

Monitoring the social impact of the crisis: public perceptions in the European Union

Wave 4

Analytical report

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This document does not represent the point of view of the European Commission. The interpretations and opinions contained in it are solely those of the authors.

Flash EB Series #289

**Monitoring
the social impact
of the crisis:
public perceptions
in the European Union**
Wave 4

Survey conducted by The Gallup Organization,
Hungary upon the request of
Directorate-General Employment, Social Affairs
and Equal Opportunities



Coordinated by Directorate-General
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THE GALLUP ORGANIZATION

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Introduction

With the launch of the EU's growth and jobs strategy in March 2000, EU leaders pledged to make "a decisive impact on the eradication of poverty" by 2010. Many people, however, still live in destitution with no access to basic services such as healthcare. Furthermore, almost 80 million Europeans live below the poverty threshold. To focus attention on the situation, 2010 has been designated as the "European Year for combating poverty and social exclusion", in order to recognise that:

- all people have a right to live in dignity and take part in society
- the public and private sectors share the responsibility to combat poverty and social exclusion
- eradicating poverty for a more cohesive society benefits all
- a commitment from all levels of society is needed to achieve this goal¹.

In response to the current global economic crisis, on 26 November 2008, the European Commission presented a comprehensive action plan to protect Europe's citizens from the worst effects of the financial crisis. It included extensive action at national and EU levels to help households and industry and concentrate support on the most vulnerable².

It is in this context that the Directorate-General for Employment, Social Affairs and Equal Opportunities decided to regularly monitor public opinion about the social impact of the global economic crisis. The current report presents results of the fourth wave – Flash Eurobarometer survey N° 289 (conducted in May 2010). Earlier waves were conducted in July 2009 (Flash EB N° 276), December 2009 (Flash EB N° 286) and March 2010 (Flash EB N° 288).

The objectives of the Flash Eurobarometer survey – "FL289 *Monitoring the social impact of the crisis: public perceptions in the European Union (Wave 4)*" – were:

- to investigate perceptions about the existence of poverty
- to gain knowledge about the degree of financial difficulty of households – at present and in the 12 months leading up to the survey
- to measure changes in healthcare and social-care affordability in the past six months
- to understand how people feel about their future pension entitlements and their concerns about their financial situation in their old age.

In addition, the survey looked at the near-term perceptions of EU citizens, i.e. in the following 12 months. More precisely it covered the following issues:

- General expectations about households' financial situation
- Perceptions about the risk of falling behind with various payments
- The ability of respondents to afford their current accommodation
- The likelihood of respondents to keep their job.

The survey obtained interviews – fixed-line, mobile phone and face-to-face – with nationally representative samples of EU citizens (aged 15 and older) living in the 27 Member States. The target sample size in most countries was 1,000 interviews; in total, 25,570 interviews were conducted by Gallup's network of fieldwork organisations from May 18 to May 22, 2010. Statistical results were weighted to correct for known demographic discrepancies.

Please note that due to rounding, the percentages shown in the charts and tables do not always exactly add up to the totals mentioned in the text. Furthermore, where the report compares individual country results between waves, it only discusses differences statistically significant at the 0.05 level.

¹ Source: <http://ec.europa.eu/social/main.jsp?langId=en&catId=637>

² See, for example: <http://ec.europa.eu/social/main.jsp?catId=89&langId=en&newsId=422&furtherNews=yes>

Main findings

Perceptions about the existence of poverty

- A majority of EU citizens considered that poverty was rather widespread in their country: 30% estimated that *roughly 30%* of their country's population was poor, and a similar proportion (31%) thought that the poverty rate in their country was *about 20%*.
- Poverty trends in the year prior to the survey were seen to be negative by EU citizens:
 - 6 in 10 respondents said that poverty had increased *in their local area*
 - three-quarters of interviewees felt that poverty had increased *in their country*
 - 60% thought that poverty had increased *across the EU*.
- The proportions of respondents who thought that poverty affected *at least 20%* of their country's inhabitants were higher in eastern and south-eastern European countries than in northern and central European Member States.
- Greece stood out from the pack with roughly three-quarters (74%) of respondents who answered that poverty had *strongly increased* in their country. This view was also shared by 65% of Romanians, 61% of Portuguese respondents and 60% of Spanish respondents.

