

European social statistics

Income, poverty and social exclusion



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THEME 3
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and social
conditions

3

A great deal of additional information on the European Union is available on the Internet.
It can be accessed through the Europa server (<http://europa.eu.int>).

Cataloguing data can be found at the end of this publication.

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Main conclusions

Income poverty gap and persistent income poverty

This report is the first in a series of periodic publications on income poverty and social exclusion in the European Union. It includes information on income poverty, social exclusion and the interrelationship between the two phenomena. Its focus is on the incidence of social exclusion and poverty in the European Union, in particular on the identification of poverty risk groups. Moreover, information is included on the dynamics of income poverty and the issue of cumulative disadvantages. The report uses the most recent data available from the European Community Household Panel (ECHP). The main conclusions are summarised below.

Level and inequality of income

Cross-national differences between the Member States in levels of income show a geographical particularity: prosperity is below the European Union average in the peripheral Member States (Ireland, Italy, Spain, Greece and Portugal). Income level is generally related to income inequality: the lower the prosperity the more inequality in income distribution. However, there is one exception: the United Kingdom had both, above average prosperity and income inequality. Income inequality was highest in Portugal and lowest in Denmark. Of the four largest Member States, the United Kingdom and Italy had the highest levels of inequality, while France and Germany had lower levels.

The incidence of income poverty

In 1996, 17 percent of all European Union citizens lived in a household, which had an equivalised income of less than 60 percent of the national median. These were 61.1 million persons living in 24.8 million households across 13 Member States. The income poverty rate in the Member States ranged from 12 percent in Denmark, Luxembourg and the Netherlands to 21 and 22 percent in Greece and Portugal, respectively.

Children run an above average risk of being poor. In 1996, the poverty rate for children was 21 percent compared to 14 percent for persons in the age group 25-64. Women had a somewhat higher risk of being poor in comparison to men. The largest differences between the sexes were found for young adults and the elderly. In 1996, a women aged 65 or older showed a poverty rate of 20 percent compared to 16 percent for men.

The socio-economic distribution of poverty risks

The income poverty risk of a person in the European Union was highly correlated with the socio-economic background of the household he or she was a member of. In 1996, persons living in a working household had a poverty rate of 13 percent. This compared to 19 percent

for persons from a retired household and one out of two (51 and 53 percent, respectively) for persons from any other non-working household (unemployed or non-retired inactive). With regard to type of household, persons living in either a single-parent household or a couple with three or more children ran an above average poverty risk. In 1996, 32 percent of all persons living in a single-parent household in the European Union were income poor. For couples with three or more children, this was 25 percent. Finally, the poverty rate for persons from a low-educated household was 26 percent, compared to 14 percent for persons from a middle-educated household and 7 percent for persons from a high-educated household.

Income poverty gap and persistent income poverty

In 1996, the equivalised income of the income poor in the European Union was on average 31 percent below their country-specific poverty line. For the elderly and persons from retired households, the gap between equivalised income and the poverty line was somewhat smaller: 26-27 percent. On the other hand, income poor singles below 65, poor persons from non-retired inactive households and poor persons from high-educated households showed an average poverty gap of around 35 percent. Across the Member States, the poverty gap ranged from below 25 percent in Ireland and Luxembourg to over 35 percent in Italy.

In 1996, 7 percent of all persons in the European Union had been living in a low-income household for at least three consecutive years. This was about 40 percent of all persons that were living in a low-income household in that year. Across the Member States, the persistent poverty rate ranged from around 3 percent in Denmark and the Netherlands to 12 percent in Portugal.

Children, the elderly, persons from non-working households, persons from single-parent or large households as well as low-educated households run an above average persistent poverty risk. In 1996, 9 percent of all children had been living in a low-income household for at least three consecutive years. For the elderly and persons living in a retired household this was 8 percent. About one out of every five persons from an unemployed or non-retired inactive household had an income below the poverty line for at least three consecutive years. For persons from a single-parent household or a couple with three or more dependent children the persistent poverty rates were 13 and 11 percent, respectively. Finally, for persons from a low-educated household, the persistent poverty rate was 12 percent against 5 percent for persons from a middle-educated household and 3 percent for persons from a high-educated household.

Non-monetary poverty

Across the European Union, substantial numbers of people appeared to live in an unfavourable situation with

respect to financial problems, basic needs, consumer durables, housing conditions, health, social contacts and satisfaction:

- About 7 percent of the European Union population in 1996, which corresponded to some 25 million persons, could not afford having meat, fish or the like every second day.
- 8 percent or 28 million were behind with payments of utility bills, mortgage or rent.
- 13 percent or about 46 million could not afford new clothes.
- 2 percent or 7 million did not have a bath or shower in the accommodation.
- 3 percent or some 11 million were without a telephone.
- 6 percent were rarely meeting friends or relatives not living with them.
- Almost one third (31 percent) could not afford a week's annual holiday away from home.

For many persons who were disadvantaged with respect to an aspect of their life this was not an isolated incident. They were often faced with more problems and disadvantages. Considering some basic needs, it appeared that 12 percent of all persons in the European Union were not able to meet at least two of the following needs: having meat, chicken or fish every second day, buying new clothes or having a week's annual holiday away from home. A similar picture could be seen in the area of housing, where 5 percent of the European Union citizens reported cumulative problems, such as the lack of a bath or shower in the dwelling, shortage of space or damp walls, floors or foundations. Another examination, which focused simultaneously on eight non-monetary indicators in three broad areas of people's life - financial situation, basic needs and housing conditions - also showed that disadvantages cumulated sharply across different fields. One in every six persons in the European Union (17 percent) faced multiple disadvantages extending to two or even all three areas.

The above-mentioned examination of eight indicators showed that the proportion of people experiencing non-monetary aspects of poverty varied considerably across Member States, and appeared to be related to the country's income poverty rate. On the one hand, in the Netherlands, Denmark and Luxembourg, countries with the lowest income poverty rates in the EU, the proportion of persons with a problem or disadvantage with respect to the examined non-monetary indicators was also the lowest. About a third or even less than a third of the countries' population experienced a problem in at least one of the above mentioned three areas, which was far below the European Union average. In these countries, the proportion of people with problems in more than one of the areas was also the lowest in the Union. In Germany, Belgium, Austria and France, countries with poverty rates below or equal to the European Union average, the proportion of persons with disad-

vantages in one or more domains was also below or equal to the average.

On the other hand, Portugal, Greece and Spain, having income poverty rates above the average, had the highest proportion of people with disadvantages compared to other countries in the Union. In Italy, the United Kingdom and Ireland, countries with poverty rates slightly above the European Union average, the proportion of persons experiencing a disadvantage in at least one of the domains was also somewhat higher than the Union's average.

Non-monetary poverty and socio-economic background

The likelihood of being disadvantaged with respect to a non-monetary aspect of life appeared to be related to the socio-economic background of a person's household. In 1996, persons in a working household usually had a below average risk of being in a disadvantaged situation. In contrast, the risk for people in unemployed and non-retired inactive households was substantially higher, often even twice as high as the European Union average. With regard to household type, single parents and their children systematically scored higher on non-monetary indicators of poverty than other households, with the only exception being the indicators on housing conditions. Persons from nuclear families with three or more dependent children experienced relatively often a disadvantage with respect to the basic needs, housing conditions and consumer durables under study. On the other hand, couples without children were less frequently faced with non-monetary aspects of poverty. Also, couples with one or two dependent children were rarely disadvantaged with regard to the selected indicators. As to age groups, children were found to be more vulnerable with respect to the selected basic needs and financial difficulties, while the elderly were more disadvantaged in the area of health and social contacts.

Low income and non-monetary poverty

In the European Union, persons in a low-income household appeared to be much more frequently disadvantaged in non-monetary terms than the rest of the population. The proportion of income-poor persons who are disadvantaged with regard to any of the selected indicators on basic needs, consumer durables or household finance was at least twice the European Union average and about three times that of the more affluent part of the population. With very few exceptions, a similar difference was found for the age groups and household types under study, and for the Member States, whatever the non-monetary dimension of life.

In spite of having higher rates of disadvantages than the rest of the population, the income poor in the European Union still counted for less than half of the total number of persons experiencing a problem or disadvantage. In ab-

solute terms, many more people above the low-income threshold were confronted with disadvantages, regardless of what kind. In 1996, about 124 million people were not able to satisfy at least one of the needs such as having meat, chicken or fish every second day, buying new clothes and having a week's annual holiday away from home. 43 million persons could not meet two or all three of these needs. More than two thirds of the former group (85 million persons) and more than half of the latter group (26 million persons) were not poor in terms of income. A simultaneous examination of eight non-monetary poverty indicators showed that 60 million persons in the European Union experienced multiple disadvantages, of which 38 million were non-poor. Also, at country level, the absolute number of the non-poor who were disadvantaged in certain aspects of life was systematically higher than the number of the income poor experiencing the same sort of problems.

The incidence of disadvantages among the poor varied considerably across the Member States. Still, a common pattern could be identified. In Portugal and Greece, the proportion of low-income persons being disadvantaged with respect to the selected aspects of life was very high. The figures were often two to three times the average for the poor in the European Union. Relatively many low-income people in the United Kingdom experienced disadvantages with respect to the basic needs under study, in Ireland they experienced disadvantages with respect to the financial problems considered, and in Spain, in relation to some of the observed housing conditions. In contrast, low-income persons in Germany, Denmark and the Netherlands had a much lower risk of being disadvantaged with respect to most of the non-monetary dimensions under study. The below average figures regarding disadvantages for the income poor were also often found in Luxembourg, Belgium and Austria. In Ireland, the poor were at relatively low risk of being disadvantaged concerning housing conditions, health and social contacts. They also rarely claimed to be dissatisfied with their work or main activity.

In the European Union, persons in a low-income position for at least three consecutive years were more often exposed to disadvantages than those who were poor in income terms for a shorter period of time. This holds for all examined non-monetary indicators of poverty except social contacts, where no difference between the poor and persistent poor was found. The difference between persistent income poor and those being in income poverty in 1996 is not substantial; the major difference is between the income poor as a group and the non-poor.

Non-monetary poverty, labour market exclusion and income poverty

The proportion of persons experiencing non-monetary aspects of poverty was particularly high among the unemployed and people in non-retired inactive house-

holds. For most of the aspects, the figures for these two groups were at least twice the European Union average and several times higher than those for persons in working or retired households. The only exception was the indicator on infrequent social contacts, according to which the proportion of disadvantaged persons in unemployed households did not exceed the European Union average. Persons from unemployed poor households, i.e., from households excluded from the labour market with an income below the poverty line, appeared to be particularly vulnerable concerning (multiple) disadvantages. A large part of the group experienced one of the disadvantages under study. By far the largest proportion of disadvantaged persons was to be found in jobless households in persistent poverty. Almost four in every ten (38 percent) persons in the group had to cope with lack of space, more than four in every ten (43 percent) were not able to buy new cloths and the same percentage reported to be late with payments of their utility and housing bills. About half of them (51 percent) were dissatisfied with their main activity and almost nine in ten of these persons (87 percent) could not afford a week's holiday away from home. For the large majority of the population being disadvantaged with respect to a dimension of life was not an isolated incident. According to the simultaneous analysis of eight non-monetary poverty indicators about six in every ten persons in the group (61 percent) were faced with multiple disadvantages.

1. Introduction

Since the beginning of the 1980s Eurostat has been carrying out work on poverty statistics. In this field the mandate conferred by the European Council on Eurostat was to produce 'regular, reliable and comparable statistics on poverty'. The Treaty of Amsterdam has broadened the scope for Community action in this field by integrating the social chapter into the Treaty in which the provision concerning 'social exclusion' has been strengthened (see articles 136 and 137).

In January 1998, a meeting of the so-called High Level Think Tank on Poverty Statistics took place in Stockholm. This Think Tank agreed on terms of reference for the future work on poverty statistics by Eurostat. Thereupon, a Task Force on Social Exclusion and Poverty statistics was created which elaborated these terms of reference in three meetings during spring 1998. Eight Member States (Austria, Finland, France, Italy, United Kingdom, the Netherlands, Portugal and Sweden) participated in this work. The Task Force made recommendations on income methodology, income poverty, social exclusion and reporting on poverty. These recommendations were adopted by the Working Group on Statistics on Income, Social Exclusion and Poverty in October 1998 and subsequently approved by the Statistical Programme Committee in November 1998.

The research project underlying this report was commissioned by Eurostat to Statistics Netherlands to carry out these recommendations and to form a firm basis for the regular production and dissemination of statistics on poverty and social exclusion in the future. The main objective of the project was to formulate recommendations on best practices to compile and disseminate statistics on social exclusion and poverty. The team at Statistics Netherlands consisted of Jos Schiepers (project leader), Henk Jan Dirven, Wout de Wreede, Clemens Siermann, Branislav Mikulic and Ger Linden. The Eurostat co-ordinator was Lene Mejer.

The present publication follows the statistical framework presented by the Eurostat Task Force on Social Exclusion and Poverty statistics which worked during spring 1998. The Task Force agreed on an approach with three main discriminating elements: (1) low income, (2) labour market situation and (3) social indicators. Social exclusion should then be analysed as the link between low income, activity status and indicators that relate to means, perceptions and satisfaction with respect to standard of living and quality of life. Using data from Wave 1 (1994) and Wave 2 (1995) of the ECHP these dimensions have been analysed in detail, including extensive quality assessment of the ECHP data for all the Member States included. Based on these analyses a proposal was made on tables to be included in this publication on poverty and social exclusion in the European Union (covering the first three waves of the ECHP). The reports

underlying this publication are available upon request from Eurostat.

This publication is aimed at the general public, including politicians, policy-making officials, journalists and scientists. It gives a comprehensible picture of income poverty and social exclusion in the European Union. While definitions and methods were to be clearly described, theoretical discussions and technical details had to be kept to a minimum. Moreover, although detailed figures were to be included as appendices, the main outcomes had to be displayed graphically. Methodological information and detailed tables have therefore been presented separately from the substantive results in chapter 4 and chapter 5 of this report, respectively.

Chapter 2 of this publication deals with income poverty. It gives a detailed description of the income poverty status of the population of the Member States as well as of the European Union as a whole. Income poverty status is analysed and stratified according to demographic variables and labour market status. Special attention is given to the poverty status of working and non-working households. Additional information is presented on the distribution of household income in the Member States; poverty figures based on a European Union poverty line, poverty gaps and the poverty status of children and women.

Chapter 3 of the publication is on social exclusion. It is based on the selection of non-monetary indicators of poverty made earlier in the project. These indicators cover various aspects of people's living conditions. It analyses social exclusion as the relationship between income poverty, labour market status and non-monetary indicators for the various Member States as well as for the European Union as a whole. This enables to compare the poor in non-working households with the poor in working households and the non-poor, respectively.

The data used for this report are based on data from Waves 1 (1994) to 3 (1996) of the ECHP¹. Although most of the tables give cross-sectional information for 1996, a number of longitudinal tables have been presented as well. The selection of topics has been restricted to the indicators included in the ECHP. The inclusion of indicators from other sources was beyond the scope of the project. Moreover, some population groups, e.g., illegal immigrants, homeless and the institutionalised population, are not included in the ECHP. Although problems of social exclusion and poverty may be especially relevant to these groups, they could not be considered in the current project.

⁽¹⁾ An in-depth revision of the waves 1 to 3 of Portuguese original data is currently being carried out by the National Statistical Office. The revised data will be introduced in the new EU data set with waves 1 to 4 micro-data which is to be launched at the beginning of 2001.

2. Income poverty

This chapter presents detailed information on income poverty (or low income) in the European Union. It presents figures on the incidence of income poverty, the socio-economic distribution of poverty risks, poverty gaps and the persistence of income poverty. Moreover, specific attention is paid to income poverty among children and among women.

Throughout this report, income poverty has been defined as an income below 60 percent of median equivalised income per person in each Member State. This has been adopted at European Union level as a working definition of the 1984 European Council Decision that reads as follows: "The poor shall be taken to mean persons, families and groups of persons where resources (material, cultural and social) are so limited as to exclude them from a minimum acceptable way of life in the Member States in which they live."

Figures based on this working definition of income poverty are therefore related to the income distributions of the Member States. To understand cross-national dif-

ferences in poverty incidence, it is thus necessary to know the distribution of income in the Member States. Therefore, this chapter starts with a description of the distribution of income (Section 2.1). This is followed by sections on income poverty incidence (2.2), socio-economic background of income poverty (2.3), poverty gaps (2.4) and the persistence of income poverty (2.5).

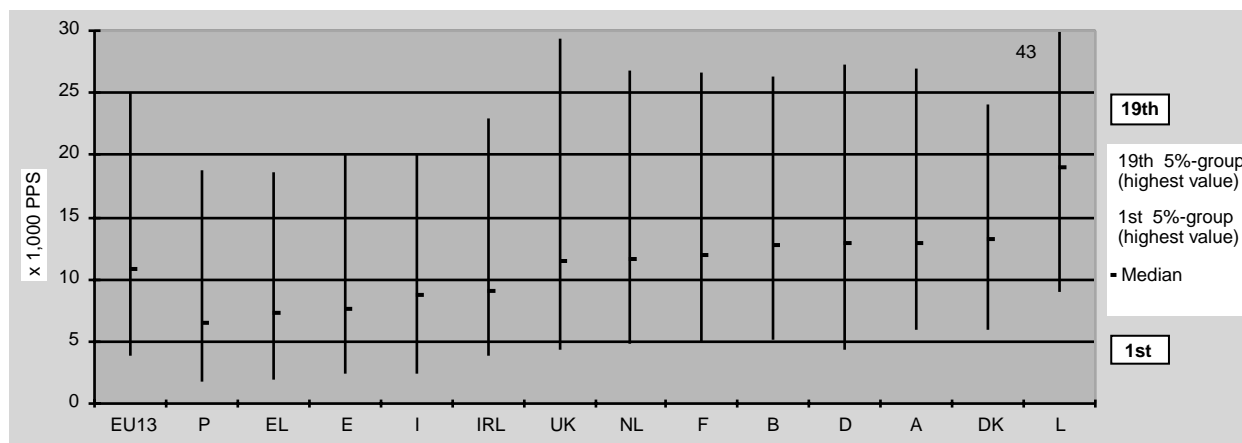
2.1 The distribution of income

Prosperity lowest on the European Union periphery

Very often the level of prosperity in a country is represented by *mean* or *average* income. However, a disadvantage of the mean is that its outcome can be heavily influenced by extreme values. Therefore preference is given here to *median* income. When all incomes are sorted in ascending order, the median is the value where 50 percent of the incomes lie above and 50 percent of the incomes lie below this value. To enable a direct comparison between Member States, all values are expressed in Purchasing Power Standards (PPS). Moreover, the amounts have been equivalised in order to take account of differences in household size and composition (see also chapter 4 on Methods and concepts).

Figure 2.1

Levels of equivalised household income of persons in order of median income, 1996



* Highest value in the 1st- and 19th- 5% group.

Source: ECHP, 1996 (Finland and Sweden excluded).

In 1996, median income in the European Union amounted to 10,700 PPS. Compared to the overall median, two groups of Member States can be distinguished, while Luxembourg should be considered as a special case (figure 2.1). One group of countries, consisting of Denmark, Austria, Germany, Belgium², France, the Netherlands and the United Kingdom, was above the European Union level. Median income ranged from 11,300 PPS in the United Kingdom to 13,100 PPS in Denmark. The second group of Member States was clearly below the European Union level. This group of countries consisted of Ireland, Italy, Spain, Greece and Portugal. In this group the differences were larger. Median income ranged from 6,300 PPS in Portugal to 8,900 PPS in Ireland.

Neither the mean nor the median give an indication of the range of incomes within Member States. Figure 2.1 represents the income range of 90 percent of the population in each country. The extreme upper and lower 5 percent of the population are cut off because their incomes have low reliability. It appears that, on average, the 5 percent poorest of each Member State had an income below 3,900 PPS, which is just over one third of the European Union median. The richest 5 percent had an income above 25,000 PPS, which is almost two and a half times the European Union median. The income range above the median is thus much higher than that below the median. The difference between the richest and the poorest 5 percent of the population was large in Luxembourg and, to a much lesser extent, in the United Kingdom as well. The income range was smallest in Greece and Portugal.

The differences between high and low incomes within the group of prosperous Member States cannot be neglected. The income range of Denmark fell completely within those of all the other prosperous countries. Of all prosperous Member States, the income range of the United Kingdom had both the lowest and the highest boundaries.

UK income distribution closest to European Union distribution

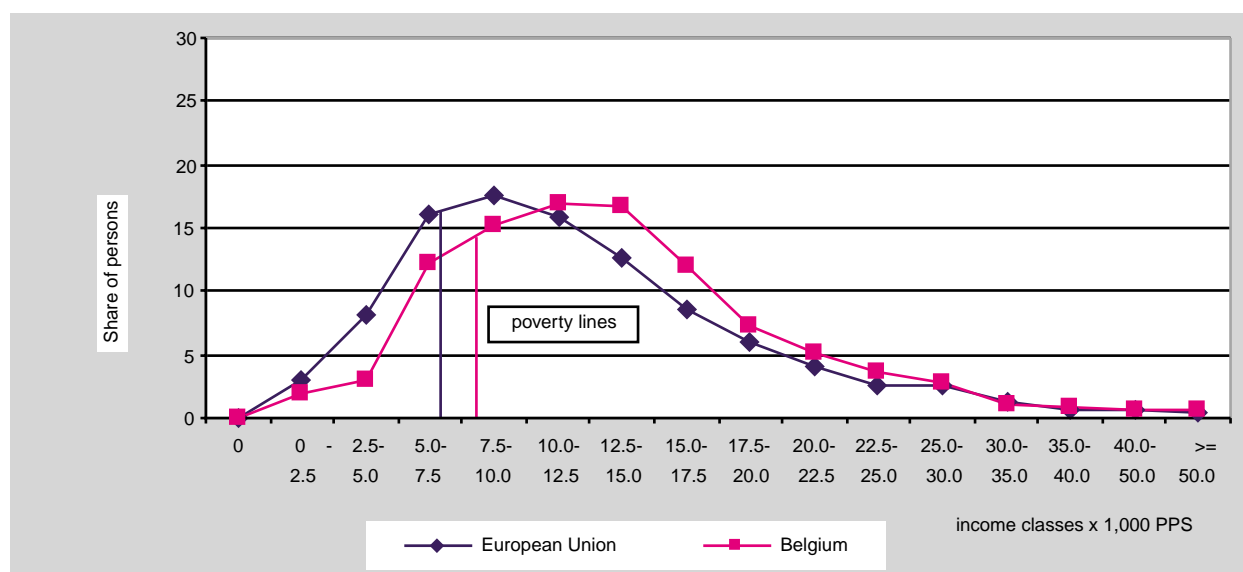
The distribution of income in the United Kingdom most closely resembled the overall European Union income distribution (figure 2.2). This is, however, exceptional among the more prosperous Member States. Generally, the income distributions of the prosperous countries are more to the right of the European Union distribution. These countries have fewer low incomes and more high incomes. Luxembourg is an extreme case in this respect. However, compared to the other more prosperous Member States, the United Kingdom had more low incomes.

The income distributions of the less prosperous Member States are more to the left of the overall European Union distribution. These countries have more low incomes and fewer high incomes. Ireland is noteworthy, however. Compared to the other less prosperous Member States, it had more high incomes.

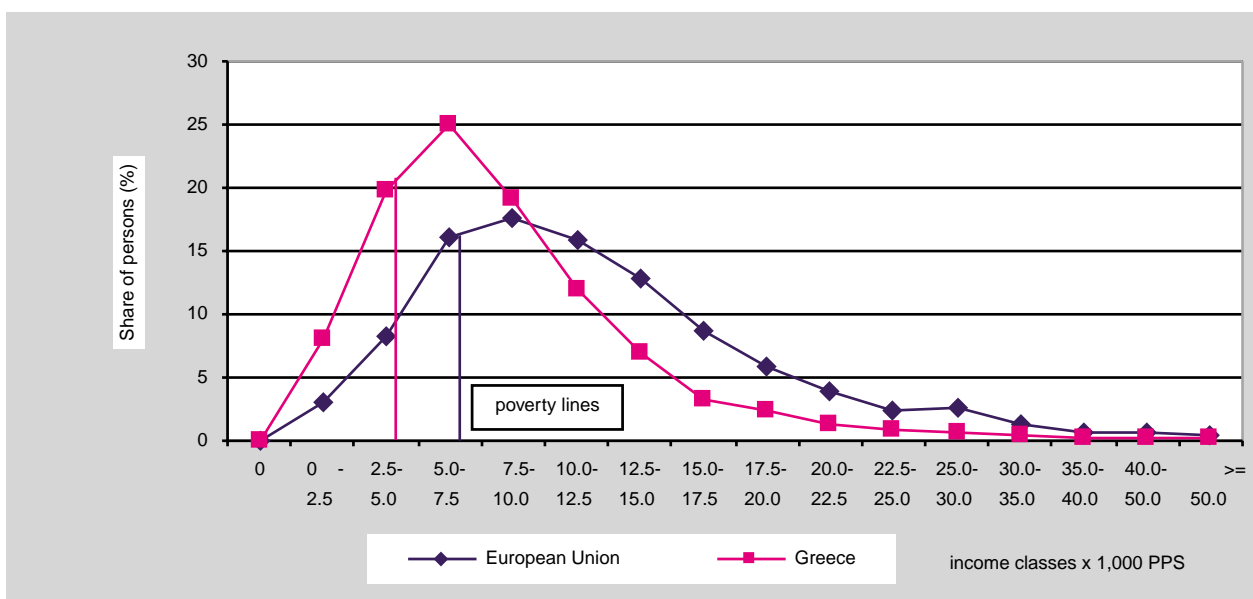
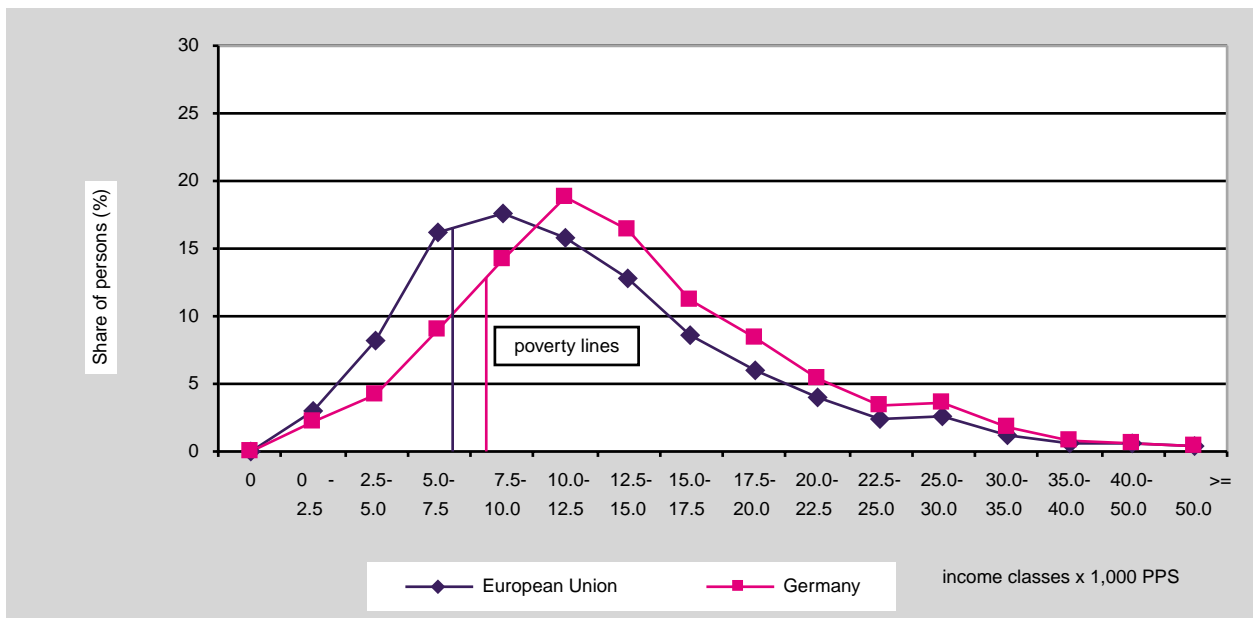
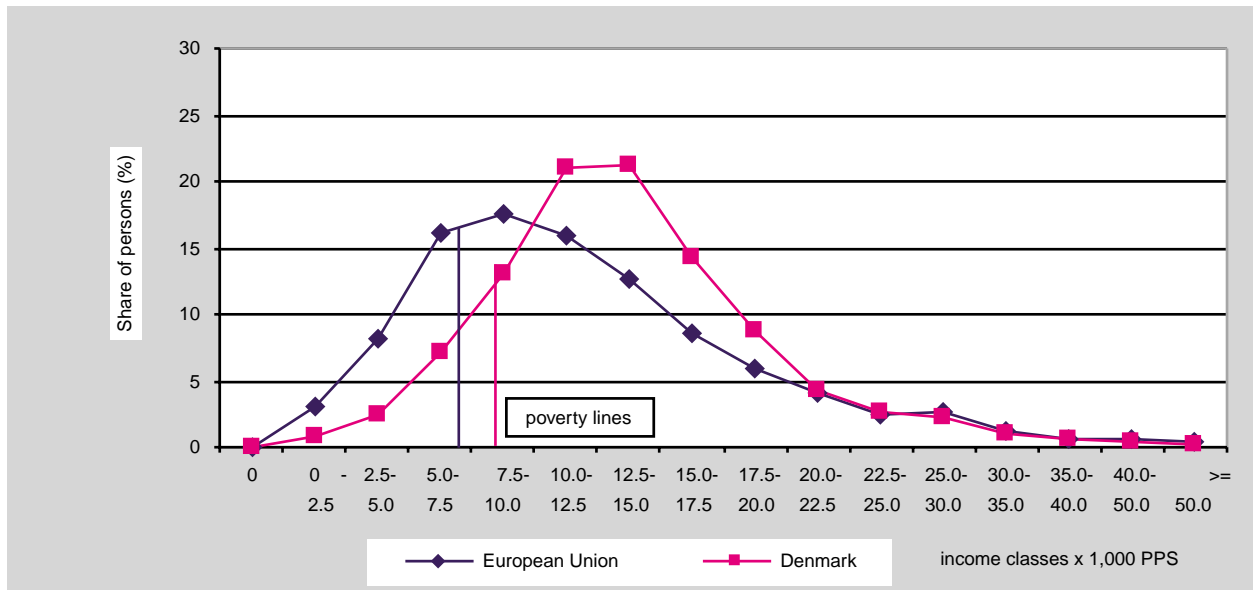
The vertical lines in figure 2.2 show the position of the poverty lines for each Member State and the weighted average of the European Union (the poverty line is defined as the point in the income distribution which equals 60 percent of the equivalised median income per person).

