee income – questions 50-69.

- Yes 1→91

- No..... 2→92

91. On average how much did you take for these non-business purposes during 2004?

- Total amount..... € |_____|

92. During 2004, did you pay additional tax for income concerning previous years (close yearly account, control for the last five years account, fines etc.)?

- If yes, amount..... € |_____|

- No.....

93. During 2004, did you pay additional social insurance contributions e.g. in order to change insurance class, fines etc.?

- If yes, amount..... € |_____|

- No.....

PROPERTY INCOME

94. During 2004, did you receive or were you entitled to receive any income from interest, dividends or from capital invested in a business?

Included are interests from bank account or post saving bank or dividends from stocks, profits from shares, bonds, repos and mutual funds.

- Yes 1→95
 - No 2→99

95. The pre-mentioned income is:

- In your own name?..... 1→98
 - Jointly, with other household members?..... 2→96
 - Both sole and joint?..... 3→96

96. For each income jointly held, please provide the following information:

Person's s/n	Amount <i>If the amount has been registered in another member's questionnaire register here 0</i>	The pre-mentioned amount is:				Tax amount <i>For amounts subject to tax</i>
		1:Before tax deducted	2:After tax deducted	3:Not taxed	4:Do not know	
	€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____
	€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____
	€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____

97. FOR THE INTERVIEWER: Check from Q.95 if income is:

- Jointly, with other households members 1→99
 -Both sole and joint..... 2→98

98. During 2004, how much income did you receive from any of these sources held in your own name?

Amount	The pre-mentioned amount is:				Tax amount
	1:Before tax deducted	2:After tax deducted	3:Not taxed	4:Do not know	<i>For amounts subject to tax</i>
€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____
€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____
€ _____	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	€ _____

PRIVATE PENSIONS

99. During 2004, did you receive any income from private pension schemes? Included are private old age pensions, widowhood, sickness, disability, unemployment pensions, etc. regularly paid by the interviewee or by the dead spouse or relative.

Excluded are old age pensions, social benefits etc.

Excluded are life insurance schemes that pay a lump sum on maturity, private pensions paid by your employer.

- Yes..... 1→100
- No..... 2→101

100.If YES, register the number of months you received this amount during 2004 as well as tax information.

PRIVATE PENSION	If YES: Please register the amount	Number of months	The pre-mentioned amount is: 1:Before tax deducted 2:After tax deducted 3:Not taxed 4:Do not know	Tax amount <i>For amounts subject to tax</i>
Old age pension	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	€ _____
Other, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	€ _____

101. During 2004, did you make any payments for individual private pension schemes, on your own initiative?

Excluded are the amounts paid in social insurance schemes or private schemes on the employer's initiative.

- Yes..... 1→102
- No..... 2→103

102. During 2004, what was the net amount each time you were paid and what was the paying period?

Net amount..... € |_____|

- Paying period:
- year 1
 - semester 2
 - quarter 3

UNEMPLOYMENT / VOCATIONAL TRAINING

103. During 2004, did you receive any income from unemployment related benefits, training allowance or reimbursement because of dismissal?

- Yes..... 1→104
- No..... 2→105

104. For each of these allowances please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

ALLOWANCE OR BENEFIT	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is:					Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
			1:Gross	2:Net of tax on income and social contributions	3:Net of tax on income at source	4:Net of social contributions	5: Do not know	
Full unemployment allowance	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Partial unemployment allowance	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Early retirement for labour market reasons	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Vocational training allowance for unemployed	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Reimbursement due to dismissal from work	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Seasonal unemployment benefit for persons seasonally working (e.g. actresses, musicians, building workers, hotel staff, etc.)	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Allowance for young persons aged 20-29 years	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Allowance for joining the army	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Placement, resettlement or rehabilitation benefit	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Other allowances, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	____	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	

PENSIONS

105. During 2004 did you receive any old age pension?

Exclude purely private pensions that were fully arranged and paid for by the individual, while include private pensions paid for by the employer.