Respondents' views about their household's degree of financial difficulty

- One in six EU citizens stated that their household had had no money to pay ordinary bills, buy food or other daily consumer items, on at least one occasion, in the year prior to the survey and a similar proportion – 20% – were having difficulties in keeping up with household bills and credit commitments at the time of the survey.
- A breakdown of those respondents who were having difficulties in keeping up with household bills and credit commitments gave the following results: 15% said that this was a constant struggle, 3% had fallen behind with *some* bills and credit commitments, and 2% were having real financial problems and had fallen behind with *many* such payments.
- In total, 58% of Greek respondents answered that their household was struggling constantly to keep up with bills and credit commitments or had fallen behind with *some* or *many* such payments. In four further countries, at least 4 in 10 respondents reported similar problems: Latvia (48%), Portugal (46%), Bulgaria (44%) and Malta (41%).
- In Portugal and Romania, between March 2010 and May 2010, the proportion of respondents who said they were struggling constantly to keep up with bills and credit commitments or had fallen behind with *some* or *many* such payments increased by six percentage points.
- The opposite tendency was seen in Lithuania; while in March 2010, 40% of Lithuanians answered that their household was having difficulties in keeping up with day-to-day bills and credit commitments, this proportion decreased to 33% in May 2010. Belgians were now also significantly less likely to report having such difficulties.

Coping with the costs of various types of healthcare in the past six months

- About 3 in 10 EU citizens reported that it had become more difficult to bear the costs of *general healthcare for themselves or their relatives* in the past six months: 11% felt it had become “much more difficult” and 18% thought it had become “somewhat more difficult”.
- More than a quarter (28%) of respondents – who considered this question applicable to their personal situation – thought that it had become *somewhat* or *much more difficult* to afford *childcare* in the six months prior to the survey and 35% said the same about the affordability of *long-term care for themselves or their relatives*.
- Respondents in Greece were the most likely to note that it had become *somewhat* or *much more difficult* to bear the costs of healthcare and social-care services in the past six months, while respondents in Sweden and Denmark were each time the least likely to express such a concern.

- Both in March and May 2010, Romania, Portugal, Bulgaria, Latvia and Lithuania consistently had high proportions of respondents who said that things had changed for the worse in terms of affordability of healthcare and social care. The current survey results, however, did show some improvement in perceptions about healthcare and social-care affordability in Latvia and Lithuania, while the opposite was true for Romania, Portugal and Bulgaria.

Expectations about the financial situation of respondents' households in the next 12 months

- Looking ahead, more than a quarter (28%) of EU citizens said they expected their household's financial situation to deteriorate during the next 12 months. The current results were more negative than those observed in March 2010 when 23% of EU citizens expected their household's financial situation to be worse in the coming year (five percentage points lower than the current results).
- Romania and Greece stood out from the pack with approximately 7 in 10 interviewees who expected their household's financial situation *to be worse* in the next 12 months. In all other countries, less than half of respondents expected this result – ranging from 9%-14% in the Nordic countries (Denmark, Finland and Sweden) to 42%-45% in Portugal and Cyprus.
- Greece's current results were similar to those observed in March 2010, while the proportion of Romanians who expected their household's financial situation *to deteriorate* in the coming year has doubled compared to March 2010 (from 37% to 73%).
- The proportion of Latvians who expected their household's financial situation *to deteriorate* in the coming year has gradually decreased from 65% in July 2009 to 23% in May 2010; this proportion has decreased by 26 percentage points in Lithuania (from 58% to 32%) and by 28 percentage points in Hungary (from 48% to 20%) in that timeframe.

Respondents' views as to whether they could cope financially in the next 12 months

- Of the four types of payments under review, the largest proportion of EU citizens were worried about an unexpected expense of €1,000 (or its equivalent in national currency): 60% of respondents said there was *at least a low risk* of not being able to cope with such an unexpected expense in the year to come. Day-to-day expenditures (paying bills, buying food or other daily consumer items) were reasons for anxiety for 44% of EU citizens.
- More than a quarter (27%) of respondents felt that the question about paying rent or mortgage was not relevant to their personal situation and 35% said the same for the question about repaying consumer loans. Among those who did reply, 43% said there was *at least a low risk* that they would not be able to pay the rent or mortgage on time in the year to come and 48% expressed such pessimism about their ability to repay consumer loans on time.
- While respondents in Denmark, Sweden, the Netherlands and Austria were consistently among the least likely to feel that they would be at risk of having financial problems in the next 12 months, those in Latvia, Lithuania, Romania and Greece were consistently seen to be the most likely to feel they were at risk of falling behind with the various payments listed.
- Romania was once more worthy of particular attention. In that country, the proportion of respondents who thought there would be *at least a low risk* of falling behind with various payments increased significantly, from December 2009 to March 2010, for all four types of expense.