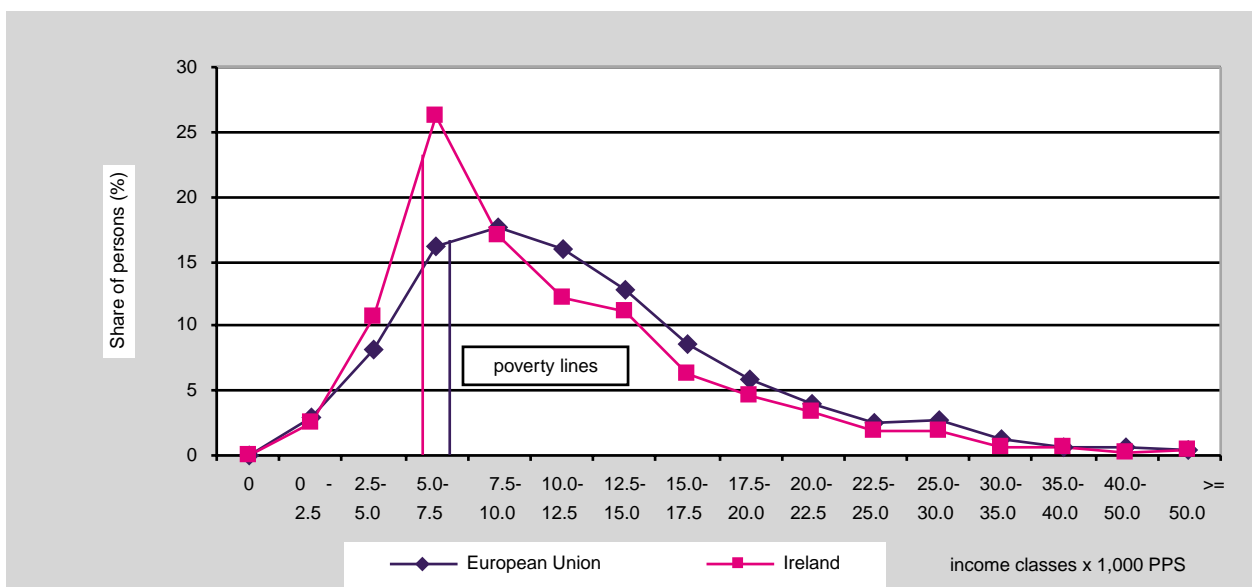
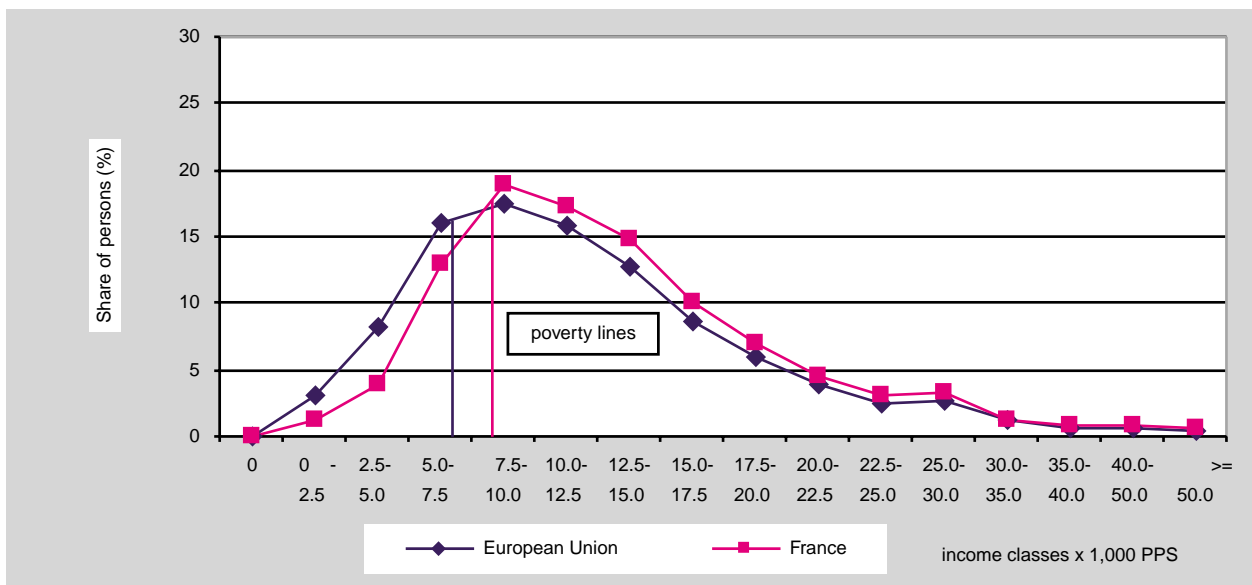
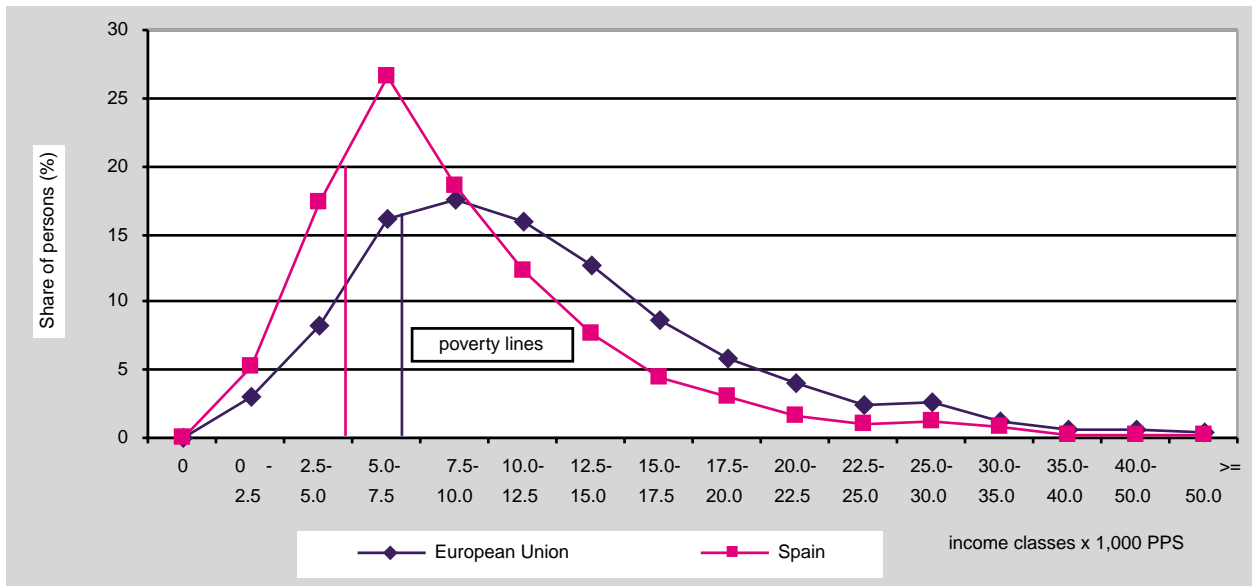
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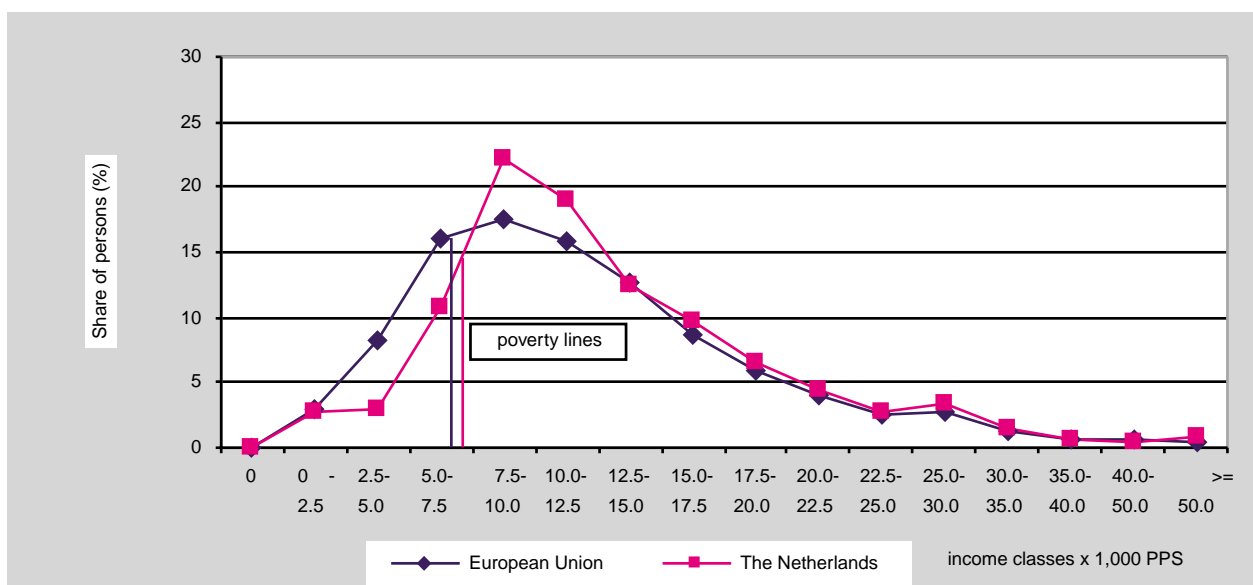
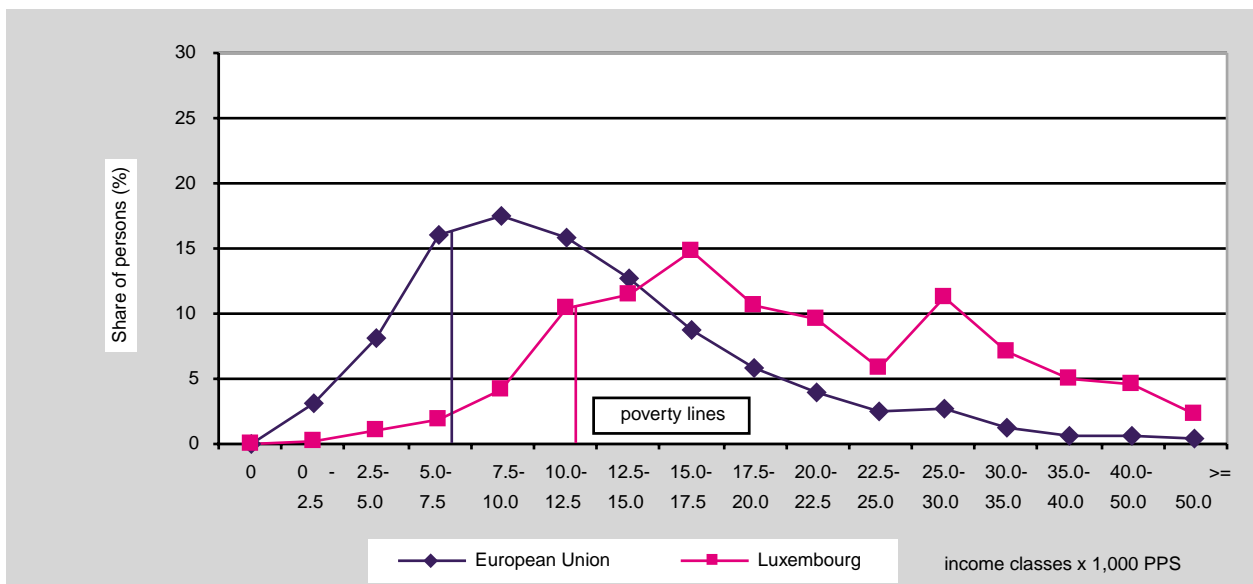
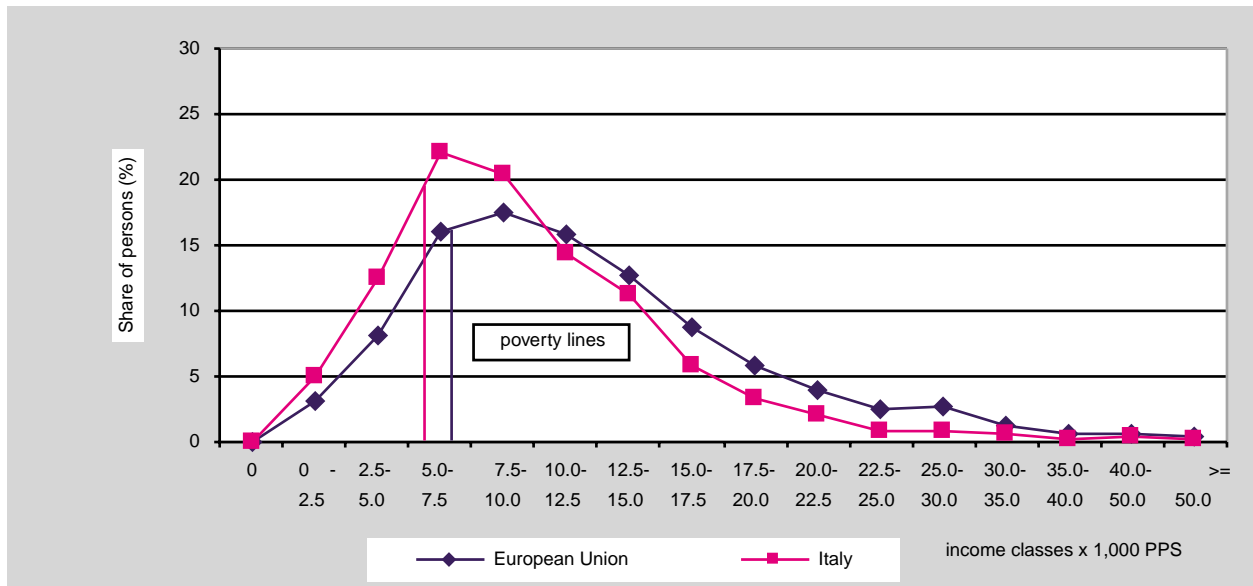
Equivalised household income distribution of persons, 1996

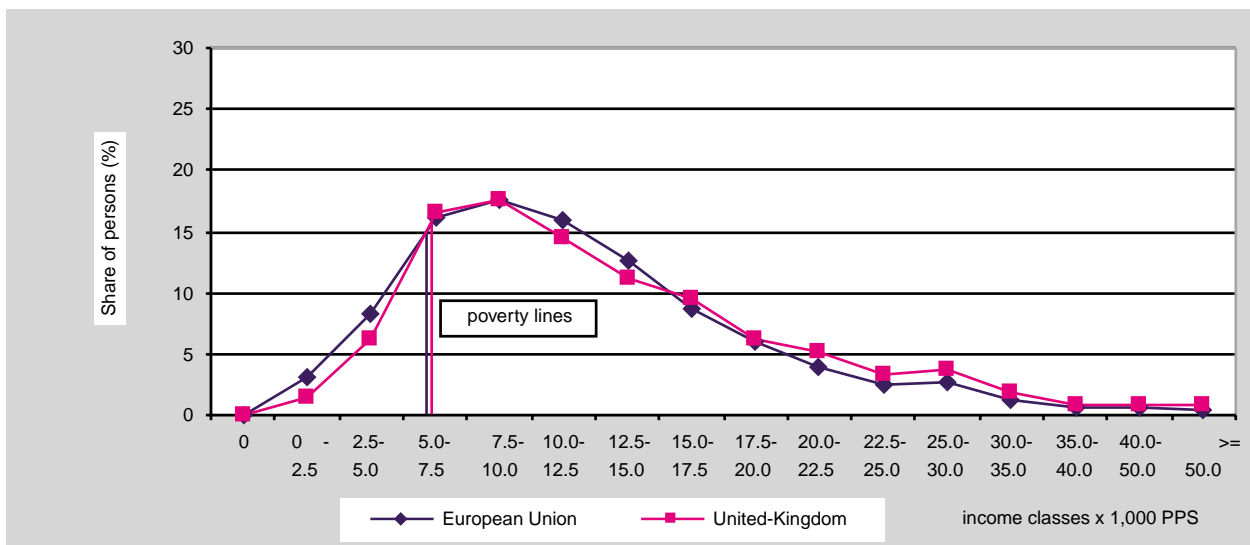
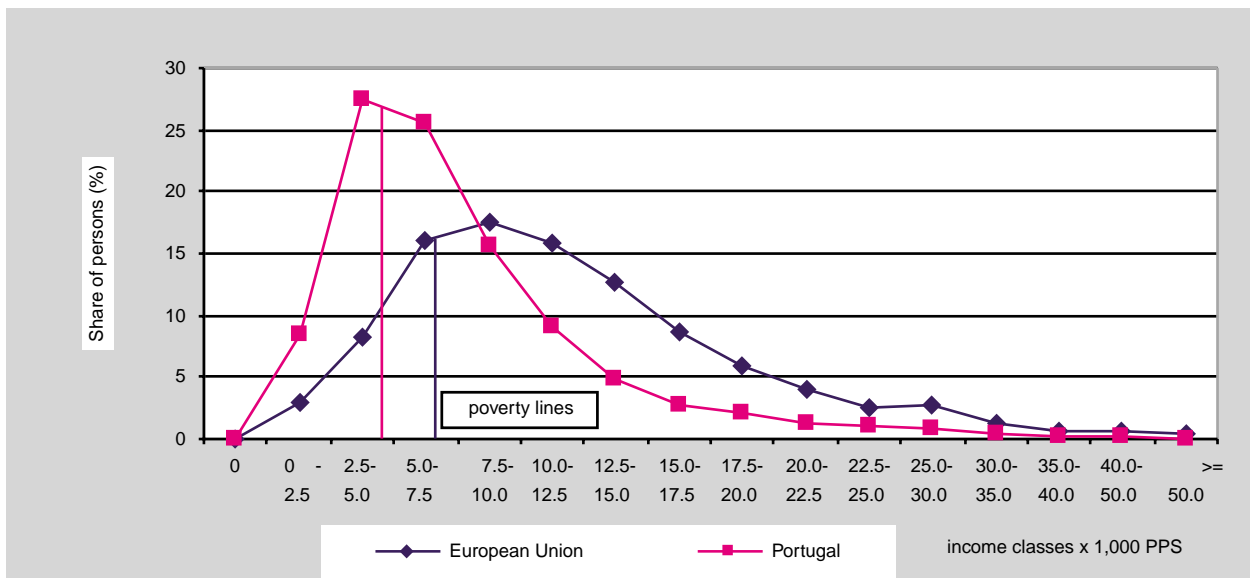
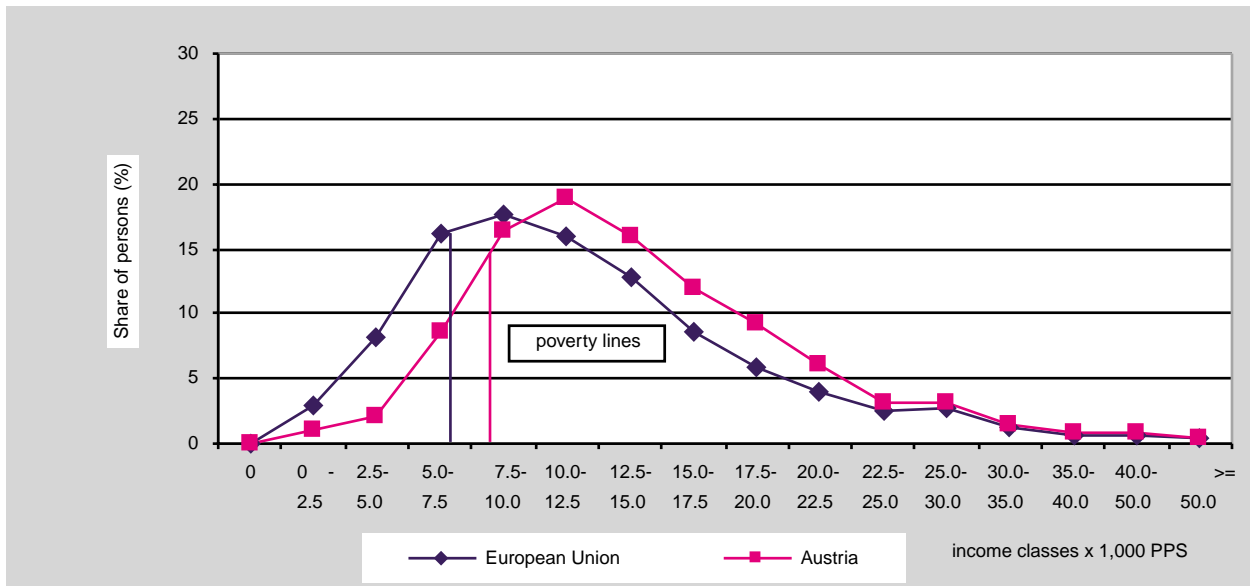


(²) Belgian data are still provisional. They are currently being revised (November 2000) due to inconsistencies found in the codification of some income components. The precise impact of these revisions on the results presented in this report cannot be assessed until the final data have become available.









Source: ECHP, 1996 (Finland and Sweden missing).

Mean income of richest 20 percent five times that of poorest 20 percent

The distribution of incomes among the population may be more or less unequal. Income inequality is somewhere between total equality, i.e., everybody has the same amount of income, and total inequality, i.e. one person has the total amount of income. A popular way of presenting inequality is calculating shares of total income per equal percentage group of the total population. This is done in table 2.1 for five 20%-income groups.

On average, the poorest 20 percent of the population received 8 percent of total income. On the other hand, the

richest 20 percent of the population received 39 percent of total income. Mean income of the top 20 percent was thus five times that of the bottom 20 percent. Looking at the income shares of the bottom and top fifth of the population of each individual Member State, it appears that the income share of the bottom 20 percent ranged from 6 percent in Portugal to 10 percent in Denmark. Considering the share of the top 20 percent, the same Member States were at the extremes. In Portugal, the income share of the richest 20 percent was 43 percent, while it was 33 percent in Denmark. The ratio of mean income at the top to that at the bottom varied from 7.0 in Portugal to 3.3 in Denmark.

Table 2.1

Income shares of 20 percent groups of persons, 1996 (equivalised household income)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
20% groups														
1st (lowest)	8	10	8	7	7	9	8	7	9	8	9	6	7	8
2nd	14	15	14	12	13	14	12	13	14	13	14	12	12	13
3rd	18	19	18	17	17	18	16	17	17	17	18	16	17	17
4th	23	23	23	23	23	23	23	23	23	22	23	23	23	23
5th (highest)	36	33	36	40	41	37	41	40	37	39	36	43	41	39
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Ratio 5th/1st incomegroup	4.4	3.3	4.5	6.1	5.7	4.4	5.3	5.8	4.0	4.6	3.8	7.0	5.5	5.0

Source: ECHP, 1996 (Finland and Sweden excluded).

Inequality highest in Portugal and lowest in Denmark

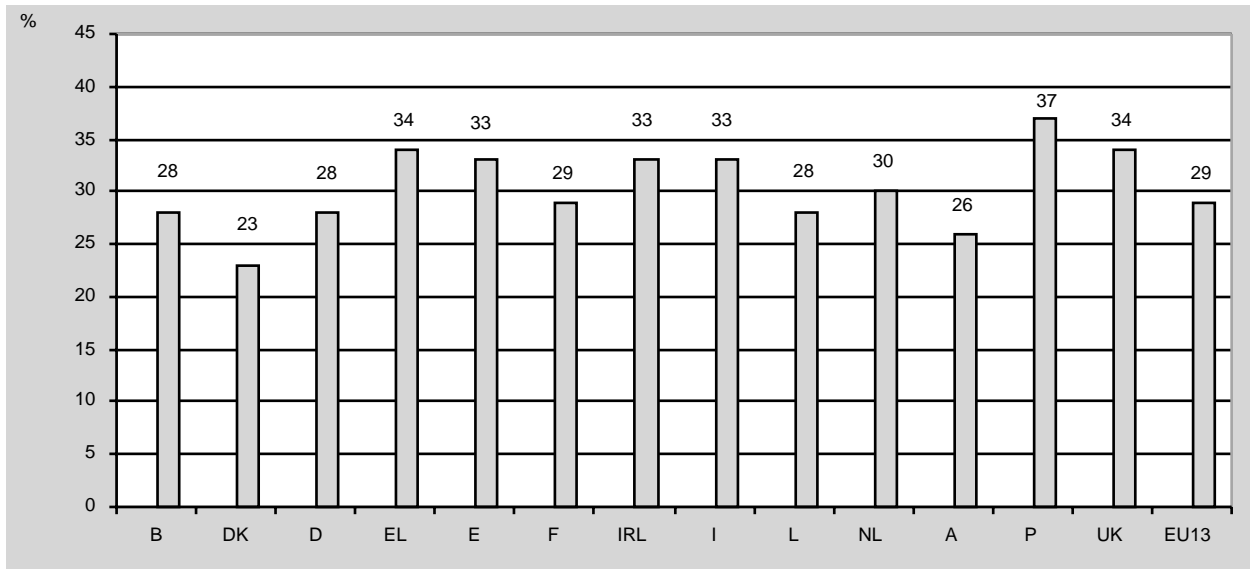
A common measure to express the degree of inequality in the income distribution is the Gini co-efficient. In this measure each income is compared to all other incomes in a country. Half of the average difference between all incomes is then compared to mean income. For example, in 1996, the (weighted) average of the Gini co-efficients of the Member States was 0.29. Since mean income in the European Union amounted to 12,300 PPS, this implies that the average difference between all incomes was 7,100 PPS (i.e., $2 * 0.29 * 12,300$). The Gini

co-efficient ranges from 0 to 1. The higher its value, the more unequal the distribution of income.

Income inequality was highest in Portugal and lowest in Denmark (figure 2.3). Of the four Member States with the largest population size, the United Kingdom and Italy had the highest levels of inequality. France and Germany had lower levels. For the United Kingdom, this implies that income differentials were large in absolute terms as well. The average difference in income between any two British citizens amounted to 9,200 PPS (i.e., $2 * 0.34 * 13,600$).

Figure 2.3

Inequality (Gini-coefficients) in equivalised household income of persons, 1996



Source: ECHP, 1996 (Finland and Sweden excluded).

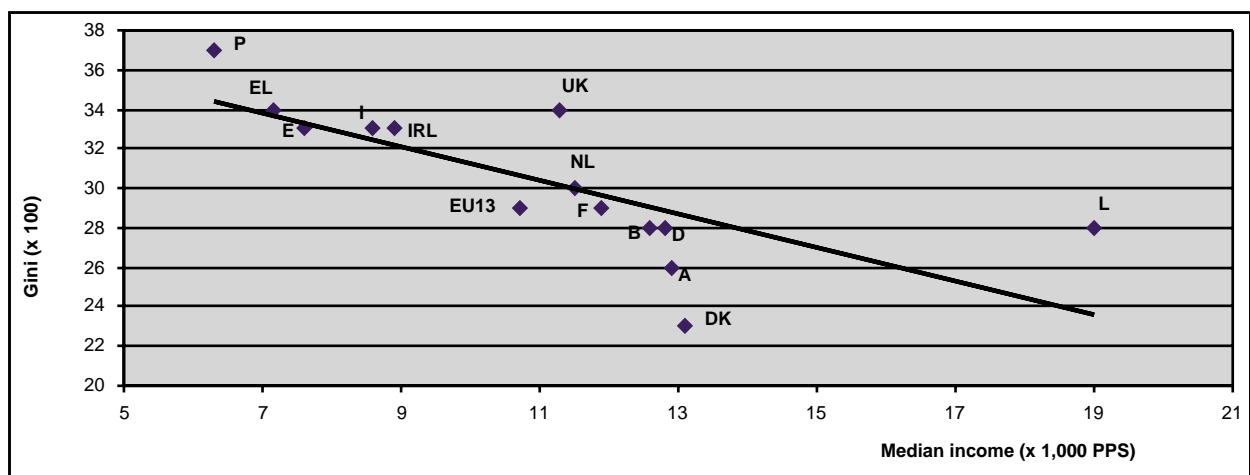
Inequality lower in more prosperous Member States

Income inequality tends to be lower if median income is higher (figure 2.4). Generally, it holds that the more prosperous Member States have Gini co-efficients at or below the average. On the other hand, it can be observed

that the less prosperous Member States have Gini co-efficients above the average. There is one exception to the overall tendency of income inequality to go down with increasing levels of income: the United Kingdom has both above average prosperity and inequality.

Figure 2.4

Income level and income inequality



Source: ECHP, 1996 (Finland and Sweden excluded).

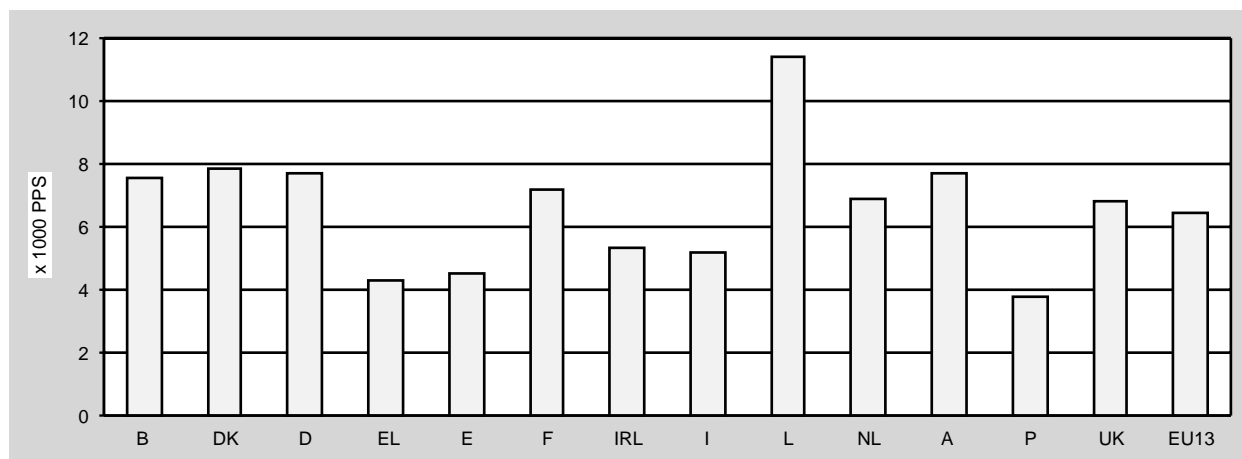
The following subsections deal with income poverty. Here, income poverty is defined with reference to the median level of income in each Member State. Thus defined, poverty rates are usually higher if the distribution of income is more unequal. Income poverty rates can therefore be expected to be higher in the less prosperous Member States.

2.2 Income poverty incidence

In the European Union, the income poverty rate is based on Member State specific poverty lines. The poverty line is set equal to 60 percent of median national equivalised household income. In 1996, these national poverty lines ranged between 3,800 PPS in Portugal to 11,400 PPS in Luxembourg.

Figure 2.5

Income poverty lines of persons in PPS, 1996



Source: ECHP, 1996 (Finland and Sweden excluded).

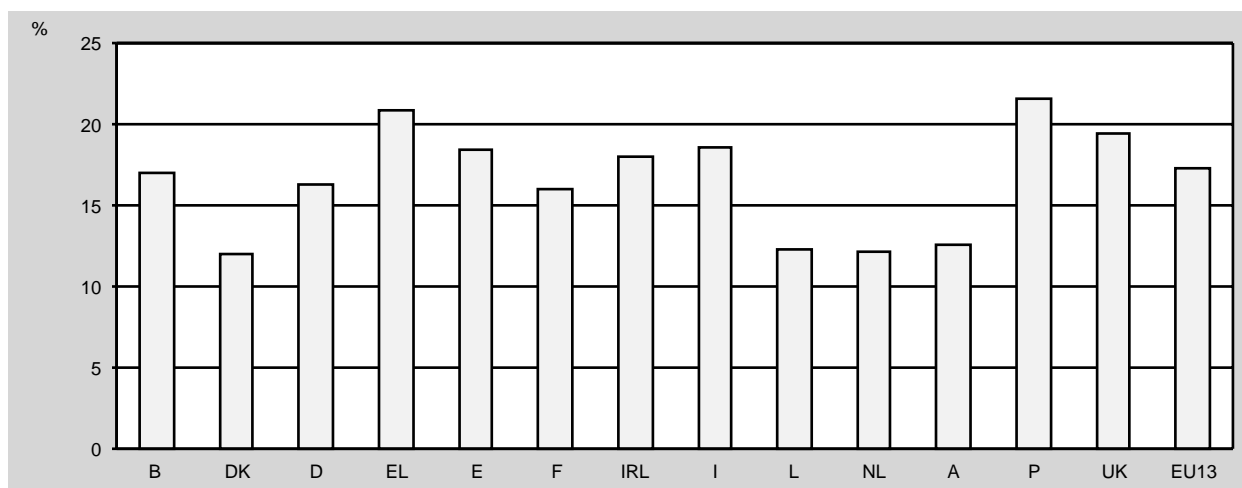
One out of six European Union citizens in income poverty

In 1996, 17 percent of all European Union citizens lived in a household with an income below the national poverty line. These were 61.1 million persons living in 24.8 million households across 13 Member States. All of

these households had an equivalised household income less than 60 percent of the national median income. Across the 13 Member States, the income poverty rate ranged from 12 percent in Denmark, Luxembourg and the Netherlands to 21 and 22 percent in Greece and Portugal, respectively.

Figure 2.6

Income poverty rate of persons, 1996



Source: ECHP, 1996 (Finland and Sweden excluded).

Box 2.1 A European Union poverty line

The European Council Decision referred to in the introduction of this chapter implies that income poverty is Member State specific. In line with this view, the European Union (EU13) income poverty rate as reported in figure 2.6 is equal to the average income poverty rate of the 13 Member States weighted by their population size.

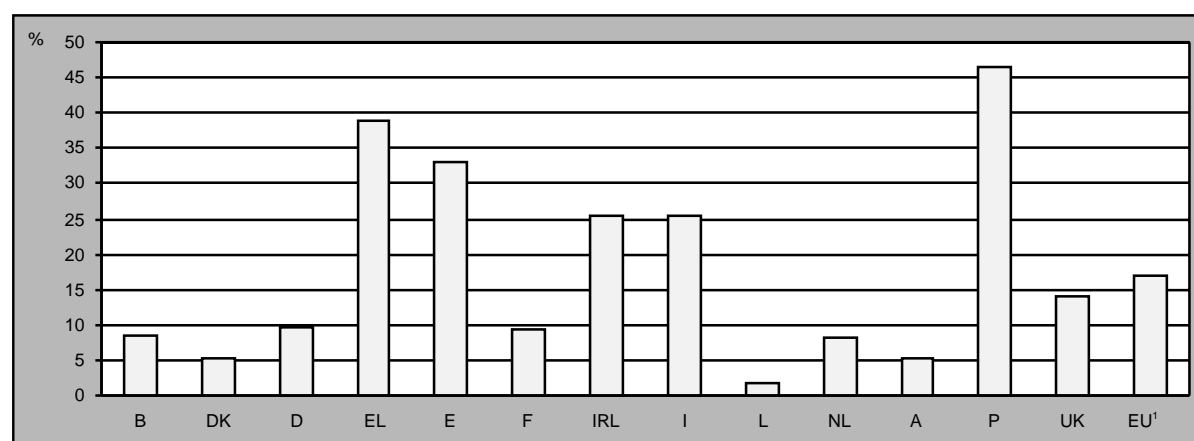
However, the on-going European integration starts to blur the differences between individual Member States. It could be argued that the European Union is becoming more and more one society. In this light a uniform poverty line may be considered which is de-

fined as 60 percent of median equivalised household income of the European Union as a whole. In 1996, such a uniform European Union poverty line amounted to 6,000 PPS. The European Union poverty rate would then also be equal to 17 percent. The poverty rates in the 13 Member States would range from one in every twenty in Denmark and Austria to almost one in every two in Portugal.

Such a European Union poverty line does not take into account the institutional differences between countries in terms of provision of public services to households. Establishing a better theoretically defensible European Union poverty line should take into account such differences.

Figure 2.7

Income poverty rate of persons on the basis of a European Union poverty line, 1996



(¹) EU refers to the income distribution of the European Union as a whole.

Source: ECHP, 1996 (Finland and Sweden excluded).

2.3 Socio-economic background of income poverty

2.3.1 Age and sex

Not everybody in the European Union runs the same risk of living in a low-income household. Children, single parents, unemployed and elderly persons run an income poverty risk above the average. What most of these individuals have in common is that they are excluded from the labour market, at least momentarily. Of course, not every child or each unemployed person is equally threatened by poverty. The poverty risk of an individual is determined by his or her household situation. For instance, a child that lives in a working household is far less likely to be threatened by income poverty than a child living in an unemployed, retired or other inactive household. Moreover, not all poverty risk groups have a similar risk in all 13 Member States. In particular, the

poverty risk of children and the elderly was very much country specific.

Above average poverty risks for children, young adults and elderly persons

In 1996, one out of every five children in the European Union under the age of 18 lived in a low-income household (see also box 2.2 on children in low-income households). Young adults (aged 18 to 24) were the only ones facing a higher poverty rate. However, this result should be treated with caution as student income is often underreported³. Children are not equally threatened by income poverty in all Member States. In the great majori-

(³) In the age group 18-24 years there are a large number of persons who are in full-time education. Such persons would in some Member States live mainly or partly from student loans and/or income in kind transferred from parents/family. Loans and income in kind are not part of the income concept used in this study and thus the poverty rate for persons in full-time education may be overestimated.

ty of countries children run a poverty risk above that of adults. However, there were some exceptions. In Denmark, children under the age of 18 were far less likely to be found in a low-income household than adult Danish citizens. Their poverty risk was less than half the poverty risk of adults on average. In Greece, children below the age of 18 had a poverty risk below that of adults as well. At the other extreme, children in Luxembourg, Ireland and the United Kingdom were about one and a half times as likely to live in a low-income household as adults.

In addition to children and young persons, an above average proportion of the elderly in the European Union – in particular persons aged 65 or older – lived in a low-income household. The poverty risk for the elderly differs

considerably between the Member States. Compared to the national average, persons aged 65 or older in the Netherlands, Italy, Spain and Luxembourg were up to 25 percent less likely to live in a low-income household. On the other hand elderly Greeks, Portuguese and particularly Danes were much more likely to be part of a low-income household.

It should be noted that the results for the elderly are very much determined by the choice of the poverty line. If instead of the 60 percent of median income, the poverty line would be set equal to 50 percent of median income, then the elderly would no longer be above average income poor. This implies that many elderly had an equivalised household income that was between 50 percent and 60 percent of the median.

Table 2.2

Poverty risk index of persons by individual characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13	EU13
	Index 100 = country specific average poverty rate														%
Sex of individual															
Male	94	95	93	99	99	95	94	95	97	95	88	93	91	94	16
Female	106	109	107	103	100	106	105	104	103	106	113	108	111	106	18
Age of individual															
<18	118	41	124	92	128	119	133	122	144	127	123	106	132	122	21
18-24	108	258	148	117	117	170	74	139	112	227	100	71	121	138	24
25-34	68	83	101	68	84	77	65	100	80	95	79	58	80	87	15
35-44	88	51	82	73	92	78	101	88	71	78	79	89	70	81	14
45-54	82	53	84	88	95	72	90	93	80	68	85	81	64	80	14
55-64	100	105	76	107	95	97	92	85	114	67	80	112	66	84	15
>=65	124	212	99	158	80	104	85	79	83	71	136	169	139	107	18

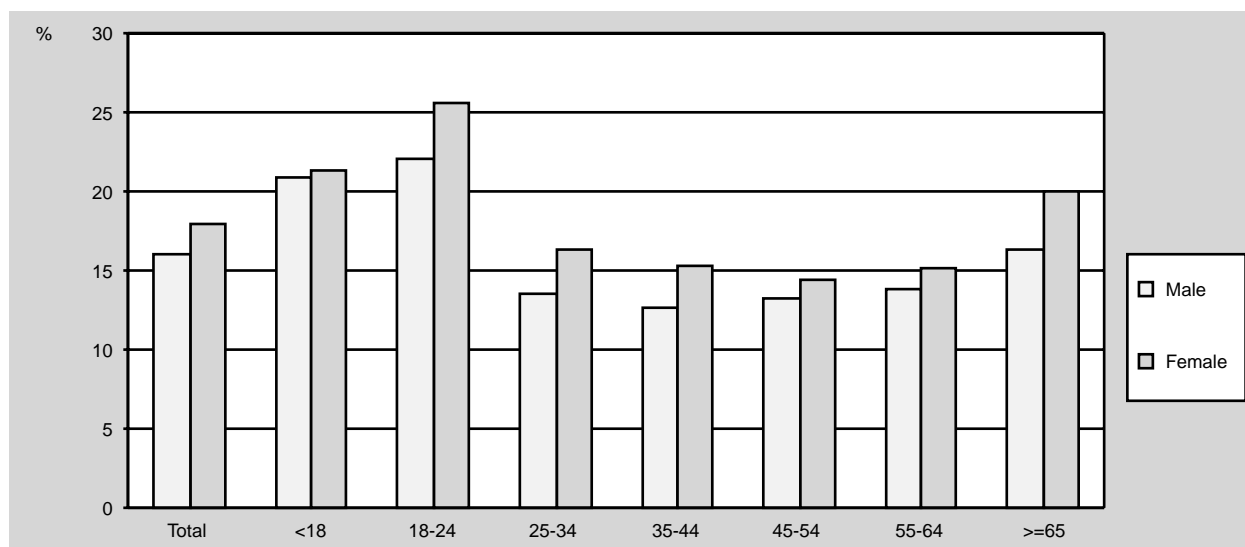
Source: ECHP, 1996 (Finland and Sweden excluded).

Elderly women at risk of being income poor

In all Member States, women run a slightly higher poverty risk than men. In 1996, 18 percent of all women in the European Union lived in a low-income household compared to 16 percent of all men. However, the difference in income poverty rates between the sexes depends on

age. In 1996, the gender differences in income poverty were largest within the age groups of 18-24 years old and of 65 years or older⁴. Of all women in the age group of 65 years or older, one in every five (20 percent) lived in a low-income household against just below one in every six (16 percent) of all elderly men.

(⁴) The equalisation of income between members of a household means a smoothing effect in age groups where the population predominantly lives in couples, because each person within a household is allocated the same equalised income. This probably also underestimates the effect of gender because intra-household differences in the distribution of income is neglected.

Figure 2.8**Income poverty rate in the European Union by sex and age, 1996**

Source: ECHP, 1996 (Finland and Sweden excluded).

2.3.2 Labour market situation, household type and education level

The socio-economic background of the household largely determines the poverty risk of an individual. In this respect, the labour market situation of the household, the household type, and the education level of the household are the important determining factors.

