

Statistics in focus

POPULATION AND SOCIAL CONDITIONS

THEME 3 – 1/2000

POPULATION AND LIVING CONDITIONS

Contents

Low income and the income
distribution.....3

Socio-demographic
characteristics of the low-
income population4

Income, activity status, main
source of income and
satisfaction with main activity .5

Income, activity status and
means available.....7

Income, activity status and
perceptions9

Methods and concepts 11

Social Exclusion in the EU Member States

Lene Mejer

This 'Statistics in Focus' provides a statistical analysis of social exclusion following a structure set up by a Eurostat Task Force on statistics on poverty and social exclusion.

Social exclusion is analysed as the link between low income, activity status and a number of indicators which relate to means, perceptions and satisfaction of the groups under study with respect to their standard of living and quality of life. In this way, social exclusion is understood to be a multidimensional phenomenon covering different aspects of life in EU societies.

Overall in the EU, the relative proportion of single parent households among the low-income population is three times higher than in the rest of the population. There are also relatively more elderly people and large families among the low-income population.

Similarly, at EU-level, there are relatively more inactive, unemployed and retired persons in the low-income population compared to the rest of the population. The relative proportion of unemployed persons in the low-income population is nearly three times higher than in the rest of the population. The low-income unemployed rely much more on unemployment benefits as their main source of income than unemployed in the rest of the population.

There are more low skilled persons in the low income group compared to the rest of the population. Low-income unemployed are much more often tenants rather than owners compared to any other population group and also do not possess a car as often. They have a higher degree of difficulty in making ends meet and affording one week's holiday per year away from home.



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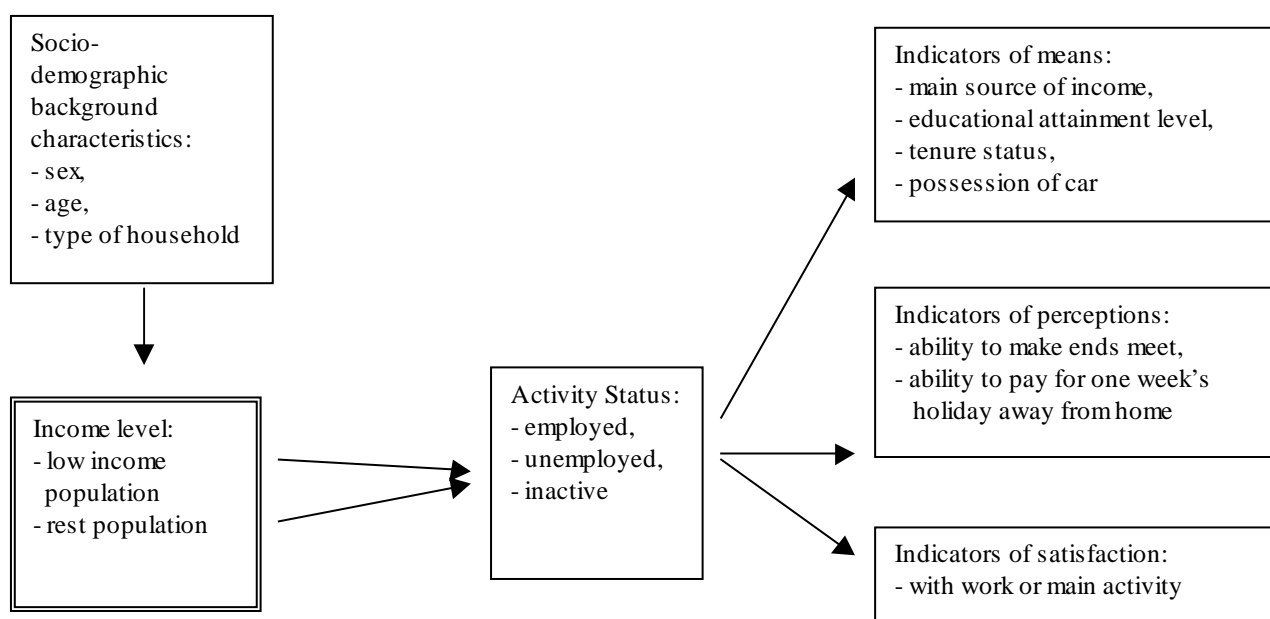
The framework for this study is illustrated in figure 1 below. It mentions the variables which are used in this report for illustrating the situation of social exclusion in the EU Member States. A large number of other variables have also been analysed, some of these will be referred to in the text below¹.