Respondents' ability to afford their current accommodation in the next 12 months

- As in March 2010, respondents in Greece (16%) and Latvia (14%) were the most likely to say that it was *very* or *fairly likely* that they would be forced by financial circumstances to leave their accommodation in the 12 months following the survey.
- The proportions of *very unlikely* responses showed the largest variations between individual countries: 91% of Austrian respondents thought that it would be *very unlikely* that they would not be able to afford their accommodation during the 12 months following the survey, compared to 53% of respondents in Lithuania.

- Some countries have seen an increase – between March and May 2010 – in the proportion of respondents considering it *fairly unlikely* that they would have problems meeting the costs of their accommodation, at the expense of those seeing this as being *very unlikely*.

Views on the employment situation

- The results of the current survey showed no change in EU citizens' confidence about the employment situation. As in March 2010, about a sixth (18%) of respondents actually in employment were *not very* or *not at all confident* that they would be able to keep their current job in the next 12 months and roughly half (49%) thought it would be *fairly unlikely* or *not at all likely* that they would be able to find a new position within six months, in the event that they were laid off.
- Pessimism about the ability of respondents to keep their current job in the next 12 months was the highest in eastern and south-eastern European countries (e.g. the Baltic states, Romania, Bulgaria and Greece), while interviewees in the Nordic countries and in central European countries (e.g. the Netherlands, Austria and Luxembourg) were the least negative.
- The highest proportions of pessimistic respondents – i.e. those saying that it would *not be at all likely* or *fairly unlikely* that they would find a new job within six months of a potential lay-off – were found in Greece (73%), Spain (68%), Italy (64%) and Ireland (62%). The corresponding results for Finland, Sweden, Belgium, Austria and Denmark were almost a mirror image.
- The current survey confirmed that respondents who stated that their household had insufficient money to pay ordinary bills, buy food or other daily consumer items, on at least one occasion, in the 12 months prior to the survey were also the ones who were the most pessimistic about their ability to keep their current job and about their likelihood of finding a new position in case they were laid off.

The impact of the crisis on future pension entitlements

- Turning to EU citizens' views about how their pension entitlements might change in the future, 73% either explicitly anticipated *lower pension benefits* or thought that they would have to *postpone their retirement* or *save more money* for their old age.
- A comparison across the four waves showed the largest differences in respondents' views about whether they would receive lower pension benefits than expected; the largest such increases were seen in Greece (from 32% in July 2009 to 51% in May 2010) and Romania (from 20% to 39%).
- Furthermore, 20% of EU citizens were *very worried* that their income in old age would be insufficient for them to live a decent life, and 34% were *fairly worried* by such an outlook.
- In 17 Member States, a majority of respondents were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live in dignity. The Danes were the most optimistic about their income in old age: 42% were *not at all worried* about that.
- The EU results overall showed a small, but gradual increase in the proportion of *very* or *fairly worried* respondents: the figure rose from 50% in July 2009 to 54% in May 2010. At the individual country level, such a gradually-increasing trend in the proportion of *very* or *fairly worried* interviewees was particularly noticeable in Romania, Greece, Portugal, Spain and the Czech Republic.

1. Perceptions about the existence of poverty

Part of this survey measured EU citizens' perceptions about the existence of poverty. First of all, it focused on their views regarding poverty trends at various levels. Such trends were mostly seen as negative by EU citizens: more than half of the respondents (60%-75%) considered that poverty had *strongly* or *slightly increased* at local, national and EU levels during the 12 months prior to May 2010.

In addition, EU citizens were asked to make an estimate of the proportion of poor people living in their country. About 6 in 10 respondents (61%) estimated that *at least 20%* of their country's inhabitants lived in poverty.