Half of all persons from a non-retired non-working household in income poverty

Being a member of a working household greatly reduces the risk of being poor. If at least one person in the household has work, the likelihood of all household members to live in income poverty was one in seven. For a member of a retired household, this was about one in five, while for a person living in any other non-working household (unemployed or inactive) this was one in two. The latter was three times the average European Union poverty risk.

Table 2.3

Poverty risk index of persons by household characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13	EU13
	Index 100 = country specific average poverty rate														%
Labour market situation															
Working	62	66	83	82	84	73	54	90	83	81	83	82	56	77	13
Unemployed	357	171	291	156	257	362	321	294	274	376	314	147	286	296	51
Retired	114	239	101	162	90	116	85	70	125	81	132	195	140	109	19
Other inactive	323	433	458	140	141	345	336	261	450	272	365	271	309	306	53
Type of household															
Single <65	97	215	127	115	90	160	158	95	98	206	163	175	114	126	22
Single >=65	165	279	129	176	60	152	149	133	115	73	219	243	190	146	25
Couple no child <65	66	63	61	77	70	64	54	42	88	43	63	98	34	53	9
Couple no child >=65	125	202	72	175	113	87	54	49	113	76	111	185	120	94	16
Single parent	149	57	227	116	118	180	164	113	154	243	146	129	228	184	32
Couple + 1 dependent child	56	39	61	46	74	53	53	74	82	76	78	47	50	60	10
Couple + 2 dependent children	90	24	94	74	100	56	69	90	97	74	81	85	71	81	14
Couple + 3 or more dep. children	118	41	143	88	190	140	145	189	182	137	229	176	133	144	25
Couple + dep. & non dep. children	95	74	93	91	104	100	80	117	66	99	57	75	46	97	17
Other	77	214	121	116	87	122	101	97	100	71	89	88	111	106	18
Education level															
High	47	49	64	28	29	26	14	32	46	42	76	3	34	41	7
Middle	95	117	107	58	67	75	78	56	85	96	87	37	87	82	14
Low	162	227	129	158	129	178	140	131	133	202	162	117	169	150	26

Source: ECHP, 1996 (Finland and Sweden excluded).

One out of three persons in a single-parent household in income poverty

When poverty risks are looked at by type of household, persons living in a single-parent household appeared to have the highest income poverty rate in the European Union. In 1996, almost one out of three (32 percent) of all persons living in a single-parent household were below the income poverty line. For single persons aged 65 or older and for persons from a family consisting of a couple with 3 or more dependent children the poverty rate was one in four (25 percent). Couples below 65 without children and couples with one dependent child ran by far the lowest poverty risk. Persons living in either of these two household types had a probability of one in ten of being in a low-income household.

Between the Member States, country-specific variations could be identified. For instance, the answer to the question whether elderly singles and couples faced higher poverty risks was very much country specific. In a large majority of Member States, elderly singles had a significantly higher poverty risk than elderly couples. However, in Spain and to a much lesser extent also in the Netherlands, this was the other way round. Similarly, the poverty risk of persons living in a single-parent household ranged between around half the national average in

Denmark to more than two times the country average poverty risk in Germany, the Netherlands and the United Kingdom.

One in every four persons in a low-educated household in income poverty

In the European Union, the likelihood of a member of a high-educated household (either head or partner completed higher education) living in income poverty was one in fourteen (7 percent) in 1996. For persons living in a middle-educated household (neither head nor partner finished higher education and at least one finished middle level education) this was one in seven (14 percent), and for persons from a low-educated household this was one in four (26 percent).

The pattern that persons from a high-educated household have a lower poverty risk than persons from a middle-educated household, who in their turn have a lower poverty risk than persons from a low-educated household, is found in all 13 Member States. However, the differences in poverty risks between the various levels of education show great variety per country. For instance, compared to persons in a high-educated household, a person from a low-educated household has a poverty

risk that is between double in Germany to forty-fold in Portugal.

2.3.3 The combined impact of education level and labour market situation of the household

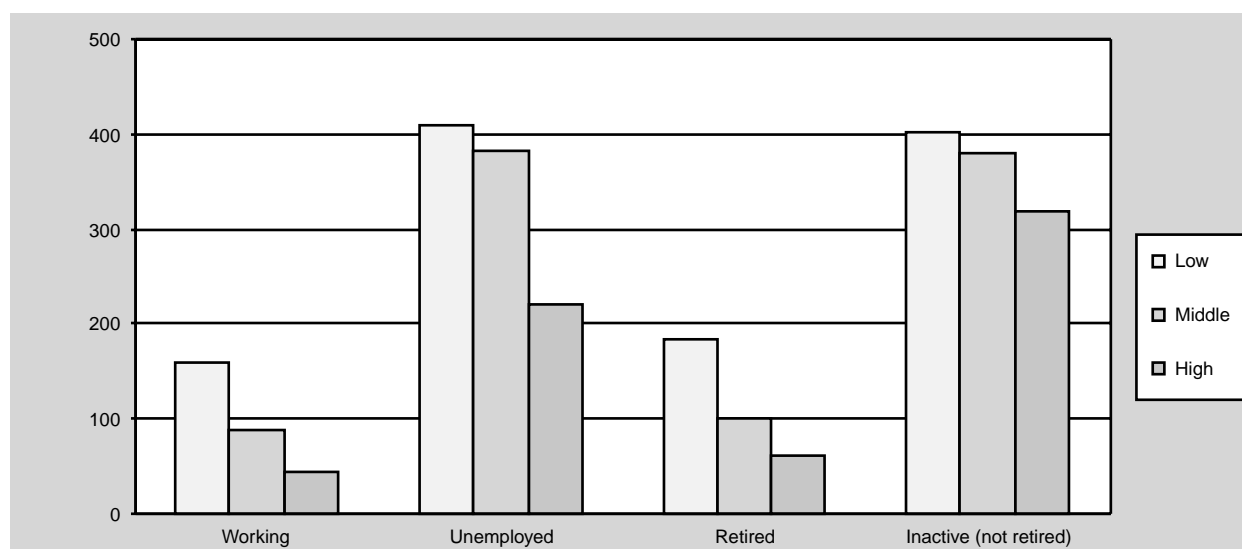
The tendency that persons from a low-educated household have a high risk of being income poor may simply be due to the fact that low-educated households are more often without work. Similarly, persons from a high-educated household may have a low risk of being poor because their household is involved in paid employment. To put it differently, it may be that level of educa-

tion appears not to be related to income poverty if differences in labour market situation of households with different levels of education are taken into account.

It appeared that, irrespective of the household's labour market situation, persons from a high-educated household had a lower poverty risk than persons from a middle-educated household. The latter, in their turn, consistently run a lower poverty risk than persons from a low-educated household. This implies that the differences in poverty risks between educational levels of the household cannot be explained completely by differences in labour market situation.

Figure 2.9

Poverty risk index of persons in the European Union by labour market situation and education level of household, 1996
(100 = working household specific average poverty risk)



Source: ECHP, 1996 (Finland and Sweden excluded).

However, the strength of the relationship between income poverty and education level greatly depends on the labour market situation of the household. - Education matters most for working and retired households. In both cases, persons from a high-educated household had a poverty risk that was roughly half of that of persons from a middle-educated household and roughly a quarter of the risk of persons from a low-educated household.

Education has less impact on income poverty in the case of unemployed households. - The poverty risk of

persons from a middle- or low-educated household appeared to be almost equal. Again, persons from a high-educated household faced only half the risk of a person from a middle-educated household. Finally, in the case of non-retired inactive households, the ratio between the poverty risks of the three levels of education was relatively small. The poverty risk of persons from a high-educated non-retired inactive household was roughly two-thirds of the risk of persons from a low-educated non-retired inactive household.

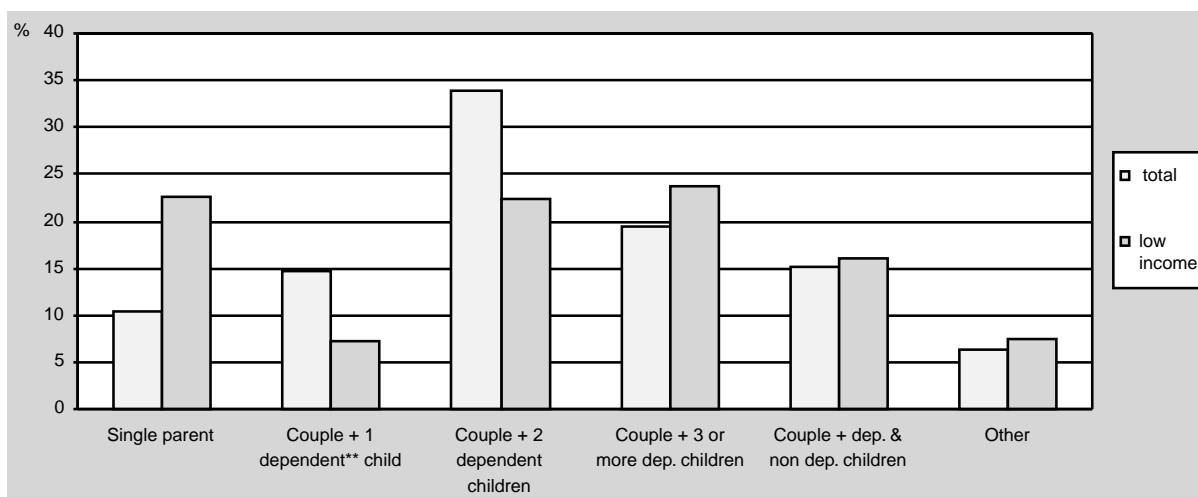
Box 2.2 (1) Children in low-income households

In 1996, 21 percent of all children in the European Union lived in a low-income household. These were 16.9 million children below the age of 18 living in 7.9 million low-income households across 13 Member

States. Almost one in every four (23 percent) of these children lived in a single-parent household. This means that almost half of all children in a single-parent household lived in poverty. Compared to other children, children in a single-parent household were twice as likely to live in a low-income household.

Figure 2.10

Share of dependent children¹ in the European Union by household type, 1996



(¹) Dependent children below 18 years old

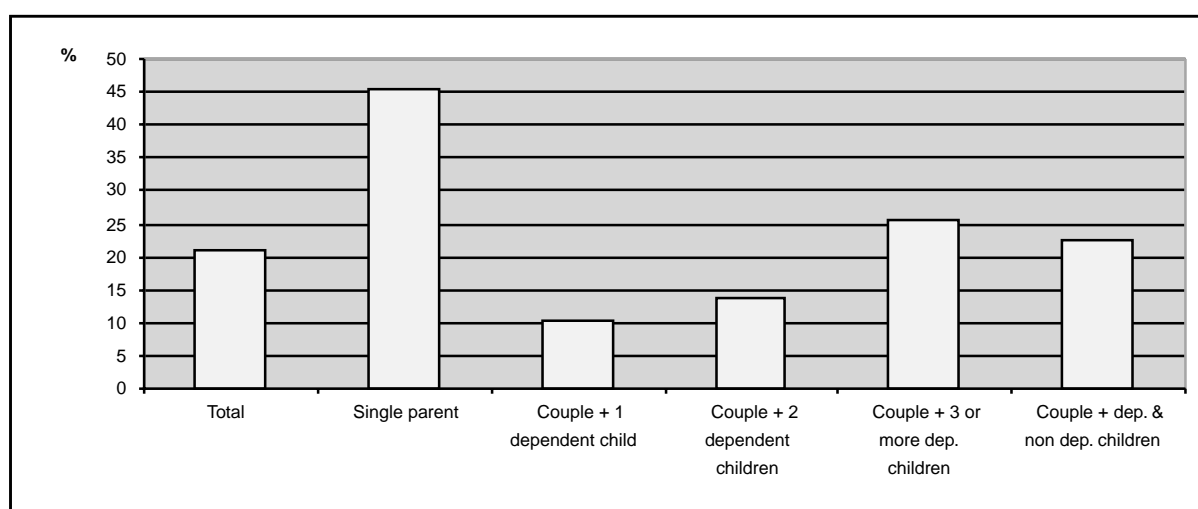
Source: ECHP, 1996 (Finland and Sweden excluded).

Besides children in a single-parent household, those living in a household consisting of a couple with 3 or more dependent children also run a poverty risk above the European Union average. Of all children in such a household one out of four (26 percent) lived in

a low-income household. For children in a household with a couple and one dependent child and for children in a household with a couple and two dependent children the income poverty rate was 10 and 14 percent, respectively.

Figure 2.11

Income poverty rate of dependent children¹ in the European Union by household type, 1996



(¹) Dependent children below 18 years old

Source: ECHP, 1996 (Finland and Sweden excluded).

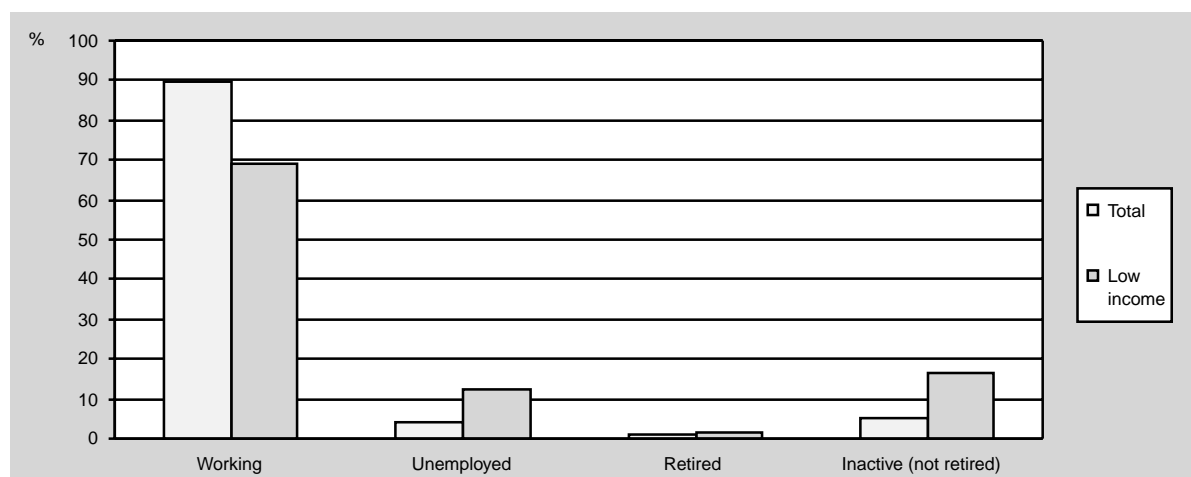
Box 2.2 (2) Children in low-income households

In 1996, the majority of all poor children (69 percent) lived in a working household. Compared to 90 percent of all children living in such households, this indicates that children in a working household have a compara-

tively low risk of being poor. Almost one third (31 percent) of all poor children lived in a non-working household. Among all 80.0 million children below the age of 18 in the European Union, this was 10 percent. The risk of being poor was particularly high among children in an unemployed or non-retired inactive household.

Figure 2.12

Share of dependent children¹ in the European Union by the labour market situation of the household, 1996



(¹) Dependent children below 18 years old

Source: ECHP, 1996 (Finland and Sweden excluded).

Box 2.3 Women in poverty (1)

On average, women run a slightly higher poverty risk than men. However, if single women are compared to single men, the difference is much larger. In 1996, the poverty risk for single women aged below 65 was 29 percent higher than for single men (respectively 25 and 19 percent). The difference was even larger among

working singles (i.e., 55 percent higher, respectively 16 and 10 percent). However, the latter result depends on the level of education. High-educated single female workers had the same poverty rate as men with the same education level. On the other hand, middle- or low-educated single female workers were more than 50 percent more likely to be in a low-income household than men with those characteristics.

Table 2.4

Poverty rates of women and men by household type in the European Union, 1996 (%)

Type of household	total	total	working	working
	male	female	male	female
single below age 65	19	25	10	16
single age 65 or more	20	27	-	-
Working single person below age 65				
education level of the household	male	female		
high	7	7		
middle	10	16		
low	12	21		

Box 2.3 Women in poverty (2)

Although on average women were more at risk of poverty than men in all Member States, this was not the case for all age groups. For instance, Greek and Spanish women aged between 18 and 24 were slightly less likely to live in a low-income household

than men in this age group. Similarly, elderly women (aged 65 or older) in Spain and the Netherlands run a lower poverty risk than men in this age group. Of course, it should also be noted that in this age group women in Ireland run a poverty risk that is twice that of men.

Table 2.5**Poverty rates of men and women by age, 1996 (%)**

		B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU-13
Total	Pop.	17	12	16	21	18	16	18	19	12	12	13	22	19	17
Total	Male	16	11	15	20	18	15	17	18	12	11	11	20	17	16
	Female	18	13	17	21	18	17	19	19	13	13	14	23	21	18
<18	Male	21	4	20	20	23	18	24	23	21	15	15	21	25	21
	Female	19	5	20	18	24	19	24	23	15	15	16	25	25	21
18-24	Male	17	29	23	25	23	25	11	23	8	25	12	14	18	22
	Female	19	31	25	24	21	29	16	29	20	29	13	17	28	26
25-34	Male	11	8	15	14	14	11	11	18	9	10	7	10	13	14
	Female	13	11	18	14	17	13	13	19	11	13	12	14	17	16
35-44	Male	13	6	12	14	17	11	16	14	7	9	9	19	12	13
	Female	17	6	15	16	17	13	20	18	11	10	11	19	15	15
45-54	Male	12	7	13	18	18	12	17	17	9	8	11	17	11	13
	Female	16	6	15	19	17	11	15	18	11	9	10	18	14	14
55-64	Male	17	13	13	20	18	15	18	15	13	6	8	21	11	14
	Female	17	12	12	24	17	15	16	16	15	10	12	26	15	15
>=65	Male	19	23	12	31	15	15	10	13	9	9	12	35	23	16
	Female	23	27	18	34	14	18	20	16	11	8	20	37	29	20

Source: ECHP, 1996 (Finland and Sweden excluded).

2.4 Poverty gaps

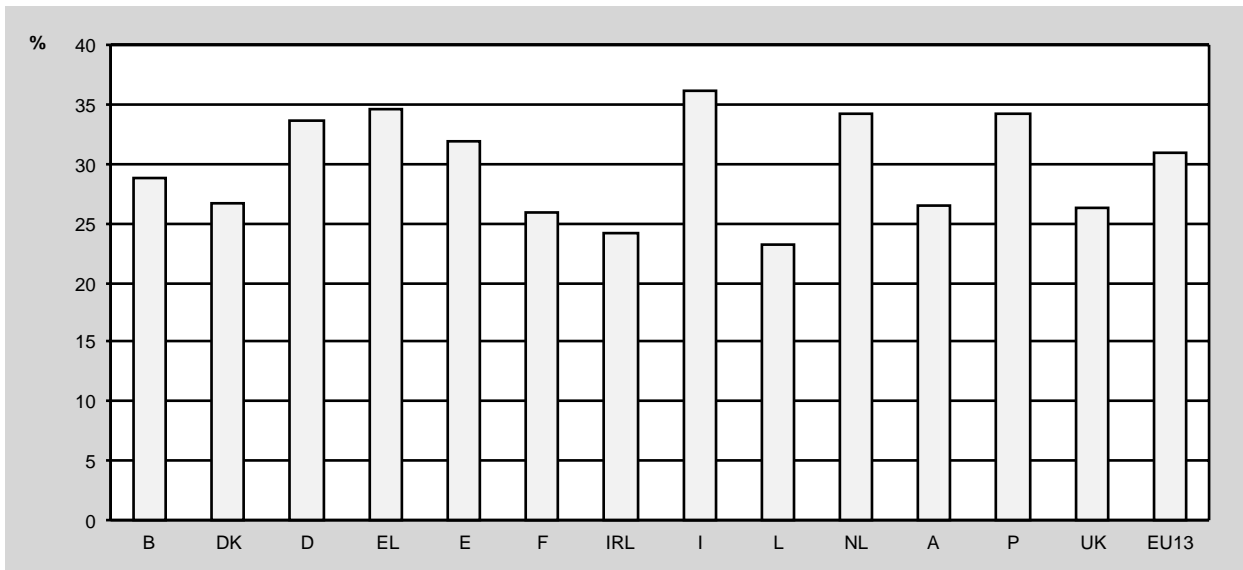
In 1996, 61.1 million persons in the European Union had an income below their country specific poverty line. Having an income below the poverty line identified one as being income poor, but did not show how severe this poverty was. The poverty gap is defined as the extra income necessary to bring the equivalised household income of a person under the poverty line level with the income at the poverty line. Measuring this gap between income and poverty line provides an insight into the severity of income poverty. The results presented in this subsection should be treated with some caution, however, as the income information for those at the very bottom of the income distribution, i.e., those with the largest gaps, is of potentially low reliability.

The European mean poverty gap is equal to 2,000 PPS

In 1996, persons living in a low-income household in the European Union had an average equivalised household income that was 31 percent below the country specific poverty line. With an average poverty line of 6,400 PPS in the European Union this amounts to a mean poverty gap of roughly 2,000 PPS.

Across the 13 Member States the gap between equivalised household income and the poverty line ranged from less than 25 percent in Ireland and Luxembourg to over 35 percent of the income at the poverty line in Italy. In absolute terms, the mean poverty gap ranged from some 1,300 PPS in Ireland to over 2,500 PPS in Germany and Luxembourg.

Figure 2.13
Relative poverty gap of persons, 1996

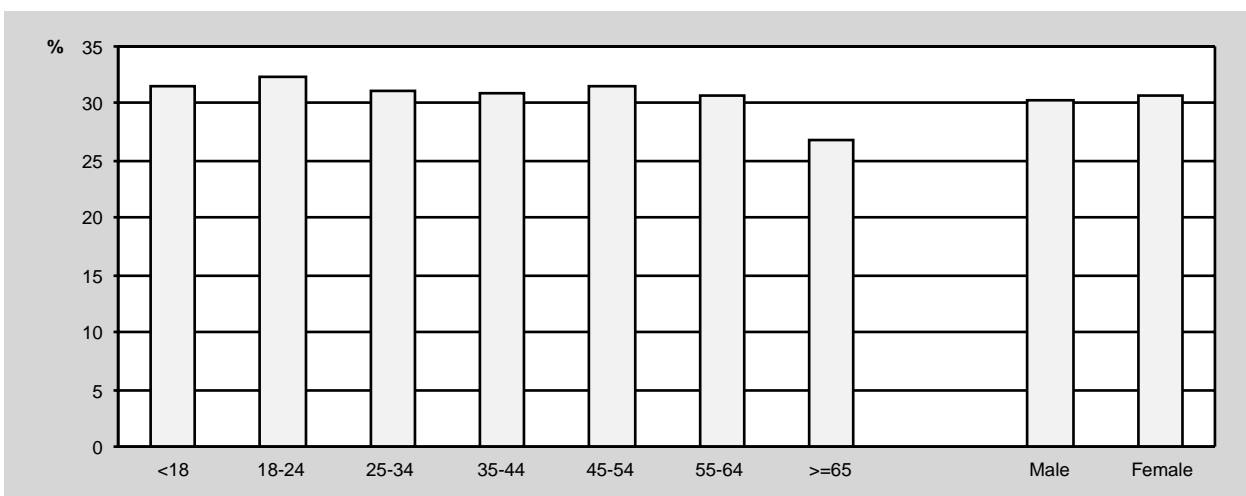


Source: ECHP, 1996 (Finland and Sweden excluded).

Across age groups, the poverty gap appeared to be at the same level with the exception of the elderly. For persons aged 65 or older the gap between equivalised household income and the poverty line was 27 percent on average. The elderly have a lower poverty gap due to the fact that most receive at least a state pension. Between the sexes there were no significant differences in the level of the poverty gap.

In line with the previous findings, elderly singles and elderly couples without children have a considerably smaller poverty gap than singles and couples below 65, respectively. In 1996, non-elderly singles had the largest poverty gaps in the European Union. Their equivalised household income lay roughly 35 percent below the country specific poverty line. With the average poverty line in the European Union equal to 6,400 PPS this amounts to an average poverty gap of 2,300 PPS.

Figure 2.14
Relative poverty gap of persons in the European Union by individual characteristics, 1996



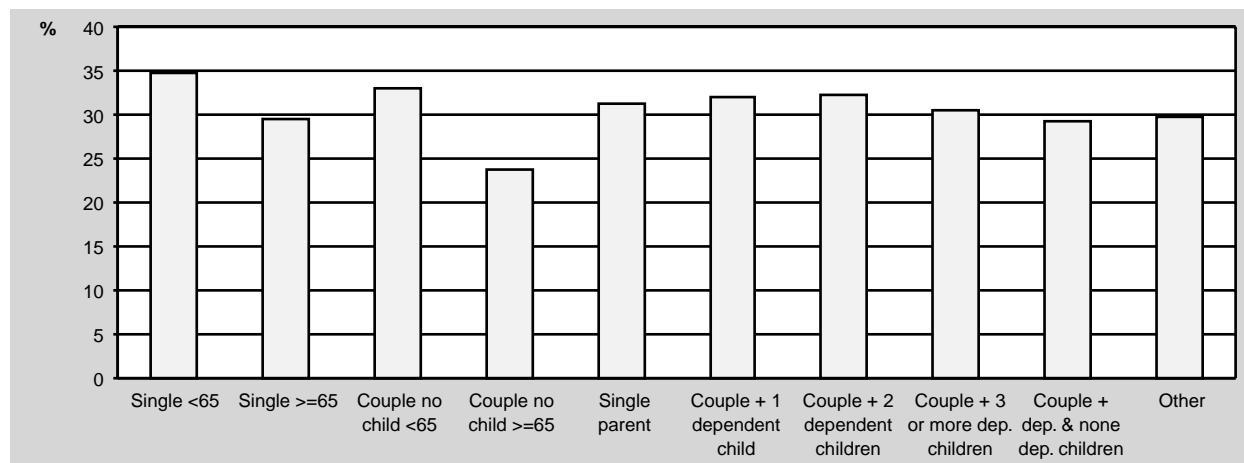
Source: ECHP, 1996 (Finland and Sweden excluded).

Of the persons living in a low-income household in the European Union, those living in a working or unemployed household had a mean poverty gap just below, respectively just above the EU average. In line with the previous results, the gap between the income and the poverty line was somewhat smaller for persons living in

a retired household. In 1996 the average gap between equivalised household income and the poverty line was about 26 percent. Persons living in a non-retired inactive household had by far the greatest financial gap to bridge. On average, their equivalised income was 36 percent below the poverty line.

Figure 2.15

Relative poverty gap of persons in the European Union by type of household, 1996



Source: ECHP, 1996 (Finland and Sweden excluded).

Persons from high-educated low-income households in the European Union had a poverty gap of 35 percent on average. Persons from a middle-educated household had a gap between equivalised household income and

the poverty line of 30 percent. For persons living in a low-educated low-income household the gap between income and the poverty line was the lowest with 29 percent.

Box 2.4 What would it cost to bring the household out of poverty?

The poverty gap is defined in terms of equivalised income. This enables a comparison between individuals living in households of different size and composition. However, it does not answer the question: what would it cost to bring the household out of poverty given the present poverty line? Only in the special case of a single person household does the poverty gap answer this question directly. In this case the poverty gap is exactly equal to the extra income needed by the household to leave income poverty.

Normally this is not the case due to fact that the poverty gap is based on the equivalised household in-

come. In standardising income, households are made comparable by dividing the household income by its equivalent size. The income poverty gap is equal to the difference between the poverty line and equivalised household income. Hence, multiplying the poverty gap by the household equivalent size gives the extra income the household (not the person) needs to receive to bridge the gap to the poverty line.

In 1996, a low-income household in the European Union needed on average an extra income of around 3,300 PPS in real money value. With 24.8 million low-income households in the European Union (Finland and Sweden excluded) this means that it would have cost about 80.7 billion PPS to bring all out of poverty.

2.5 The persistence of income poverty

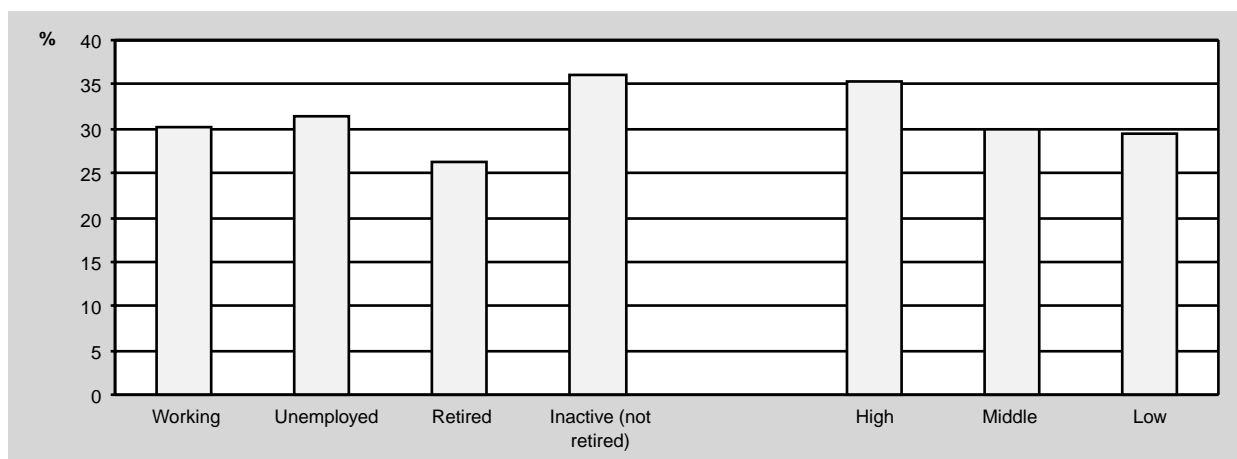
Not everybody who was living in a low-income household in 1996 had also been a member of a low-income household in the previous two years. In what respect do persons who were income poor for at least three consecutive years differ from the income poor at large?

One in every fourteen persons in the European Union is persistently poor

In 1996, 7 percent of the persons in the European Union had lived in a low-income household for at least the last three consecutive years.⁵ This was about 40 percent of all persons living in a low-income household in 1996. Across the 12 Member States for which data are available, the persistent poverty rate ranged from some 3 percent in Denmark and the Netherlands to 12 percent in Portugal.

Figure 2.16

Relative poverty gap of persons in the European Union by labour market situation and education level of the household, 1996



Source: ECHP, 1996 (Finland and Sweden excluded).

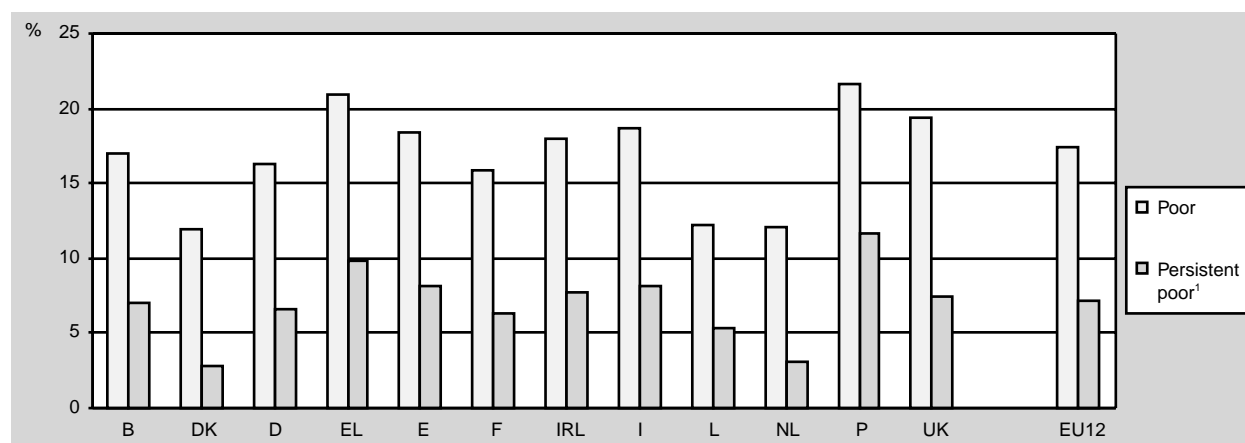
⁽⁵⁾ The persistent poverty rate is defined as the percentage of the (weighted) sample population in the 1996-wave of the ECHP that was income poor in three consecutive years, i.e., 1994, 1995 and 1996. It does not take into account the inflow of new panel members, however. A fraction of these – who were poor in 1996 but for whom no information on poverty status is available for 1994 and 1995 – may have been persistently poor. However, panel inflow is partly due to immigration and birth. Allowing for that and assuming the persistent poverty rate of the remaining panel inflow (i.e., panel refreshment) to be equal to that of the original panel members, it can be shown that the persistent poverty rate is underestimated by less than 1 percentage point which does not affect the main conclusions.

Youngest and oldest age groups most often persistently poor

In the European Union children, young adults and elderly persons had above average persistent income poverty risks. Compared to persons in the productive age group 25-64, they were 50 percent more likely to live in a low-in-

come household for at least three consecutive years. However, the result for young adults should be treated with caution due to underreporting of student income. With regard to sex, the persistent poverty rate of the sexes mirrors the overall income poverty rate: women have a slightly higher persistent poverty rate than men.

Figure 2.17
Poor and persistent poor, 1996 (rates)



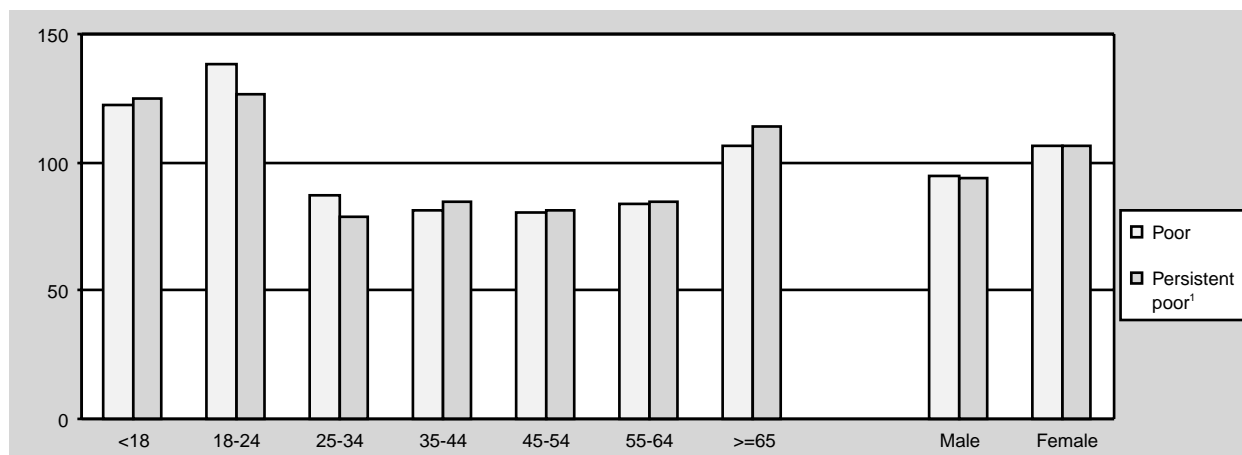
(¹) Persons who were also in income poverty in 1995 and 1994.

Source: ECHP, 1996 (Finland and Sweden excluded).

Without doubt, being a member of a working household greatly reduces the poverty risk as well as the persistent poverty risk. If at least one person in the household has work then the likelihood of all household members living for at least three consecutive years in income poverty was one in twenty (5 percent). For a member of a retired household this was one in twelve (8 percent), while for a person living in any other non-working household (unemployed or inactive) this was about one in five (23 percent and 21 percent, respectively).

Compared to younger persons, the economic situation of persons aged 65 or older is relatively stable in time regardless if it is good or bad. Therefore it is not surprising that single elderly people and, to a lesser extent, also elderly couples without children have an above average persistent poverty rate. In 1996, persons living in a single-parent household had a persistent income poverty rate of 13 percent, which is almost twice the average persistent poverty risk. With a persistent poverty rate of 11 percent for persons from large families (couples with 3 or more dependent children) this was about 50 percent more than the average.

Figure 2.18

Persistent poverty risk index of persons in the European Union by age and sex, 1996

(¹) Persons who were also in income poverty in 1995 and 1994.

Source: ECHP, 1996 (Austria, Finland and Sweden excluded).

In the European Union, the likelihood that a member of a high-educated household would persistently live in income poverty was almost one in forty (2.6 percent). For persons living in a middle-educated household this was one in

twenty (5 percent), while for persons from a low-educated household this was just above one in nine (12 percent). Thus, persistent income poverty rates, like income poverty rates for one year, differ according to educational level.