The data used in this report comes from the second wave of the European Community Household Panel

(ECHP); the income and activity data refers to 1994 whereas the remaining characteristics refer to the situation as reported at the time of interview in 1995.

The low-income threshold is defined as a relative notion taking 60% of the median income in each country. The proportion of the population under this threshold is thus different from Member State to Member State.

Figure 1: Framework for analysing social exclusion



¹A more comprehensive report is planned for publication by mid-2000. Document SPC 31/98/2 which was presented to the EU Statistical Programme Committee (SPC) in November 1998 forms the methodological basis for the work being carried out on statistics on income, poverty and social exclusion at EU level. Paragraphs 136 and 137 in the Amsterdam Treaty relate to the issue of social exclusion.

Low income and the income distribution

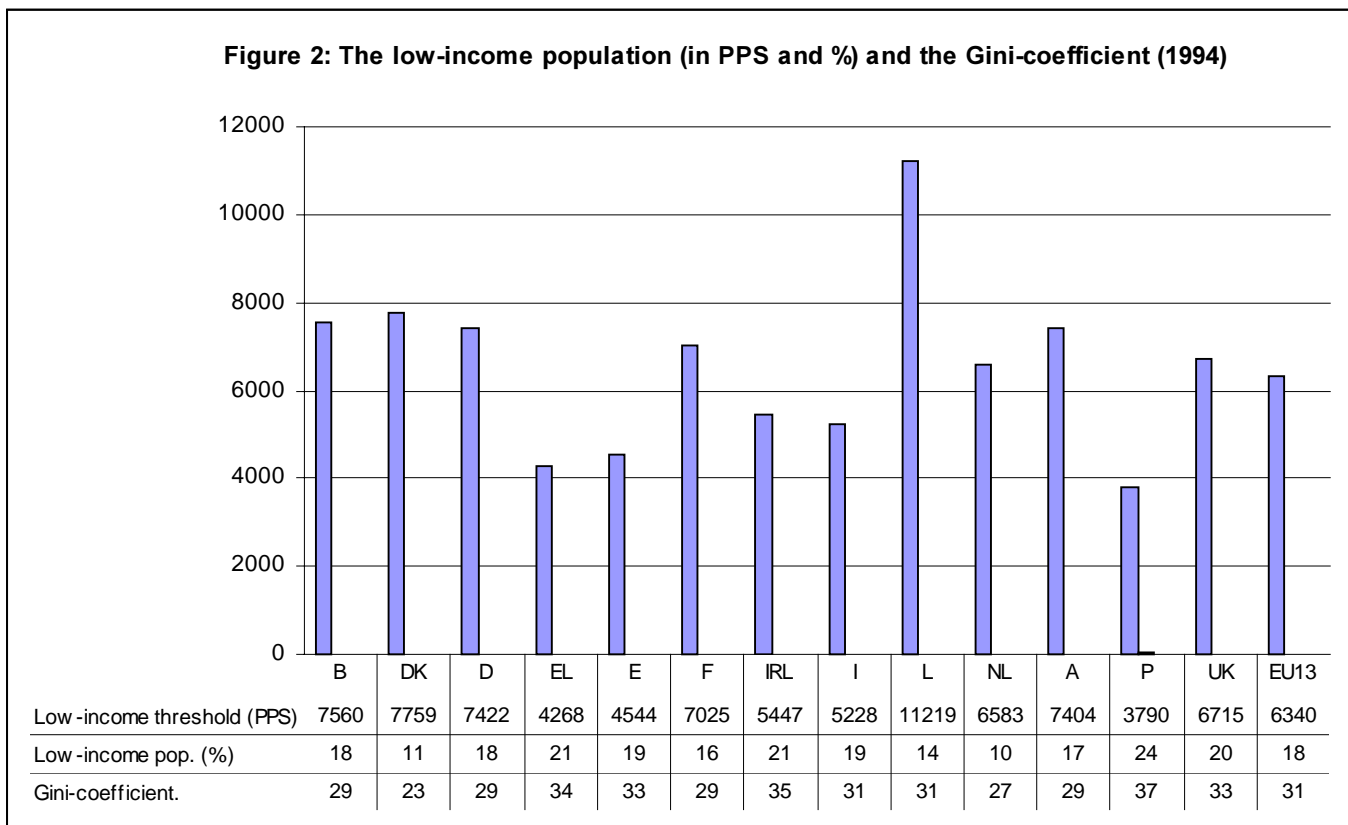
Figure 2 shows the percentage of the population under the low-income threshold in each country as well as the monetary value in PPS corresponding to the threshold and the Gini-coefficients. The Gini-coefficients provide an overall indication of disparities in each Member State's income distribution.