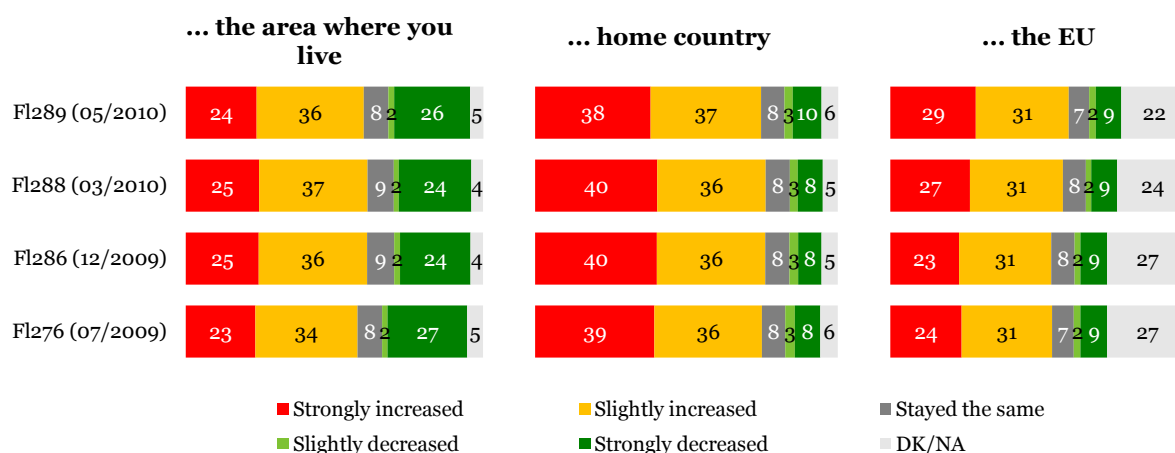
1.1 Perceived trends in poverty at local, national and EU levels

In May 2010, 6 in 10 EU citizens said that poverty had increased **in their local area** in the 12 months prior to the survey (24% felt it had “strongly increased” and 36% thought it had “slightly increased”). A positive view about the change in the level of poverty in their local area was supported by 28% of respondents – i.e. they considered that poverty had *strongly* or *slightly decreased*. Less than a tenth (8%) of respondents felt that – in their area – poverty had *stayed at the same level*.

EU citizens were more likely to think that poverty in **their home country** had increased in the 12 months prior to the survey than they were to say the same about poverty in their local area. The opinion that poverty had increased in their country was held by three-quarters of interviewees (38% felt it had “strongly increased” and 37% thought it had “slightly increased”); 13% believed that poverty had *strongly* or *slightly decreased* in their country. Finally, 8% felt that poverty in their country had *remained unchanged*.

Of the three levels reviewed in the survey, respondents found it most difficult to express an opinion about the change in the amount of **poverty at EU level**: 22% said they did not know or did not answer the question. Nonetheless, in line with perceptions about changes in the degree of poverty at local and national levels, 6 in 10 respondents thought that poverty had increased across the EU (29% felt it had “strongly increased” and 31% thought it had “slightly increased”), compared to 11% who thought there had been a *strong* or *slight decrease* and 7% who had seen *no change* in the year prior to the survey.

Perceived changes in the level of poverty in the past 12 months in...



Q1. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...?

Base: all respondent, % EU27

Country variations

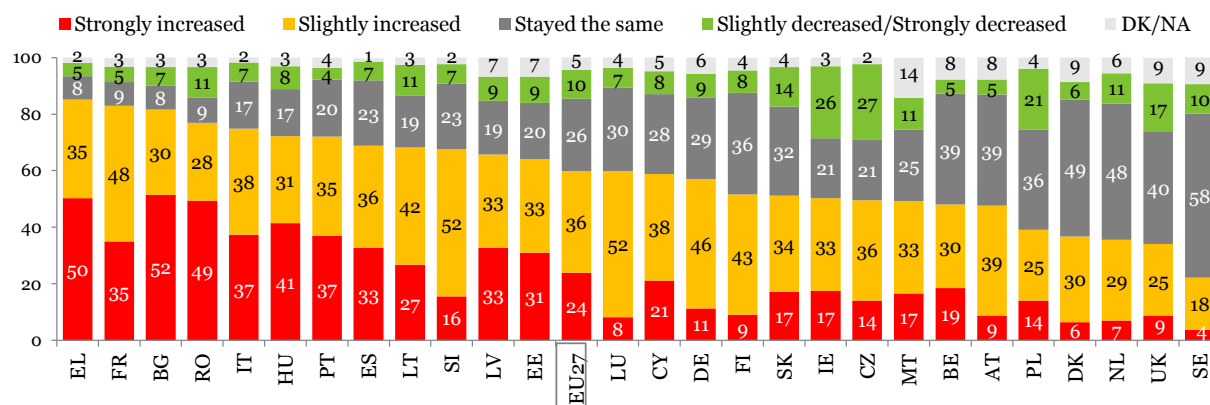
As in previous waves of this trend survey, respondents' perceptions varied the most between countries in regards to opinions about the change in the level of poverty in their local area. The proportion of respondents who thought that **poverty in their local area** had *strongly* or *slightly increased* in the past 12 months ranged from 22% in Sweden to 85% in Greece.