Table 2.6

Persistent¹ poverty risk index of persons by household characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK	EU12	EU12
	Index 100 = country specific average poverty rate													%
Labour market situation of the household														
Working	36	40	88	66	80	66	44	92	86	81	75	51	74	5
Unemployed	406	47	191	144	232	477	439	339	.	434	137	373	320	23
Retired	153	307	92	244	129	121	67	57	149	25	243	154	116	8
Other inactive	464	255	439	126	136	319	372	210	354	343	295	294	285	21
Type of household														
Single <65	82	152	109	69	75	126	154	47	90	234	153	75	93	7
Single >=65	196	465	136	270	66	155	99	109	215	50	312	203	150	11
Couple no child <65	67	39	53	76	63	50	47	21	40	27	84	26	42	3
Couple no child >=65	192	225	64	265	190	86	54	31	193	27	252	137	108	8
Single parent	136	17	188	105	86	161	234	95	63	189	126	288	180	13
Couple + 1 dependent child	35	28	37	24	43	46	38	70	116	21	32	45	46	3
Couple + 2 dependent children	84	.	136	38	97	49	50	77	57	81	88	60	82	6
Couple + 3 or more dep. children	84	78	121	40	218	162	180	225	177	185	194	146	150	11
Couple + dep. & non dep. children	102	99	110	90	107	126	69	140	69	124	62	30	111	8
Other	49	80	126	119	74	107	65	89	125	180	79	68	98	7
Education level of the household														
High	36	31	81	10	17	20	4	13	32	33	4	21	36	3
Middle	88	90	104	25	55	63	68	46	94	117	21	82	73	5
Low	174	254	110	185	136	201	163	138	141	144	120	192	163	12

(¹) Persons who were also in income poverty in 1995 and 1994.

Source: ECHP, 1996 (Austria, Finland and Sweden excluded).

3. Social exclusion

In this chapter, a statistical analysis of social exclusion in the European Union is presented in accordance with the framework developed by the Eurostat Task Force on Social Exclusion and Poverty statistics. The Task Force did not try to arrive at a precise statistical definition of social exclusion, considering the difficulties in coming to a generally accepted theoretical definition. There was, however, general agreement that social exclusion is very likely to have the worst consequences for those who are hampered in their possibilities for improving their social situation, i.e., the people with a low income and a bad labour market position. Consequently, it was recommended to analyse social exclusion as the problem field determined by the link between low income position, bad labour market position and disadvantages concerning non-monetary aspects of life. The idea of the Task Force was not to count the socially excluded but rather to describe the process of social exclusion by monitoring the life situation and living conditions of the income poor who have an unfavourable labour market position and by comparing them with the living conditions of the non-poor. This chapter is a concrete operational elaboration of this Task Force idea.

In this chapter, 15 non-monetary indicators⁶ are investigated. Each of them reflects an unfavourable position or a disadvantage with respect to an aspect of life. Two indicators describe certain financial difficulties of a person's household, three indicators reflect difficulties in meeting some of the basic needs, three indicators are on lack of widely accepted consumer durables, and three indicators give information on several un-

favourable housing conditions. Two indicators are used in order to identify people with (serious) health problems, while one indicator is on infrequent social contacts and relational (self)exclusion. Finally, there is one indicator, which reflects people's dissatisfaction with their main activity. The 15 non-monetary indicators cover objective indicators of resources and living conditions (e.g., absence of some amenities in the dwelling) as well as subjective ones (e.g., those on people's opinions on their financial situation or health status).

In this chapter, the non-monetary indicators are first analysed separately in relation to income poverty, labour market status and some other background characteristics. Then groups of indicators are analysed in order to see how problems and disadvantages cumulate within and across various fields of people's life, and to identify groups under an increased risk of multiple (cumulated) disadvantages.

3.1 Financial difficulties in the household

More than one quarter of Greeks in arrears with payments

Based on people's own perception of their financial situation, households that have great difficulties in making ends meet were identified. In 1996, 7 percent of all 353 million citizens of the 13 EU Member States treated here were a member of a household that reported these difficulties. Across the Member States, the percentage of persons that had great difficulties in making ends meet ranged from less than 4 percent in Germany and Luxembourg to over 20 percent in Greece.

Table 3.1

Share of persons whose households have financial problems, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Great difficulties in making ends meet	5	4	2	22	17	6	12	6	3	4	6	17	6	7
In arrears with (re)payments ¹ during the past 12 months	8	4	3	28	6	11	13	7	3	2	3	4	13	8

(¹) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1996 (Finland and Sweden excluded).

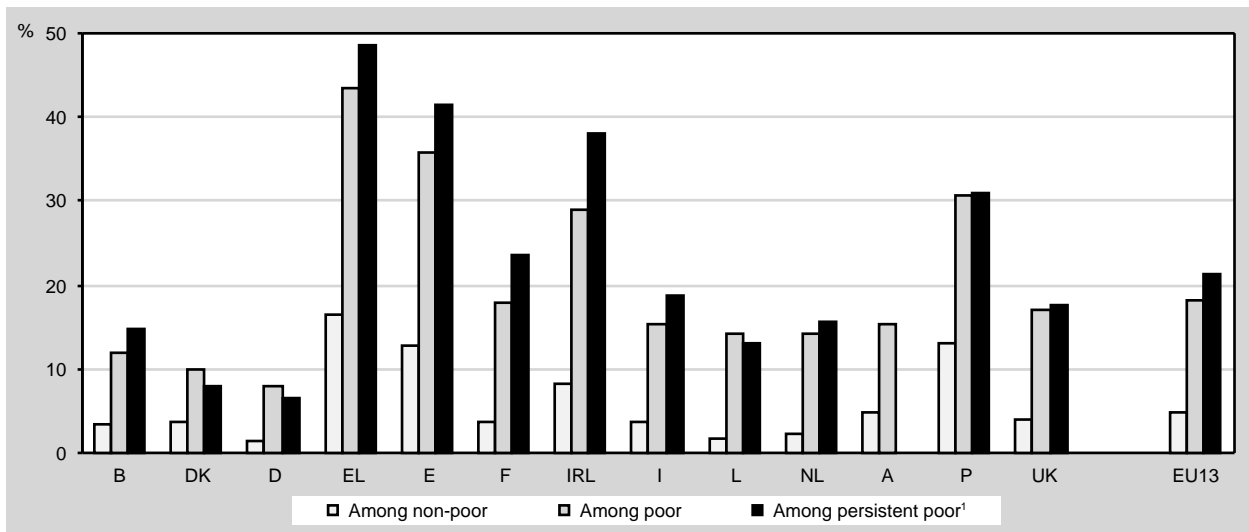
(⁶) For more on the selection of the indicators, see Chapter 4 on Methods and concepts.

In comparison with the more affluent part of the population, persons with an income below the low-income threshold reported much more often great difficulties in making ends meet. At the EU level, almost one out of every five low-income persons was faced with these difficulties. For the non-poor this was one in twenty. Despite having these problems much more frequently, the income poor still counted for less than one half of all persons experiencing these financial problems.

At country level, the income poor experienced difficulties in making ends meet systematically more often than the rest of the population. In a number of the countries, the percentage for the former group was several times higher than that for the latter. In the Member States where the ratio was particularly unfavourable for the income poor - Germany, the Netherlands, Luxembourg and the United Kingdom - they even outnumbered the non-poor who experienced the same financial difficulties in the household.

Figure 3.1

Share of persons whose households have great difficulties in making ends meet, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

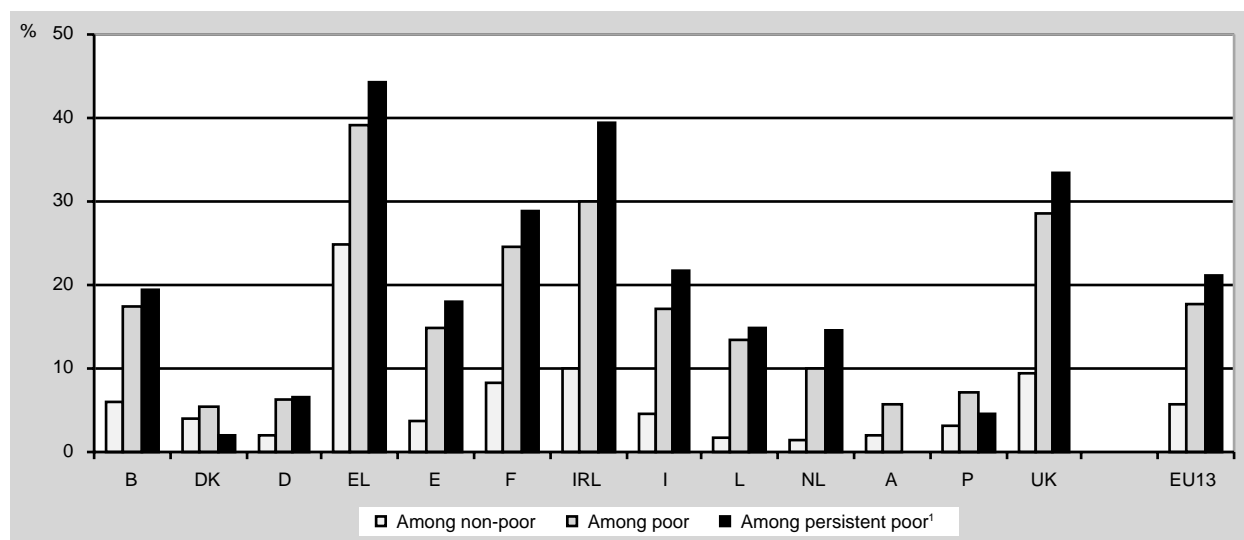
Source: ECHP, 1994-1996 (Finland and Sweden excluded).

In 1996, one out of every twelve EU citizens (about 28 million people) lived in a household that was behind schedule with (re)payments of utility bills and/or housing costs. The percentage of persons with these kind of financial problems varied across the countries, ranging from some 3 percent in Germany, Austria, Luxembourg and the Netherlands to 28 percent in Greece.

Persons living in low-income households were far more often in arrears with (re)payments than the rest

of the population (18 percent versus 6 percent). This pattern was found in all 13 Member States with the gap being particularly wide in Ireland and the United Kingdom. The majority of persons that scored on this non-monetary indicator were, however, those with an income above the poverty line. Only in the Netherlands, Luxembourg and Spain, was the absolute number of poor persons having problems with (re)paying their utility bills and/or housing costs higher than that of the non-poor.

Figure 3.2

Share of persons whose households are in arrears with (re)payments², 1996

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

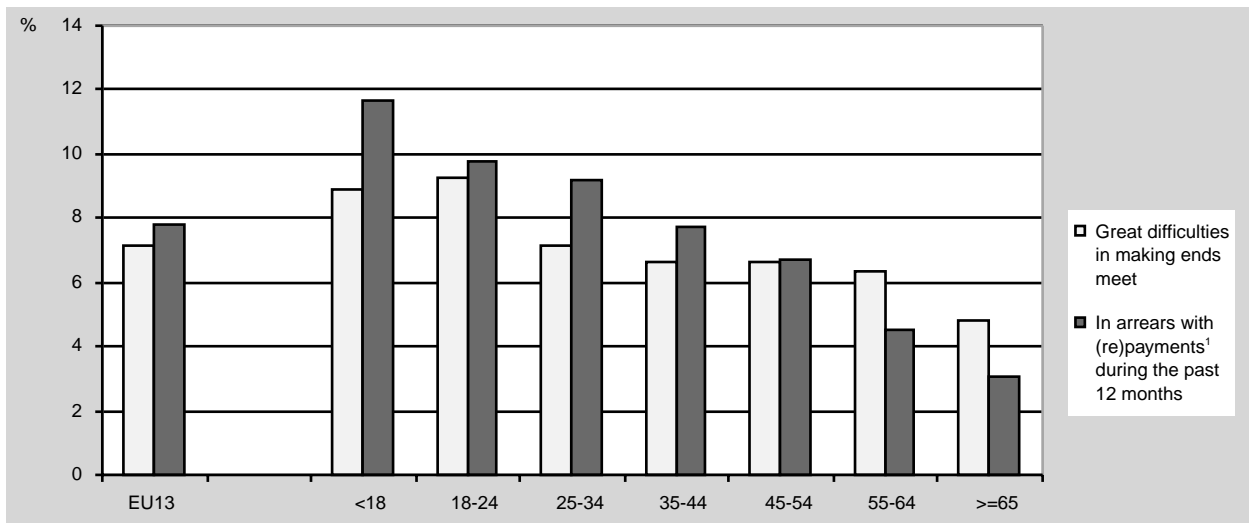
(²) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Comparing figures 3.1 and 3.2, it is noticeable that, whereas a high percentage of poor and persistent poor persons in Spain and Portugal report problems in making ends meet, a much lower proportion of the same populations in the same countries report being in arrears with payments. For the United Kingdom and Belgium, the opposite seems to be the case. Whereas fewer poor persons report great difficulties in making ends meet, more seem to be in arrears with payments.

The incidence of financial problems appeared to be age related. In 1996 at least one out of every eleven children and young adults was a member of a household that had great difficulties in making ends meet. An even higher proportion of children and young adults was living in a household that was in arrears with the (re)payment of utility bills and/or housing costs. With age the likelihood of facing one of these financial problems decreased sharply. In the age group 65 or older, about 5 percent had great difficulties in making ends meet and 3 percent were behind with (re)payments of utility bills and/or housing costs.

Figure 3.3

Share of persons in the European Union whose households have financial problems by age, 1996

(¹) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1996 (Finland and Sweden excluded).

Those excluded from the labour market most often in serious financial difficulties

The likelihood of having financial problems such as those of making ends meet or paying scheduled utility or housing costs varied considerably with the labour market status of the household. In 1996, the probability of facing these financial problems was three to four times the European Union average for persons from unemployed households. For people from non-retired inactive households, this risk was more than twice the average. In contrast, persons from retired and working households had below average rates. As to household types, single parents and their children appeared to be the most vulnerable to these financial problems. In contrast, couples without children rarely reported being in financial troubles.

Although there was a link between the occurrence of financial problems in the household and the analysed

background characteristics, a key-determining factor was income. Low-income people much more often faced difficulties in making ends meet or in (re)paying scheduled bills than the rest of the population. This is a consistent pattern, which was found for all household types and age groups under study as well as for all Member States. Persons who were in income poverty for at least three consecutive years (1994, 1995 and 1996) were even more often faced with financial problems than the poor at large. By far the highest proportion of persons with these problems was found in the group of persistently poor persons in an unemployed household: 42 percent experienced great difficulties in making ends meet and 43 percent were late with the payment of housing costs or utility bills. The figures were respectively six and five times the corresponding EU averages.

Table 3.2

Share of persons in the European Union whose households have financial problems by household characteristics, 1996

	Great difficulties in making ends meet				In arrears with (re)payments ² during the past 12 months			
	Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%							
Total	7	5	18	21	8	6	18	21
Labour market situation of the household Working	6	4	16	18	7	6	17	19
Unemployed	29	23	35	42	27	19	36	43
Retired	5	3	11	16	3	2	6	9
Other inactive	20	15	25	27	20	15	24	29
Type of household								
Single <65	10	7	20	23	9	8	14	14
Single >=65	5	4	9	11	3	2	5	7
Couple no children <65	3	2	12	15	4	4	9	10
Couple no children >=65	4	2	11	16	3	2	6	8
Single parent	16	10	27	32	18	12	29	37
Couple + 1 dependent child	5	4	17	20	7	5	20	25
Couple + 2 dependent children	6	4	21	20	7	6	19	17
Couple + 3 or more dep. children	9	6	18	23	15	9	30	31
Couple + dep. & non-dep. children	7	5	19	21	7	5	16	21
Other	11	8	22	24	9	7	19	29

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.2 Unaffordability of some basic needs

Many Greeks without meat every other day

In the European Union, 6 percent of the population, which corresponded to some 21 million citizens in 1996,

lived in a household that could not afford meat, fish or chicken every second day. With more than four in ten people claiming that they were unable to meet this dietary standard, the Greeks were in a special position. In all other Member States, less than 10 percent of the citizens experienced this kind of problem.

Table 3.3

Share of persons whose households can not afford selected items, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Meat, chicken or fish every second day	3	1	4	44	2	5	3	6	4	2	5	6	7	6
New clothes	8	4	13	27	10	9	8	15	5	12	9	42	13	13
A week's holiday away from home	22	14	13	53	51	33	42	40	16	13	22	61	35	31

Source: ECHP, 1996 (Finland and Sweden excluded).

In 1996, one out of about every eight persons in the EU, or some 46 million persons, was a member of a household that could not buy new clothes due to lack of income. The rate was particularly high in Portugal where four out of every ten persons had this problem. In contrast, only one out of twenty-five Danes was in this position.

About a third of the European Union inhabitants lived in a household that could not afford a week's annual holiday away from home. This applied to more than half of the Portuguese, Greeks and Spaniards. Also Irish people scored high on this indicator. In contrast, a relatively small fraction of Germans, Dutch and Danes were unable to pay for a week's holiday once per year.

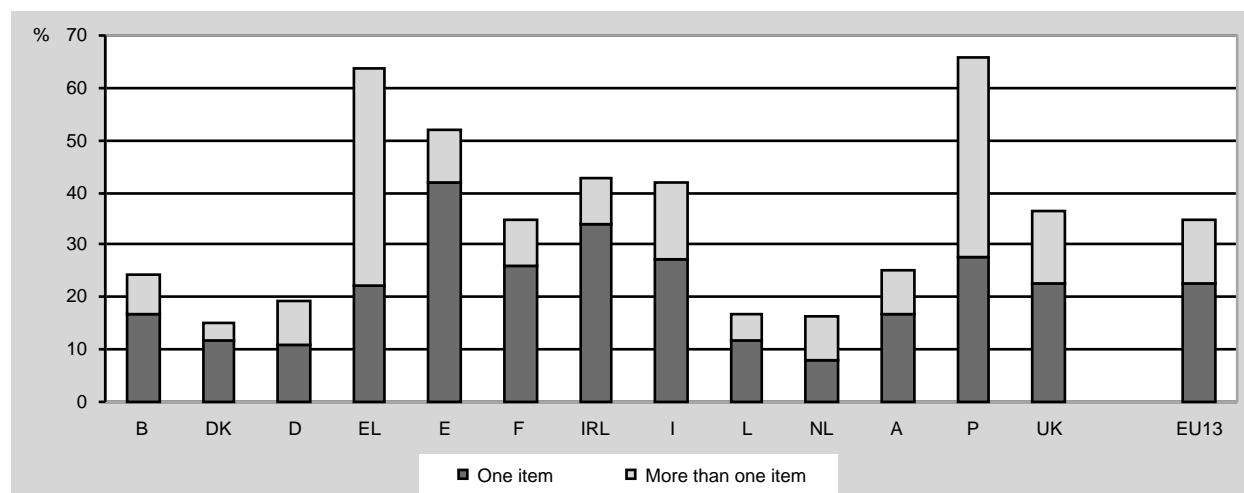
Problems in meeting basic needs multiply sharply among low-income people

A simultaneous examination of all the three indicators in the field of basic needs showed that more than one third (35 percent) of the European Union population lived in a

household that was unable to satisfy at least one need such as having meat, fish or chicken every second day, buying new clothes or having a week's holiday away from home. In 1996, this corresponded to some 124 million persons. For many of them, it was not an isolated occurrence. About a third (43 million) could not meet at least two of these needs.

The proportion of persons living in households that were unable to meet at least one of the needs varied considerably across the Member States. The lowest proportion was found in Denmark (15 percent), the Netherlands and Luxembourg (both 17 percent), and the highest in Portugal and Greece (66 and 64 percent respectively). In the latter two countries, more than a third of the total population (and about two thirds of all those having a problem in satisfying a need) was unable to meet two or even all three needs. In all remaining countries, the incidence of cumulated problems in meeting the selected needs was below 15 percent.

Figure 3.4

Share of persons whose households can not afford a certain number of selected items¹, 1996

(¹) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week's holiday away from home.

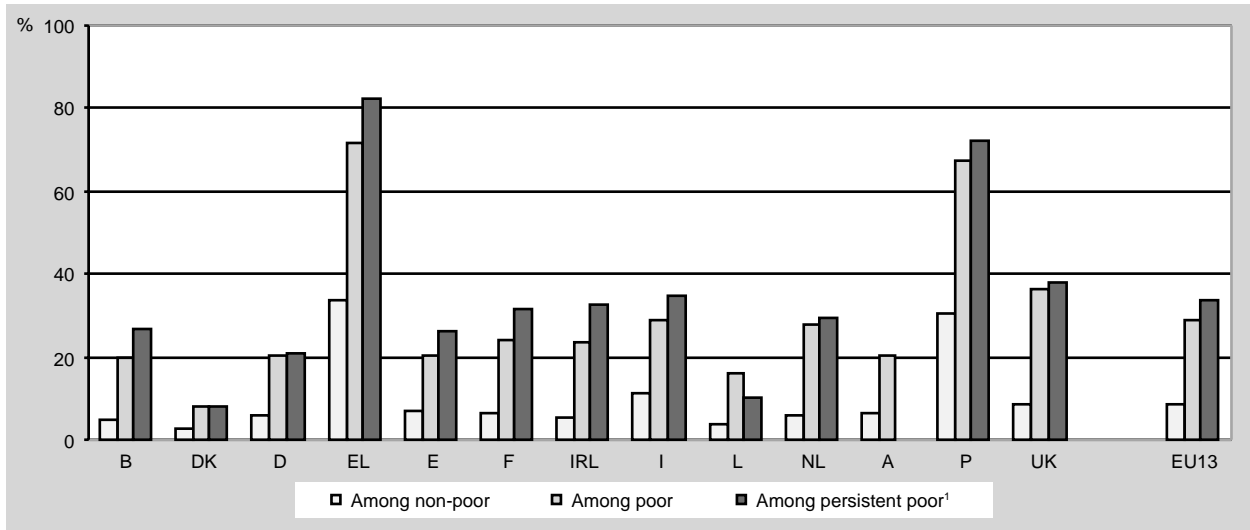
Source: ECHP, 1996 (Finland and Sweden excluded).

Persons living in a low-income household were much more often faced with cumulated problems in satisfying their dietary, clothing and holiday needs than the rest of the Union population. In 1996, 29 percent of the income poor in the European Union lived in a household that could not meet at least two of the three needs under study. For the more affluent part of the population in the European Union, this proportion was considerably lower (9 percent). In absolute terms, however, multiple problems in meeting the needs occurred more frequently among the non-poor than among the poor. From a total of 43 million EU citizens who were unable to satisfy two or all three of the needs, more than half (some 26 million) had an income above the poverty line.

Given the fact that the number of persons who could not afford at least one of the needs varied considerably across the Member States, it should come as no surprise that similar differences were found with respect to the number of people having problems in meeting more than one of the needs under consideration. In Greece and Portugal more than two thirds of all low-income persons were unable to meet at least two of the needs. For the more affluent part of the countries' population, it was about one third. In Denmark, the country with the lowest overall proportion of people experiencing cumulated disadvantages with respect to the three basic needs, the corresponding figures were 8 percent for the income poor and 3 percent for the non-poor.

Figure 3.5

Share of persons whose households can not afford at least two of the selected items², 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week's holiday away from home.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Elderly people, children and young adults were more likely to have cumulative problems in satisfying their dietary, clothing or holiday needs than other age groups. As to household types, single parents and their children might be seen as particularly vulnerable in this respect. Large families and singles were also under a relatively high risk of multiple disadvantages regarding these three needs. For all age groups and household types, the risk increased sharply with income poverty. Among the income poor,

those being in persistent poverty were even more often faced with the cumulated disadvantages. Persistently poor persons in the category 'other households' were in the worst position since 58 percent of the persons in the group were unable to meet more than one of the needs under study. In contrast, for poor singles below the age of 65 and poor young(er) couples without children, the duration of poverty did not have an impact on their vulnerability regarding the satisfaction of their basic needs.

Table 3.4

Share of persons in the European Union whose households can not afford more than one of the selected items² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	12	9	29	34
Age of individual				
<18	14	9	33	37
18-24	13	10	25	30
25-34	11	8	27	32
35-44	10	7	30	34
45-54	10	7	27	32
55-64	12	9	28	34
>=65	14	11	26	34
Type of household				
Single <65	15	10	30	31
Single >=65	19	16	27	31
Couple no children <65	6	4	20	23
Couple no children >=65	11	8	23	32
Single parent	26	19	41	47
Couple + 1 dependent child	8	6	24	30
Couple + 2 dependent children	9	6	25	25
Couple + 3 or more dep. children	17	10	37	39
Couple + dep. & non-dep. children	11	8	23	28
Other	17	12	37	58

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week's holiday away from home.

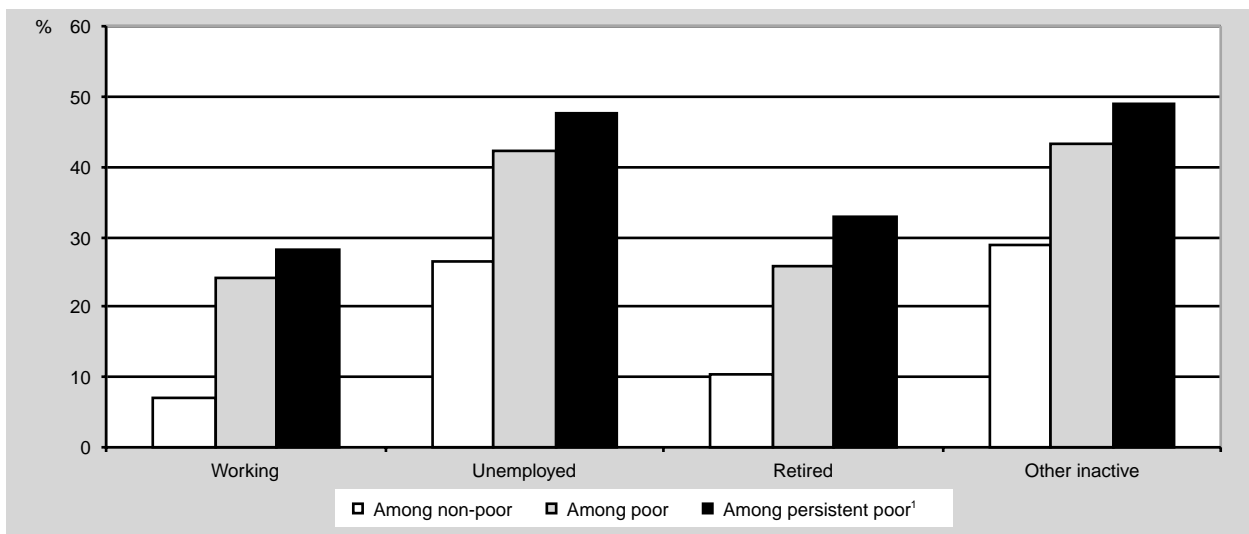
Source: ECHP, 1994-1996 (Finland and Sweden excluded).

The likelihood of having cumulative difficulties in satisfying dietary, clothing and holiday needs varied considerably with the labour market position of the household, too. The risk of persons living either in an unemployed household (34 percent) or in a non-retired inactive household (36 percent) was about three times that for working households (9 percent). For all these groups, the risk increased sharply with income poverty causing a relatively wide gap be-

tween the figures for the poor and the non-poor. The problems in satisfying more of the needs were quite frequently reported by poor persons living in an unemployed or inactive household (42 and 43 percent respectively). The occurrence of multiple problems was even higher among the persistently poor in an unemployed or in a non-retired inactive household. About one half of the groups' population was unable to meet several needs.

Figure 3.6

Share of persons in the European Union whose households can not afford at least two of the selected items² by labour market situation of the household, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week's holiday away from home.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.3 Unaffordability of consumer durables

One in every seven Portuguese without access to a telephone

In 1996, almost all persons in the European Union had access to a colour TV or telephone, or could afford them if they wanted to. Only a small fraction of the population (1 percent and 3 percent respectively) had no access to these consumer durables due to a lack of financial resources in the household. In absolute terms, this concerns about 4 million and 11 million persons with more than half of them being below the income poverty threshold.

Portugal had the largest rate in the Union with respect to not owning a colour TV and the rate of low-income Portuguese was three times the country average. In other words, almost one in every five income-poor persons in

Portugal did not have access to a colour TV even if they wanted to. The rate for the non-poor in Portugal was much lower than that for the poor (3 percent). A sizeable gap existed in Greece as well. In other countries, the difference between the income poor and non-poor was small or even negligible.

Portugal also had the highest proportion of people that could not afford a telephone, followed by Ireland, Spain and Greece, where the share was above the European Union average as well. In these countries, a lack of access to a telephone was particularly often reported by income-poor persons, the rate for the group was three times that for the non-poor. The ratio was even larger in Belgium, but there the rate for both groups, the poor and non-poor, was not very large and did not exceed the corresponding EU averages.

Table 3.5

Share of persons whose households can not afford a telephone² or a colour TV, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
%														
A telephone:														
Total	2	1	1	4	7	1	11	3	0	0	2	15	.	3
Non-poor	1	0	1	2	5	0	8	2	0	0	1	11	.	2
Poor	8	3	3	11	18	5	23	6	1	2	5	32	.	8
o.w. persistent poor ¹	10	3	3	13	23	5	31	8	0	3	.	38	.	11
A colour T.V.:														
Total	0	1	0	3	1	1	1	1	0	0	1	6	1	1
Non-poor	0	0	0	1	0	1	0	1	0	0	0	3	0	0
Poor	2	3	1	9	2	3	1	2	0	1	1	18	2	3
o.w. persistent poor ¹	1	5	1	15	3	4	2	2	0	3	.	22	2	4

(¹) Persons who were also in income poverty in 1995 and 1994 (United Kingdom and Austria excluded).

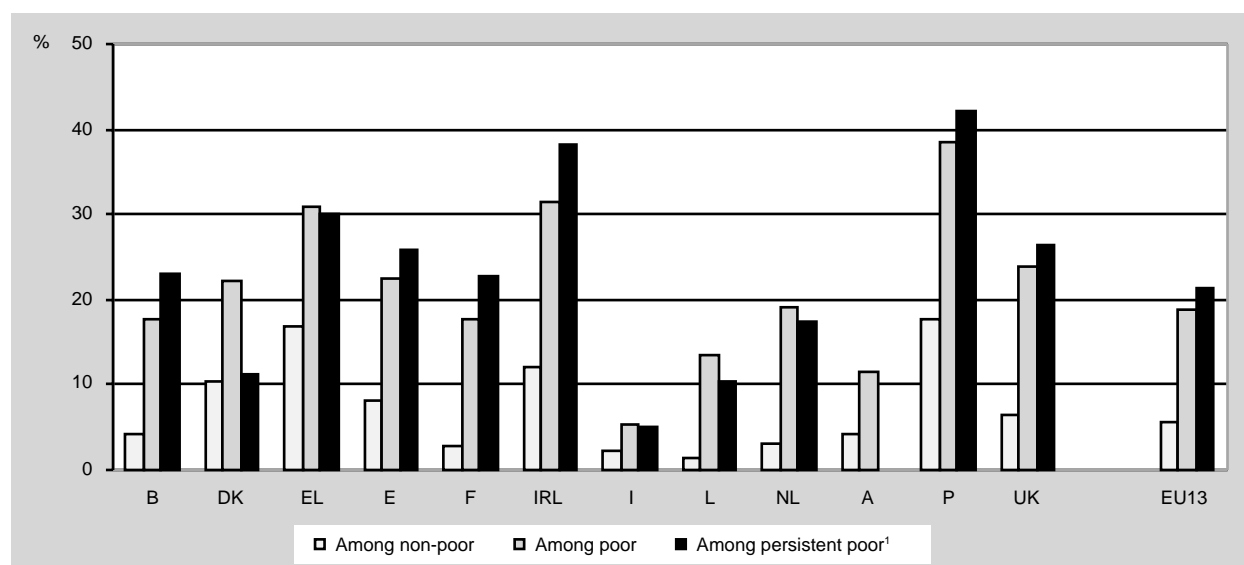
(²) No data available for United Kingdom.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

As for a car, 8 percent of the EU population, which corresponded to about 28 million people, did not have access to a car because of lack of financial resources in the household. The proportion varied from 3 percent in Italy and Luxembourg, to more than 20 percent in Portugal. In all Member States, low-income people were

lacking a car at least twice as often as the more affluent part of the population. Only in Greece was the ratio somewhat below two. In Belgium, Spain, France, Ireland and Portugal, persons in persistent income poverty experienced the problem more frequently than the poor as a whole.

Figure 3.7

Share of persons whose households can not afford a car² due to the lack of financial resources in the household, 1996

(¹) Persons who were also in income poverty in 1995 and 1994 (Germany and Austria excluded).

(²) Data not available for Germany

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Many job seekers without a telephone or car

The largest proportion of people without a car due to a lack of financial resources was found in non-retired inactive households or in unemployed households. One in every four persons from these households did not have access to this durable. For the unemployed, the lack of a car might be a limiting factor in their geographical mobility, which in turn may substantially lower their chances of finding a job. An additional unfavourable factor in their job search activities was the lack of a telephone, which was reported by 10 percent. Persons in income poverty experienced the problems much more often than the rest of the population. However, those from unemployed households in persistent

poverty were most often faced with these two problems: 36 percent did not have a car and 18 percent were without a telephone.

A very large percentage of people without access to a car were found among single-parent families and single persons below the age of 65, particularly if they were in (persistent) income poverty. People from other household types, where relatively low rates were found, were also vulnerable in this respect if their income was below the poverty threshold for one or more years. The only exception from this was elderly singles, where the proportion that could not afford a car did not depend much on income poverty or persistence of poverty.

Table 3.6**Share of persons in the European Union whose households can not afford a car² by individual and household characteristics, 1996**

	A car			
	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	8	6	19	21
Age of individual				
<18	9	5	23	26
18-24	10	7	21	21
25-34	8	6	20	25
35-44	6	4	17	19
45-54	6	4	16	19
55-64	8	6	17	20
>=65	9	7	14	16
Labour market situation of the household				
Working	6	4	14	16
Unemployed	25	19	31	36
Retired	8	7	14	17
Other inactive	27	22	33	38
Type of household				
Single <65	17	14	30	30
Single >=65	9	9	10	11
Couple no children <65	4	3	13	16
Couple no children >=65	7	6	14	18
Single parent	23	17	36	38
Couple + 1 dependent child	4	3	14	21
Couple + 2 dependent children	5	3	17	23
Couple + 3 or more dep. children	8	4	19	22
Couple + dep. & non-dep. children	5	4	11	14
Other	11	8	25	26

(¹) Persons who were also in income poverty in 1995 and 1994 (Germany and Austria excluded).

(²) Data not available for Germany.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.4 Disadvantageous housing conditions

One out of every ten Portuguese without a bath or shower

In 1996, the vast majority of 353 million EU-13 citizens was living in a sufficiently large dwelling (81 percent) and in a dwelling equipped with basic amenities such as a bath or shower (98 percent). Living in a damp-free accommodation was also a characteristic common to a very large part (88 percent) of the EU population. However, these general patterns cover quite big differences

between the Member States. For example, one in every ten persons in Portugal was still without a bath or shower, while in the UK practically nobody was lacking the amenity. One in three Portuguese was living in an accommodation with damp walls, floors or foundations, which was almost three times the EU average. In contrast, only one out of twenty Italians experienced the problem. In Portugal, Spain and Greece, more than a quarter of all persons lived in a house that lacked space, while in Luxembourg and the Netherlands only one out of ten persons experienced this problem.