- Yes..... 1 → 106
- No..... 2 → 107

106. For each of the following old age pensions schemes, please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

PENSIONS	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is:					Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
			1:Gross	2:Net of tax on income and social contributions	3:Net of tax on income at source	4:Net of social contributions	5: Do not know	
Old age pension from public sector	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Supplementary pension from public sector	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Early retirement pension due to resignation	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Care allowance	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Parallel pension from private sector (paid by the employer)	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Lump sum due to retirement	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
National resistance pension	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Other pensions, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____

Office(s) of insurance: _____

SURVIVOR'S PENSION AND BENEFITS

107. During 2004, did you receive any survivor's pension, benefit or allowance?

*Exclude purely private pensions that were fully arranged and paid for by the extinct, while **included** are private pensions paid for by the employer.*

- Yes..... 1→108
- No..... 2→109

108. For each of the following survivor's pensions benefits or allowances, please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

PENSIONS	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is:					Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
			1:Gross	2:Net of tax on income and social contributions	3:Net of tax on income at source	4:Net of social contributions	5: Do not know	
Old age pension from public sector	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Supplementary pension from public sector	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Parallel pension from private sector (paid by the employer)	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Orphans' pension	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
Pension of war victims	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	
*Other pensions/benefits, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____	_	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5			€ _____	

** FOR THE INTERVIEWER: As far as possible, ensure that income from this source is not double counted to the income from salaries.*

Insurance Organization: _____

SICKNESS BENEFITS / ALLOWANCES

109. During 2004, did you receive any sickness benefit or allowance?

(Included are benefits/allowances received due to physical or mental health but NOT these received by disabled persons. Included are paid leaves in work due to sickness, as well as reimbursement for working accidents and sickness. Excluded are allowances paid from private sickness insurances paid for by the individual).

- Yes..... 1→110
- No 2→111

110. For each of the following sickness social benefits or allowances, please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

BENEFIT ALLOWANCE	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is:					Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
			1:Gross	2:Net of tax on income and social contributions	3:Net of tax on income at source	4:Net of social contributions	5: Do not know	
*Pay sick leave	YES <input type="checkbox"/> NO <input type="checkbox"/>	_ _	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
*Benefit for working accidents	YES <input type="checkbox"/> NO <input type="checkbox"/>	_ _	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
*Benefit for spa therapy, airing etc.	YES <input type="checkbox"/> NO <input type="checkbox"/>	_ _	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Assistance for movement of sick persons	YES <input type="checkbox"/> NO <input type="checkbox"/>	_ _	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
*Other benefits/allowances, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	_ _	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____

* **FOR THE INTERVIEWER:** As far as possible, ensure that income from this source is not double counted to the income from salaries.

PENSIONS – INVALIDITY BENEFITS

111. During 2004, did you receive any benefit / allowance or pension related to disability?

(Included are disability pensions and benefits / allowances received due to physical or mental invalidity). Excluded are purely private sickness schemes that were fully arranged and paid for by the individual.

- Yes..... 1→112
 - No..... 2→113

112. For each of the following pensions - invalidity benefits, please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

PENSIONS BENEFITS ALLOWANCES	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is:					Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
			1:Gross	2:Net of tax on income and social contributions	3:Net of tax on income at source	4:Net of social contributions	5: Do not know	
Disability pension <i>The disability pension becomes regular old age pension after a certain age</i>	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Benefit for persons with special needs	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Care allowance for incapacitated persons	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Care allowance for incapacitated children	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
Nutrition allowance for people suffering kidney's disease	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____
*Other benefits/allowances, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/>	€ _____ __	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5	€ _____

* **FOR THE INTERVIEWER:** As far as possible, ensure that income from this source is not double counted to the income from salaries.

EDUCATIONAL ALLOWANCES

113. During 2004, did you receive any educational allowance?

Included are benefits/allowances received by students, due to their participation in research programs, scholarships, etc. *Excluded* are benefits for training/retraining.