As well as Greece, more than 8 in 10 (82%-83%) respondents in Bulgaria and France thought that poverty had increased in their local area. About half (50%-52%) of interviewees in Greece and Bulgaria considered that poverty had *strongly increased* in their area. A similar view was shared by 49% of Romanians; the corresponding proportion for France, however, was considerably lower (35%).

The UK, the Netherlands, Denmark and Poland were close to Sweden with less than 4 in 10 respondents who felt that poverty around them was *getting worse* (34%-39%). In seven countries, less than 10% of respondents considered that poverty in their area had *strongly increased* (e.g. 4% in Sweden and 7% in the Netherlands). Furthermore, almost 6 in 10 Swedes (58%) and about half of Dutch and Danish respondents (48%-49%) said that the level of poverty in their area had remained the same; Polish and British respondents, however, were less likely to share this view (36% and 40%, respectively).

Respondents in the UK and Poland were, however, more likely – than those in the other countries mentioned above – to believe that poverty in their area had *strongly* or *slightly decreased* in the period under consideration (17% and 21%, respectively). Nonetheless, Irish and Czech respondents were the most likely to express this view (26%-27%).

Perceived changes in the level of poverty in the past 12 months in the area where respondents live



Q1. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...?

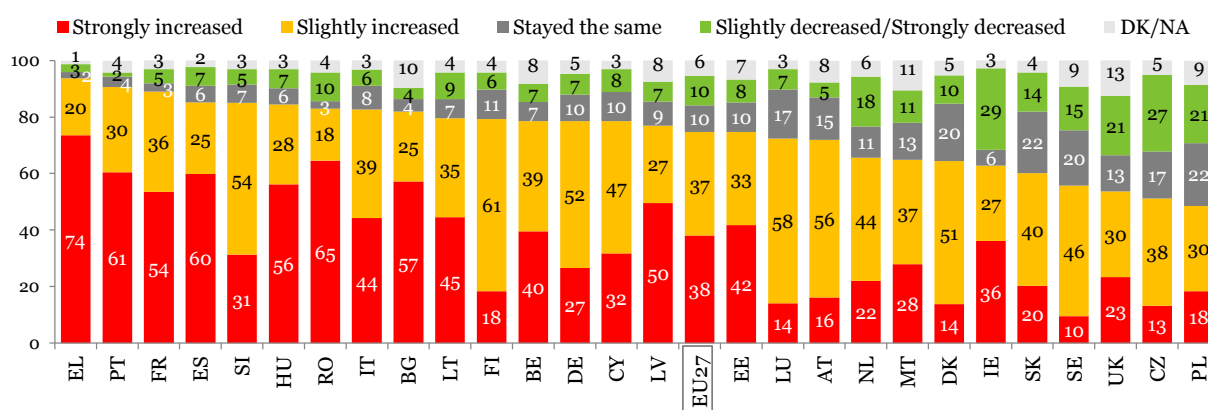
Base: all respondents, % by country

In all Member States, with the exception of Poland, more than half of respondents felt that poverty had *strongly* or *slightly increased* in their country in the 12 months prior to the survey. Furthermore, in three countries, at least 9 in 10 interviewees felt that the level of poverty in their country had increased in this timeframe: 94% in Greece, 91% in Portugal and 90% in France.

Greece stood out from the pack with roughly three-quarters (74%) of respondents saying that poverty had *strongly increased* in their country. This view was also shared by 65% of Romanians, 61% of Portuguese and 60% of Spanish respondents.

On the opposite side of the spectrum, slightly less than half (48%) of Polish respondents and a slim majority of Czech, British and Swedish respondents (51%-56%) considered that poverty had increased in their country in the past year. Nonetheless, Czech respondents – together with the Irish – were once more the most likely to answer that poverty in their country had *strongly* or *slightly decreased* (27%-29%).