Table 3.7

Share of persons whose households have specific problems with the accommodation, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Lack of a bath or shower	3	2	1	2	1	2	2	1	1	1	2	10	0	2
Shortage of space	17	19	13	29	27	14	17	19	9	11	18	32	23	19
Damp walls, floors, foundation, etc.	12	7	7	16	20	15	9	5	8	10	9	34	13	12

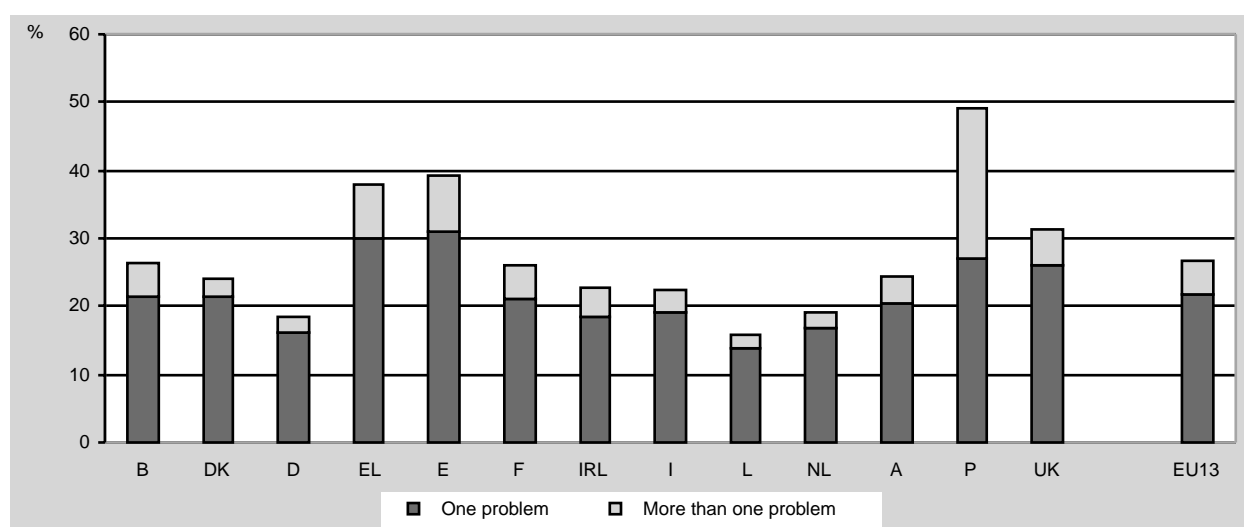
Source: ECHP, 1996 (Finland and Sweden excluded).

A simultaneous examination of the three above-mentioned indicators showed that more than a quarter (27 percent or 96 million) of the EU population in 1996 was experiencing a housing problem such as lack of a bath or shower, shortage of space, or damp walls, floors or

foundations. The lowest proportion of persons experiencing at least one of the housing problems was found in Luxembourg, Germany and the Netherlands (less than 20 percent), and the highest in Greece, Spain and Portugal (38, 39 and 49 percent respectively).

Figure 3.8

Share of persons whose households have one or more problems with the accommodation⁽¹⁾, 1996



(¹) Out of a total of three selected problems: lack of a bath/shower, shortage of space, damp walls/floors/foundations.

Source: ECHP, 1996 (Finland and Sweden excluded).

For 5 percent of the EU population having a housing problem was not an isolated occurrence, since two or even all three housing conditions were unfavourable for them. The proportion of those who claimed multiple problems with the accommodation was particularly high in Portugal (22 percent) and above average for Greece and Spain (both 8 percent) as well.

Multiple housing problems for low-income persons

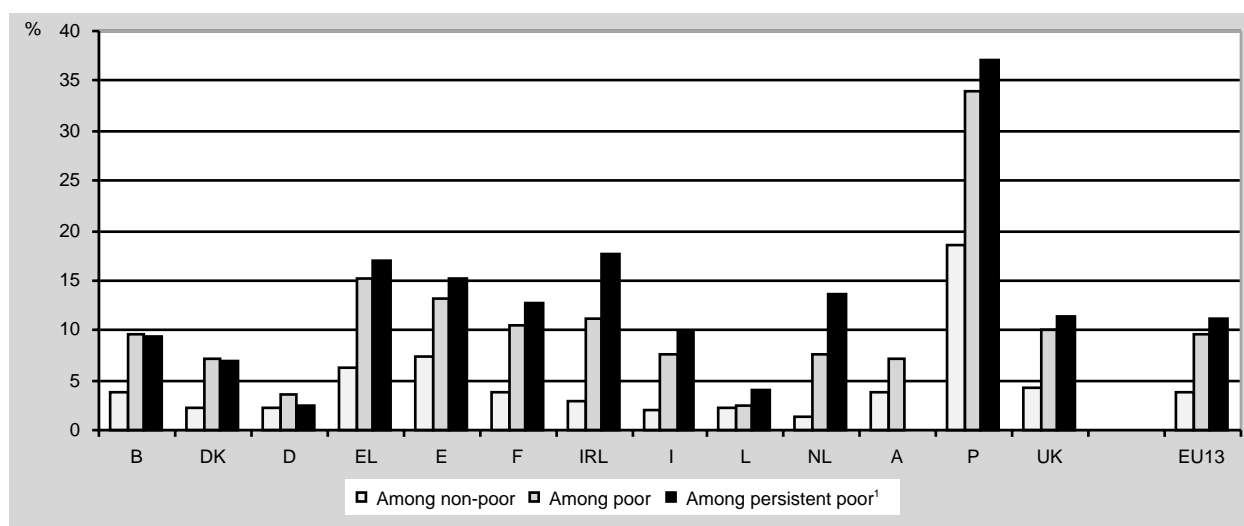
10 percent of low-income persons experienced cumulative problems in their housing conditions, which was more than double that for the more affluent EU popula-

tion (4 percent). However, the majority of people with more than one housing problem were not poor. The absolute number of the non-poor having these problems was about twice as large as that of the income poor.

At the national level, low-income persons systematically run a higher risk of cumulated housing problems than the non-poor. As to persons in persistent poverty, their risk of having more of the housing problems was higher than that of the total number of poor, with some exceptions to the rule at country level (Belgium, Denmark and Germany).

Figure 3.9

Share of persons whose households have more than one problem with the accommodation², 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected problems: lack of a bath/shower, shortage of space, damp walls/floors/foundations.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

The proportion of persons with cumulative housing problems varied considerably by labour market situation of the household. People living in unemployed households were particularly vulnerable regarding these problems. In this group, the proportion of persons with more than one housing problem was double that for people in working households and more than three times that for persons in retired households. People from non-retired inactive households also had a higher risk of cumulative housing problems. For all

the above-mentioned groups, the likelihood of having multiple housing problems increased with income poverty and with persistent poverty. As to household types, persons from 'other households' were under the highest risk of multiple housing problems, irrespective of their income position. Next to this group, also persons from single parent families and large nuclear families (couples with 3 or more dependent children) experienced an above average percentage of cumulative housing problems.

Table 3.8

Share of persons in the European Union whose households have more than one problem with the accommodation² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	5	4	10	11
Labour market situation of the household				
Working	5	4	10	11
Unemployed	10	7	13	18
Retired	3	2	5	8
Other inactive	8	5	11	12
Type of household				
Single <65	4	3	7	8
Single ≥65	3	2	6	8
Couple no children <65	3	2	7	6
Couple no children ≥65	2	1	5	8
Single parent	6	5	11	14
Couple + 1 dependent child	5	4	10	12
Couple + 2 dependent children	5	4	13	13
Couple + 3 or more dep. children	8	6	12	16
Couple + dep. & non-dep. children	4	4	7	8
Other	10	8	17	22

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected problems: lack of a bath/shower, shortage of space, damp walls/floors/foundations.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.5 Problems with health

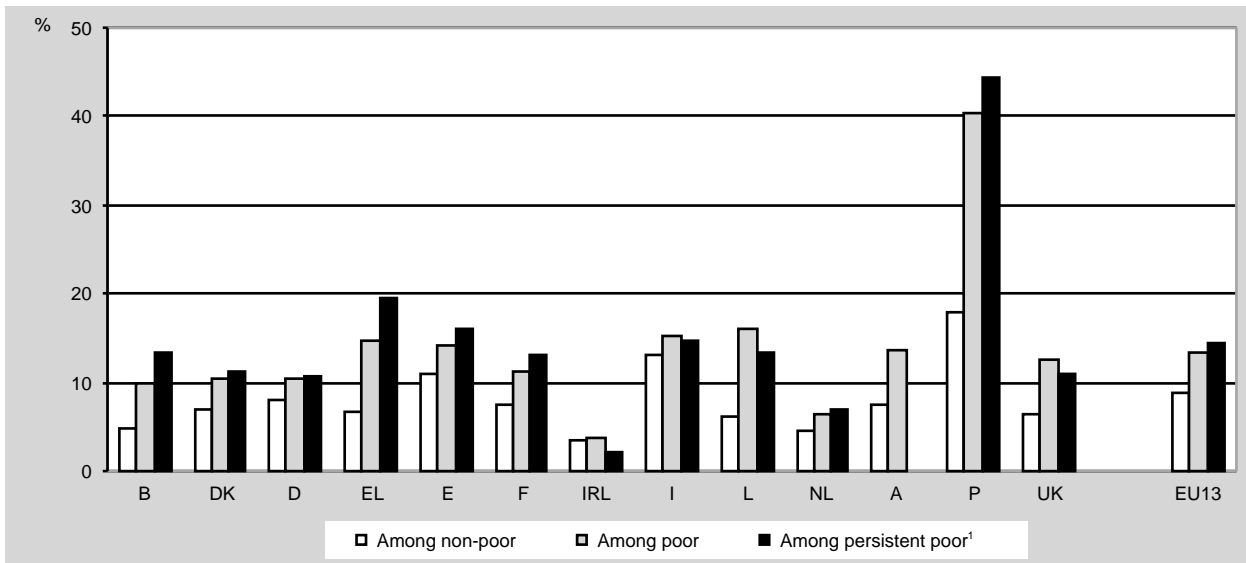
Income poor Irishmen have fewer problems with health

In 1996, one in every ten EU citizens aged 16 and over, some 29 million persons, perceived their own health to be 'bad' or even 'very bad'¹⁷. The proportion varied considerably across the Member States being the lowest in Ireland (4 percent) and, by far the highest in Portugal (23 percent). For most of the remaining EU countries the proportion was below 10 percent.

At EU level, the percentage of people claiming their health to be (very) bad was significantly higher for the income poor than for the non-poor (13 percent and 9 percent respectively). The gap, though often not very wide, could be seen in all Member States. The only exception was Ireland where practically no difference was found between the poor and non-poor in the percentage of persons reporting (very) bad health. As to persons in persistent poverty, the overall proportion of those who reported (very) bad health was slightly higher than that of the total number of poor people (15 percent vs. 13 percent). At the country level this difference was often negligible or non-existent.

(¹⁷) Other possible answers on the survey question about general health status were: 'fair', 'good' and 'very good'.

Figure 3.10
Share of persons over 16 with bad or very bad health, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

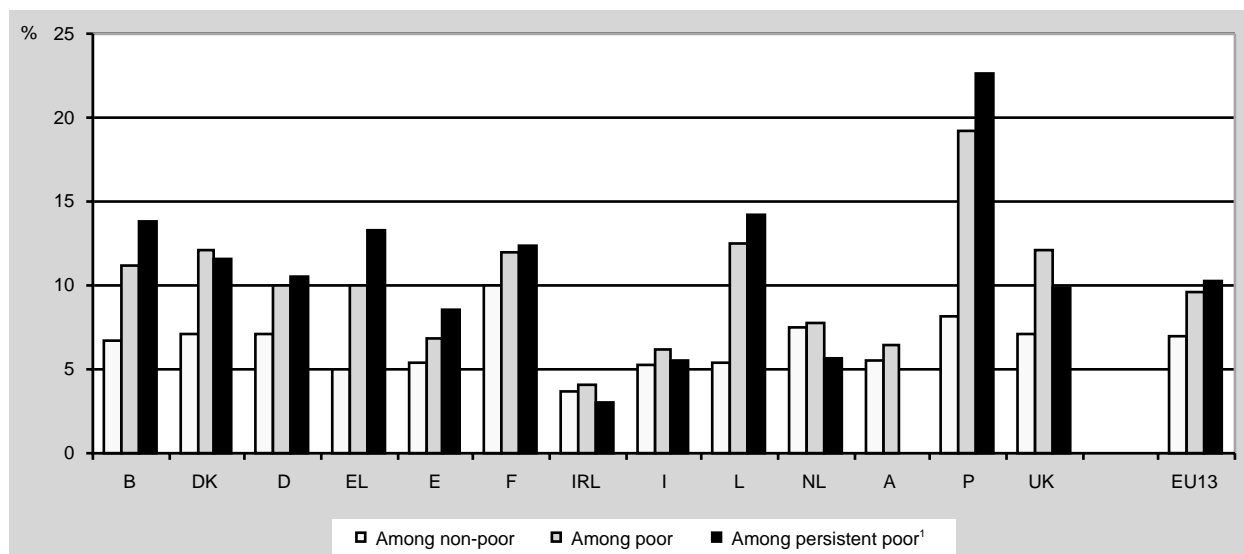
Throughout the European Union, 7 percent of the population over 16 reported being severely⁸ hampered in their daily activities by a chronic, physical or mental health problem, illness or disability. This corresponded to some 20 million persons. The lowest percentage was found in Ireland (4 percent) and the highest in Portugal (11 percent), with the rate in most of the countries ranging between 6 and 8 percent. As to income groups, EU citizens with poor financial resources claimed somewhat more often that they were limited in their daily activities by a health problem than the more affluent part of the EU population (10 percent versus 7 percent). The differ-

ence was found for a number of Member States as well, with the gap being particularly wide in Portugal, where 19 percent of all persons below the poverty line and 8 percent of the non-poor reported serious health limitations. In contrast, in Ireland, Italy, Austria and the Netherlands no (big) differences were found between the two income groups in the proportion of people having severe problems in their daily activities due to lasting health problems. As to the persistently poor in the European Union, their position in this respect was as unfavourable as that of the total number of poor. However, this pattern was not always found at the country level.

(⁸) The answering categories on the survey question whether a person was hampered in his/her daily activity by a long standing health problem were the following: 'Yes, severely', 'Yes, to some extent' and 'No'.

Figure 3.11

Share of persons over 16 who are severely hampered in their daily activities because of chronic conditions², 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Respondents are asked if they are 'severely or to some extent hampered in their daily activities by any chronic physical or mental health problem, illness or disability?'

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

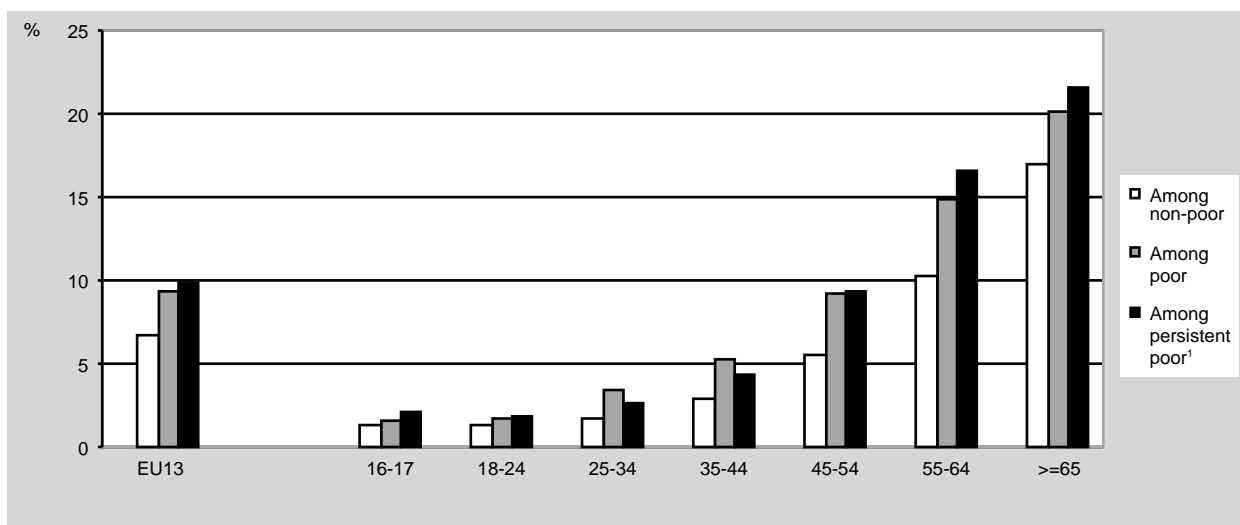
Elderly income-poor people have the highest risk of health problems

As shown above, neither a strong nor a consistent relation could be identified between income poverty status and health. The determining factor was instead age. The older the people, the higher the proportion of those reporting health problems. In 1996, only a negligible fraction (1 percent) of the EU citizens aged between 16 and 24 years claimed to be hampered in their daily activities by a long lasting physical or mental health problem, illness or dis-

ability. For the age groups 25-34 and 35-44 the proportion was slightly higher (2 percent and 3 percent respectively). Older age groups were much more often faced with these difficulties: 11 percent of persons aged 55-64 and 18 percent of persons aged 65 and over had a health problem that seriously hindered their main everyday activities. As to people with poor financial resources, they claimed somewhat more frequently obstacles in their daily activities due to chronic health problems than the better-off people, regardless of their age group.

Figure 3.12

Share of persons over 16 in the European Union who are severely hampered in their daily activities because of chronic conditions by age, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

As regards to household type, no large difference in frequency of the reported health problems existed, provided there were no big differences in the age composition of the households (see table A. 3.5.2 in the statistical annex). In households with elderly people (singles or couples over 65, inactive and retired households) the proportion of those who claimed being hampered in their daily activities by a long-lasting physical or mental health problem, illness or disability was far above the average. On the other hand, in households with relatively young people (couples with dependent children, single parents with dependent children) the proportion of persons with the above-mentioned problem was relatively low.

3.6 Infrequent contacts with friends and relatives

Seventeen million of the EU population meet friends and relatives less than once a month

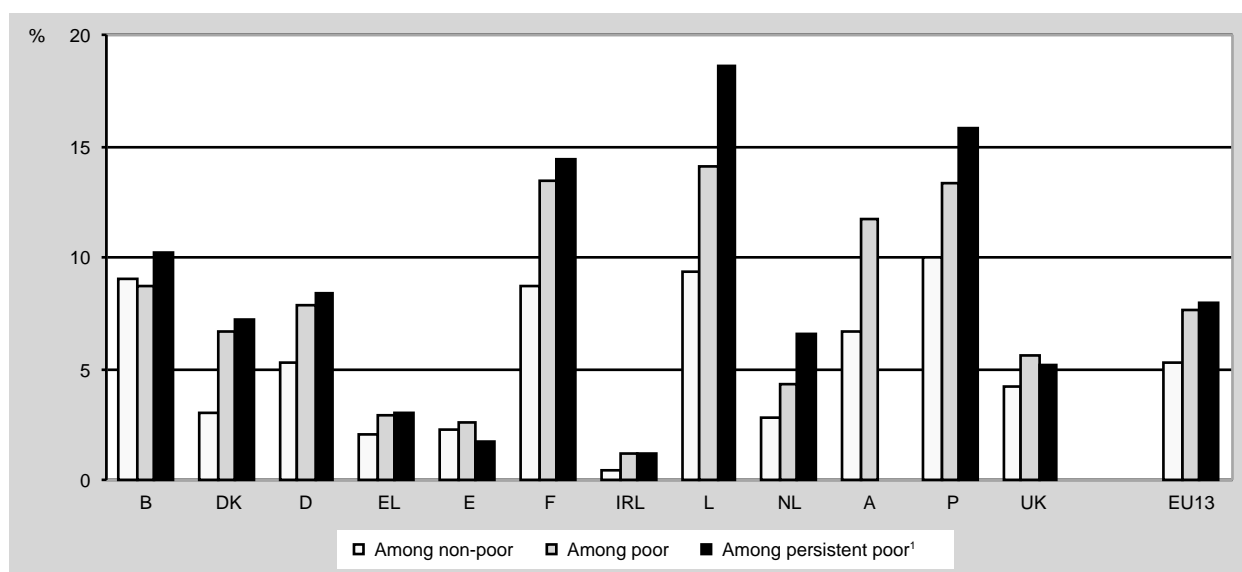
A low frequency of meeting friends and relatives at home or elsewhere is chosen as an indicator of social

contacts of the individual and of possible relational (self)exclusion in this field. EU-wide, 6 percent of all persons aged 16 and over, about 17 million people, reported infrequent (if any) contacts with friends and relatives not living with them. The EU average, however, masks large differences between countries. In Portugal, Luxembourg, France and Belgium, about one in every ten persons were meeting friends or relatives less than once a month, if ever. In contrast, the figures for Ireland, Greece and Spain did not exceed 2 percent.

Throughout the EU, the low frequency of meeting friends and relatives not being part of the household was more often reported by low-income people than by the remaining, better-off part of the population (8 percent versus 5 percent). This pattern could be seen in some of the Member States, as well. However, in many of them, the difference was minimal or even non-existent (the United Kingdom, the Netherlands, Greece, Spain, Ireland and Belgium). As to the European Union population in persistent income poverty, the difference in the relational (self)exclusion rate between them and the poor as a whole did practically not exist.

Figure 3.13

Share of persons over 16 who meet people² at home or elsewhere less often than once a month or never, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Italy and Austria excluded).

(²) Friends and relatives not living with the person (no data available for Italy).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

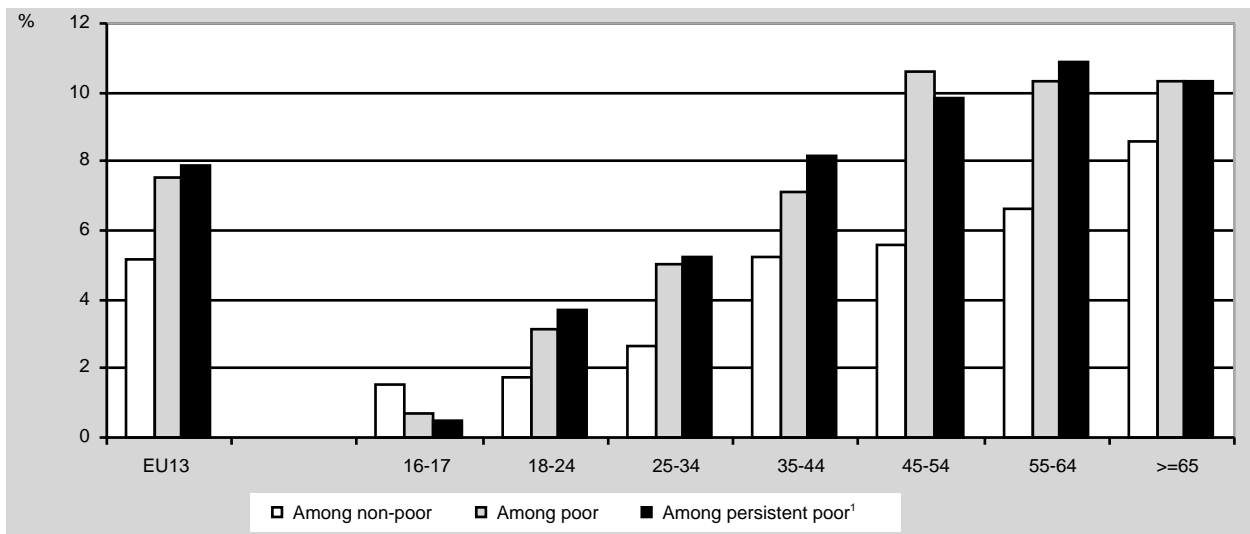
Relational (self)exclusion increases with age and low-income position

Although there was a relationship between infrequent social contacts and income, a more important determining factor for this kind of relational (self)exclusion appeared to be age. The proportion of persons with rare contacts or without contacts with friends and relatives increased sharply with age. The highest figures were reported by retired and by elderly people, in particular if they were living on their own. On the other hand, couples with dependent

children, singles below the age of 65 and couples below the age of 65 without children reported much less frequently an absence of contacts or infrequent contacts with friends and relatives. Next to age, the labour market position of the household also appeared to be related to a low frequency of the person's social contacts. People from inactive households (retired and other inactive households) run a higher risk of relational (self) exclusion than persons from working households, regardless of which income group they belonged to.

Figure 3.14

Share of persons over 16 in the European Union who meet people² at home or elsewhere less often than once a month or never by age, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Italy and Austria excluded).

(²) Friends and relatives not living with the person (no data available for Italy).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

The fairly high rate of relational (self)exclusion among elderly people might be partly explained by the already mentioned age related health problems. Certain diseases and disabilities, which can greatly increase isolation, for example arthritis, deafness and blindness, are more common among elderly people. Other explanations for their relatively high relational (self)exclusion

rate may be found in specific living arrangements (e.g., they often live alone – without a partner or children), in their exclusion from a job and from job-related social contacts or simply in a specific way-of-life. Some of these explanations also hold for the relatively higher incidence of the relational (self) exclusion of people from inactive households.

Table 3.9

Share of persons over 16 in the European Union who meet people² at home or elsewhere less often than once a month or never by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	6	5	8	8
Labour market situation of the household				
Working	5	4	6	6
Unemployed	6	5	7	9
Retired	9	8	11	11
Other inactive	8	8	9	7
Type of household				
Single <65	5	5	6	7
Single >=65	10	10	11	12
Couple no children <65	4	4	8	6
Couple no children >=65	8	8	9	9
Single parent	7	7	9	9
Couple + 1 dependent child	4	4	8	9
Couple + 2 dependent children	4	4	5	7
Couple + 3 or more dep. children	5	4	5	5
Couple + dep. & non-dep. Children	5	5	6	5
Other	7	6	9	15

(¹) Persons who were also in income poverty in 1995 and 1994 (Italy and Austria excluded).

(²) Friends and relatives not living with the person (Italy excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.7 Dissatisfaction with main activity

One quarter of Italians dissatisfied with their work or main activity

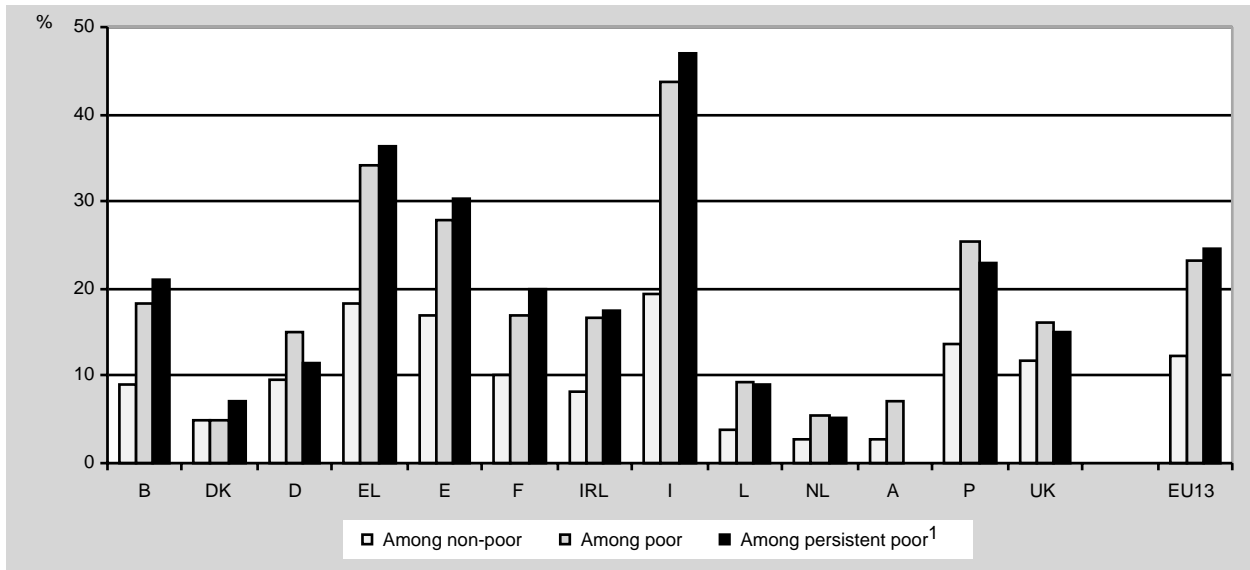
A (very) high degree of dissatisfaction⁹ with work or main activity was reported by 14 percent of the European Union population aged 16 or above which corresponded to some 40 million people. The overall rate covers large differences between the Member States. In Italy, one in every four persons claimed dissatisfaction with work or main activity, in Greece and Spain, it was about one in every five. In contrast, only one in every twenty Danes and even less Dutch and Austrians reported that they were dissatisfied with what they do.

EU-wide, low-income people reported dissatisfaction with their main activity about twice as often as people above the low-income threshold (respectively 23 percent and 12 percent). This gap was found in almost all Member States and was particularly wide in Italy. Only in Denmark, the country where the overall percentage of the dissatisfaction reported was very low; this gap did not exist. As to the EU population in persistent poverty, their overall dissatisfaction rate was only slightly higher than that for all the poor together (25 percent versus 23 percent), although the opposite picture could be seen in some of the Member States (e.g. Germany but also Luxembourg, the Netherlands, Portugal and the United Kingdom).

(⁹) Measured by two lowest answering categories on the scale of 1 to 6, with position '1' meaning the person is not satisfied at all with the work or main activity and '6' meaning that the person is fully satisfied with the work or main activity.

Figure 3.15

Share of persons over 16 who are (fully) dissatisfied with their work or main activity, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

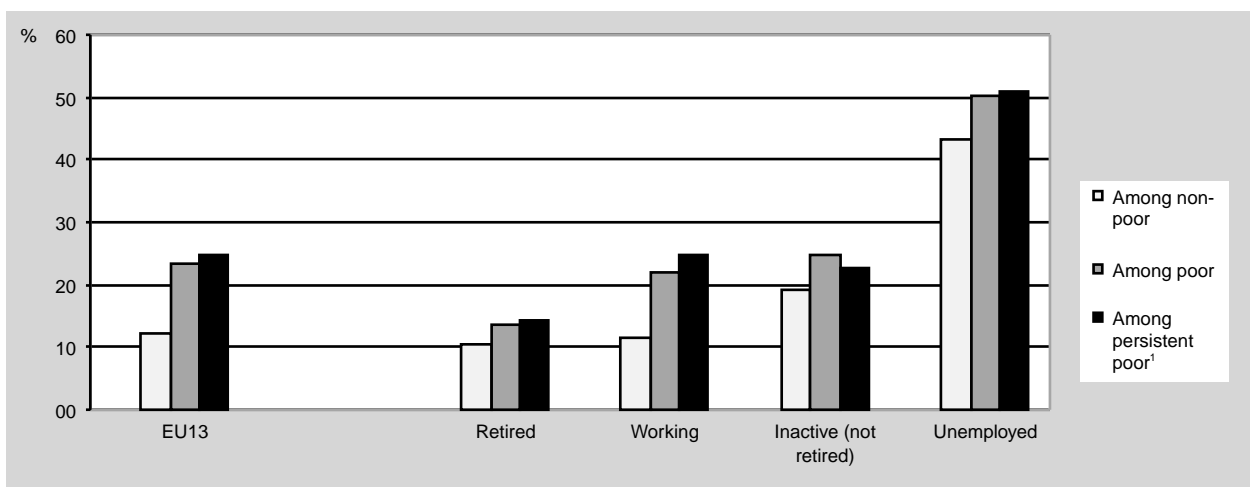
Almost half the people from jobless households dissatisfied with what they do

The proportion of persons being (very) dissatisfied with their work or main activity varied considerably more by labour market position than by income position. The percentage of people from working households and retired households who claimed to be dissatisfied were below

the EU average (13 and 11 percent respectively). On the contrary, almost half (46 percent) of the people from unemployed households reported dissatisfaction with their main activity. Members of unemployed households who were also poor or persistently poor reported the highest percentage of dissatisfaction: 50 and 51 percent respectively.

Figure 3.16

Share of persons over 16 in the European Union who are (fully) dissatisfied with their work or main activity by labour market situation of the household, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

As to household types, an above average proportion (one in five) of single parents and persons from 'other households' reported dissatisfaction with their main activity. The proportion increased substantially with income poverty (almost one in three), and even further if poverty was of a more permanent character.

The pattern was found for people in households with children, as well. In contrast, the proportion of elderly single people and elderly couples being dissatisfied with their main activity did not vary substantially with poverty status or with the duration of income poverty.

Table 3.10

Share of persons over 16 in the European Union who are (fully) dissatisfied with their work or main activity by type of household, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	14	12	23	25
Type of household				
Single <65	15	12	22	23
Single >=65	10	10	13	12
Couple no children <65	12	11	19	16
Couple no children >=65	10	10	13	14
Single parent	20	17	30	31
Couple + 1 dependent child	12	10	28	33
Couple + 2 dependent children	11	10	23	24
Couple + 3 or more dep. Children	14	10	25	26
Couple + dep. & non-dep. children	16	14	28	30
Other	20	17	31	36

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

3.8 Cumulation of disadvantages across different areas of life

Sixty million EU citizens confronted with multiple disadvantages in several domains

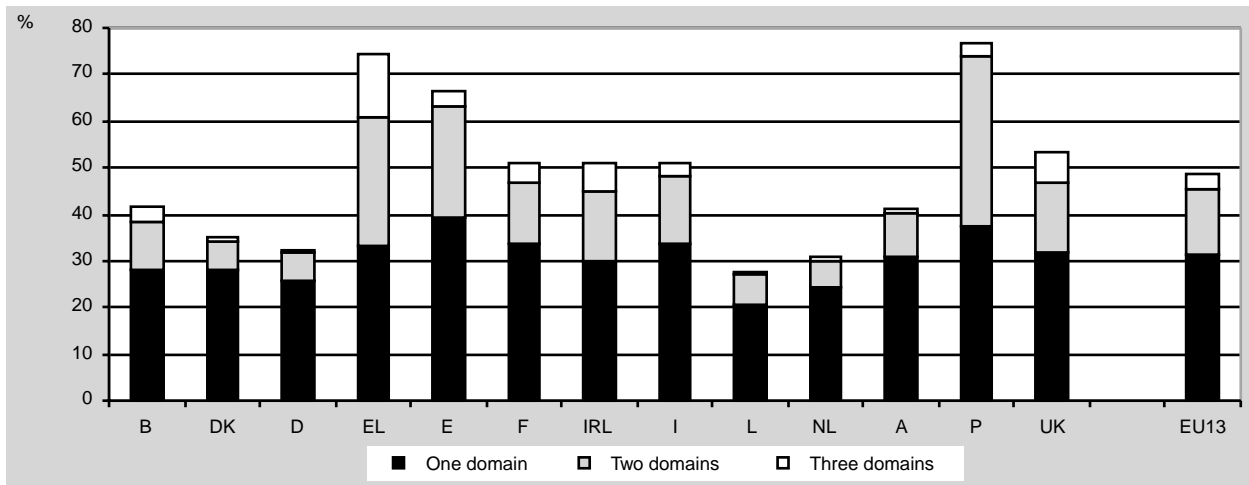
Finally, a simultaneous examination of 8 non-monetary indicators of poverty¹⁰ showed that problems and disadvantages cumulate not only within particular domains of a person's life (e.g., housing or basic needs),

but also across them. About one half (49 percent) of all EU citizens, which corresponded to some 173 million people, experienced a problem in at least one of the three broad areas: in the financial sphere, in the sphere of basic needs or as regards to housing conditions. About a third of them (60 million) was confronted with problems in two or even all three domains under study. In total, 17 percent of the EU citizens experienced such problems.

⁽¹⁰⁾ Here, eight non-monetary poverty indicators are analysed for which information is available for all (13) countries considered and for all population categories. The indicators refer to three broad domains of peoples life: 1. financial situation (person had at least one of the two problems: the household was in arrears with payments of utility bills, or in arrears with housing costs such as mortgage or rent), 2. basic needs (person's household could not afford one or more of three following items: eating meat, chicken or fish every second day; buying new clothes; and/or having a week's annual holiday away from home), and 3. housing conditions (person had one or more of the following problems with the accommodation: lack of a bath or shower; shortage of space; and damp walls, floors or foundations).

Figure 3.17

Share of persons by the number of domains¹ in which their household is disadvantaged, 1996



(¹) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

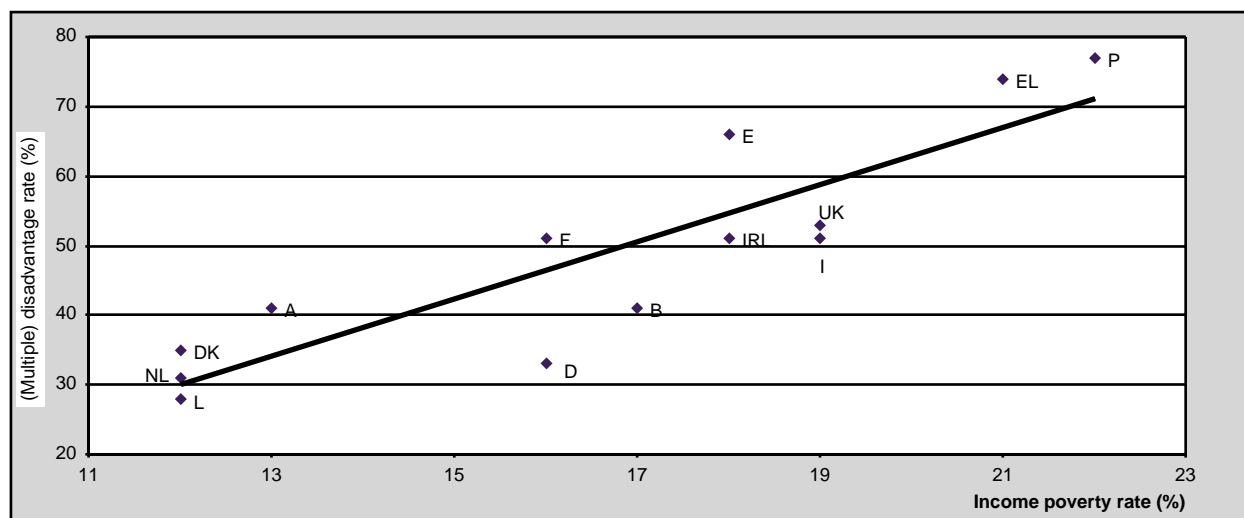
Source: ECHP, 1996 (Finland and Sweden excluded).