The highest low-income threshold by far is found in Luxembourg (11,219 PPS), and 14% of the population in this country have an income below this threshold. At the other end, the low-income threshold in Portugal is a third of the threshold in Luxembourg at 3,790 PPS, and people with a low-income represent 24% of the population, which is the highest percentage of all the 13 countries studied.

Besides these outer positions, a group of 7 countries have a threshold, which is very similar, around 7,000 PPS. In this group the percentage of low-income persons jumps from 10-11% in the Netherlands and Denmark, to 16-21% in the other countries. Four countries have low-income thresholds from 4,268 PPS (Greece) to 5,447 PPS (Ireland), the percentage of low-income persons corresponds to the previous group, e.g. they rank between 19 and 21%.

One reason for the very different percentages of persons with low-income between, on the one hand the Netherlands and Denmark, and, on the other hand Belgium, Germany, France, the United Kingdom and Austria is the different income distributions. Denmark and the Netherlands (but less so) have the smallest disparities in income distribution compared to the other countries².

Figure 2: The low-income population (in PPS and %) and the Gini-coefficient (1994)



Source: ECHP, wave 2: Sweden and Finland not included.

² The relation between the size of the low income group and the income distribution could be further developed by including measures on distance, e.g. how poor is the low-income population in relation to the low-income threshold.

Socio-demographic characteristics of the low-income population

Table 1 sums up the demographic background characteristics of the low-income population in relation to the rest of the population. The figures for each group in the low-income population are indexed in relation to the rest of the population showing relative proportions within each group. For example, for every 100 women in the rest of the population there are 106 in the low-income population. In other words, the relative proportion of women is higher in the low-income group compared to women in the rest of the population. This is due to a higher proportion of women in the group of elderly people as well as among single parents, meaning a combination of demographic factors and a higher risk (incidence) of being in the low-income population. Both of these groups make up a higher rate of the low-income population compared to the rest population.

At EU-level, there are relatively more children, young people and elderly in the low-income group, whereas there are fewer people in the productive age (25-64). This general pattern is also apparent when looking at

the individual countries, but, there are relatively many children in the low-income group in Ireland and in the UK, whereas Denmark and Greece have relatively fewer children in the low-income group as compared to the remaining population. On the other hand, relatively, there are more than twice as many elderly in the low-income population in Denmark, Greece and Portugal than in the rest of the population. Younger people (16-24 years of age) have a relatively high proportion of the low-income population in Denmark, France and the Netherlands, compared to the same group in the rest of the population.

The last part of table 1 shows that, relatively, for the EU as a whole, there are more than 3 times as many single parents (who are overwhelmingly women) in the low-income group as compared to the rest of the population. One person households and families with 3 or more children are also more often in the low-income group, whereas couples without children or couples with one or two children more often belong to the better part of the income scale.

Table 1: Socio-demographic characteristics of the low income population
(rest population = 100), 1995

	EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Gender														
male	94	95	95	92	92	98	95	95	95	89	94	92	91	90
female	106	105	105	107	108	102	104	105	104	111	106	107	109	110
Age														
<16	128	103	59	135	72	130	112	151	128	142	124	133	110	154
16-24	137	143	216	143	94	115	185	95	150	(127)	258	98	72	78
25-49	79	76	63	85	58	87	71	77	86	88	81	97	65	71
50-64	81	96	58	74	104	100	88	71	93	83	58	74	105	59
65+	116	134	242	111	239	86	114	97	80	(82)	72	96	211	160
Type of household														
1-person household age < 65	130	81	234	110	77	64	170	144	58	.	227	123	146	102
1-person household: age 65 or more	175	168	336	168	311	64	167	408	187	.	(71)	128	431	219
2 adults without children	77	111	100	68	186	103	82	42	48	64	45	70	178	78
single parent with one or more children	305	214	(82)	383	248	225	199	602	90	.	384	235	184	509
Couple with one child	63	82	(47)	68	41	76	55	52	62	(82)	93	126	46	50
Couple with 2 children	81	73	(39)	105	62	89	62	63	80	87	79	93	58	82
Couples with 3 or more children	169	109	96	182	67	177	138	156	260	323	156	199	249	177
Other household types	97	84	53	94	84	100	117	85	126	88	109	86	81	52

Source: ECHP, wave 2. Finland and Sweden not included.