- Yes..... 1→114
 - No..... 2→115

114. For each of the following benefits / allowances, please register the amount you received each month and the number of months. You could also clarify whether the amount received was gross, net of tax on income and social contributions, net of tax on income, net of social contributions and tax.

BENEFITS ALLOWANCES	If yes: Please register the monthly amount	Number of months received	The pre-mentioned amount is: 1:Gross 2:Net of tax on income and social contributions 3:Net of tax on income at source 4:Net of social contributions 5: Do not know	Amount of tax or social contributions <i>If the amount subject to tax and social contributions</i>
Benefit received for participation in research programs	YES <input type="checkbox"/> NO <input type="checkbox"/> € _____	_ _	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Scholarships	YES <input type="checkbox"/> NO <input type="checkbox"/> € _____	_ _	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____
Other educational benefits/allowances, please specify:	YES <input type="checkbox"/> NO <input type="checkbox"/> € _____	_ _	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	€ _____

TAXES ON INCOME

115. In 2004, did you make an income tax return for income of the previous year?

- Yes..... 1→117
- Tax return made by another household member covering my income, as well as his/her own income..... 2→116
- I was not obliged to make tax return..... 3→130
- No tax return made even though I had income..... 4→130

116. Could you please give me the name of the member whose income was taxed with yours? Please note the person number of these household members from the Individual Register.

- Name - surname: _____ S/n →125

117. Did your tax return include only your personal income or also the income of other household members?

- Personal income only..... 1→119
- Other members income, also..... 2→118

118. Please note the sequence numbers of members whose income has been included in your tax return.

- S/n of first member.....
- S/n of second member.....

119. Please, register the total amount of tax paid in 2004 concerning tax deducted at source from 2004 income.

- Total amount of tax..... € | _____ | →121
- Don't know exact amount..... 1→120
- Didn't pay any tax..... 2→121

120. Could you please indicate income range for tax paid?

- Less than 500 €..... 1
- 500€ up to under 1.000 €..... 2
- 1.000€ up to under 3.000 €..... 3
- 3.000€ up to under 5.000 €..... 4
- 5.000€ up to under 10.000€..... 5
- 10.000 € or more..... 6

121. During 2004, did you pay any amount for the tax return of 2003 income?

- Yes, tax amount..... € | _____ |→122
- Don't know exact amount..... 1→121a
- Didn't pay any tax..... 2→122

121a. Could you please indicate income range for tax paid?

- Less than 500 €..... 1
- 500€ up to under 1.000 €..... 2
- 1.000€ up to under 3.000 € 3
- 3.000€ up to under 5.000 €..... 4
- 5.000€ up to under 10.000€..... 5
- 10.000 € or more..... 6

122. Is the tax pre-mentioned in Q.119 or Q.121, tax having already been deducted from your salary or pension or tax having been paid in advance as an adjustment for your self-employment income etc., or tax that had to be paid additionally?

It is:

- Tax deducted at source and the amount was provided in the gross income components received..... 1
- Tax deducted at source and the amount was not provided in the gross income components received..... 2
- Tax paid in 2004 with the payment of the tax account concerning income of 2003..... 3
- Tax deducted at source and the amount was provided in the gross income components received and tax for income of 2003..... 4
- Tax deducted at source and the amount was not provided in the gross income components received and tax for income of 2003..... 5

123. During 2004, did you pay any supplementary/ additional tax such as fines etc. for all your income?

- Yes, tax amount..... € | _____ |→125
- Do not know..... →124
- No..... →125

124. Could you please indicate the amount of additional tax paid?

- Less than 500 €..... 1
- 500€ up to under 1.000 €..... 2
- 1.000€ up to under 3.000 €..... 3
- 3.000€ up to under 5.000 €..... 4
- 5.000€ up to under 10.000€..... 5
- 10.000 € or more..... 6

125. During 2004, did you have any tax rebate?

Tax may concern income of 2003.