The proportion of people experiencing a non-monetary aspect of poverty varied considerably across Member States and appeared to be related to the country's income poverty rate. On the one hand, in the Netherlands, Denmark and Luxembourg, countries with the lowest income poverty rates (12 percent), the proportion of persons with a problem or disadvantage was also the lowest (see figure 3.18). About a third or even less than a third of the countries' populations experienced a problem in at least one of the domains, which was far below the European Union average. In these countries, the proportion of persons with problems in more than one domain was also the lowest in the Union. In Germany, Belgium, Austria and France, countries with poverty rates below or equal to the European Union average, the proportion of persons with

disadvantages in one or more domains was also below or equal to the EU average.

On the other hand, Portugal, Greece and Spain, with income poverty rates above the EU average, had the highest proportion of persons with a disadvantage in one or more domains, compared with other countries in the Union. In particular, the proportion of those facing disadvantages in more domains was very high in these three countries. In Italy, the United Kingdom and Ireland, countries with poverty rates slightly above the European Union average, the proportion of persons experiencing a disadvantage in at least one of the domains was also somewhat higher than the Union's average. In the latter two countries, the proportion of persons with disadvantages in more than one domain was also above the EU average.

Figure 3.18

Correlation between income poverty rate and (multiple) disadvantage rate¹, 1996

(¹) Proportion of persons with a disadvantage in at least one of three domains: 1. Financial situation (person had at least one of the two problems: in arrears with repayments of utility bills or in arrears with housing costs such as mortgage or rent), 2. Basic needs (person could not afford at least one of three following item: eating meat, chicken or fish every second day; buying new clothes and having a week's annual holiday away from home), and 3. Housing conditions (person had at least one of the following problems with the accommodation: lack of a bath or shower; lack of a place to sit outside and problem with damp walls, floors or foundations).

Source: ECHP, 1996 (Finland and Sweden excluded).

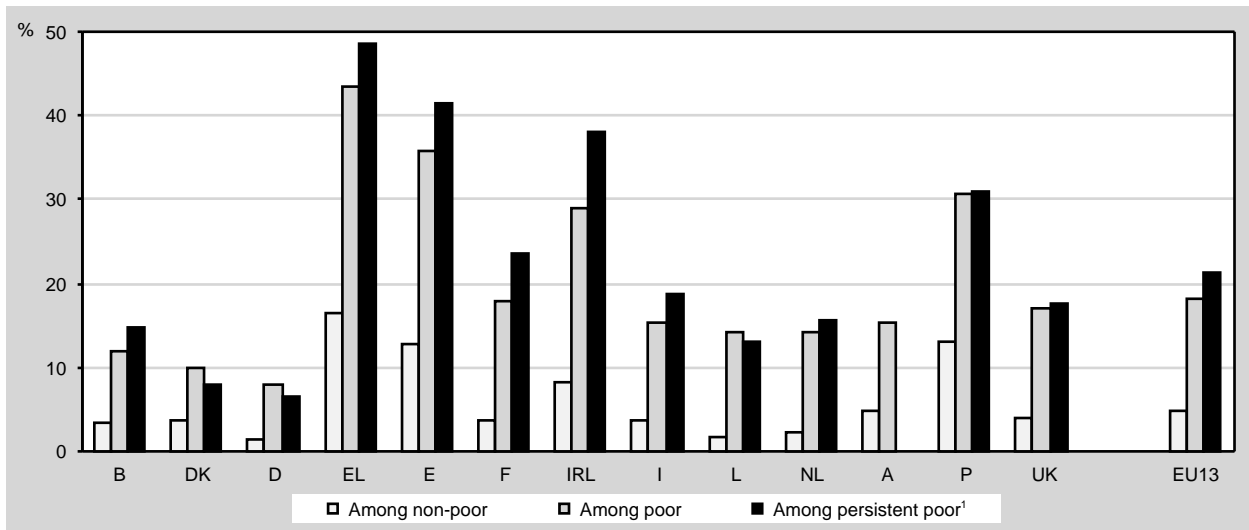
More than one third of low-income people face disadvantages in several domains

People below the low-income threshold face cumulated problems almost three times as often as the rest of the population. In 1996, the EU figure for the former was 35, and for the latter 13 percent. In absolute terms this means that some 22 million low-income people experienced a disadvantage in more than one domain. The corresponding figure for the more affluent part of the EU population was 38 million persons, which faced problems or disadvantages in two or in all three domains under consideration.

Also at the country level did the income poor run a much higher risk of multiple disadvantages than the non-poor. A large gap in this respect was found for all Member States except for Germany and Denmark. People facing persistent income poverty were even more often exposed to multiple problems and disadvantages than the total poor population in most of the Member States. However, this difference was not found in Denmark, Germany and Luxembourg.

Figure 3.19

Share of persons with disadvantages in more than one domain², 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

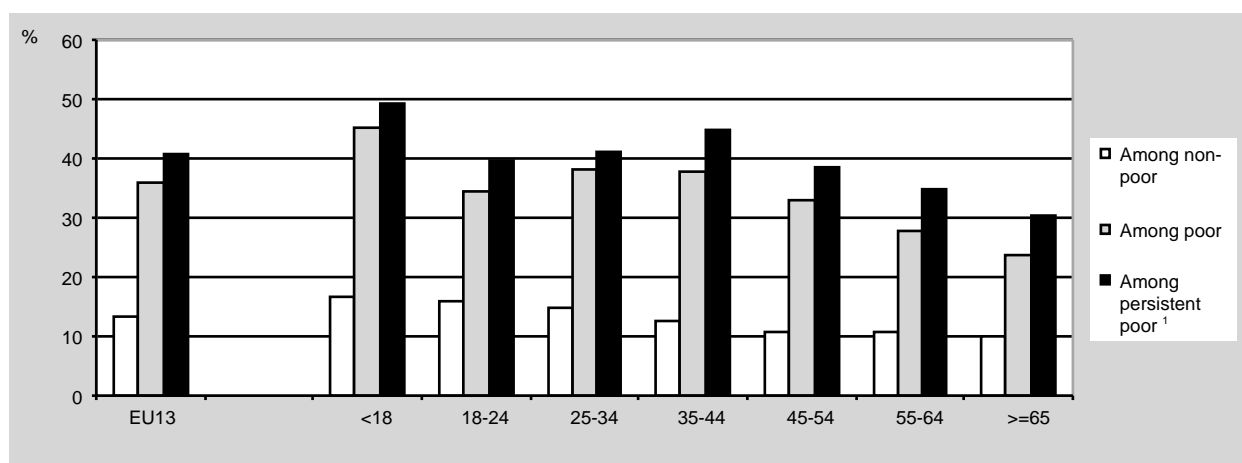
Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Children run the highest risk of having disadvantages, which cumulated over more domains in life (23 percent). Young adults aged 18-24 and people aged 25-35 were also confronted with cumulated difficulties and disadvantages in an above average percentage (20 and 18 percent respectively). With income poverty and persistent poverty, the vulnerability of these and all other age

groups increased considerably. The frequency with which cumulated disadvantages occur among income poor people was at least double that for the remaining, more affluent part of the population. People facing persistent poverty were three times as likely to have problems in more than one domain than the non-poor, regardless of their age group.

Figure 3.20

Share of persons in the European Union with disadvantages in more than one domain² by age, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

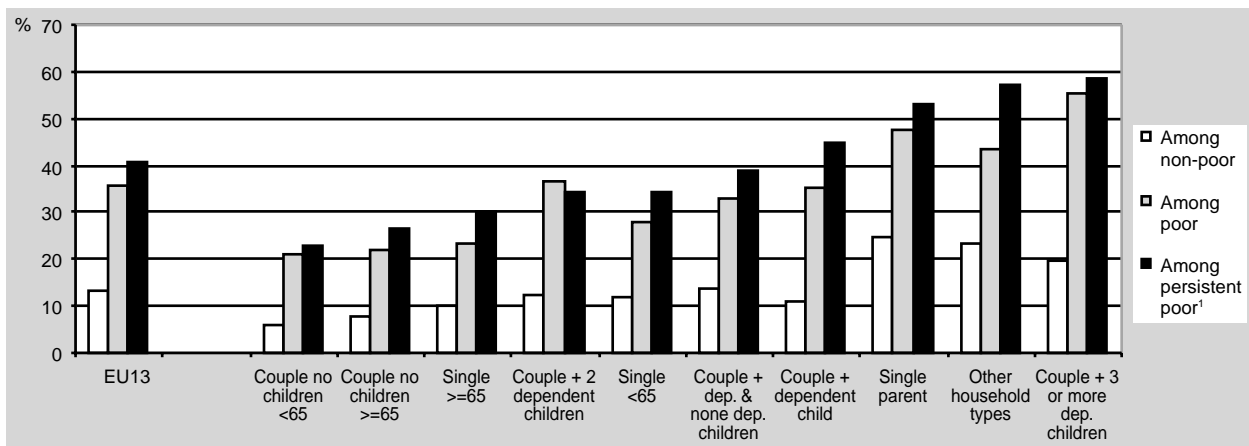
Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Certain household types were more often exposed to multiple disadvantages than others. About a third (32 percent) of all single parents and their children were in an unfavourable position, which was the highest rate for any household type. Also a very high percentage of people from nuclear families with 3 or more dependent children and from 'other households' faced multiple disadvantages (29 and 27 percent respectively). On the other hand, couples without children run the lowest risk of disadvantages in more than one domain.

With income poverty the risk of multiple disadvantages increased for all household types. The most vulnerable households in this respect were, however, poor nuclear families with 3 or more dependent children (55 percent), followed by poor single-parent families (48 percent) and poor 'other households' (44 percent). When the low-income position persisted the vulnerability increased further, particularly for the group 'other households'. The only exception was couples with two dependent children, where the persistent poor had a lower risk of cumulated disadvantages than the total poor population.

Figure 3.21

Share of persons in the European Union with disadvantages in more than one domain² by type of household, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Jobless in persistent poverty face multiple disadvantages most often

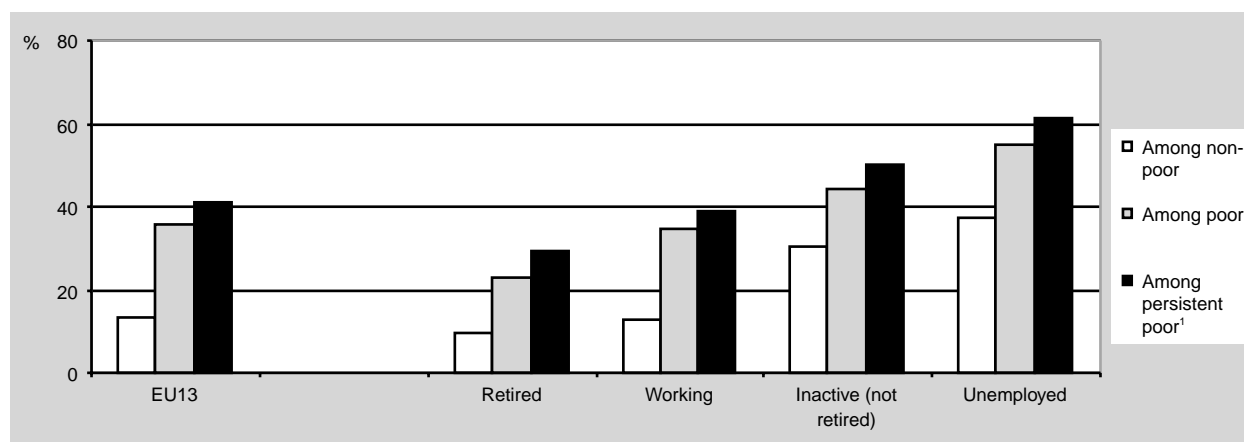
The labour market position of the household is an important determining factor of the risk of multiple disadvantages across several domains of life. The proportion of persons from unemployed and non-retired inactive households experiencing multiple disadvantages was very high (46 and 37 percent respectively), several times higher than for working or retired households (16 and 12 percent respectively).

Persons whose households were both poor and unemployed were in a particularly unfavourable position with respect to cumulated disadvantages. Over half of them

(55 percent) experienced multiple problems in two or even in all three domains under consideration. The proportion was by far the highest for those belonging to unemployed families whose income had been below the poverty threshold for a number of consecutive years. Almost two thirds (61 percent) of these people had multiple disadvantages in different domains of life. This group was in the most unfavourable position. Persons were disadvantaged with respect to a number of non-monetary dimensions of their life and their financial resources were poor. Moreover, they were excluded from the labour market, which means that their chances of improving their living conditions would also be more difficult.

Figure 3.22

Share of persons in the European Union with disadvantages in more than one domain² by the labour market situation of the household, 1996



(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Other figures also confirmed that exclusion from the labour market greatly determined the situation, which is characterised by multiple disadvantages in different areas of people's life. Persons from jobless households run a very high risk of multiple disadvantages even when they were not poor in monetary terms (37 per-

cent). The risk was by far the highest compared with that of other non-poor groups with a more favourable labour market position. Moreover, this non-poor group was even under a higher risk of multiple disadvantages than those whose households were poor in monetary-terms but not excluded from the labour market (35 percent).

4. Methods and concepts

4.1 Data source

The European Community Household Panel (ECHP) is a survey based on a standardised questionnaire, that involves annual interviewing of a representative panel of households and individuals in each European Union Member State, covering a wide range of topics such as income (including social transfers), health, education, housing, demographic and employment characteristics and so on. The longitudinal structure of the ECHP makes it possible to follow up and interview the same households and individuals over several consecutive years. The first wave of the ECHP was conducted in 1994 in the twelve Member States of the European Union at that time. The survey was based on a sample of some 60,500 households (about 170,000 individuals). Since then, Austria (in 1995) and Finland (in 1996) have joined the project. Sweden does not take part and Finnish data were not ready at the time of writing this report.

Throughout this report, all individuals in the (weighted) sample population of the 1996 wave of the ECHP are taken as the unit of analysis. Although most results refer to 1996 only, some longitudinal analyses have been carried out on the persistence of income poverty in the 1994-1996 period. These were based on individuals for whom information was available in all three (i.e., 1994,

1995 and 1996) waves of the ECHP. Consequently, no longitudinal information was presented for Austria.

All results in this report are based on at least 50 sample observations. Still, since the results in this report are based on survey data collected by taking samples of observations from the various populations of the Member States, the reader should realise that fair margins should be taken into account in drawing conclusions from the figures. This applies not only when considering differences, but also when considering apparent equality between countries. These margins are likely to be wider than in the case of simple random sampling due to design effects and clustering of individuals within households. Formulas for deriving confidence intervals, which take into account the complexity of the sampling design, are being developed within the framework of the Eurostat Working Group on the ECHP.

Some results published in this report are slightly different from other results published by Eurostat in the area due to using different concepts and definitions.

4.2 Sample sizes and response rates

This section deals with sample sizes in the ECHP as well as achieved cross-sectional and longitudinal response rates for the first three waves. The information presented in this section is taken from the methodological manual describing the ECHP¹¹.

Table 4.1

Cross-sectional response rates

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU (12)
Cross-sectional household interview response rates (%)														
wave 1	84	62	48	90	67	79	56	91	41	88	-	89	72	72
wave 2	87	83	91	89	87	90	82	91	94	89	68	90	84	88
wave 3	85	77	95	87	84	-	82	91	96	92	87	-	86	88
Personal interview response rates within interviewed household (%)														
wave 1	96	98	97	96	97	99	95	99	97	94	-	100	96	97
wave 2	96	97	97	100	97	99	94	99	98	92	98	100	98	98
wave 3	96	92	96	100	97	99	95	100	98	92	98	99	98	97

Source: ECHP 1994, 1995 and 1996

⁽¹¹⁾ See forthcoming methodological manual on the ECHP as well as the ECHP Data Quality Report (doc. Eurostat/E0/99/DSS/1/3/EN).

Table 4.1 shows the cross sectional response rates at household and individual level. The household interview cross-sectional or wave response rates have been defined in ECHP methodology as:

Wave response rate: Of the households which were passed on to wave W (from W-1) or newly created or added during W, excluding those found ineligible or non-existent....

...what proportion were successfully interviewed?

These rates have been computed in the following way: The numerator of the rate is the number of households successfully enumerated in any wave. The denominator, which is the number of households, which should have been enumerated, is more complex to compute. We first identify the current status of all persons from enumerated households in previous waves. A majority of those persons are still in-scope at the current wave, while some are known to have become out-of-scope (died, moved outside EU, institutionalised, etc.). However, for a proportion, the current status is not known - they or their households are simply 'lost' to the survey - and some assumption or imputation has to be made for that. An added difficulty arises from the fact that the number of households they represent is also not known. The first part of table 4.1 has been constructed on the assumption that all persons with unknown current status in fact remain in-scope of the survey. It is also assumed that if more than one person is lost from a particular household, they all move into a single new household. As table 4.1 has been constructed on the assumption that all persons with unknown current status in fact remain in-

scope of the survey, the response rates shown are a little underestimated.

The second part of table 4.1 shows cross-sectional response rates for the personal interview within interviewed households. These rates are simply the ratio of the number of personal interviews completed, to the number of individuals eligible for the interview, and are readily computed since all the required information is known for interviewed households. Non-response of personal interviews within interviewed households is not large at around 3%.

On the whole, the response rates are comparable to those normally achieved in similar complex surveys such as household budget surveys. They are much higher in Southern countries than in countries of the North. The range is from 90% in Greece, Portugal and Italy to 50% or below in Germany, Luxembourg and Netherlands (new entrants).

In the case of the Netherlands, a ten-year old national panel was, with substantial modifications, used to generate the bulk of ECHP variables; its initial response rate was 49%. In the case of Belgium, the ECHP was based on two existing national panels, with initial response rates around 50%.

The reports provided by national data collection units to Eurostat contain information on the structure of the non-response (e.g. in terms of outright refusals). For Germany and Luxembourg, where response rates were relatively low, outright refusals accounted for 91% and 70% of total non-response cases, respectively.

Table 4.2

Evolution of sample sizes in the ECHP

		B	DK	D	EL	E	F	IRL	I	L	NL	A1	P	UK	EU12
Number of households interviewed															
number	wave 1	3.490	3.482	4.968	5.523	7.206	7.344	4.048	7.115	1.011	5.187	-	4.881	5.779	60.034
ratio (%)	W2/W1	96	93	94	95	91	92	89	100	95	99	-	101	79	93
	W3/W2	95	92	98	94	96	98	89	100	97	101	97	99	83	96
Number of personal interviews completed															
number	wave 1	6.710	5.903	9.490	12.492	17.893	14.333	9.904	17.729	2.046	9.407	-	11.621	10.517	128.045
ratio (%)	W2/W1	96	93	95	98	91	93	86	100	96	97	-	102	80	94
	W3/W2	95	91	97	95	96	98	88	100	97	101	98	99	83	96

Source: ECHP 1994, 1995 and 1996. Definition achieved sample ratio:

Ratio of the number of completed households/persons in the current wave (W) to the number of completed households/persons in the preceding wave (W-1).

(¹) The Austrian ECHP was started in 1995. Number of interviewed households were 3382 and number of personal interviews completed 7441.

Table 4.2 illustrates the evolution of the sample sizes in waves 1 to 3. It shows the number of households and persons successfully interviewed in each Member State in the first wave. The variation across Member States in the evolution of the sample sizes consists mainly in the above-average ratios for the Netherlands and Portugal, and, the well below-average figures for the UK. The ECHP in the Netherlands is part of a long

running national panel and hence over time the sample size remains more or less stable. In Portugal, the reason is probably the good efforts made in following up on the persons in the panel. More restrictive follow-up procedures than recommended were adopted in the UK, involving dropping of households in which all the required personal interviews could not be obtained.

Table 4.3

Longitudinal personal interview attrition after wave 1

	B	DK	D	EL	E	F	IRE	I	L	NL	A	P	UK
[1] Wave 1 to wave 2	87	85	90	88	83	88	78	94	91	85	-	95	78
[2] Wave 2 to wave 3	88	84	93	92	88	93	80	95	93	86	88	94	83
[3] Wave 1 to waves 2 and 3	80	74	86	81	75	82	65	90	86	79	-	90	65

[1] Sample persons eligible for personal interview in wave1, who remain eligible in wave 2, and are interviewed in both waves.

[2] Same between waves 2 and 3.

[3] Sample persons eligible for personal interview in wave1, who remain eligible in waves 2 & 3, and are interviewed in all three waves.

Finally, table 4.3 shows the level of attrition in the longitudinal personal interview sample. It takes into account the combined loss at the household and personal interview stages (the ECHP follows the individual and not the household over time). Overall, more than 75% of all persons participating in the ECHP have been interviewed in all three waves of the survey.

4.3 Definitions**4.3.1 Socio-economic background variables**Education level of the household:

The education level of the household is defined as the highest level of general education successfully completed by either the head of household or his or her partner (if any). A distinction is made between three levels of education:

- Low : less than second stage of secondary education (ISCED 0-2)
- Middle: second stage of secondary level education (ISCED 3)
- High: recognised third level education (ISCED 5-7)

Type of the household:

During the ECHP interview, the relationship of each person to the reference person of the household is established. Based on this relationship and on age, persons are classified into ten household types. Single persons fall into two classes depending on age: single people under and over 65. Couples without children are similarly divided into two groups based on the age of the oldest person in the couple: couples without children under 65 and couples without children over 65. Children under 18 are considered dependent. Depending on the number of children, couples

with only dependent children are classified as: couples with one dependent child, couples with two dependent children and couples with three or more dependent children. Couples with both dependent and non-dependent children are treated separately. One-parent households with at least one dependent child are classified as single-parent households. All households outside the above-mentioned groups are labelled other households.

Labour market situation of the household:

The labour market situation of the household takes into account the activity status of all household members over 16. Using ILO definitions, individuals are grouped into working, unemployed or inactive. The latter are subdivided into retired and other inactive individuals using people's self-defined activity status. The labour market situation of the household is then defined as:

- Working, if a household has at least one member who is working.
- Unemployed, if a household has no working members and at least one member is unemployed.
- Retired, if a household has no working or unemployed members and at least one member is retired.
- Other inactive, if a household has no working, unemployed or retired members.

Self-defined activity status

During ECHP interviews, all persons aged 16 or more are asked to state for each month of the previous year their main activity. From this 'calendar of activities' the most frequent activity of a person is defined (priority is given to activity over inactivity and to work over non-work). Contrary to the 'ILO main activity' definition, the most frequent activity is 'self-defined' and not constructed.

4.3.2 Income and income poverty

Income

Total household income is taken to be all the net monetary income received by the household and its members at the time of the interview (1996) during the survey reference year (1995). This includes income from work (employment and self-employment); private income (from investments, property and private transfers to the household), pensions and other social transfers directly received. For some income components, the data may be of poor quality. These include self-employment income, property income and private transfers. Moreover, no account has been taken of indirect social transfers (such as the reimbursement of medical expenses), receipts in kind and imputed rent for owner-occupied accommodation. As the weight of these income components may be different in the different countries, full comparability of income statistics is hampered. Figures on the level and distribution of income from the ECHP should therefore be treated with some caution. This holds especially for young adults, since student income is likely to be underestimated.

Equivalised income:

In order to take into account differences in household size and composition in the comparison of income levels, the amounts given here are per “equivalent adult”. The household’s total income is divided by its ‘equivalent size’, using the modified OECD equivalence scale. This scale gives a weight of 1.0 to the first adult, 0.5 to the second and each subsequent person aged 14 and over and 0.3 to each child aged under 14 in the household. It should be noted that equivalised income is defined on the household level, so that each person (adult or child) in the same household has the same equivalised income.

Purchasing power parities (PPP):

Incomes cannot be made directly comparable by using currency exchange rates, as the difference in purchasing power of a particular monetary unit in the different countries will not be taken into account by it. The conversion rates that take both rates of exchange and differences in purchasing power into account are called Purchasing power parities (PPP). They convert every national monetary unit into a common reference unit, the “purchasing power standard” (PPS), of which every unit can buy the same amount of goods and services across the countries in a specific year. However, in the ECHP, the measurement of income relates to the preceding year, so the conversion rates between PPS and the national currencies used in 1996 are 1995 PPPs. These rates are B (42.13), DK (9.740), D (2.148), EL (236.5), E (134.9), F (7.274), IRL (0.7032), I (1.696), L (40.79), NL (2.250), A (15.19), P (142.7), UK (0.7305).

Income poverty

The income poverty line (or low-income threshold) is based on the individual distribution of equivalised income. For each Member State, it is set at 60 percent of its median equivalised income. The median income is a

robust measure as it is not affected by extreme values of the income distribution and less affected by sampling fluctuations. The 60% cut-off point is chosen as a main reference point, while more points were used in the analyses to check the robustness of the results. It should be noted that the income poverty lines thus defined do not necessarily coincide with income or poverty thresholds used by the Member States themselves.

Persistent income poverty:

Income poverty is considered to be persistent if a person lives in income poverty for at least three consecutive years.

Poverty gaps:

The absolute poverty gap is defined as the difference between the income poverty line and household income averaged across all poor individuals. Unless stated otherwise, it is expressed in terms of equivalised income. The relative poverty gap is the difference between the income poverty line and household income as a percentage of the poverty line and averaged across all poor individuals.

4.3.3 Non-monetary indicators of poverty

During the ECHP interviews, a number of questions were asked concerning the life situation and living conditions of people. Some questions addressed the household head/reference person only. This concerns information on the household as a whole, such as the financial situation, basic needs, housing conditions and the possession of durables. During the analysis, this household information was attributed to all persons in the household. Other questions are posed to all adults in the household, i.e., all persons over 16. Those include questions on health, social contacts and satisfaction with life in general. The non-monetary indicators of poverty used in this report are based on the following questions and answering categories from the 1996 household and personal questionnaires of the ECHP (question numbers/codes are presented in bold):

Financial situation of the household

Q023: ‘A household may have different sources of income and more than one household member may contribute to it. Thinking of your household’s total monthly income, is your household able to make ends meet...:
— (1) with great difficulty, (2) with difficulty, (3) with some difficulty, (4) fairly easily, (5) easily or (6) very easily?’

From the answering category ‘1’ (‘with great difficulties’) on the question, the indicator ‘proportion of people living in households which have great difficulties in making ends meet’ is derived.

Q025: ‘Has your household been in arrears at any time during the past 12 months, that is, unable to pay as scheduled any of the following:
— Rent for accommodation? (1) Yes (2) No/Not applicable

- Mortgage payments? (1) Yes (2) No/Not applicable
- Utility bills, such as for electricity, water, gas? (1) Yes (2) No/Not applicable.'

From the answering category '1' on these three (sub)questions, only one indicator is derived: 'proportion of people living in households in arrears with (re)payment of housing and/or utility bills'.

Basic needs

Q024: 'There are some things many people cannot afford even if they would like them. Can I just check whether your household can afford these, if you want them?

- Paying for a week's annual holiday away from home (1) Yes (2) No
- Buying new, rather than second-hand clothes (1) Yes (2) No
- Eating meat, chicken or fish every second day, if you wanted to (1) Yes (2) No.'

From the answering category '2' on these three (sub)questions, the following three indicators are derived: 'proportion of people living in households which cannot afford a week's annual holiday away from home', 'proportion of people living in households which cannot afford buying new cloths' and 'proportion of people living in households which cannot afford having meat, chicken or fish every second day'.

Housing

Q006: 'Does the dwelling have the following amenities? — A bath or shower (1) Yes (2) No.'

From the answering category '2' on the question, the indicator 'proportion of people living in the accommodation without bath or shower' is derived.

Q007: 'Do you have any of the following problems with your accommodation?

- Damp walls, floors, foundations, etc. (1) Yes (2) No
- Shortage of space (1) Yes (2) No.'

From the answering category '1' on these two (sub)questions, the following two indicators are derived: 'proportion of people living in the accommodation with damp walls, floors, foundation etc.' and 'proportion of people having a shortage of space'.

Durables

Q019: 'For each of the items below, please indicate whether or not your household possesses it. It does not matter whether the item is owned, rented or otherwise provided for your use. If you do not have an item, please indicate whether you (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.

- Do you have a car or van available for private use (1) Yes (2) No;

- If answer is No: (a) Would like but cannot afford it (b) Don't want/Don't have for other reasons
- Do you have a telephone (1) Yes (2) No; If answer is No: (a) Would like but cannot afford it (b) Don't want/Don't have for other reasons
- Do you have a colour TV (1) Yes (2) No; If answer is No: (a) Would like but cannot afford it (b) Don't want/Don't have for other reasons.'

From a combination of the answering category '2' and answering category 'a' on each of these three (sub)questions, the following three indicators are derived: 'proportion of people not having access to a car due to lack of financial resources', 'proportion of people not having access to a telephone due to lack of financial resources' and 'proportion of people not having access to a colour TV due to lack of financial resources'.

Health

Q157: How is your health in general?

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

From the answering categories '4' and '5' on the above question, the following indicator is derived: 'proportion of persons with bad or very bad health'.

Q158: Are you hampered in your daily activities by a physical or mental health problem, illness or disability? (1) Yes, severely (2) Yes, to some extent (3) No.'

From the answering category '1' on the above question, the following indicator is derived: 'proportion of persons being severely hampered in their daily activities by long-lasting health problems'.

Social contacts

Q116: 'We would like to ask how often do you meet people, whether here at your home or elsewhere. How often do you meet friends or relatives who are not living with you? (1) On most days (2) Once or twice a week (3) Once or twice a month (4) Less than once a month (5) Never

From the answering categories '4' and '5' on the above question, the following indicator is derived: 'proportion of persons meeting friends or relatives less than once a month or never'.

Satisfaction with life situation

Q195: 'How satisfied are you with your work or main activity. Using the scale 1 to 6 again please indicate your degree of satisfaction in each case (degrees of satisfaction 1-6 with position '1' meaning that you are not satisfied at all and '6' that you are fully satisfied.)

From the answering categories '1' and '2' on the above question, the following indicator is derived: 'proportion of persons being (completely) dissatisfied with their work or main activity'.

4.4 The selectivity of income poverty statistics

Income poverty statistics may be affected by (selective) panel attrition. Across the twelve Member States that participated in the first two waves of the ECHP, the average attrition rate was 11 percent. Attrition rates ranged from 5 percent of the net sample population in Portugal to 25 percent in the United Kingdom. The latter was mainly due to the fact that households with one or more uncompleted personal interviews were not followed up. Ireland (16 percent), Spain (13 percent) and Denmark (12 percent) also had attrition rates above the average (see also section 4.2).

In a number of Member States, panel attrition appeared to be related to income poverty status. The relationship was particularly strong in Germany, Denmark, Belgium, France and the United Kingdom. There, the attrition rate of the poor was one and a half times to twice as high as the attrition rate of the non-poor. On the other hand, the poor were somewhat less likely to leave the panel in Greece. Negligible differences in attrition between the poor and the non-poor were found in Spain, Ireland, Italy and Portugal.

Due to (selective) panel attrition, income poverty estimates from the ECHP may be biased. This holds especially where attrition is both high and selective. Since the

poverty status of attritors is not known, cross-sectional and longitudinal estimates of poverty should be treated with some caution. This holds especially for the United Kingdom. However, assuming attritors to have the same likelihood of staying either poor or non-poor as non-attritors, it can be shown that the influence of attrition and refreshment on income poverty estimates is limited in the short-run (and hence in this report).

4.5 The robustness of income poverty statistics

4.5.1 Overall income poverty rates

The robustness of cross-sectional as well as longitudinal poverty statistics from the ECHP was investigated by comparing the results from the recommended cut-off point of 60 percent of median income with the 50 percent and 70 percent cut-off points. Table 4.1 presents the poverty rates using these three cut-off points. To enable comparisons with previous work, it also gives results based on mean income and the original OECD equivalence scale. Obviously, the higher the income poverty line, the more persons are considered poor. Moreover, using 50 percent, 60 percent or 70 percent of the median as cut-off points produces somewhat different rankings of Member States. This is most obvious in the Irish case.

Table 4.4

Poverty rates of persons in the EU Member States by different income poverty thresholds, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
%														
Modified OECD equivalence scale														
Median														
50 per cent	11	7	11	14	12	9	8	13	6	7	7	15	12	11
60 per cent	17	12	16	21	18	16	18	19	12	12	13	22	19	17
70 per cent	25	19	23	28	25	25	28	26	21	21	21	30	28	25
Mean														
40 per cent	6	4	8	12	11	6	8	11	4	7	5	14	11	9
50 per cent	14	8	13	19	18	13	19	18	11	12	10	23	20	16
60 per cent	21	14	21	28	27	22	32	26	21	21	18	33	30	24
Original OECD equivalence scale														
Median														
50 per cent	11	6	11	14	12	9	9	13	7	7	7	13	12	11
60 per cent	17	10	17	21	18	16	18	19	14	12	13	20	18	17
70 per cent	24	17	24	28	25	25	26	27	22	20	22	29	27	25
Mean														
40 per cent	7	4	9	13	11	7	9	12	5	7	5	13	11	10
50 per cent	14	7	14	20	18	14	20	18	13	13	10	23	20	16
60 per cent	22	13	20	28	27	23	30	27	22	23	20	33	30	25

Source: ECHP, 1996 (Finland and Sweden excluded).

The observed lack of robustness may be accounted for by sampling errors. At 60 percent of the median, the income poverty rates of a number of Member States are estimated to be rather close. This implies that the confidence intervals of these estimates overlap to a high degree. Consequently, various Member States could have been at a different ranking even at 60 percent of the median. With the exception of Ireland, it can be shown that the possible rankings at 60 percent of the median are rather close to those at 50 percent and 70 percent of the median, respectively.

In publishing cross-sectional and longitudinal income poverty rates, rankings of Member States should therefore be avoided. Alternatively, clusters of Member States with similar income poverty rates may be distinguished. If one Member State is to be compared to another, sampling errors should be taken into account.

4.5.2 Poverty rates by socio-economic background variables

Generally, the relationship between income poverty and socio-economic background variables appeared to depend on the level of the income poverty line. The following variables were considered: age, household size, type of household, main activity status and main source of income. For each socio-economic background variable, the relative position of at least one variable category – i.e., its income poverty rate compared to the overall poverty rate – changes if the cut-off point is changed.

The lack of robustness is most apparent for pensioners and the self-employed. Compared to the 60 percent median cut-off point, the poverty status of pensioners appears much better at the 50 percent cut-off point. This is because many elderly have an income between 50 and 60 percent of the median. The opposite is observed for the self-employed. Their position appears much worse at the 50 percent median cut-off. This is due to the fact that many self-employed are among those having an income below that cut-off point. While the 60 percent income poverty cut-off point can be used as the main reference point, this lack of robustness for these two population subgroups should be taken into account. It should be explicitly noted that the results for these groups are different if the income poverty line were at 50 percent of the median. For other population groups, the relative positions are rather robust. These groups consistently have poverty rates below (or above) the average, irrespective of the level of the poverty line. This holds especially for persons in large households, single-parent households and households living on unemployment or social benefits. These are found to have a high risk of being poor at both the 50, 60 and 70 percent cut-off points in most Member States.

4.6 The external validity of income poverty statistics

In 1998 the Eurostat Task Force on 'Statistics on Poverty and Social Exclusion' made recommendations for the definition and measurement of income, income poverty and social exclusion. These recommendations were approved by the 31st SPC on 26-27 November 1998.

With respect to the measurement of social exclusion and poverty the Task Force recommended the ECHP as the most appropriate source for statistics at the European level. However, it was recognised that this source should be supplemented by other national sources such as administrative registers or specific surveys. In particular the demand for results on a lower regional level, developments with respect to the future of the ECHP and the Eurostat harmonisation program of a set of core variables, makes it necessary to start considering the possibilities of exploiting other data sources.

Because of the above-mentioned reasons, Eurostat and Statistics Netherlands carried out a limited and preliminary exercise in order to get a better insight into the differences between national and Eurostat income poverty estimates. In June 1999 a questionnaire on national measurement of income poverty was sent out to the National Statistical Institutes of the EU Member States. In the questionnaire the Member States were asked to provide their national definition of poverty, low-income or social minimum. Those countries with a national poverty line, low-income line or social minimum-line were asked to provide further meta-information on the measurement of income (income components), applied equivalence scale, and the best national source of income data. Next to this meta-information, the countries were asked to provide national poverty estimates based on their best national source.