..: no information available (less than 20 observations)

() : low reliability (20 to 49 observations)

Note: Children are defined as 'dependent children'. 'Dependent children' cover two groups. All persons below 16 are considered to be dependent children. Persons aged 16 to 24, living in a household of which at least one of their parents is a member and who are economically inactive are also considered as dependent children.

This EU pattern covers some quite wide differences between the Member States. For example, Denmark, France and the Netherlands have a relatively high proportion of single person households below the age of 65 in the low-income group. More than half of the countries have a relatively high frequency of elderly single person households in the low-income group. Persons living in single parent households are notably well represented in the low-income population in Ireland and the United Kingdom (respectively 6 and 5 times more frequently). These two Member States together with most other countries also have a high share of persons living in large families in the low-income group -

partly explaining why so relatively many children are to be found in the low-income group in these countries. It should be noted, that there seems to be a break between 2-children families and many-children families as regard the income level.

In contrast to the general EU and country pattern referred to above, two countries, Greece and Portugal, have many persons in the low-income group living in couples without children. This is partly a function of couples without children being relatively older than couples with children.

Income, activity status, main source of income and satisfaction with main activity

Table 2 shows that, for the EU as a whole, there are relatively more inactive, unemployed and retired in the low-income population compared to the rest of the population, whereas being employed or self-employed considerably reduces the risk of being in the low-income population.

For the EU as a whole there are nearly three times as many unemployed in the low-income population compared in relative terms to the rest of the population. Still in relative terms, twice as many are employed in the higher income group compared to the low-income group. These figures show that the activity status of a person is a significant factor in determining the income

level, and that being unemployed or inactive considerably increases the risk of being in the low-income population³.

The group of other inactive is a mixed group: in some countries a large part of this group is made up of people doing housework, and thus not perceiving any significant personal income. This explains why they are relatively highly represented in the low-income population. The group of self-employed is also a fairly mixed group: in some countries this group is rather large and often consisting of one-man enterprises with a fairly low income (farmers are part of this group).

Table 2: Low-income population according to activity status (age 16 or more) (rest population = 100), 1994

	EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
Employed	46	37	35	64	37	36	41	21	45	77	53	78	40	31
Self-employed	60	170	106	97	77	116	92	78	114	:	(181)	143	168	64
Unemployed	293	247	125	292	165	258	313	329	376	:	194	237	155	421
Retired	119	114	218	116	206	74	111	109	84	(94)	(61)	80	188	179
Other inactive	156	168	245	154	110	129	202	161	144	139	141	152	127	186

Source: ECHP, wave 2. Finland and Sweden not included.

..: no information available (less than 20 observations)

(): low reliability (20 to 49 observations)

³ The welfare state of persons do, though, not only depend on the individual's activity status but also of the characteristics of the household in which the person is living, as a whole.

The importance of the activity status of the persons in a household is underlined in figure 3, which shows the main income source by activity status for the EU, again distinguishing between the low-income and the remaining population⁴. It shows that 95% of the more affluent population which is employed or self-employed have salaries or self-employment income as the main source of income. In the low-income population, it is only 82%. It also shows that unemployed persons in the low-income population rely much more on unemployment benefits as their main source of income (55%) as compared to the rest of the unemployed population where only 22% have unemployment benefits or other social benefits as their main source of income.