Perceived changes in the level of national poverty in the past 12 months



Q1. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...?

Base: all respondents, % by country

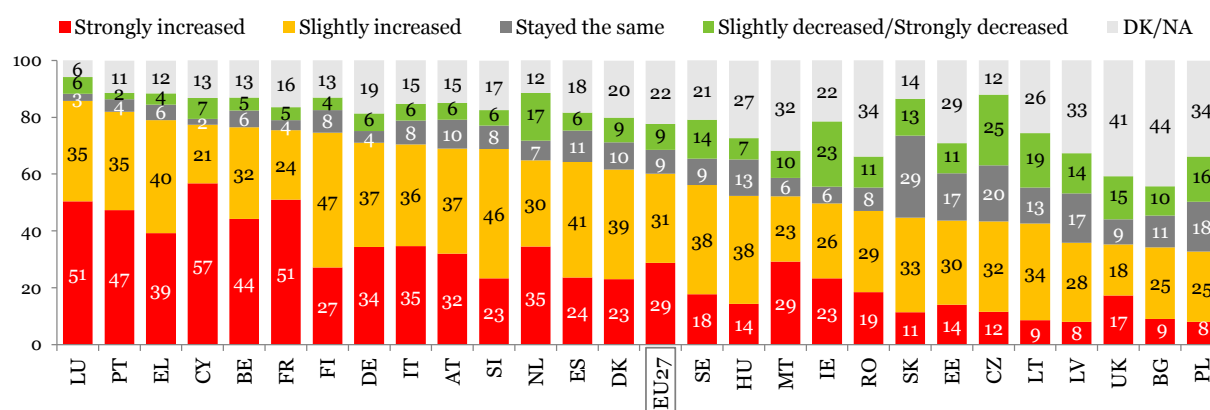
As noted previously, respondents found it more difficult to express an opinion about the change in the level of poverty **at EU level**: between 6% in Luxembourg and 44% in Bulgaria could not or would not say whether poverty had decreased or increased in the EU in the year prior to the survey.

Focusing solely on those respondents who did respond, it was noted that at least 9 in 10 French, Luxembourgish and Portuguese respondents (90%-92%) thought that poverty had *strongly* or *slightly increased* at EU level in the previous 12 months, while just about half of Czech and Polish respondents shared this opinion (both 49%). More than 6 in 10 respondents in France and Cyprus said there had been a *strong increase* of poverty in the EU (61% and 65%, respectively), compared to 12%-13% of respondents in Poland, Latvia, Lithuania, the Czech Republic and Slovakia.

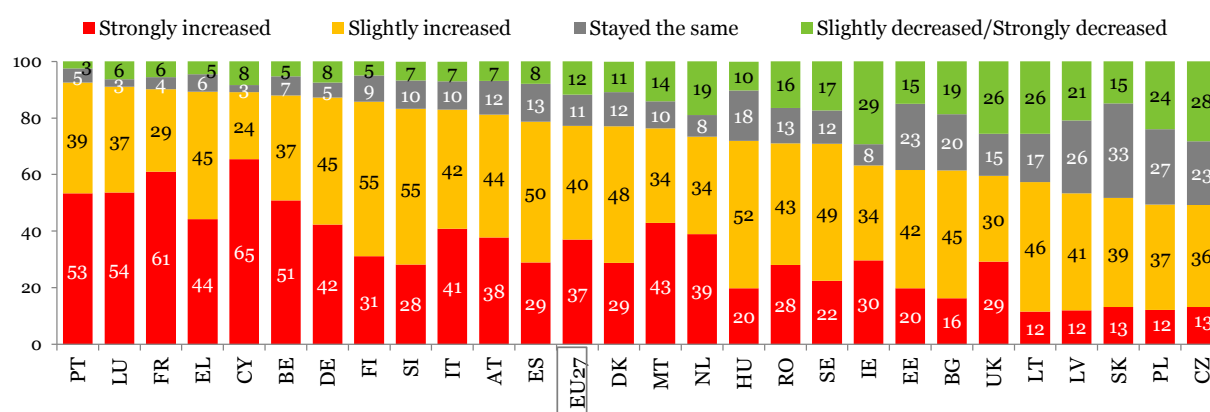
In accordance with the results for perceptions about changes in the level of poverty at national level, Czech and Irish respondents were the most likely to report a *strong* or *slight decrease* in the level of poverty in the EU (28%-29%). In Poland, Lithuania and the UK, about a quarter (24%-26%) of respondents held a similar view.

