

Persistent income poverty and social exclusion in the European Union

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Statistics
in focus

POPULATION AND
SOCIAL CONDITIONS

THEME 3 – 13/2000

POPULATION AND LIVING
CONDITIONS

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This Statistics in Focus was carried out jointly by Eurostat and Statistics Netherlands. Based on data from the European Community Household Panel (ECHP), it analyses to what extent income poverty persists over several years and how it is related to social exclusion within the European Union.

The ECHP provides longitudinal data, i.e. data covering the same persons and households over more years. In this way, it is possible to measure how living conditions change or persist for the population in question. In this Statistics in Focus, the situation in 1996 is used as a starting point for looking back at 1994 and 1995 in order to establish what the persistence of income poverty was during that period. Hence, the persons who are in persistent income poverty consist of those who are living in a low-income household during three years e.g. 1994, 1995 and 1996. The low-income threshold (the income poverty line) is set to be 60% of the median income.

In 1996, 7% of persons within the European union lived for at least three consecutive years in a low-income household. This was 42% of the persons who lived in a low-income household in 1996. The single elderly, single parents and couples with three or more children have persistent income poverty rates high above the average. Unemployed and other inactive persons also have high persistent income poverty rates (approximately three times the average).

Persons living in persistent income poverty have a higher risk of being in social exclusion. They have more often great difficulties in making ends meet and they are frequently in arrears with regular payments compared to non-poor. The difference between those in persistent income poverty and those living in a low-income household in 1996 is not substantial, the major difference is between persons being in income poverty or not.

Persistency of income poverty

About 25 million persons in the European Union live in persistent income poverty.

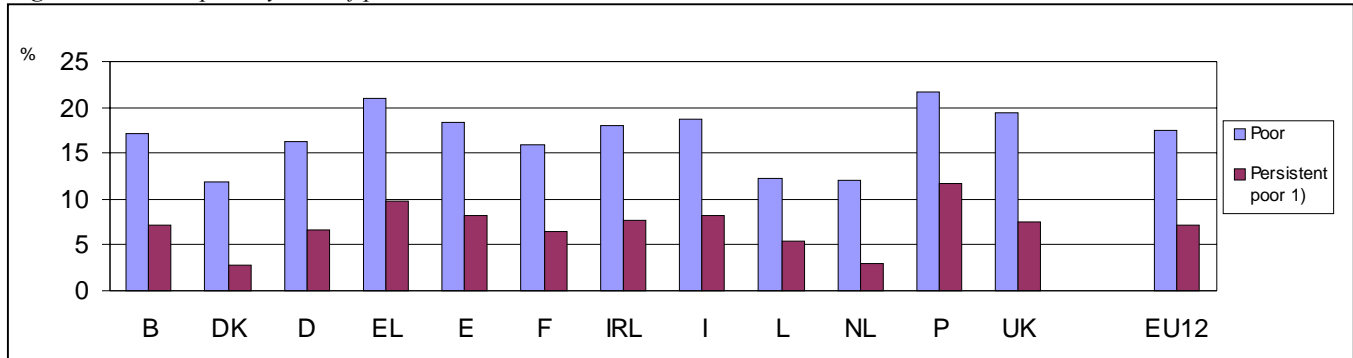
In 1996, 7 % of the European Union population lived for at least three consecutive years in a low-income household. This was more than four out of every ten of all the 61.1 million persons who lived in a low-income household in 1996. Across the 12 Member States the persistent income poverty rate ranged from around 3% in Denmark and the Netherlands to 10% in Greece and 12% in Portugal. The persistent poverty rates of the other Member States were more or less equal to the European Union average rate of 7% (see figure 1).



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Figure 1: Income poverty rate of persons, 1996



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

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

Example: In Germany, 16% of persons lived in income poverty in 1996. 7% of the population in 1996 lived also in income poverty in 1995 and 1994.