The idea behind this exercise was that differences between Eurostat income poverty estimates (based on the ECHP) and national income poverty estimates (based on best national source) could be caused by:

- differences in the income poverty definition (differences in the poverty threshold, differences in equivalence scale, differences in the underlying definition of income);
- differences in the population covered;
- errors in measurement (assumable in both sources).

The initial differences between national estimates (based on best national source) and Eurostat estimates (based on ECHP) can be corrected for both definition and population differences. This is done by applying national income poverty definitions to the ECHP and by making the population, which is covered by the ECHP,

comparable with the population, which is covered by the best national source. The remaining difference then gives an indication of the quality of ECHP poverty estimates in comparison with national poverty estimates. In other words, this external validation of the ECHP income

poverty figures can be seen as a preliminary quality assessment of the ECHP data.

For three countries (France, the Netherlands and United Kingdom) the following results were obtained:

Table 4.5

Income poverty rate according to best national source and ECHP⁽¹⁾, 1995

Member State	F	F	NL	NL	UK	UK
Poverty line	50% of median		low income		50% of mean	
Source	INSEE	ECHP	CBS	ECHP	FRS	ECHP
Total	9	9	16	15	18	19
Household size						
1	13	13	27	29	22	21
2	7	9	11	10	15	17
3	6	6	13	12	16	14
4	7	5	9	9	15	18
5	9	8	11	12	25	23
6+	24	25	18	13	50	46
Age of head of household (or main breadwinner)						
16-24	21	26	34	41	27	30
25-34	9	7	16	14	17	19
35-44	8	7	14	12	16	16
45-54	8	8	10	9	12	12
55-64	8	11	14	11	14	13
65 +	10	11	22	22	24	25

(¹) Poverty line and population made in accordance with the best national source.

For France, the Netherlands and the United Kingdom, the discrepancies between the 'corrected' ECHP results and those from the best national sources appear to be rather small. The overall income poverty rate based on ECHP was almost equal to the national estimates. Moreover, the structure of poverty risks classified by household size and age of the head of the household shows only minor discrepancies.

The conclusion from this exercise would be that, in the three countries which could be investigated, the quality of the ECHP data used is fairly good. However, it must be stressed that this conclusion is preliminary, because the corrections made for differences in definitions and populations were fairly rough.

4.7 Quality assessment of non-monetary indicators of poverty

The selection of the non-monetary indicators of poverty was done in several steps. In the first step, a fairly broad list of variables available from the ECHP was selected. For this stage of the selection a couple of

hundreds of non-monetary variables existing in the ECHP User DataBase were inspected. The next step involved looking at the whole variety of social indicators used in different statistical publications published by Eurostat and Statistical Institutes of the EU Member States. Then it was determined which of the ECHP variables came close(st) to these social indicators. In total, 37 ECHP variables with 44 variable categories were selected as candidate indicators of poverty and social exclusion⁽¹²⁾. The selected non-monetary variables were both objective (e.g., on means, living conditions, etc.) and subjective indicators (e.g., on people's perceptions, opinion or satisfaction) covering specific aspects of people's life in the following areas: basic needs and consumption (11 variables), housing (8), education (1), labour market (3), health (4), social contacts and participation (3), financial position (3) and life satisfaction (4 variables).

(¹²) More information on the selection procedure as well as on the selected candidate-variables is available via a report made by Statistics Netherlands for Eurostat.

The ECHP variables, which were selected as indicators, were tested on several criteria. To be chosen as a non-monetary indicator of poverty and/or social exclusion, each of the selected candidate indicators should meet the following four requirements:

Firstly, it should reflect a negative aspect of a life pattern common to a majority or large part of the population in the European Union and (most of) the Member States. The negative aspect of a pattern should mean that the person is in a disadvantageous position regarding a given aspect of life or even excluded from a given dimension of life, which is widely accepted in the society in which she/he lives.

Secondly, the indicator should allow international comparisons, which means that it should have the same information value in the various countries.

Thirdly, the indicator should allow comparisons over time, i.e.; it should measure changes in a given aspect of deprivation and social exclusion over the years.

Fourthly, a consistent, relatively stable and explainable link needed to exist between a particular non-monetary indicator and income poverty.

In order to find out if the ECHP-based candidate indicators met the above-mentioned four criteria, a common, multi-stage procedure for a detailed quality assessment of the ECHP data on the indicators was defined. The procedure was applied to the ECHP data available at that moment (i.e., data from the first two waves of the ECHP: 1994 and 1995) and to every single candidate indicator. The procedure consisted of the following 9 steps, each of them referring to one or more of the criteria:

1. Identification of the size (proportion) of the EU and the Member States population that scored on the candidate indicator (criterion I).
2. Checks on the consistency of the operational definition of the variable across the European Union (criterion II) and over time (criterion III).
3. Checks on the consistency in population coverage of the variable across Member States (criterion II) and over time (criterion III).
4. Checks on the relative and absolute number of missing cases (and selectivity of item non-response) per variable, per country (criterion II) and per survey year (criterion III).
5. Checks on the magnitude of inter-country differences in the proportion of persons that scored on the indicator including identification of outliers (criterion II).
6. Checks on the inter-wave consistency in the proportions of persons who scored on the indicator (criterion III).
7. Checks on differences between ECHP figures on the indicator and figures from other sources (criteria II and III).
8. Checks on cell-size limitations in order to find out whether the number of sample cases allows reliable estimates for the total country population (criteria II and III).

9. Consistency checks of the link between the non-monetary variable and income poverty (criterion IV).

Steps 2, 3 and 4 in the quality assessment were made by using meta-information available from the 1994/1995 ECHP User DataBase (e.g., information on differences and changes in the wording of questions in the ECHP questionnaire, in the routing of the questions, etc). The rest of the checks were based on information from frequency tables produced for each indicator and by using data from the first two waves of the ECHP. After applying all 9 steps of the quality check procedure, it was found that 36 of the 44 candidate indicators from the ECHP could be used as non-monetary indicators of poverty in the European Union. In other words, the data on these 36 indicators proved to be comparable both internationally and over time. However, for some countries the ECHP data on some indicators were of a different or insufficient quality (e.g., due to a large number of missing cases, selectivity of non-response, differences or changes in the definition of the variable, differences in population coverage, differences in the wording of the questions, changes in the questionnaire, measurement and data processing errors, or some other reasons)¹³. Therefore, they did not allow full comparison for all Member States which took part in the first two waves of the ECHP (12 and 13 Member States, respectively). In most of such cases, comparisons were possible for 9, 10 or 11 countries. Since it was the intention to produce a report on all Member States, indicators for which data on some countries were not fully comparable were not taken into consideration. Excluding these, the total number of indicators found to be suitable for international comparisons was 25.

In proposing non-monetary indicators to be used in the report on poverty and social exclusion in the European Union, some indicators were omitted from the list of 25. Several indicators measuring the same phenomenon (i.e., indicators that were derived from the same question in the ECHP questionnaire but from a different answering category or a different combination of answering categories) were not taken into account. Also, the number of indicators on consumption and housing conditions was somewhat reduced due to the 'surplus' of approved indicators. Finally, a set of 20 non-monetary indicators from the 1995 wave of the ECHP was considered suitable. Although unevenly, each of the eight do-

¹³ Although the ECHP is a highly harmonised and centrally managed (Eurostat) survey, differences may appear between the countries in the information collected. The differences might be due to the inevitable problems of translation of the centrally designed questions (differences in meaning of the questions), due to the cultural differences between countries (for instance differences in the inclination to give positive/negative answers to survey questions, in particular to those of a subjective nature such as those on health status, financial difficulties or satisfaction with different life situations) or due to some other reasons.

mains of peoples' life measured in the ECHP (basic needs and consumption, housing, education, labour market position, health, social contacts and participation, financial position, and life satisfaction) is covered by indicators from the set.

Data from the third (1996) ECHP wave became available, at the moment when the above described selection and quality assessment procedure was almost completed. Consequently, it was expected that the report on poverty and social exclusion would be based on the most recent data. Before deciding to use the 1996 data in the report it was, however, necessary to assess the quality of the data on the candidate indicators. Due to the tight time schedule, the quality checks were done only on the limited set of 20 indicators referred to above. After applying the already mentioned multi-stage quality assessment procedure, it was found that the 1996 ECHP-data on some indicators were not of sufficiently high quality. These indicators are not used in this report. Thereby, the number of suitable indicators has been reduced by 5. The remaining 15 indicators fully satisfy the four criteria. These are the following non-monetary indicators of poverty:

Financial difficulties:

1. Proportion of persons living in households that have great difficulties in making ends meet;
2. Proportion of persons living in households that are in arrears with (re)payment of housing and/or utility bills;

Basic necessities:

3. Proportion of persons living in households which cannot afford meat, fish or chicken every second day;
4. Proportion of persons living in households which cannot afford to buy new clothes;
5. Proportion of persons living in households which cannot afford a week's holiday away from home;

Housing conditions:

6. Proportion of persons living in the accommodation without a bath or shower;
7. Proportion of persons living in the dwelling with damp walls, floors, foundations, etc.;
8. Proportion of persons living in households which have a shortage of space;

Durables:

9. Proportion of persons not having access to a car due to a lack of financial resources in the household;
10. Proportion of persons not having access to a telephone due to a lack of financial resources in the household;
11. Proportion of persons not having access to a colour TV due to a lack of financial resources in the household;

Health:

12. Proportion of persons (over 16) reporting bad or very bad health;

13. Proportion of persons (over 16) being severely hampered in their daily activity by long-lasting health problems;

Social contact:

14. Proportion of persons (over 16) who meet their friends or relatives less often than once a month (or never);

Dissatisfaction:

15. Proportion of persons (over 16) being dissatisfied with their work or main activity.

It should be emphasised that there is no claim that the final set of 15 indicators gives an exhaustive picture of social exclusion. Nor are they claimed to be representative indicators of the main dimensions of people's living conditions (e.g., basic needs, housing conditions, health, social contacts, satisfaction, etc.). The selection process was rather to make a quality assessment of the information available in the ECHP and to select those indicators that proved to be most comparable for the Member States according to the criteria mentioned above. The aim was not to draw general conclusions on (the main dimensions of) people's living conditions going beyond the level of specific indicators.

This work should be seen as a first step towards describing social exclusion. Future work may involve the improvement of indicators that were excluded during the selection process. Moreover, other indicators may be introduced into the ECHP in order to analyse dimensions, which have not yet been covered at all, or only to a limited degree. Whatever set of indicators, one of the main challenges of further research is to go beyond the level of specific indicators. Indicators may be combined theoretically or empirically in order to draw more general and comprehensive conclusions on people's living conditions and disadvantages in this respect (e.g., by constructing deprivation indexes). Although promising efforts have been made to accomplish such a task, there is no consensus yet on the choice of indicators and the way these should be combined.

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5. Detailed tables

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Table A.0.1

Total sample population by individual and household characteristics, 1996 (unweighted)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	absolute numbers													
Total (missings included)	9288	8787	12241	14624	20498	17210	11179	23188	2616	13530	9219	14910	9664	166954
Sex of individual														
Male	4548	4370	6042	7152	10062	8435	5637	11486	1308	6717	4486	7269	4668	82180
Female	4740	4416	6199	7472	10436	8771	5542	11702	1308	6811	4733	7641	4996	84767
Age of individual														
<18	2348	1792	2730	3209	4367	4356	3429	4578	705	3426	2254	3322	2561	39077
18-24	695	899	866	1295	2210	1634	1361	2386	184	1045	786	1559	592	15512
25-34	1363	1487	1857	2008	3213	2469	1487	3919	423	2172	1384	1885	1417	25084
35-44	1537	1301	1947	1900	2784	2526	1365	3233	429	2394	1298	1894	1453	24061
45-54	1175	1217	1505	1831	2303	2255	1292	3193	338	1791	1106	1812	1227	21045
55-64	794	815	1676	1773	2176	1633	1004	2737	251	1122	1105	1744	930	17760
>=65	1291	1152	1654	2394	3118	2162	1162	2868	271	1515	1205	2511	1392	22695
Household type														
Single <65	410	599	700	357	335	1025	254	518	145	888	418	264	513	6426
Single >=65	405	372	428	554	598	730	271	637	72	504	311	561	536	5979
Couple no child <65	929	1055	1813	893	1125	2100	560	1307	292	2163	936	953	1286	15412
Couple no child >=65	695	551	1033	1243	1230	1394	488	1190	150	1035	626	1193	830	11658
Single parent	593	378	680	697	1330	1272	792	1336	140	559	571	945	916	10209
Couple + 1 dep. child	846	697	1210	1053	1399	1628	507	2173	250	947	678	1274	801	13463
Couple + 2 dep. children	1432	1149	1918	2516	2882	2669	1228	2801	442	2680	1296	1649	1674	24336
Couple + 3 or more dep. children	918	558	892	629	822	1686	1858	951	300	1527	642	740	972	12495
Couple + dep. & non-dep. children	1753	786	2340	3701	6560	3793	3818	8369	534	2266	2042	4231	1307	41500
Other	442	133	478	2964	3639	841	1387	2327	275	107	1559	2992	626	17770
Education level ¹ household														
High	3365	2909	3776	3115	3788	4351	1978	2029	567	3375	838	774	2999	33864
Middle	2457	2664	5730	3537	2722	6795	4229	6887	885	7483	6214	1089	3411	54103
Low	2160	1296	1966	7933	13088	5434	4690	11300	1154	1974	2065	12779	3017	68856
Labour market position household														
Working	6331	5498	9124	11658	15014	13009	9018	17588	2139	10432	7544	12549	7058	126962
Unemployed	282	189	231	452	1566	617	473	1016	31	255	125	114	339	5690
Retired	1373	1014	1918	2038	2298	2658	851	2513	393	1584	1245	1804	1389	21078
Inactive	407	219	283	475	891	526	837	503	52	1001	274	360	704	6532
Poverty status														
Non-poor	8009	7777	10293	11211	16195	14218	9426	18791	2278	11644	7848	10630	7850	136170
Poor	1192	997	1890	3273	3795	2905	1736	4115	331	1503	1344	4178	1791	29050
of which persistent poor ²	417	169	784	1526	1673	1154	591	1881	128	346		2486	670	11825

(1) Highest education level of head and/or partner

(2) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.0.2
Sample population over 16 by individual and household characteristics, 1996 (unweighted)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	absolute numbers													
Total (missings included)	7306	7312	9920	12088	17108	13586	8401	19543	2006	10628	7354	12286	7489	135027
Sex of individual														
Male	3509	3600	4876	5819	8304	6547	4251	9603	982	5223	3529	5900	3572	65715
Female	3797	3712	5044	6269	8804	7037	4150	9940	1024	5405	3825	6386	3917	69310
Age of individual														
<18	371	318	415	673	980	736	651	934	95	526	392	698	386	7175
18-24	695	899	866	1295	2210	1634	1361	2386	184	1045	786	1559	592	15512
25-34	1363	1487	1857	2008	3213	2469	1487	3919	423	2172	1384	1885	1417	25084
35-44	1537	1301	1947	1900	2784	2526	1365	3233	429	2394	1298	1894	1453	24061
45-54	1175	1217	1505	1831	2303	2255	1292	3193	338	1791	1106	1812	1227	21045
55-64	794	815	1676	1773	2176	1633	1004	2737	251	1122	1105	1744	930	17760
>=65	1291	1152	1654	2394	3118	2162	1162	2868	271	1515	1205	2511	1392	22695
Household type														
Single <65	410	599	696	356	334	1020	251	518	143	887	418	263	510	6405
Single >=65	405	372	428	554	596	729	271	637	72	504	311	558	536	5973
Couple no child <65	929	1055	1813	892	1125	2098	560	1307	292	2161	936	953	1286	15407
Couple no child >=65	695	551	1033	1241	1230	1394	486	1190	150	1034	626	1193	830	11653
Single parent	442	247	495	619	1214	931	638	1207	100	402	438	815	574	8122
Couple + 1 dep. child	586	492	859	740	968	1149	356	1521	173	661	472	898	575	9450
Couple + 2 dep. children	749	616	1022	1369	1571	1413	657	1525	236	1434	696	907	899	13094
Couple + 3 or more dep. children	377	236	371	288	370	713	746	421	124	640	274	311	409	5280
Couple + dep. & non-dep. children	1604	715	2172	3505	6079	3393	3294	7880	490	2112	1860	3862	1200	38166
Other	381	117	413	2510	3122	687	1126	2011	210	94	1230	2430	505	14836
Education level ¹ household														
High	2437	2217	3003	2296	2913	3251	1417	1549	424	2491	618	604	2284	25504
Middle	1915	2156	4623	2739	2109	5136	3009	5436	670	5864	4862	812	2542	41873
Low	1860	1168	1656	7016	11312	4654	3740	9909	902	1706	1793	10644	2467	58827
Labour market position household														
Working	4674	4248	7081	9237	12094	9724	6637	14372	1553	7801	5764	10034	5276	98495
Unemployed	200	146	171	393	1286	446	310	907	24	196	96	90	246	4511
Retired	1363	1007	1906	2012	2269	2630	840	2477	389	1580	1226	1774	1379	20852
Inactive	314	191	187	445	829	460	614	469	39	855	240	312	444	5399
Poverty status														
Non-poor	6302	6369	8424	9206	13693	11293	7182	15921	1768	9182	6353	8894	6191	110778
Poor	923	933	1445	2773	2998	2219	1202	3378	232	1132	980	3298	1277	22790
of which persistent poor ²	336	163	600	1370	1313	872	361	1551	97	252	1988	467	9370	

⁽¹⁾ Highest education level of head and/or partner

⁽²⁾ Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.0.3

Total sample number of households by selected characteristics, 1996 (unweighted)

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	absolute numbers													
Total (missings included)	3189	2879	4573	4904	6268	6599	3173	7119	932	5175	3288	4841	3775	56715
Sex of the household reference person														
Male	2352	1650	3072	3712	4815	5049	2445	5452	711	4099	1792	3330	2519	40998
Female	837	1229	1501	1192	1453	1550	728	1667	221	1076	1496	1511	1256	15717
Age of the household reference person														
16-24	47	180	117	153	184	311	81	57	20	207	139	103	103	1702
25-34	493	564	783	616	1200	1130	422	869	192	959	560	516	636	8940
35-44	789	557	981	940	1429	1374	652	1376	228	1263	700	854	801	11944
45-54	597	554	811	991	1183	1270	665	1512	196	1012	592	902	673	10958
55-64	433	380	921	881	911	946	557	1415	139	653	587	944	557	9324
>=65	788	585	960	1242	1281	1445	760	1750	152	1033	675	1449	945	13065
Household type														
Single <65	395	550	670	329	321	966	229	494	136	832	418	225	483	6048
Single >=65	394	358	401	493	551	699	246	601	68	488	311	505	513	5628
Couple no child <65	460	501	900	439	556	1032	270	651	145	1054	467	471	632	7578
Couple no child >=65	343	275	511	615	610	692	236	592	75	515	313	592	414	5783
Single parent	223	151	277	280	493	488	273	501	53	208	232	343	330	3852
Couple + 1 dep. child	281	227	401	349	464	540	165	723	83	313	226	423	263	4458
Couple + 2 dep. children	357	285	476	628	720	667	304	700	110	668	324	412	418	6069
Couple + 3 or more dep. children	172	106	167	122	158	316	336	184	58	291	122	132	182	2346
Couple + dep. & non-dep. children	448	209	623	983	1583	957	788	2129	137	592	516	1073	350	10388
Other	111	35	124	660	796	217	322	536	62	33	313	653	175	4037
Education level ¹ household														
High	1124	1059	1358	972	1157	1548	548	645	195	1206	292	245	1094	11443
Middle	911	1087	2274	1108	832	2377	1109	2187	314	2801	2151	343	1267	18761
Low	973	707	899	2796	4181	2340	1433	3715	415	992	817	4189	1388	24845
Labour market position household														
Working	2038	1989	3202	3330	4115	4289	2283	5127	671	3535	2281	3589	2413	38862
Unemployed	98	81	106	142	438	214	125	307	12	117	52	35	127	1854
Retired	869	697	1138	1091	1135	1607	436	1349	220	977	739	1020	915	12193
Inactive	169	107	115	340	521	353	329	332	28	493	205	194	315	3501
Poverty status														
Non-poor	2675	2417	3814	3676	5044	5429	2659	5794	819	4435	2760	3305	3020	45847
Poor	477	457	732	1172	1076	1134	505	1219	108	618	514	1492	744	10248
of which persistent poor ²	182	124	291	613	470	424	168	529	47	137		947	290	4222

(1) Highest education level of head and/or partner

(2) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.1.1

Share of persons by individual and household characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	x 1 million													
Total population = 100%	10.1	5.3	81.0	10.2	38.9	57.2	3.6	56.9	0.4	15.3	7.9	9.9	57.7	354.5
	%													
Sex of individual														
Male	48	50	48	49	49	48	49	48	49	50	48	48	48	48
Female	52	50	52	51	51	52	51	52	51	50	52	52	52	52
Age of individual														
<18	24	23	20	22	22	25	32	20	23	24	24	24	26	23
18-24	7	9	7	9	10	8	9	9	7	7	7	10	6	8
25-34	15	16	16	15	16	14	14	15	16	17	17	14	16	15
35-44	15	15	15	14	14	15	13	15	16	17	14	14	14	15
45-54	12	14	12	12	11	14	12	13	13	14	12	12	13	13
55-64	12	9	14	12	11	9	8	12	11	10	11	11	10	11
>=65	15	14	17	16	15	14	11	16	14	12	14	15	15	15
Household type														
Single <65	6	11	8	3	1	7	4	3	7	9	5	1	6	6
Single >=65	5	6	7	3	3	5	3	4	4	5	5	3	6	5
Couple no child <65	10	16	15	6	4	11	5	6	10	18	10	5	13	11
Couple no child >=65	9	10	10	10	7	9	5	8	7	8	7	7	9	9
Single parent	8	5	6	5	6	7	9	7	5	5	6	6	11	7
Couple + 1 dep. child	10	12	11	9	8	11	6	10	9	7	10	10	10	10
Couple + 2 dep. children	15	17	14	18	16	15	13	13	15	19	16	14	16	15
Couple + 3 or more dep. children	10	8	7	4	4	9	16	4	9	11	5	5	9	7
Couple + dep. & non-dep. children	23	13	19	25	34	21	29	34	23	18	19	29	14	23
Other	4	2	4	15	17	4	10	10	11	1	16	18	5	8
Education level ¹ household														
High	38	42	31	25	20	27	17	10	21	25	10	8	31	24
Middle	31	38	50	26	14	40	38	34	33	59	68	9	36	38
Low	31	20	20	49	65	33	44	56	45	16	22	83	33	38
Labour market position household														
Working	70	75	74	77	75	76	76	76	77	76	81	85	72	75
Unemployed	4	3	2	3	8	3	5	5	1	2	1	1	4	4
Retired	20	19	22	16	13	18	9	16	19	13	14	12	16	17
Inactive	6	3	3	4	5	3	11	3	2	9	3	2	9	5

(¹) Highest education level of head and/or partner

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.1.2

Share of persons over 16 by individual and household characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	x 1 million													
Total population = 100%	8.2	4.3	67.7	8.4	3.2	45.9	2.6	47.7	0.3	12.2	6.4	8.0	45.6	289.0
	Percentage													
Sex of individual														
Male	48	50	46	51	48	47	49	46	48	47	48	47	48	47
Female	52	50	54	49	52	53	51	54	52	53	52	53	52	53
Age of individual														
<18	2	2	2	4	4	4	5	4	3	3	4	4	3	3
18-24	9	10	8	12	12	10	13	11	9	8	9	12	9	10
25-34	21	21	19	19	20	18	19	18	21	21	23	19	21	19
35-44	19	19	17	18	18	20	20	16	21	21	18	18	19	18
45-54	15	18	15	15	15	18	16	14	16	19	15	15	16	16
55-64	16	13	17	15	14	12	11	16	14	14	13	14	13	15
>=65	18	17	21	18	17	18	15	21	17	16	18	17	19	19
Household type														
Single <65	9	14	10	4	2	9	5	4	9	12	7	2	8	7
Single >=65	7	8	9	4	3	7	5	6	5	7	7	4	8	7
Couple no child <65	13	20	18	8	5	14	7	7	12	23	13	6	17	13
Couple no child >=65	12	12	12	12	8	11	6	11	9	11	9	9	12	11
Single parent	6	4	5	6	6	6	9	7	5	4	6	7	8	6
Couple + 1 dep. child	9	10	9	8	7	9	6	8	8	6	9	9	9	8
Couple + 2 dep. children	10	11	9	13	10	10	10	7	10	13	11	10	11	10
Couple + 3 or more dep. children	5	4	3	2	2	5	9	2	4	6	2	2	5	3
Couple + dep. & non-dep. children	25	15	21	28	38	24	33	38	26	19	22	33	17	26
Other	4	2	4	16	18	4	10	11	11	1	16	18	6	8
Education level ¹ household														
High	36	39	30	22	18	25	17	8	21	24	9	7	30	23
Middle	30	39	49	25	13	39	37	30	33	59	67	9	35	36
Low	33	22	21	53	69	36	47	61	47	17	24	84	35	40
Labour market position household														
Working	66	71	69	73	72	70	74	68	72	72	77	81	69	70
Unemployed	3	3	2	3	7	4	4	5	1	2	1	1	3	4
Retired	25	23	27	19	15	23	11	23	24	17	18	15	21	22
Inactive	5	3	2	4	5	4	10	4	2	9	4	3	7	4

(1) Highest education level of head and/or partner

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.1.3

Share of households by selected characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	x 1 million													
Total population = 100%	4.1	2.4	3.7	3.8	12.2	23.5	1.2	21.3	0.2	6.6	3.2	3.3	24.0	142.1
	Percentage													
Sex of the household reference person														
Male	72	57	63	76	78	74	72	73	75	76	51	64	65	69
Female	28	43	37	24	22	26	28	27	25	24	49	36	35	31
Age of the household reference person														
16-24	1	7	3	4	2	4	2	1	2	4	4	2	4	3
25-34	16	20	18	13	19	17	16	11	20	19	20	14	19	17
35-44	22	18	18	20	23	21	22	20	23	22	21	20	20	20
45-54	17	19	16	19	19	20	20	19	19	19	17	19	17	18
55-64	18	14	18	18	14	14	16	19	16	14	15	18	15	16
>=65	26	23	28	26	22	24	24	30	21	21	23	27	26	26
Household type														
Single <65	16	23	19	8	4	18	11	9	18	20	14	4	14	14
Single >=65	13	14	16	10	9	13	11	12	10	11	13	9	15	13
Couple no child <65	13	17	17	9	7	14	8	8	13	21	14	7	16	13
Couple no child >=65	12	11	11	14	10	11	7	11	9	9	9	11	11	11
Single parent	7	5	5	6	7	7	10	7	5	4	7	8	10	7
Couple + 1 dep. child	8	9	8	8	9	9	6	10	8	6	9	10	8	8
Couple + 2 dep. children	9	9	8	13	13	9	10	9	10	11	11	11	10	10
Couple + 3 or more dep. children	4	3	3	2	3	4	9	2	4	5	2	3	4	3
Couple + dep. & non-dep. children	15	8	12	19	26	13	20	25	16	11	13	23	10	15
Other	3	1	2	10	12	3	8	7	7	1	9	13	4	5
Education level ¹ household														
High	34	35	27	22	19	25	17	9	21	23	9	7	28	23
Middle	30	37	49	25	14	37	35	32	33	56	65	9	34	37
Low	36	27	24	53	67	38	48	59	47	21	26	84	38	40
Labour market position household														
Working	58	63	62	64	64	63	66	64	67	66	68	74	61	63
Unemployed	3	3	2	3	7	3	4	4	2	2	2	1	3	3
Retired	32	30	32	25	20	27	15	25	29	21	24	22	26	27
Inactive	7	5	3	8	9	6	15	7	3	11	7	4	10	7

(¹) Highest education level of head and/or partner

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.1 (fig 2.1)

Levels of equivalised household income of persons in PPS, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	x 1000 PPS													
Low *	5.1	5.9	4.3	2.0	2.4	5.0	3.8	2.5	8.9	4.8	5.9	1.8	4.4	3.9
Median	12.6	13.1	12.8	7.2	7.6	11.9	8.9	8.6	19.0	11.5	12.9	6.3	11.3	10.7
Mean	13.8	13.9	14.0	8.3	9.1	13.5	10.9	10.1	21.9	13.5	14.3	7.8	13.6	12.3
High *	26.4	24.1	27.2	18.6	20.1	26.7	23.0	20.1	42.8	26.8	27.0	18.7	29.4	25.0

* Highest value in the 1st- and 19th- 5% group.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.2

Levels of equivalised household income of persons in national currency, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
National currency x 1000													
Mean	580.7	135.7	30.1	1980.1	1225.3	97.8	7.6	17114.1	893.2	30.4	217.7	1110.1	10.0
Low *	213.8	57.6	9.3	465.0	322.2	36.0	2.7	4200.0	364.0	10.7	90.0	256.0	3.2
Median	531.0	128.0	27.5	1700.1	1022.8	86.8	6.2	14640.0	773.2	25.8	195.8	904.3	8.3
High *	1110.3	234.8	58.5	4395.3	2710.5	193.9	16.1	34061.1	1747.3	60.3	409.6	2669.1	21.4
Poverty line	318.6	76.8	16.5	1020.1	613.7	52.1	3.7	8784.0	463.9	15.5	117.5	542.6	5.0
PPP value	42.13	9.74	2.15	236.5	134.9	7.27	0.7	1696.0	40.79	2.25	15.19	142.7	0.73

* Highest value in the 1st- and 19th- 5% group.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.3 (fig. 2.2)

Equivalised household income distribution of persons, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
%														
Income classes (x 1000 PPS)														
0-2.5	2	1	2	8	5	1	3	5	0	3	1	9	1	3
2.5-5.0	3	3	4	20	17	4	11	13	1	3	2	27	6	8
5.0-7.5	12	7	9	25	27	13	26	22	2	11	09	26	17	16
7.5-10.0	15	13	14	19	19	19	17	20	4	22	16	16	17	18
10.0-12.5	17	21	19	12	12	17	12	14	10	19	19	9	14	16
12.5-15.0	17	21	16	7	8	15	11	11	12	12	16	5	11	13
15.0-17.5	12	14	11	3	4	10	6	6	15	10	12	3	10	9
17.5-20.0	7	9	8	2	3	7	5	3	11	7	9	2	6	6
20.0-22.5	5	4	5	1	2	5	3	2	10	4	6	1	5	4
22.5-25.0	4	3	3	1	1	3	2	1	6	3	3	1	3	2
25.0-30.0	3	2	4	1	1	3	2	1	11	3	3	1	4	3
30.0-35.0	1	1	2	0	1	1	1	1	7	1	1	0	2	1
35.0-40.0	1	1	1	0	0	1	1	0	5	1	1	0	1	1
40.0-50.0	1	0	1	0	0	1	0	0	5	0	1	0	1	1
>= 50.0	1	0	0	0	0	1	0	0	2	1	0	0	1	0
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.4

Cumulative (a) equivalised household income distribution of persons, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
% (in ascending order)														
Income classes (x 1000 PPS)														
0-2.5	2	1	2	8	5	1	3	5	0	3	1	9	1	3
2.5-5.0	5	3	6	28	23	5	13	18	1	6	3	36	8	11
5.0-7.5	17	11	15	53	49	18	40	40	3	16	12	62	24	27
7.5-10.0	32	24	29	72	68	37	57	60	7	39	28	77	42	45
10.0-12.5	49	45	48	84	80	54	69	74	18	57	47	86	56	61
12.5-15.0	66	66	65	91	88	69	80	86	29	70	63	91	67	73
15.0-17.5	78	80	76	94	92	79	86	92	44	80	75	94	77	82
17.5-20.0	85	89	84	96	95	86	91	95	54	86	84	96	83	88
20.0-22.5	90	93	90	98	97	90	94	97	64	91	90	97	88	92
22.5-25.0	94	96	93	98	98	93	96	98	70	93	93	98	92	95
25.0-30.0	97	98	97	99	99	97	98	99	81	97	97	99	96	97
30.0-35.0	98	99	98	100	99	98	99	99	88	98	98	100	97	98
35.0-40.0	99	99	99	100	100	99	99	100	93	99	99	100	98	99
40.0-50.0	99	100	100	100	100	99	100	100	98	99	100	100	99	100
>= 50.0	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.5

Cumulative (d) equivalised household income distribution of persons, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
% (in descending order)														
Income classes (x 100 PPS)														
0-2.5	100	100	100	100	100	100	100	100	100	100	100	100	100	100
2.5-5.0	98	99	98	92	95	99	97	95	100	97	99	91	99	97
5.0-7.5	95	97	94	72	77	95	87	82	99	94	97	64	92	89
7.5-10.0	83	89	85	47	51	82	60	60	97	84	88	38	76	73
10.0-12.5	68	76	71	28	32	63	43	40	93	61	72	23	58	55
12.5-15.0	51	55	52	16	20	46	31	26	82	43	53	14	44	39
15.0-17.5	34	34	35	9	12	31	20	14	71	30	37	9	33	27
17.5-20.0	22	20	24	6	8	21	14	8	56	20	25	6	23	18
20.0-22.5	15	11	16	4	5	14	9	5	46	14	16	4	17	12
22.5-25.0	10	7	10	2	3	10	6	3	36	9	10	3	12	8
25.0-30.0	6	4	7	2	2	7	4	2	30	7	07	2	8	5
30.0-35.0	3	2	3	1	1	3	2	1	19	3	03	1	4	3
35.0-40.0	2	1	2	0	1	2	1	1	12	2	2	0	3	2
40.0-50.0	1	1	1	0	0	1	1	0	7	1	1	0	2	1
>= 50.0	1	0	0	0	0	1	0	0	2	1	0	0	1	0

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.1.6 (fig. 2.3)

Inequality (Gini co-efficients) in equivalised household income of persons, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	0.28	0.23	0.28	0.34	0.33	0.29	0.33	0.33	0.28	0.30	0.26	0.37	0.34	0.29

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.2.1 (fig 2.5)

Income poverty lines of persons in PPS, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
x 1000 PPS														
Poverty-line	7.6	7.9	7.7	4.3	4.5	7.2	5.3	5.2	11.4	6.9	7.7	3.8	6.8	6.4

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.2.2 (fig 2.6)

Persons and households with low income, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
x 1000.000														
Persons														
Total	10.1	5.2	80.8	10.2	38.8	57.0	3.6	56.4	0.4	15.2	7.9	9.8	57.5	353.0
Low income	1.7	0.6	13.1	2.1	7.1	9.1	0.6	10.5	0.0	1.8	1.0	2.1	11.1	61.1
%														
Poverty rate	17	12	16	21	18	16	18	19	12	12	13	22	19	17
x 1000.000														
Households														
Total	4.1	2.4	36.2	3.8	12.1	23.1	1.1	20.4	0.2	6.5	3.1	3.3	24.5	140.7
Low income	0.7	0.4	6.0	0.9	2.1	3.9	0.2	3.5	0,0	0.8	0.4	0.8	5.1	24.8

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.2.3 (fig 2.7)

Shares of persons with low income on the basis of a European Union poverty line, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU14
x 1000.000														
Total	10.1	5.2	80.8	10.2	38.8	57.0	3.6	56.4	0.4	15.2	7.9	9.8	57.5	353.0
Low income	0.9	0.3	7.8	4.0	12.8	5.3	0.9	14.3	0.0	1.2	0.4	4.6	8.0	60.3
%														
Income poverty rate	9	5	10	39	33	9	26	25	2	8	5	47	14	17

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.1 (fig 2.8)**Income poverty rate of persons in the European Union by individual characteristics, 1996**

	<18	18-24	25-34	35-44	45-54	55-64	>=65
	%						
Male	21	22	14	13	13	14	16
Female	21	26	16	15	14	15	20
	100 = age specific men average poverty risk						
Relative poverty risk of women	102	116	120	121	109	109	123

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.2 (Table 2.3)**Poverty risk index of persons in the European Union by individual characteristics, 1996**

Povertyline	50% of the median	60% of the median	70% of the median
	(100=poverty-line specific average poverty risk)		
Sex of individual			
Male	94	94	94
Female	107	106	106
Age of individual			
<18	126	122	121
18-24	145	138	128
25-34	92	87	85
35-44	81	81	82
45-54	83	80	79
55-64	82	84	87
>=65	93	107	114