Perceived changes in the level of poverty in the past 12 months in the EU

Base: all respondents



Base: respondents who provided an answer (excluding "don't know" answers)



Q1. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? % by country

Trends in poverty – a comparison across the four waves

When asking EU citizens about changes in poverty trends, results at EU level were similar in March and May 2010. No overall pattern was seen, however, and in some Member States there was no difference in perceptions, while in others, there were examples of both positive (i.e. a lower proportion who felt there had been a *slight* or *strong* increase in the level of poverty) and negative (i.e. a higher proportion who felt there had been an increase) trends. Two countries, nonetheless, were worthy of particular attention: Romania and Latvia.

In May 2010, there were more Romanians who thought that poverty had increased at each of the various levels: +9 points for poverty *in their country* (from 74% in March 2010 to 83% in May 2010), +10 points for poverty *in their local area* (from 67% to 77%) and +13 points for poverty *at EU level* (from 58% to 71%, of those who gave an answer).

An opposite tendency was seen in Latvia. In March 2010, 90% of Latvians felt that the level of poverty *in their country* had increased in the past year and 80% said the same about poverty *in their local area*; in May 2010, these proportions have decreased to 77% and 66%, respectively (-13 and -14 percentage point decreases). The proportion of Latvians who thought that poverty had increased *at EU level* has decreased from 63% in March 2010 to 53% in May 2010 (note: among those interviewees who gave an answer)

Socio-demographic considerations

The 15-24 year-olds were less likely than their older counterparts to consider that poverty had *strongly* or *slightly increased* in the 12 months prior to the survey *in their local area* and *in their country*. For example while half of 15-24 year-olds felt that the level of poverty had risen in their local area, between 59% and 64% of the other age groups held that view. In addition, 15-24 year-olds were more likely than their older counterparts to sense that poverty had decreased *in their local area* (17% vs. 8%-10% of older respondents) and *in their country* (17% vs. 10%-11%, respectively).

The over 54 year-olds were more likely to give a “don’t know” response when asked about poverty *in the EU* (29% vs. 17%-19% of other age groups). When taking this difference into account, a similar pattern as the one above emerged: 15-24 year-olds were less likely to think poverty had increased at EU level.

In accordance with the results for 15-24 year-olds, those still in education were also more likely to feel that there had been decreases in the degree of poverty at *local*, *national* and *EU levels* during the 12 months prior to the survey. For example, a fifth of full-time students thought that poverty had *strongly* or *slightly decreased* in the area where they lived, compared to 9%-10% of respondents who were no longer in education.

Respondents with the lowest level of education were the most likely not to express an opinion about the change in the level of poverty *at EU level* (31% gave a “don’t know” response vs. 16% of full-time students and 19%-22% of the other educational groups). After controlling for the number of “don’t know” responses – and as for the findings for poverty at *local* and *country levels* – almost no differences were seen in the total proportions of respondents who thought that poverty had *strongly* or *slightly increased* at EU level across the three educational groups. Respondents with the lowest level of education, nonetheless, were more likely to report a *strong increase* in poverty at local, national and EU levels. For example, while 46% of the respondents with the lowest level of education said that poverty had *strongly increased* in their country, this proportion decreased to 35% for those with the highest level of education.

Within occupational segments, non-working respondents were the least likely to sense that poverty had increased in their *local area* and *in the EU*. For example, 58% of non-working respondents felt that poverty had *strongly* or *slightly increased* in the area where they lived, compared to 61%-62% of employees and the self-employed, and 67% of manual workers. When asked about poverty *in their own country*, the self-employed and non-working respondents were somewhat less likely than manual workers and employees to state that poverty had risen (73%-74% vs. 77%-78%).

Although the total proportion of respondents who thought that there had been a *slight* or *strong increase* in poverty was somewhat higher for women than for men; larger differences were seen when focusing solely on the proportions of men and women who sensed that there had been a *strong increase* in poverty. For example, 77% of women, vs. 73% of men said that poverty had increased in their country in the 12 months prior to the survey; however, while 42% of women said that this had been a *strong* increase, just 34% of men agreed.