More than every second poor person in Portugal is persistently poor

Looking at all persons living in low-income households, the share of persistent poor was the highest in Portugal. Almost 1.2 million persons in Portugal were persistent poor for at least three consecutive years. This was

about 55% of all poor persons in Portugal in 1996. In Greece the ratio was 48% (approximately one million persons). With the exception of Denmark and the Netherlands, where 25% of the poor population was persistent income poor, the share in the other Member States was close to the EU12 average of 42%.

Table 1: Shares of persons with low income, 1996

	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK	EU13/12
x 1,000,000														
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	0.05	1.8	1.0	2.1	11.1	61.1
%														
Poor	17	12	16	21	18	16	18	19	12	12	13	22	19	17
Persistent poor 1)	7	3	7	10	8	6	8	8	5	3		12	8	7
Share of persistent poor related to all poor	42	24	41	47	44	40	43	44	44	25		54	39	42

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

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

Example: The total population in Spain in 1996 was 38.8 million persons, of these, 7.1 million persons lived in a low-income household e.g. the income poverty rate was 18%. 8% of the persons were living in income poverty for at least three consecutive years: in 1994, 1995 and 1996. Hence, 44% of those who lived in income poverty in 1996 were in a similar situation in 1995 and 1994.

Risk of persistent income poverty is related to poverty rates

In the European Union, Member States which have high income poverty rates also have high persistent income poverty rates. Portugal and Greece have the highest

rates and the highest share of persistent income poor, whereas Denmark and the Netherlands have in both cases the lowest. The only exception to this rule seems to be Luxembourg. With a poverty rate equal to that of Denmark and The Netherlands, its share of persistent income poor was more than 50% higher.

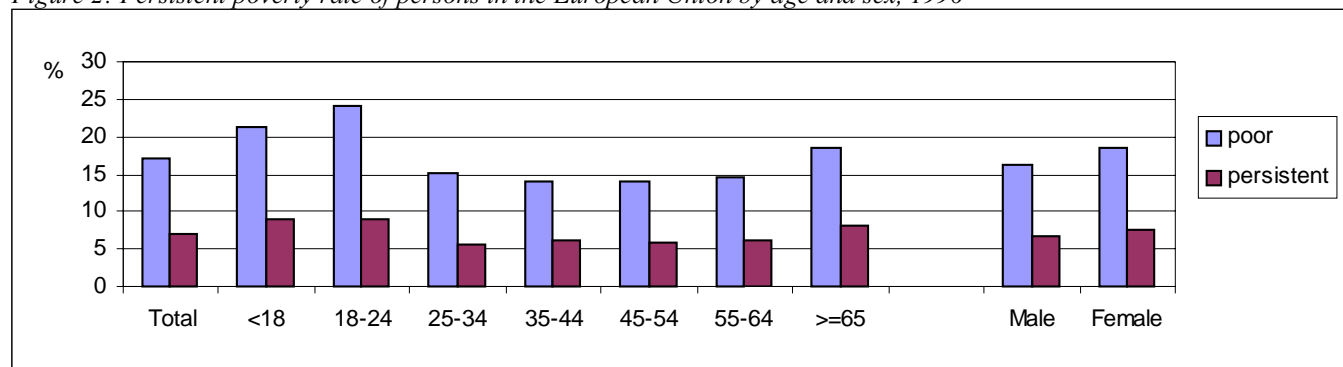
Children and young adults are more often persistently poor

In the European Union, children and young adults* (18-24 years old) have above average risk of being in persistent income poverty. Compared to persons in the productive age group, aged 25-64, they were 50% more likely to live for at least three consecutive years in a low-income household. Next to children and young adults, elderly persons (aged 65 or older) were also above the average. Furthermore, as with children, the persistent

income poor make up a relatively large share of the income poor elderly population. In contrast, the share of persistent income poor of all income poor was the lowest among young adults, indicating that in this age group, there are high dynamics in both in- and outflow of income poverty. With regard to sex, the persistent income poverty rate mirrors the overall income poverty rate; women have a slightly higher persistent income poverty rate than men (see figure 2).