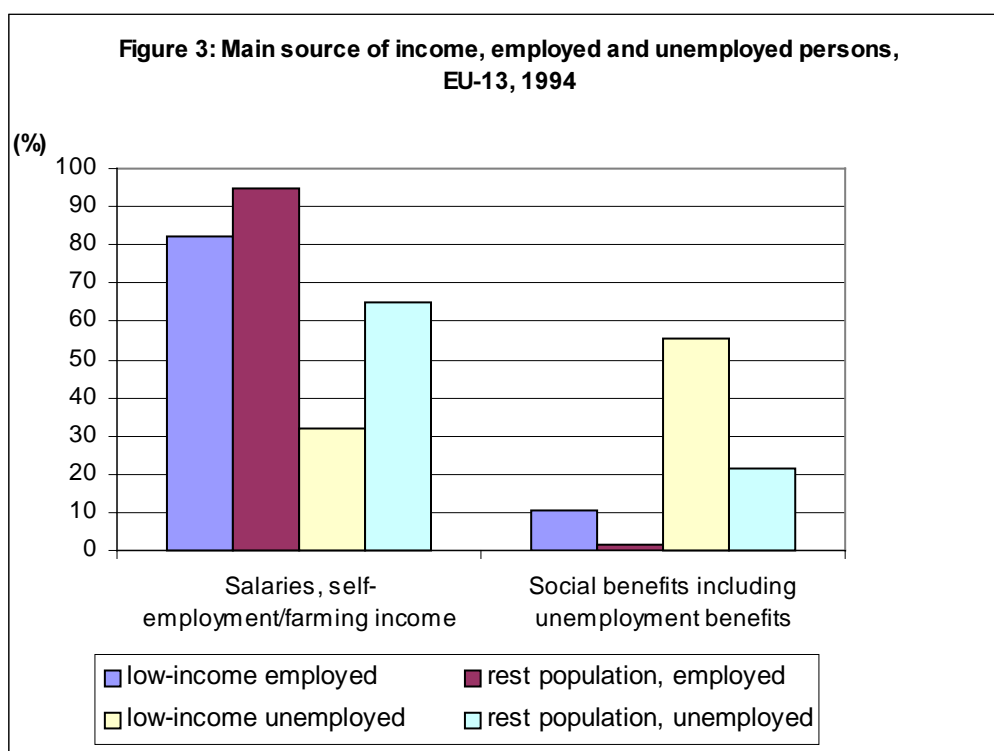
As for the inactive (grouping retired people and other economically inactive), the pattern is fairly stable across the EU. Regardless of income level approximately 50% of the inactive population has pensions and/or income from investments as their main source of income. But, like the unemployed, the other 50% of the low-income inactive population relies less on salaries and more on social benefits as their main income, in opposition to the inactive in the rest of the population (figures not shown in graph).

The pattern across Member States as salaries being the main source of income for the employed is fairly stable

although, in the low income population, Belgium, the Netherlands and Portugal have a lower share of their populations relying on salaries compared to the EU average and Italy has a higher share.

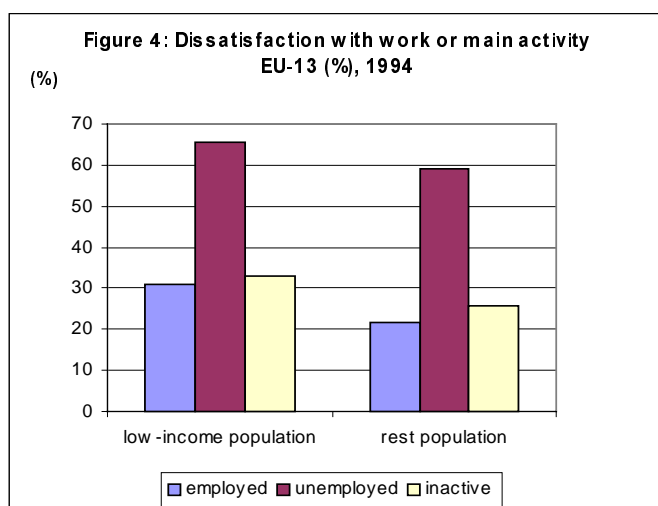
The interesting differences between the Member States are found in the group of unemployed persons. The unemployed in the low-income population rely much more on social benefits (including unemployment benefits) as their main source of income in Ireland (90%), Belgium (85%), Denmark (85%), Luxembourg (81%) and the United Kingdom (81%) than in Italy (9%), Greece (10%) and also Portugal (21%). These differences within the group of low-income unemployed persons should again be compared to the unemployed persons in the rest of the population, where a much larger part of this group rely on salaries to be the main income source, especially in the three Southern European countries, namely Greece (80%), Portugal (77%) and Italy (75%). On the other hand, Denmark is the only country in the EU where a majority of the unemployed persons in the higher income part of the population have social benefits as the main source of income (53%).

Given the information provided in table 2 and figure 3, it is not surprising that persons being employed show much more satisfaction with their activity status than people being unemployed.



Source, ECHP, wave 2. Finland and Sweden not included. Population aged 16 or more.

⁴ The main source of income is registered at household level and then assigned to each individual within the household using a simple classification. The information obtained thus combines a household characteristic with the activity status of each person within the household.



Source: ECHP, wave 2. Finland and Sweden not included. Population aged 16 or more.