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.3 (table 2.3)

Poverty risk index of persons in the European Union by household characteristics, 1996

Povertyline	50% of the median	60% of the median	70% of the median
(100 = poverty-line specific average poverty risk)			
Labour market situation of the household			
Working	77	77	79
Unemployed	354	296	256
Retired	92	109	118
Other inactive	325	306	256
Type of household			
Single <65	134	126	117
Single >=65	136	146	155
Couple no child <65	54	53	53
Couple no child >=65	70	94	103
Single parent	199	184	163
Couple + 1 dependent child	58	60	60
Couple + 2 dependent children	83	81	83
Couple + 3 or more dep. children	143	144	151
Couple + dep. & non dep. Children	98	97	96
Other	108	106	106
Education level ¹			
High	44	41	41
Middle	81	82	87
Low	146	150	147

(¹) Highest education level of head and/or partner.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.4 (fig 2.9)

Poverty risk index of persons in the European Union by activity status and educational attainment level, 1996

	Working	Unemployed	Retired	Inactive
100 = working household specific average poverty risk				
Total	100	387	142	399
Education level 1)				
Low	160	410	184	400
Middle	88	381	101	377
High	44	222	62	310
100 = labour market situation of the household specific poverty risk				
Education level ¹				
Total	100	100	100	100
Low	160	106	129	101
Middle	88	98	71	95
High	44	57	43	78

(¹) Highest education level of head and/or partner.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.5 (fig 2.10, 2.11)**Income poverty of dependent children¹ in the European Union by household type, 1996**

	Total	Low income	Poverty rate
	%		
Total	100	100	21
Single <65	0	0	-
Couple no child <65	0	0	-
Single parent	10	23	46
Couple + 1 dependent child	15	7	10
Couple + 2 dependent children	34	22	14
Couple + 3 or more dep. children	19	24	26
Couple + dep. & non dep. children	15	16	22
Other	6	7	25

(¹) Dependent is below 18 years old.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.6 (fig 2.12)**Income poverty of dependent children¹ in the European Union by labour market situation of the household, 1996**

	Total	Low income	Poverty rate
	%		
Total	100	100	21
Working	90	69	16
Unemployed	4	13	65
Retired	1	2	38
Inactive	5	16	68

(¹) Dependent is below 18 years old.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.7**Income poverty of dependent children¹, 1996**

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	x 1,000,000													
Dependent children														
Total	2.5	1.2	15.9	2.3	8.5	14.2	1.2	11.3	0.1	3.6	1.8	2.4	15.1	80.0
Low income	0.5	0.1	3.2	0.4	2.0	2.7	0.3	2.6	0.0	0.6	0.3	0.5	3.8	16.9
	%													
Poverty rate	20	5	20	19	24	19	24	23	18	15	15	23	25	21
	100 = country specific poverty rate of persons aged 18 or above													
Income poverty risk	125	35	131	89	139	126	157	129	167	138	132	108	149	131
	x 1,000,000													
Households with at least one child														
Total	1.3	0.7	9.1	1.3	4.4	7.5	0.5	6.7	0.1	1.8	1.0	1.2	7.7	43.1
Low income	0.2	0.0	1.6	0.2	0.9	1.1	0.1	1.3	0.0	0.3	0.1	0.2	1.7	7.9

(¹) Dependent is below 18 years old.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.8

Relative poverty risk of women in the European Union by age, 1996

	<18	18-24	25-34	35-44	45-54	55-64	>=65	Total
(100 = age specific average poverty risk of men)								
Relative poverty risk	102	116	120	121	109	109	123	113

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.3.9

Poverty rates of women and men in the European Union by household type, 1996

	male	female	working male	working female
Total	16	18		
Type of household				
single below age 65	19	25	10	16
single age 65 or more	20	27	-	-
couple no children, below age 65	9	9	7	7
couple no children, age 65 or more	16	16	-	-
single parent	30	33	20	22
couple + 1 dependent children	10	11	9	9
couple + 2 dependent children	14	14	12	12
couple + 3 or more dependent children	25	25	19	18
couple + dependent and non-dependent children	16	17	14	15
other	18	19	15	16

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.4.1 (fig. 2.13)

Mean income poverty gap of persons and households, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13	
x 1000 PPS															
Poverty line	7.6	7.9	7.7	4.3	4.5	7.2	5.3	5.2	11.4	6.9	7.7	3.8	6.8	6.4	
Income poverty gap	2.2	2.1	2.6	1.5	1.5	1.9	1.3	1.9	2.6	2.4	2.1	1.3	1.8	2.0	
%															
Relative income poverty gap	29	27	34	35	32	26	24	36	23	34	27	34	26	31	
x 1000 PPS															
Mean extra income per household	3.7	2.7	3.9	2.7	3.0	3.0	2.4	3.5	4.8	3.7	3.2	2.2	2.7	3.3	
x 1 mrd PPS															
Total extra income	2.6	1.0	23.4	2.2	6.1	11.9	0.5	12.8	0.1	3.0	1.4	1.8	13.5	80.7	

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.4.2 (fig 2.14)

Poverty gap index of persons by individual characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13	EU13
	(100 = Country specific average poverty gap)														%
Sex of individual															
Male	102	101	99	99	100	97	102	100	93	101	107	98	98	99	30
Female	99	98	101	101	99	103	98	99	107	99	94	101	102	101	31
Age of individual															
<18	94	83	109	98	110	95	100	105	95	93	094	111	100	103	31
18-24	109	124	89	112	112	124	129	96	182	105	134	111	115	105	32
25-34	108	124	99	85	103	92	88	111	77	99	112	103	102	101	31
35-44	106	85	110	94	108	90	104	100	104	106	100	112	89	101	31
45-54	99	113	91	98	114	95	111	106	115	108	120	116	118	103	31
55-64	107	116	95	100	88	103	83	95	91	120	107	101	111	100	31
>=65	93	72	95	106	51	104	87	80	81	83	74	71	87	88	27

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.4.3 (fig 2.15)

Relative poverty gap of persons by household characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13	EU13
	(100 = country specific poverty gap)														%
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	31
Labour market situation of the household															
Working	105	115	99	95	108	87	106	98	88	102	108	108	99	99	30
Unemployed	77	124	89	100	113	119	66	122	261	89	82	88	103	103	31
Retired	91	91	91	105	42	112	79	74	93	91	84	67	85	86	26
Inactive	117	158	128	130	87	123	111	115	152	112	97	134	112	118	36
Type of household															
Single <65	126	133	90	143	121	137	62	118	179	108	139	124	117	114	35
Single >=65	99	81	108	129	109	98	65	60	88	111	67	86	103	97	30
Couple no child <65	125	102	96	96	86	107	85	141	126	105	122	121	108	108	33
Couple no child >=65	89	73	83	101	26	98	96	80	73	71	82	60	72	78	24
Single parent	72	90	104	106	101	113	93	104	169	72	92	101	106	102	31
Couple + 1 dependent child	92	83	89	92	101	97	101	129	42	127	94	100	128	105	32
Couple + 2 dependent children	124	46	123	91	112	87	101	105	47	124	106	121	85	106	32
Couple + 3 or more dep. children	83	81	117	83	108	92	96	95	110	83	66	111	95	100	31
Couple + dep. & non dep. children	106	115	94	91	110	77	117	97	123	103	154	103	92	96	29
Other	76	194	69	104	96	120	123	101	74	113	90	105	120	98	30
Education level ¹ of the household															
High	106	116	102	74	127	118	153	141	117	135	95	122	112	116	35
Middle	114	115	96	99	112	94	106	90	108	98	109	104	98	98	30
Low	82	97	99	102	97	95	77	101	87	94	88	100	94	97	29

⁽¹⁾ Highest education level of head and/or partner.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.4.4 (fig 2.16)

Poverty gap index of persons in the European Union by household characteristics, 1996

	Labour market situation				Education level ¹		
	Working	Unemployed	Retired	Inactive	High	Middle	Low
	(100 = European Union average poverty gap)						
Povert gap index	99	103	86	118	116	98	97

(¹) Highest education level of head and/or partner.

Source: ECHP, 1996 (Finland and Sweden excluded).

Table A.2.5.1 (fig 2.17)

Income poverty rate of persons, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK	EU12
	%												
Poor	17	12	16	21	18	16	18	19	12	12	22	19	17
Persistent poor ¹	7	3	7	10	8	6	8	8	5	3	12	8	7

(¹) Persons who were also in income poverty in 1995 and 1994.

Source: ECHP, 1994-1996 (Austria, Finland and Sweden excluded).

Table A.2.5.2 (fig 2.18)

Persistent¹ poverty risk index of persons by individual characteristics, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	P	UK	EU12	EU12
	(100=country specific average poverty risk)													%
Sex of individual														
Male	94	93	94	96	95	97	92	94	88	90	90	90	94	7
Female	109	117	106	110	104	104	106	105	113	109	111	113	107	8
Age of individual														
<18	110	37	123	66	131	122	152	127	132	134	99	148	126	9
18-24	108	159	164	84	110	140	47	144	36	259	53	74	126	9
25-34	56	69	92	50	64	65	62	92	79	106	50	75	77	6
35-44	78	31	87	51	88	83	132	96	55	86	93	74	84	6
45-54	83	62	100	81	95	72	66	92	85	48	64	58	81	6
55-64	90	61	64	127	100	125	69	89	121	68	112	51	85	6
>=65	166	337	96	236	101	104	58	67	149	34	211	148	114	8

(¹) Persons who were also in income poverty in 1995 and 1994.

Source: ECHP, 1994-1996 (Austria, Finland and Sweden excluded).

Table A 3.1.1 (table 3.1, fig 3.1, 3.2)

Share of persons whose households have financial problems, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Great difficulties in making ends meet														
Total	5	4	2	22	17	6	12	6	3	4	6	17	6	7
Non-poor	3	4	1	16	13	4	8	4	2	2	5	13	4	5
Poor	12	10	8	43	36	18	29	15	14	14	15	31	17	18
of which persistent poor ¹	15	8	7	48	42	24	38	19	13	16	.	31	18	21
In arrears with (re)payments² during the past 12 months														
Total	8	4	3	28	6	11	13	7	3	2	3	4	13	8
Non-poor	6	4	2	25	4	8	10	5	2	1	2	3	9	6
Poor	18	6	6	39	15	24	30	17	13	10	6	7	29	18
of which persistent poor ¹	20	2	7	44	18	29	40	22	15	15	.	5	33	21

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.1.2 (table 3.2, fig 3.3)

Share of persons in the European Union whose households have financial problems by individual and household characteristics, 1996

	Great difficulties in making ends meet				In arrears with (re)payments ² during the past 12 months			
	Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%							
Total	7	5	18	21	8	6	18	21
Age of individual								
<18	9	6	21	24	12	8	26	30
18-24	9	6	19	22	10	7	19	23
25-34	7	5	18	20	9	7	20	23
35-44	7	5	20	25	8	6	20	25
45-54	7	5	20	21	7	5	17	20
55-64	6	4	18	22	5	4	10	13
>=65	5	3	11	15	3	2	6	9
Labour market situation of the household								
Working	6	4	16	18	7	6	17	19
Unemployed	29	23	35	42	27	19	36	43
Retired	5	3	11	16	3	2	6	9
Other inactive	20	15	25	27	20	15	24	29
Type of household								
Single <65	10	7	20	23	9	8	14	14
Single >=65	5	4	9	11	3	2	5	7
Couple no children <65	3	2	12	15	4	4	9	10
Couple no children >=65	4	2	11	16	3	2	6	8
Single parent	16	10	27	32	18	12	29	37
Couple + 1 dependent child	5	4	17	20	7	5	20	25
Couple + 2 dependent children	6	4	21	20	7	6	19	17
Couple + 3 or more dep. children	9	6	18	23	15	9	30	31
Couple + dep. & non-dep. children	7	5	19	21	7	5	16	21
Other	11	8	22	24	9	7	19	29

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Utility bills (electricity, water, gas) and/or housing costs (mortgage payments or rent for accommodation).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.2.1 (table 3.3, fig 3.4)

Share of persons whose households can not afford selected items, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Eat meat/chicken/fish every second day														
Total	3	1	4	44	2	5	3	6	4	2	5	6	7	6
Non-poor	2	1	3	38	1	3	2	4	3	1	4	3	4	4
Poor	6	4	9	68	5	14	9	13	8	7	12	15	19	14
of which persistent poor ¹	6	6	8	77	8	20	14	15	8	8	.	16	23	17
New clothes														
Total	8	4	13	27	10	9	8	15	5	12	9	42	13	13
Non-poor	6	4	10	20	8	6	5	12	4	9	7	35	8	10
Poor	19	8	27	51	19	21	22	28	16	34	19	69	31	28
of which persistent poor ¹	26	5	26	62	25	27	30	32	7	34	.	74	33	32
A week's holiday away from home														
Total	22	14	13	53	51	33	42	40	16	13	22	61	35	31
Non-poor	17	13	10	45	44	27	36	33	12	10	18	55	28	26
Poor	47	24	29	85	80	67	68	70	44	38	49	86	64	59
of which persistent poor ¹	52	29	29	93	88	76	81	78	32	47	.	93	70	67

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.2.2

Share of persons in the European Union whose households can not afford selected items by individual and household characteristics, 1996

	Eat meat/chicken/fish every second day				New clothes				A week's holiday away from home			
	Total	Non-poor	Poor		Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%											
Total	6	4	14	17	13	10	28	32	31	25	59	67
Age of individual												
<18	7	4	16	19	15	10	32	35	35	27	66	73
18-24	6	4	12	15	13	10	23	29	36	30	56	66
25-34	5	3	14	16	12	9	27	31	29	25	54	59
35-44	5	3	14	16	11	9	30	33	27	22	61	69
45-54	5	4	12	15	11	8	26	30	27	23	57	63
55-64	6	4	15	19	12	10	27	31	30	25	58	67
>=65	6	5	12	17	14	12	26	33	33	29	55	63
Labour market situation of the household												
Working	4	3	11	12	10	8	24	27	27	23	54	62
Unemployed	17	11	22	27	32	24	39	43	72	62	82	87
Retired	6	5	13	18	14	12	26	32	32	27	55	63
Other inactive	19	14	23	28	34	28	39	47	64	59	70	75
Type of household												
Single <65	8	6	17	15	15	11	29	32	27	22	47	47
Single >=65	8	7	13	16	20	17	28	32	39	33	56	62
Couple no children <65	3	2	10	11	7	6	20	22	16	13	41	45
Couple no children >=65	5	4	10	16	12	9	23	30	28	23	52	60
Single parent	13	9	22	28	25	18	40	45	53	43	74	82
Couple + 1 dependent child	4	3	13	12	10	8	25	31	24	20	51	63
Couple + 2 dependent children	4	3	12	15	10	8	25	23	26	21	55	55
Couple + 3 or more dep. children	7	4	17	16	18	12	35	37	39	29	71	73
Couple + dep. & non-dep. children	5	4	10	12	11	9	21	26	34	29	60	70
Other	7	5	19	30	16	12	34	52	42	37	67	81

(1) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.2.3 (fig 3.5)

Share of persons by number of selected items² their household can not afford, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	76	85	81	36	49	65	57	58	83	83	75	34	63	65
One item	17	12	11	22	42	26	34	27	12	8	17	28	23	22
More than one item	7	4	8	41	10	9	9	14	5	8	8	38	14	12
Non-poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	81	86	85	43	55	72	64	65	87	87	79	40	70	71
One item	14	11	10	23	38	22	31	24	9	7	14	29	21	20
More than one item	5	3	6	34	7	6	5	11	4	6	7	30	9	9
Poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	50	73	62	10	20	31	28	29	54	55	47	12	34	37
One item	30	19	18	19	60	45	48	42	30	17	33	21	30	34
More than one item	20	8	21	72	20	24	24	29	16	28	20	67	36	29
o.w. persistent poor ¹	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	45	69	63	5	12	22	14	22	68	49	.	5	26	30
One item	29	23	16	13	62	47	54	43	22	22	.	22	36	36
More than one item	27	8	21	82	26	31	33	35	10	29	.	72	38	34

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week 's holiday away from home.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.2.4 (table 3.4, fig 3.6)

Share of persons in the European Union whose households can not afford more than one of the selected items² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	12	9	29	34
Age of individual				
<18	14	9	33	37
18-24	13	10	25	30
25-34	11	8	27	32
35-44	10	7	30	34
45-54	10	7	27	32
55-64	12	9	28	34
>=65	14	11	26	34
Labour market situation of the household				
Working	9	7	24	28
Unemployed	34	26	42	48
Retired	13	10	26	33
Other inactive	36	29	43	49
Type of household				
Single <65	15	10	30	31
Single >=65	19	16	27	31
Couple no children <65	6	4	20	23
Couple no children >=65	11	8	23	32
Single parent	26	19	41	47
Couple + 1 dependent child	8	6	24	30
Couple + 2 dependent children	9	6	25	25
Couple + 3 or more dep. children	17	10	37	39
Couple + dep. & non-dep. children	11	8	23	28
Other	17	12	37	58

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected items: eat meat/chicken/fish every second day, buy new clothes, have a week 's holiday away from home.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.3.1 (table 3.5, fig 3.7)

Share of persons whose households can not afford selected consumer durables², 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
A telephone:														
Total	2	1	1	4	7	1	11	3	0	0	2	15	.	3
Non-poor	1	0	1	2	5	0	8	2	0	0	1	11	.	2
Poor	8	3	3	11	18	5	23	6	1	2	5	32	.	8
of which persistent poor ¹	10	3	3	13	23	5	31	8	0	3	.	38	.	11
A colour T.V.:														
Total	0	1	0	3	1	1	1	1	0	0	1	6	1	1
Non-poor	0	0	0	1	0	1	0	1	0	0	0	3	0	0
Poor	2	3	1	9	2	3	1	2	0	1	1	18	2	3
of which persistent poor ¹	1	5	1	15	3	4	2	2	0	3	.	22	2	4
A car:														
Total	6	12	.	20	11	5	16	3	3	5	5	22	10	8
Non-poor	4	10	.	17	8	3	12	2	1	3	4	18	6	6
Poor	18	22	.	31	22	18	31	5	13	19	11	38	24	19
of which persistent poor ¹	23	11	.	30	26	23	38	5	10	17	.	42	26	21

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) No data available for the United Kingdom on telephones. No data available for Germany on cars.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.3.2 (table 3.6)

Share of persons in the European Union whose households can not afford selected consumer durables² by individual and household characteristics, 1996

	A telephone				A colour T.V.				A car			
	Total	Non-poor	Poor		Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%											
Total	3	2	8	11	1	0	3	4	8	6	19	21
Age of individual												
<18	4	2	11	14	1	0	2	3	9	5	23	26
18-24	4	2	8	8	1	1	4	3	10	7	21	21
25-34	4	3	9	11	1	1	3	3	8	6	20	25
35-44	3	1	9	12	1	0	2	4	6	4	17	19
45-54	2	1	6	8	1	0	2	2	6	4	16	19
55-64	2	1	6	7	1	1	3	4	8	6	17	20
>=65	3	2	7	9	1	1	4	7	9	7	14	16
Labour market situation of the household												
Working	2	2	7	10	1	0	2	2	6	4	14	16
Unemployed	10	6	15	18	3	1	5	7	25	19	31	36
Retired	2	2	5	8	1	1	4	5	8	7	14	17
Other inactive	9	5	13	15	3	2	4	5	27	22	33	38
Type of household												
Single <65	4	2	10	10	3	2	8	8	17	14	30	30
Single >=65	4	2	8	10	2	1	5	7	9	9	10	11
Couple no children <65	2	1	6	4	0	0	2	1	4	3	13	16
Couple no children >=65	2	1	5	9	1	1	3	5	7	6	14	18
Single parent	5	3	9	11	1	1	3	4	23	17	36	38
Couple + 1 dependent child	3	2	7	9	0	0	2	3	4	3	14	21
Couple + 2 dependent children	3	2	11	15	0	0	2	2	5	3	17	23
Couple + 3 or more dep. children	5	2	14	19	1	0	3	5	8	4	19	22
Couple + dep. & non-dep. children	2	1	6	9	1	0	2	2	5	4	11	14
Other	3	2	8	8	1	1	3	4	11	8	25	26

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) No data available for the United Kingdom on telephones. No data available for Germany on cars.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.3.3

Share of persons by number of consumer durables² missing due to lack of income, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	100	100	.	100	100	100	100	100	100	100	100	100	.	100
None	92	87	.	77	84	94	79	94	97	95	93	69	.	90
One durable	7	12	.	20	13	5	16	5	3	5	6	21	.	8
More than one durable	1	1	.	3	3	1	6	1	0	0	1	10	.	2
Non-poor	100	100	.	100	100	100	100	100	100	100	100	100	.	100
None	95	89	.	81	88	97	83	96	98	97	95	75	.	93
One durable	5	11	.	17	10	3	13	4	2	3	5	19	.	6
More than one durable	1	0	.	2	2	0	4	0	0	0	0	6	.	1
Poor	100	100	.	100	100	100	100	100	100	100	100	100	.	100
None	78	75	.	59	66	79	60	89	86	79	83	47	.	76
One durable	16	22	.	31	27	17	26	9	14	20	16	26	.	18
More than one durable	6	3	.	9	7	4	15	2	0	1	1	27	.	6
o.w. persistent poor ¹	100	100	.	100	100	100	100	100	100	100	.	100	.	100
None	72	85	.	56	61	73	52	88	90	77	.	39	.	71
One durable	23	11	.	32	28	24	25	9	10	23	.	28	.	21
More than one durable	6	4	.	12	12	3	23	3	0	0	.	33	.	8

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected durables: a telephone, colour T.V and car (excluding Germany and United Kingdom)

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.3.4

Share of persons in the European Union whose households can not afford more than one of the selected consumer durables² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	2	1	6	8
Age of individual				
<18	2	1	7	9
18-24	2	1	6	7
25-34	2	1	6	9
35-44	1	1	5	8
45-54	1	1	5	7
55-64	2	1	5	7
>=65	2	1	5	9
Labour market situation of the household				
Working	1	1	5	7
Unemployed	7	4	9	12
Retired	1	1	4	6
Other inactive	6	3	10	15
Type of household				
Single <65	4	2	11	14
Single >=65	2	1	5	8
Couple no children <65	1	0	4	3
Couple no children >=65	1	1	4	7
Single parent	4	2	10	13
Couple + 1 dependent child	1	1	4	7
Couple + 2 dependent children	1	1	6	10
Couple + 3 or more dep. children	3	1	9	13
Couple + dep. & non-dep. children	1	1	3	5
Other	3	2	7	9

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected durables: a telephone, colour T.V and car (excluding Germany and United Kingdom).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.4.1 (table 3.7)

Share of persons whose households have specific problems with the accommodation, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Lack of a bath or shower														
Total	3	2	1	2	1	2	2	1	1	1	2	10	0	2
Non-poor	2	1	1	1	1	1	2	1	1	1	1	6	0	1
Poor	7	5	4	8	2	7	3	2	1	1	6	25	0	4
of which persistent poor ¹	10	4	2	13	3	8	4	3	2	2	.	30	0	5
Shortage of space														
Total	17	19	13	29	27	14	17	19	9	11	18	32	23	19
Non-poor	15	19	12	28	26	13	15	17	8	9	18	32	22	17
Poor	25	19	17	33	32	19	23	31	16	19	21	33	27	25
of which persistent poor ¹	26	15	13	31	33	21	24	36	15	22	.	33	29	26
Damp in walls, floors, foundation, etc.														
Total	12	7	7	16	20	15	9	5	8	10	9	34	13	12
Non-poor	11	6	7	13	18	12	7	4	7	8	8	30	11	10
Poor	16	9	7	26	28	27	18	9	11	21	13	47	23	19
of which persistent poor ¹	16	8	6	26	31	30	27	11	10	34	.	50	23	20

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.4.2

Share of persons in the European Union whose households have specific problems with the accommodation by individual and household characteristics, 1996

	Lack of a bath or shower				Shortage of space				Damp walls, floors, foundation, etc.			
	Total	Non-poor	Poor		Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%											
Total	2	1	4	5	19	17	25	26	12	10	19	20
Age of individual												
<18	1	0	3	3	26	24	32	34	14	12	22	24
18-24	1	1	3	1	21	19	28	28	13	11	19	17
25-34	1	1	3	3	24	23	31	32	13	12	20	21
35-44	1	1	2	4	22	21	27	29	11	10	17	22
45-54	1	1	3	3	15	13	23	26	10	9	17	16
55-64	2	1	5	6	10	9	15	16	10	9	16	20
>=65	3	2	9	11	8	8	10	13	10	9	15	18
Labour market situation of the household												
Working	1	1	3	3	21	20	28	28	11	10	18	19
Unemployed	2	2	2	2	29	23	34	38	20	18	22	28
Retired	3	2	8	12	7	7	8	10	9	8	14	16
Other inactive	4	3	5	5	22	16	26	32	20	17	23	24
Type of household												
Single <65	3	2	7	7	16	15	19	24	11	10	15	17
Single >=65	6	5	11	15	6	6	7	10	10	8	14	17
Couple no children <65	1	1	2	4	11	11	16	10	9	8	13	16
Couple no children >=65	2	1	6	9	6	6	9	9	9	7	16	20
Single parent	2	1	3	3	22	19	29	36	16	14	21	23
Couple + 1 dependent child	1	1	2	2	21	20	26	28	11	10	16	19
Couple + 2 dependent children	1	0	2	2	25	24	29	29	11	9	23	20
Couple + 3 or more dep. children	1	0	3	5	31	28	39	35	16	13	25	28
Couple + dep. & non-dep. children	1	1	2	2	18	17	26	27	11	10	16	16
Other	2	1	6	9	25	23	33	35	19	17	26	29

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.4.3 (fig 3.8)

Share of persons by number of problems with the household accommodation², 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	74	76	81	62	61	74	77	78	84	81	75	51	69	73
One problem	21	21	16	30	31	21	18	19	14	17	20	27	26	22
More than one problem	5	3	2	8	8	5	4	3	2	2	4	22	5	5
Non-poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	76	76	82	65	62	77	79	80	85	83	76	54	71	76
One problem	20	22	15	29	30	19	18	18	12	16	20	27	25	21
More than one problem	4	2	2	6	7	4	3	2	2	1	4	19	4	4
Poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	63	74	76	50	53	59	67	66	75	67	69	39	60	63
One problem	28	19	20	34	34	31	21	27	23	26	24	27	30	27
More than one problem	10	7	4	15	13	11	11	8	2	8	7	34	10	10
of which persistent poor ¹	100	100	100	100	100	100	100	100	100	100	.	100	100	100
None	60	79	81	48	50	54	64	61	80	56	.	36	59	61
One problem	31	15	16	34	35	34	19	30	16	30	.	27	29	28
More than one problem	9	7	2	17	15	13	18	10	4	14	.	37	11	11

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected problems: lack of a bath/shower, shortage of space, damp walls/floors/foundations.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.4.4 (table 3.8, fig 3.9)

Share of persons in the European Union whose households have more than one problem with the accommodation² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	5	4	10	11
Age of individual				
<18	6	5	12	14
18-24	6	5	10	8
25-34	6	5	12	14
35-44	5	4	9	12
45-54	4	3	8	9
55-64	3	2	8	9
>=65	3	2	7	9
Labour market situation of the household				
Working	5	4	10	11
Unemployed	10	7	13	18
Retired	3	2	5	8
Other inactive	8	5	11	12
Type of household				
Single <65	4	3	7	8
Single >=65	3	2	6	8
Couple no children <65	3	2	7	6
Couple no children >=65	2	1	5	8
Single parent	6	5	11	14
Couple + 1 dependent child	5	4	10	12
Couple + 2 dependent children	5	4	13	13
Couple + 3 or more dep. children	8	6	12	16
Couple + dep. & non-dep. children	4	4	7	8
Other	10	8	17	22

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of a total of three selected problems: lack of a bath/shower, shortage of space, damp walls/floors/foundations.

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.5.1 (fig 3.10, 3.11)

Share of persons over 16 with health² problems, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Health is bad or very bad														
Total	6	7	8	8	12	8	4	14	7	5	8	23	8	10
Non-poor	5	7	8	7	11	8	3	13	6	4	7	18	6	9
Poor	10	10	10	15	14	11	4	15	16	6	14	40	13	13
of which persistent poor ¹	13	11	11	20	16	13	2	15	13	7	.	44	11	15
Severely hampered in their daily activities because of chronic conditions²														
Total	7	8	8	6	6	10	4	5	6	8	6	11	8	7
Non-poor	7	7	7	5	5	10	4	5	5	8	6	8	7	7
Poor	11	12	10	10	7	12	4	6	12	8	6	19	12	10
of which persistent poor ¹	14	12	11	13	9	12	3	6	14	6	.	23	10	10

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Respondents are asked if they are 'severely or to some extent hampered in their daily activities by any chronic physical or mental health problem, illness or disability?'

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.5.2 (fig 3.12)

Share of persons over 16 in the European Union with health² problems by individual and household characteristics, 1996

	Health is bad or very bad				Severely hampered in their daily activities because of chronic conditions ²			
	Total	Non-poor	Poor		Total	Non-poor	Poor	
			Total	of which persistent poor ¹			Total	of which persistent poor ¹
	%							
Total	10	9	13	15	7	7	10	10
Age of individual								
16-17	2	1	2	2	1	1	2	2
18-24	2	1	3	3	1	1	2	2
25-34	3	2	4	4	2	2	3	3
35-44	4	4	8	8	3	3	5	4
45-54	8	7	15	14	6	6	9	9
55-64	14	13	23	26	11	10	15	17
>=65	23	22	26	28	18	17	20	22
Labour market situation of the household								
Working	5	5	7	8	4	3	4	4
Unemployed	13	13	13	13	7	8	7	6
Retired	21	21	24	26	18	17	21	22
Other inactive	23	26	20	20	17	19	15	14
Type of household								
Single <65	9	8	14	15	8	7	11	11
Single >=65	23	23	24	24	19	19	20	22
Couple no children <65	8	7	13	16	7	6	9	11
Couple no children >=65	20	19	24	29	16	15	20	21
Single parent	9	9	9	13	6	6	6	6
Couple + 1 dependent child	3	3	6	6	3	2	5	9
Couple + 2 dependent children	3	2	7	8	2	2	4	4
Couple + 3 or more dep. children	4	3	6	5	3	2	4	4
Couple + dep. & non-dep. children	6	6	9	9	4	4	6	6
Other	14	14	16	18	9	9	9	10

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Respondents are asked if they are 'severely or to some extent hampered in their daily activities by any chronic physical or mental health problem, illness or disability?'

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.6.1 (fig 3.13)

Share of persons over 16 who meet people² at home or elsewhere less often than once a month or never, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	9	3	6	2	2	9	1	.	10	3	7	10	4	6
Non-poor	9	3	5	2	2	9	0	.	9	3	7	10	4	5
Poor	9	7	8	3	3	13	1	.	14	4	12	13	6	8
of which persistent poor ¹	10	7	8	3	2	14	1	.	19	7	.	16	5	8

(¹) Persons who were also in income poverty in 1995 and 1994 (Italy and Austria excluded).

(²) Friends and relatives not living with the person (no data available for Italy).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.6.2 (table 3.9, fig 3.14)

Share of persons over 16 in the European Union who meet people² at home or elsewhere less often than once a month or never by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	6	5	8	8
Age of individual				
16-17	1	2	1	1
18-24	2	2	3	4
25-34	3	3	5	5
35-44	5	5	7	8
45-54	6	6	11	10
55-64	7	7	10	11
>=65	9	9	10	10
Labour market situation of the household				
Working	5	4	6	6
Unemployed	6	5	7	9
Retired	9	8	11	11
Other inactive	8	8	9	7
Type of household				
Single <65	5	5	6	7
Single >=65	10	10	11	12
Couple no children <65	4	4	8	6
Couple no children >=65	8	8	9	9
Single parent	7	7	9	9
Couple + 1 dependent child	4	4	8	9
Couple + 2 dependent children	4	4	5	7
Couple + 3 or more dep. children	5	4	5	5
Couple + dep. & non-dep. Children	5	5	6	5
Other	7	6	9	15

(¹) Persons who were also in income poverty in 1995 and 1994 (Italy and Austria excluded).

(²) Friends and relatives not living with the person (no data available for Italy).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.7.1 (fig 3.15)

Share of persons over 16 who are (fully) dissatisfied with their work or main activity, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	10	5	10	22	19	11	9	24	4	3	3	16	13	14
Non-poor	9	5	9	18	17	10	8	19	4	3	3	14	12	12
Poor	18	5	15	34	28	17	17	44	9	5	7	25	16	23
of which persistent poor ¹	21	7	11	36	30	20	17	47	9	5	.	23	15	25

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.7.2 (table 3.10, fig 3.16)

Share of persons over 16 in the European Union who are (fully) dissatisfied with their work or main activity by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	14	12	23	25
Age of individual				
16-17	11	8	20	19
18-24	19	18	24	27
25-34	16	14	28	28
35-44	14	11	27	29
45-54	14	12	28	32
55-64	13	12	24	27
>=65	11	10	14	15
Labour market situation of the household				
Working	13	11	22	25
Unemployed	46	43	50	51
Retired	11	10	14	14
Other inactive	22	19	25	23
Type of household				
Single <65	15	12	22	23
Single >=65	10	10	13	12
Couple no children <65	12	11	19	16
Couple no children >=65	10	10	13	14
Single parent	20	17	30	31
Couple + 1 dependent child	12	10	28	33
Couple + 2 dependent children	11	10	23	24
Couple + 3 or more dep. children	14	10	25	26
Couple + dep. & non-dep. children	16	14	28	30
Other	20	17	31	36

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.8.1 (fig 3.17, 3.19)

Share of persons by number of domains² with disadvantages, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13
	%													
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	59	65	67	26	34	49	49	49	72	69	59	23	47	51
One domain	28	28	26	33	39	34	30	34	21	24	31	37	32	32
Two domains	10	6	6	28	24	13	15	14	6	6	9	37	15	14
Three domains	3	1	1	14	3	4	6	3	1	1	1	3	7	3
Non-poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	63	66	71	31	38	55	54	55	77	73	62	27	52	56
One domain	27	27	24	33	39	33	29	32	18	23	29	39	31	30
Two domains	8	6	5	24	21	10	12	11	4	4	8	32	12	11
Three domains	2	1	0	11	2	3	4	1	1	0	1	2	4	2
Poor	100	100	100	100	100	100	100	100	100	100	100	100	100	100
None	37	54	49	6	13	18	23	23	40	40	35	9	23	27
One domain	33	34	36	32	40	40	33	41	37	36	44	31	33	37
Two domains	20	11	12	40	38	31	29	27	21	19	19	55	27	26
Three domains	10	1	3	23	9	11	15	9	2	5	3	5	17	9
of which Persistent poor ¹	100	100	100	100	100	100	100	100	100	100	.	100	100	100
None	31	58	53	3	7	11	12	16	55	29	.	4	18	22
One domain	33	31	36	30	40	40	30	41	24	39	.	31	34	37
Two domains	26	10	9	42	42	33	41	30	22	23	.	63	31	30
Three domains	10	2	2	26	11	15	17	13	0	8	.	2	18	11

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Table A 3.8.2 (fig 3.20, 3.21, 3.22)

Share of persons in the European Union with disadvantages in more than one domain² by individual and household characteristics, 1996

	Total	Non-poor	Poor	
			Total	of which persistent poor ¹
	%			
Total	17	13	36	41
Age of individual				
<18	23	16	45	49
18-24	20	16	34	40
25-34	18	15	38	41
35-44	16	13	38	45
45-54	14	11	33	39
55-64	13	11	28	35
>=65	13	10	24	30
Labour market situation of the household				
Working	16	13	35	39
Unemployed	46	37	55	61
Retired	12	9	23	29
Other inactive	37	30	44	50
Type of household				
Single <65	15	12	28	34
Single >=65	13	10	23	30
Couple no children <65	7	6	21	23
Couple no children >=65	10	8	22	27
Single parent	32	25	48	53
Couple + 1 dependent child	14	11	35	45
Couple + 2 dependent children	16	12	37	34
Couple + 3 or more dep. children	29	20	55	58
Couple + dep. & non-dep. children	17	14	33	39
Other	27	23	44	57

(¹) Persons who were also in income poverty in 1995 and 1994 (Austria excluded).

(²) Out of total three domains: 1. financial problems (arrears with repayments), 2. problems in satisfying basic necessities (eating meat/chicken/fish and/or buying new clothes and/or having a week's holiday away from home) and 3. problems with the accommodation (lack of a bath/shower and/or shortage of space and/or problem with damp walls/floors).

Source: ECHP, 1994-1996 (Finland and Sweden excluded).