* Results for young adults should be treated with caution due to underreporting of student income.

Figure 2: Persistent poverty rate of persons in the European Union by age and sex, 1996



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

Example: In the age group 65 or more, 18% lived in income poverty in 1996, whereas 8% lived in persistent income poverty. Both these figures are close but slightly above the average of respectively 17% and 7% for the total EU population.

Risk of persistent income poverty is somewhat Member State specific

The above-mentioned EU higher persistent income poverty risk for children, young adults and the elderly was not found in all Member States. For instance, in Denmark and Greece the persistent income poverty risk of children is much below the national average.

Similarly, young adults in Luxembourg, Ireland and Portugal have persistent income poverty risks, which are significantly below their national average. Although not as substantial, young adults in the United Kingdom and Greece were also below average risk. Finally, the higher risk of persistent income poverty for elderly people was not found for the Netherlands, Ireland and Italy.

Table 2: Persistent 1) 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 persistent 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, 1996 (Austria, Finland and Sweden excluded).

Example: In Portugal, the persistent poverty rate for elderly persons (aged 65 or more) is more than twice (i.e. 211%) the overall persistent income poverty rate.

Employment and a high level of education lower the risk of persistent income poverty

Being a member of a working household greatly reduces the income poverty risk as well as the persistent income poverty risk (see table 3). If at least one person in the household has work as their main economic activity, then the likelihood of all household members living at least three consecutive years in income poverty was 5%. For a member of a retired household, this was 8%, while for a person living in any other non-working household (unemployed or inactive) this was 23% and 21%, respectively. Table 3 shows that there are noticeable differences between the Member States as regards the persistence of income poverty of unemployed and retired people compared to the

average. Hence, unemployed in Denmark are less at risk, and retired in Germany, Ireland, Italy and the Netherlands also have below average risk.

In the European Union, the likelihood of a member of a high level educated household living persistently in a low-income household was almost one in forty (3%). For persons living in a middle level educated household this was one in twenty (5%), while for persons from a low level educated household this was just above one in nine (12%). The persistent poverty risk of persons from a low level educated household was more than 50% higher than the average. The same pattern of persistent poverty related to labour market situation and education level can be seen in all the Member States (see table 3).

Table 3: Persistent 1) 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	-	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 ²⁾														
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 (Austria, Finland and Sweden excluded).

2) Highest education level of head and/or partner.

Source: ECHP, 1996 (Finland and Sweden excluded)

Example: In the EU12, 50% more of the single elderly (aged 65 or more) live in persistent income poverty, compared to the total population.

Persistent income poverty is higher for elderly singles and single parent households

Compared to younger persons, the economic situation of persons aged 65 or older is relatively stable. It is, therefore, not surprising that elderly singles and, to a much lesser extent, elderly couples without children have an above average persistent poverty rate. Next to the elderly, persons living in a single-parent household also have an above average persistent income poverty risk. In 1996, 13% of these persons were persistent income poor, which is almost twice the average. Couples with one or two dependent children have lower

than the national average persistent poverty risk in all countries except one, whereas persons from large families (couples with 3 or more dependent children) were around or above the average in 11 of 12 countries (see table 3).

The observation that single elderly persons, single parent households and large families have a higher risk of being persistent income poor was observed for two thirds of the Member States. In some Member States, these groups had substantially lower long-term poverty risk.