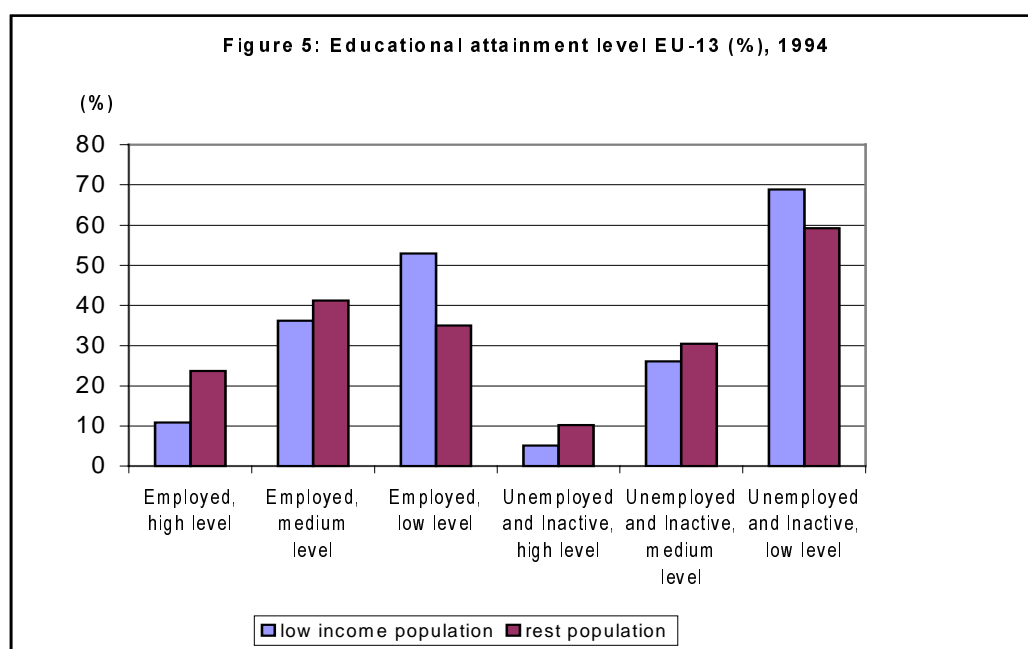
It is notable, but maybe trivial, that people earning less are less satisfied than people earning more, although the main factor does not seem to be income level as such but more being in employment or not (see figure 4)⁵. The main difference is between employed and inactive on the one hand and unemployed on the other hand.

Italians, Portuguese, Spanish and Greek persons are much less satisfied than the populations of the other EU countries. This is a consistent pattern, regardless of income and activity position. On the other hand, a consistently very high proportion of Danes, and to a lesser extent Austrians, claim to be satisfied with their work or main activity (figures not shown in the graph).

Income, activity status and means available

The background for some of these differences found according to income level and activity status might be explained by the educational background of the persons concerned. There are differences in the composition of the low-income population compared to the rest of the population regarding educational level. There are more low skilled persons in the low-income group, and within that group, relatively more are unemployed or inactive than in work.

Figure 5 shows that among those employed in the higher income group, a larger percentage has a higher education (EU average 24%) than in the other groups. The high percentage of lower skilled among unemployed/inactive might partly be explained by the large group of elderly within the inactive group meaning that income level here is less relevant.



Source: ECHP, wave 2. Finland and Sweden not included. Population aged 16 or more.

High level = university or equivalent. Medium level = upper secondary. Low level = primary and lower secondary.

⁵. The data should be analysed further in order to determine the existence of a group of 'working poor' and its importance.

Tables 3 and 4 show the percentages of the different population groups who are tenants of their accommodation and who do not possess a car. These two tables consequently indicate social exclusion in terms of non-availability of certain material goods (means).

Looking at table 3 and the EU figures, the notable feature is the unemployed in the low-income population in comparison with the other groups. The low-income unemployed is the only group at EU level where a majority (62%) rent their accommodation. In all the other groups, there is a majority of persons which live in a household which owns the accommodation (68% for employed and inactive in the more affluent group, 61% of the employed within the low-income group, 57% of the higher income unemployed and the inactive in the low-income population).

The effect of introducing the activity status variable between income and tenant status makes it visible that being unemployed actually means that one is much less likely to own accommodation in comparison to all other groups in society.