- Yes..... 1→126
- No..... 2→130

126. Is this tax rebate in your own name or it also corresponds to other household's members?

- Personal only..... 1→128
- Share with other members..... 2→127

127. Which household member received the tax rebate?

Name..... s/n member →130

128. What was the total amount of tax rebate for income of 2003?

- Tax amount € →130
- Do not know the exact amount.....

129. Please could you give an approximate range for tax rebate?

- Less than 500 €..... 1
- 500€ to under 1.000 €..... 2
- 1.000€ to under 3.000 €..... 3
- 3.000€ to under 5.000 € 4
- 5.000€ to under 10.000€..... 5
- 10.000 € or more..... 6

DURATION AND DATE OF INTERVIEW

130. FOR THE INTERVIEWER: Please note the time and the date for the completion of the questionnaire

- Time needed for the completion of interview.....

Date of interview: Day Month Year **2005**

FOR THE INTERVIEWER: From the following questions the ones not referring to a specific date (e.g. year of birth) should be completed for the time period when the interviewee was 14 years old, approximately.

FAMILY DATA

1. When you were 14 years old (approximately) did you :

- Live with both parents (*natural, foster or anyone you considered as parent*)? ... 1
- Live with single mother*?..... 2
- Live with single father* ?..... 3
- Live with mother and mother's new partner/husband (you didn't consider as father) ?..... 4
- Live with father and father's new partner/wife (you didn't consider as mother)? ... 5
- Live in another private household/ foster home (*and didn't consider anyone as parent*)..... 6
- Live in a collective household or institution (*e.g. orphans' home*)..... 7

* **Father or mother are the persons** the interviewee considered to be his/her (*natural or not*)

2. When was your father born?

- Year of birth
- I didn't have a father (*natural father was dead, I didn't live with him or with anyone else I considered as father*).....

3. When was your mother born?

- Year of birth
- I didn't have a mother (*natural mother was dead, I didn't live with her or with anyone else I considered as mother*)

4. How many siblings do you have?

Register ONLY brothers and sisters having the same parents.

- Number of siblings

EDUCATIONAL DATA

*For members having answered in Question 2 «I didn't have a father» **and** in Question 3 «I didn't have a mother» survey ends.*

5. Which was the highest educational level that your father had completed when you were, approximately, at the age of 14?

No answer, if in Question 2 the answer is: «I didn't have a father».

- Never attended any level of education / Few classes of Demotiko 0
- Demotiko 1
- Gymnasio..... 2
- Lykeio 3
- Institution for vocational training..... 4
- Technological educational institutes..... 5A
- University, Higher military school 5B
- MSc., MBA..... 5Γ
- Ph.D 6

6. Which was the highest educational level that your mother had completed when you were, approximately, at the age of 14?

No answer, if on Question 3 the answer was: «I didn't have a mother».

- Never attended any level of education / Few classes of Demotiko 0
- Demotiko 1
- Gymnasio..... 2
- Lykeio..... 3
- Institution for vocational training..... 4
- Technological educational institutes..... 5A
- University, Higher military school 5B
- MSc., MBA..... 5Γ
- Ph.D..... 6

ACTIVITY / OCCUPATION DATA

7. What was your father's main activity when you were at the age of 14, approximately?

No answer, if in Question 2 the answer is: «I didn't have a father».

- Employee 01
- Self-employed..... 02
- Family worker, unpaid..... 03
- Unemployed..... 04
- In retirement or in early retirement..... 05
- Fulfilling domestic tasks and care responsibilities..... 06
- Other inactive person, that is..... 07

8. Please describe in detail your father's occupation in his last main job.

No answer, if in Question 2 the answer is: «I didn't have a father».

Occupation *

My father had not ever had a job.....

* To be filled by the National Statistical Service

9. What was your mother's main activity?

No answer, if in Question 3 the answer is: «I didn't have a mother».

- Employee 01
- Self-employed..... 02
- Family worker, unpaid..... 03
- Unemployed..... 04
- In retirement or in early retirement..... 05
- Fulfilling domestic tasks and care responsibilities..... 06
- Other inactive person, that is..... 07

Date of interview: Day Month Year **2005**