Persistent income poverty and social exclusion

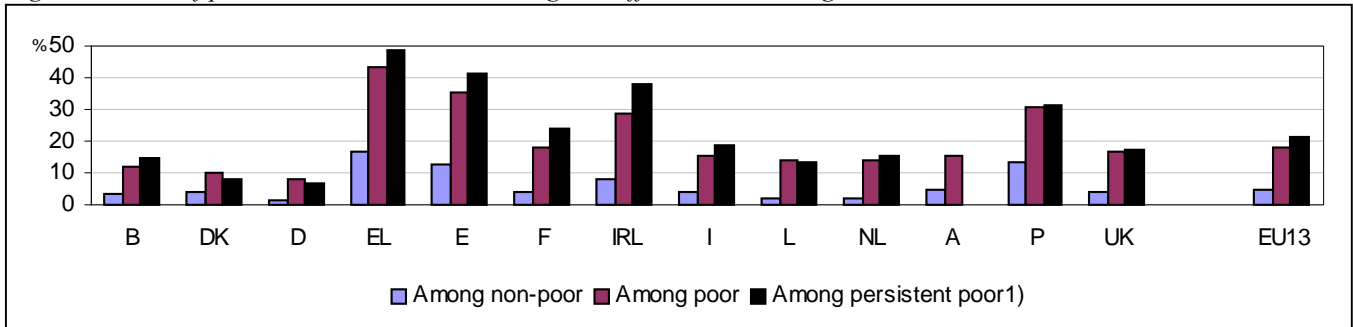
Persistent income poor confronted more often with financial problems

In the European Union, persons in persistent income poverty systematically experience financial difficulties more often. More than one in five persistent poor in 1996 had difficulties in making ends meet. This was more than four times higher than for the non-poor as measured in 1996. Compared with the non-poor population, the percentage of the persistent income poor persons who had difficulties in making ends meet

was on a substantially higher level in all the Member States. The difference between persistent income poor and non-poor differs from 4 percentage points in Denmark to above 30 percentage points in Greece.

It is also noticeable that a lower percentage of persons in persistent poverty in Denmark, Germany and Luxembourg actually report great difficulties in making ends meet compared to those who are in income poverty in 1996. This pattern is repeated in figure 4 except for Germany (see figure 3).

Figure 3: Share of persons whose households had great difficulties in making ends meet, 1996



1) Persons who were also in income poverty in 1995 and 1994 (Austria, Finland and Sweden excluded)

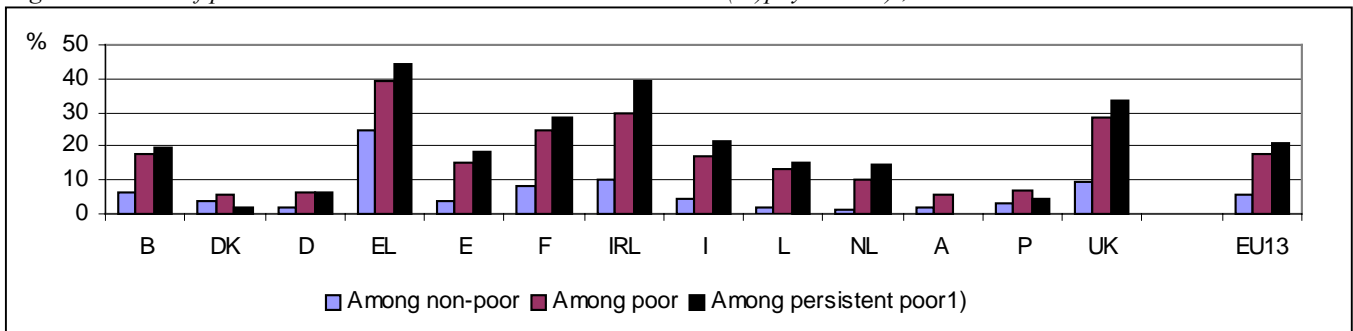
Source: ECHP, 1994-1996 (Finland and Sweden excluded).

Example: In the European Union, 21% of the persons living in persistent income poverty had great difficulties in making ends meet in 1996. For those who were only in income poverty in 1996, this was 18% and for those not touched by income poverty at all it was 5%.