On average 65% of persons in the EU live in households where the accommodation is owned by the household. More persons in Greece, Spain and Ireland live in such households, and only in Germany do a majority of persons live in households where the household rent the accommodation. Given such a structure, it is not so striking that a large majority of the Spanish population lives in owner-occupied housing, whereas there is a marked difference in for example Ireland but also UK between the owner occupier status of low-income unemployed persons and the other groups.

There are no major differences between the different population groups when they are asked to report on problems with the accommodation such as damp walls and floors and leaky windows; four fifths of the population report no problems, whereas one fifth say they have such problems. Similarly, when asked about how satisfied the persons are with their housing situation, a large majority is more satisfied than less satisfied, also among the low-income unemployed, although the majority is not as large as in the other groups (these figures are not shown here).

Table 3: Percentage of tenants in low-income and rest population, 1994.

		EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
	Total population	35	27	34	52	18	18	41	17	25	27	42	41	37	30
Employed	low-income	39	26	49	51	15	26	52	(15)	25	50	62	42	31	35
	rest population	32	24	26	51	20	17	40	9	25	33	33	42	37	17
Unemployed	low-income	62	65	76	84	26	29	75	57	28	.	77	.	50	73
	rest population	43	38	50	62	25	20	50	35	25	.	41	64	50	43
Inactive	low-income	43	33	49	58	9	18	51	33	25	50	73	50	33	50
	rest population	32	23	46	49	15	15	30	9	20	16	53	38	36	32

Source: ECHP, wave 2. Finland and Sweden not included in EU 15. Population aged 16 or more (except for total population).

Owner-occupiers and tenants make up 100%.

.: no information available (less than 20 observations)

(): low reliability (20 to 49 observations)

Table 4 shows the non-possession of a car in the different population groups under study. Here, when looking at the EU figures, income plays an important role, as a large majority of all groups over the low-income threshold possess a car. The employed in the

low-income group have also on average the same pattern, whereas car possession is much less widespread among the unemployed and the inactive in the low-income population.

These general trends are confirmed when looking at individual countries, although possession of a car is less common in countries like Portugal and Greece

compared to for example, Germany, the United Kingdom, Italy, Luxembourg and Belgium.

Table 4: Percentage of non-possession of car in low-income and rest population, 1994.

		EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
	Total population	10	11	18	5	27	18	8	19	5	5	9	8	32	12
Employed	low-income	12	(4)	(24)	(6)	36	18	13	(18)	(5)	.	(13)	(6)	49	(11)
	rest population	4	3	11	3	18	6	3	9	2	2	3	4	21	4
Unemployed	low-income	32	38	(41)	29	45	31	34	55	11	.	(28)	(55)	58	43
	rest population	12	12	29	7	27	14	7	32	3	.	9	19	33	23
Inactive	low-income	21	18	24	10	45	34	18	35	9	(17)	25	(13)	62	30
	rest population	8	7	13	3	23	17	5	15	3	2	5	5	23	11

Source: ECHP, wave 2. Finland and Sweden not included. Population aged 16 or more.

.: no information available (less than 20 observations)

(): low reliability (20 to 49 observations)

The table is based on the following question in the ECHP: 'Do you have a car or van (available for private use)?' The figures exclude the part of the population who have indicated that they do not want a car, e.g. possession plus non-possession make up 100%.

Income, activity status and perceptions

Tables 5 and 6 summarise the perceptions of the persons interviewed in relation to difficulties in making ends meet and if they cannot afford paying for one week of holiday away from home each year.

Looking at table 5, there is a marked difference between the two income groups at the EU level. A large majority of the low-income population declares that they have

difficulties in making ends meet especially among the low-income unemployed and inactive population. The opposite is the case among the employed in the rest of the population, whereas there is a stable pattern across countries as concerns the unemployed and inactive in the higher income group and their ability to make ends meet. The opinion is divided equally between it being difficult and fairly easy to make ends meet.

Table 5: Percentage of low-income and rest population which have difficulties in making ends meet.

		EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
	Total population	49	37	31	30	79	67	49	65	62	17	29	57	79	48
Employed	low-income	67	42	45	43	95	85	80	82	80	44	49	65	91	62
	rest population	42	31	30	28	75	59	41	56	51	16	21	56	75	37
Unemployed and Inactive	low-income	73	62	41	57	96	90	78	87	86	41	62	71	94	68
	rest population	51	50	50	50	52	53	52	53	52	50	49	51	53	51

Source: ECHP, wave 2. Finland and Sweden not included in EU 15. Population aged 16 or more. 'With difficulty' and 'easily' make up 100%.