Persons who faced persistent income poverty were also more often confronted with problems concerning payment of utility bills, mortgage or rent for their accommodation compared to non-poor. In 1996, 21% of them had arrears with repayments, whereas the average for the non-poor in the European Union was 6%. This pattern was found in all the Member States with the gap being particularly wide in Ireland and the United Kingdom.

Comparing figures 3 and 4, 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.

Figure 4: Share of persons whose households were in arrears with (re)payments 2), 1996



1) Persons who were also in income poverty in 1995 and 1994 (Austria, Finland and Sweden 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).

Example: In the United Kingdom, 33% of the persons living in persistent income poverty were in arrears with payments of their utility bills and/or housing costs in 1996. This compares to 29% for those living in income poverty in 1996 and 9% for those not touched by income poverty at all.

Labour market exclusion and persistent income poverty related to financial problems

The above-mentioned financial problems for persistent income poor are worse if they belong to an unemployed or non-retired inactive household. Compared to non-poor in similar household situations, they were twice as likely to have difficulties in making ends meet or to be in arrears with repayments. In general, the likelihood of having financial problems varied considerably with the labour market situation of the household. In 1996, the probability of facing these financial problems was, for persons living in an unemployed or non-retired inactive household, many times above the European Union average for the total population. On the other hand,

persons from retired and working households had a below average rate. (see table 4).

Although there is a link between the occurrence of financial problems in the household and socio-demographic background characteristics, the main determining factor appeared to be income. Low-income persons were much more often faced with difficulties in making ends meet or in (re)paying scheduled bills than the rest of the population, especially if they belonged to single parent households or to families with three or more children. Furthermore, persons who were in income poverty for three consecutive years were faced with financial difficulties even more often than the poor at large.

Table 4: Share of persons in the European Union whose households had financial problems by individual and household characteristics, 1996

	Total	Great difficulties in making ends meet			In arrears with (re)payments ²⁾ during the past 12 months			
		Non-poor 1996	Total	Poor 1996	Total	Non-poor 1996	Total	Poor 1996
	%			Persistent poor ¹⁾			Total	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 dependent children <65	3	2	12	15	4	4	9	10
Couple no dependent 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, Finland and Sweden 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).

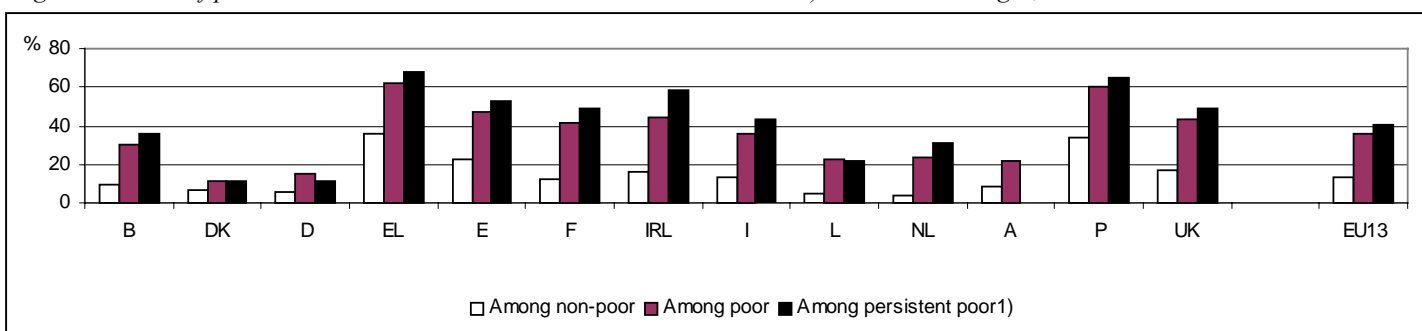
Example: Within the European Union, 10% of single persons below the age of 65 had great difficulties in making ends meet and 9% were in arrears with payments. In the non-poor population, 7% and 8% had these problems, whereas among the income poor and persistent income poor, 20% and 23% had great difficulties in making ends meet, and 14% (in both cases) were in arrears with payments.

About 10 million persistent income poor having multiple disadvantages

Simultaneous examination of 8 non-monetary poverty indicators focused on three main areas of life (basic needs, housing and financial situation) showed that 41% of the persons living in persistent income poverty in the European Union faced multiple disadvantages in at least two areas (see figure 5). On the other hand, only 13% of the non-poor population were in a similar position. Multiple disadvantages rates for persistent income poor were very high in Portugal and Greece.

More than 60% of the persistent income poor in these countries had disadvantages in more than one domain. It is noticeable that in these countries the non-poor also faced multiple disadvantages relatively often. In general, the differences in the proportion of people facing multiple disadvantages across various domains of their life, between the persistent income poor and non-poor, existed in all Member States. A relatively large gap, in this respect, was found in France and Ireland. However, the gap between persistent income poor and non-poor was also above the average in Greece, Spain and Portugal.

Figure 5: Share of persons whose households had more than one domain 2) with disadvantages, 1996



1) Persons who were also in income poverty in 1995 and 1994 (Austria, Finland and Sweden 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 in walls/floors).

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

Example: In France, 49% of those living in persistent income poverty also had multiple disadvantages in terms of financial problems, problems in satisfying basic necessities and/or problems with the accommodation. For those living in income poverty in 1996, it was 42%, whereas it was only 12% within the group of non-poor.

➤ METHODS AND CONCEPTS

The source of data used in this Statistics in Focus is the **European Community Household Panel (ECHP)**. The 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 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.

The **results** in this study were calculated from the ECHP **'users' database**, which contains longitudinal microdata on households and persons interviewed, harmonised and interlinked as the various survey waves are completed. For more details of direct access to ECHP microdata, see *'EC Household Panel Newsletter 3/99'* (OPOCE, Luxembourg, 1999). The figures analysed in this study are **estimates**, whose precision – all other things being equal – depends on the size of the sample and the percentage. They cover the 12 Member States for which the required data are currently available: all EU Member States except Finland and Sweden. Data for Austria is only available for 1995 and 1996 and are provisional. Hence, no longitudinal tabulations have been made for Austrian data. All results in this Statistics in Focus are based on at least 50 sample observations. Separate methodological studies on for example sample size and attrition rates for analysis of income poverty are available in Eurostat.

Education level of the household

In the ECHP, each person aged 16 or over is asked to state the highest level of education he or she has successfully completed.

Type of the household

During the ECHP interview, the relationship between each person and 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: singles below 65 and singles aged 65 or older. Couples without children are similarly divided into two groups based on the age of the oldest person in the couple: couples below 65 without children and couples aged 65 or over without children. Children are labelled dependent if their age is less than 18. 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 that fall outside the above-mentioned groups are labelled other households.

Children

Children or dependent children are defined in this Statistics in Focus as being under the age of 18.

Labour market situation of the household

In this Statistics in Focus the labour market situation of the household was based on a combination of ILO main activity status during the current year and self-defined main activity status of all household members aged 16 or older. The former is used to distinguish between working, unemployed and inactive households. The latter is used to make a distinction between retired and other inactive households. This leads to the following categories:

- 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 the 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.

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. 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.

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.

Income poverty

The income poverty line (or low-income threshold) is set at 60% of the median equivalised income per person in each Member State. 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.

Persistent income poverty

In this Statistics in Focus, the persons living in persistent income poverty are those who were in income poverty in 1996 and equally in 1995 and 1994. 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.

Social exclusion

Social exclusion is analysed as the link between low income, activity status and disadvantages regarding monetary and non-monetary aspects of life. The approach for analysing social exclusion was set up by Eurostat Task Force working during spring 1998. Further methodological documentation for the approach is available from Eurostat.

Further information:

➤ Databases

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