The table is based on the following question in the ECHP: '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... (with great difficulty, with difficulty, with some difficulty, fairly easily, easily, very easily)?'

This general pattern masks large differences between countries. A much higher percentage of people having low-income in Greece, Spain, France, Ireland, Italy and Portugal declare that they have difficulties in making ends meet compared to the same group in Belgium, Denmark, Germany, Luxembourg and the Netherlands. This pattern is also present but to a lesser extent among the rest of the employed population, except for France.

A majority of low-income unemployed and inactive persons across the EU as a whole judge that they cannot afford to pay for one week of holiday away from home each year, especially a large proportion of the unemployed gives this opinion. The opposite picture is revealed for the more affluent part of the population. Being employed seems to reinforce this pattern.

Several other indicators of social exclusion have also been analysed. There is a high relation between income level and satisfaction with financial situation. The low-income unemployed are the most dissatisfied at EU level (83%), whereas only 42% of higher income employed are dissatisfied.

Moreover, there is not a strong relation between self-perceived health status and income level taking into account activity status. The determining factor seems instead to be age; in other words the older people get the more they report 'bad' health.

The frequency of talking with neighbours or meeting people at home or elsewhere does not depend on income level and activity status either. A very stable percentage of around 75%-80% of all groups at EU level report that they speak or meet with people on most days or once or twice a week.

Finally, the satisfaction with the amount of leisure time available does not depend on income level as such but more on being employed or not. A higher percentage of all employed report dissatisfaction with their amount of available leisure time than unemployed and inactive persons.

Table 6: Non-ability to pay for a week's annual holiday away from home, low-income and rest population (%)

		EU-13	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	UK
	Total population	30	26	15	12	54	50	34	37	39	13	14	24	60	36
employed	low-income	47	22	(22)	17	82	74	60	52	62	(29)	28	32	86	46
	rest population	22	16	8	8	40	37	23	28	27	8	4	20	50	23
unemployed	low-income	73	63	(47)	53	85	87	80	78	82	.	50	(58)	86	84
	rest population	42	37	27	17	57	62	46	56	49	.	19	33	68	56
inactive	low-income	56	40	26	25	86	80	68	62	70	43	33	43	89	59
	rest population	29	23	17	9	48	47	31	36	38	9	16	24	51	34

Source: ECHP, wave 2. Finland and Sweden not included in EU 15. Population aged 16 or more.

..: no information available (less than 20 observations)

(.): low reliability (20 to 49 observations)

The table is based on the following question in the ECHP: '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? (yes, no)

Methods and concepts

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 EU Member State, covering a wide range of topics such as income (including the various 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 EU 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.

Those interested in other findings yielded by the ECHP should refer to the first ECHP large-scale publication: *"European Community Household Panel (ECHP): Selected indicators from the 1995 wave"*, Theme 3, sub-theme "Population and social conditions", Eurostat, OPOCE, Luxembourg, 1999; ISBN 92-828-7150-9 (260 pages).

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 (1995) during the survey reference year (1994). 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, receipts in kind and imputed rent for owner-occupied accommodation.

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.

The **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 by sampling fluctuations. The median describes the middle part of the distribution and as social exclusion implies distance from the standard income level, it can be seen as a suitable measure. The 60% cut-off point is chosen as a main reference point among more points used in such analysis by Eurostat. A similar analysis has been done using the same fraction of each Member State's population (the lowest quintile), providing comparable results to what is shown in this Statistics in Focus.

Purchasing Power Parities (PPP) 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. For 1994, the conversion rates between PPS and the national currencies are: B (41.65); DK (9.790); D (2.160); EL (223.8); E (133.1); F (7.230); IRL (0.7100); I (1.640); L (39.79); NL (2.280); A (14.90); P (136.8); UK (0.7000).

The **Gini-coefficient** is a summary measure of inequality in the income shares. The size of the coefficient represents the share of the total income that has to be redistributed to obtain a fully equal income distribution. Thus, the higher the level (maximum = 1), the more unequal the distribution.

Activity status: During the ECHP interviews, each person aged 16 or more is 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-declared' and not constructed. The variable 'calendar of activities' is not collected in the Dutch survey, instead, for this study, the variable on ILO main activity status has been used.

Further information:

➤ Reference publications

Title European Community Household Panel (ECHP): Selected indicators from the 1995 wave
Catalogue No CA-22-99-765-EN-C Price EUR 45

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