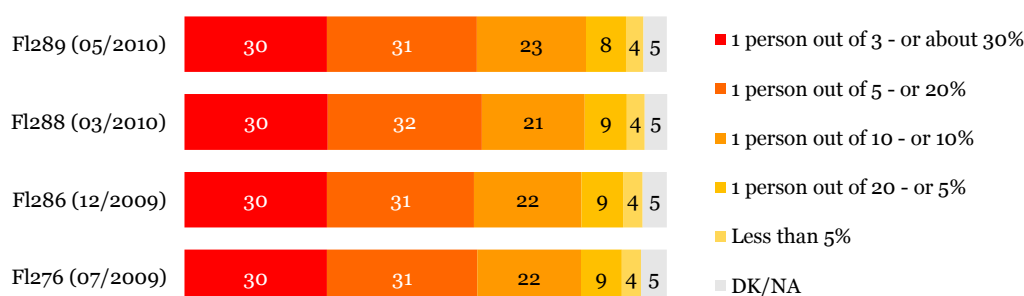
For further details, see annex table 1b, 2b and 3b.

1.2 Estimating the proportion of poor people in the respondent's country

As in previous waves, a majority of EU citizens considered that poverty was rather widespread in their country. More precisely, 30% of respondents estimated that *one person in three* (i.e. roughly 30% of the country's population) was poor, and a similar proportion (31%) said that *one person in five* (i.e. 20%) was poor in their country.

Almost a quarter (23%) of EU citizens estimated that the proportion of poor people in their country was *about 10%*, and almost a tenth (8%) thought that *about 5%* of their fellow citizens lived in poverty. Finally, about 1 in 20 (4%) respondents thought that the proportion of poor people in their country was *less than 5%*.

Estimate of the proportion of poor people in respondents' countries



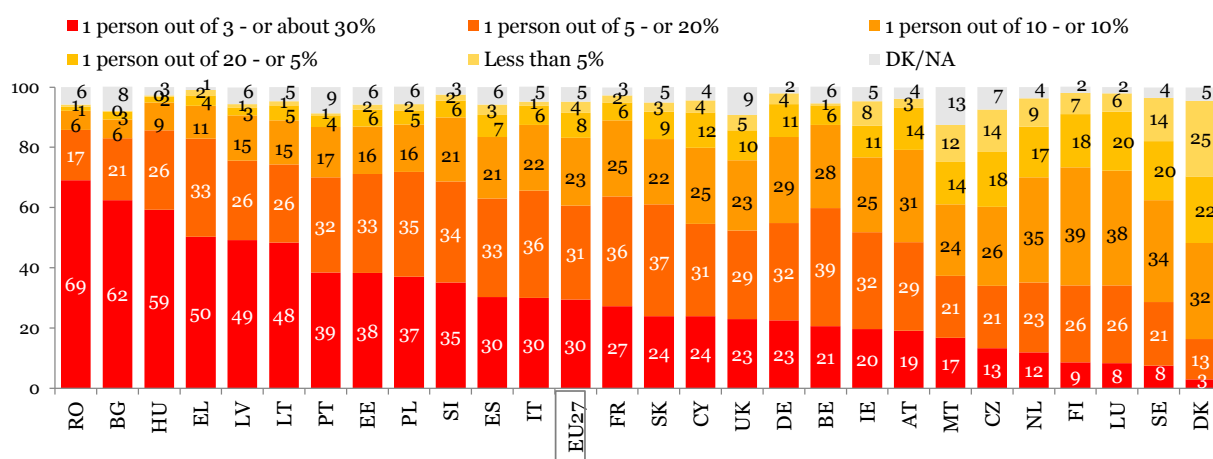
Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ?

Base: all respondents, % EU27

As in previous waves of this trend survey, the countries where respondents were the most “pessimistic” – i.e. a large majority believed that *about one-third* of their fellow citizens lived in poverty – were Romania (69%), Bulgaria (62%) and Hungary (59%). In Lithuania, Latvia and Greece, approximately half (48%-50%) of respondents stated that poverty affected *roughly 30%* of their country's population.

Opposite results were – once again – observed in Denmark, where just 3% of respondents estimated that *about 30%* of their fellow citizens were poor. In Sweden, Luxembourg and Finland, less than a tenth (8%-9%) of interviewees shared this opinion. Furthermore, in these four countries, between 64% and 79% of respondents thought that the proportion of poor people in their country *did not exceed 10%* of the population. Danish respondents stood out from the pack with 25% who thought that the poverty rate in their country was *about 5%*.

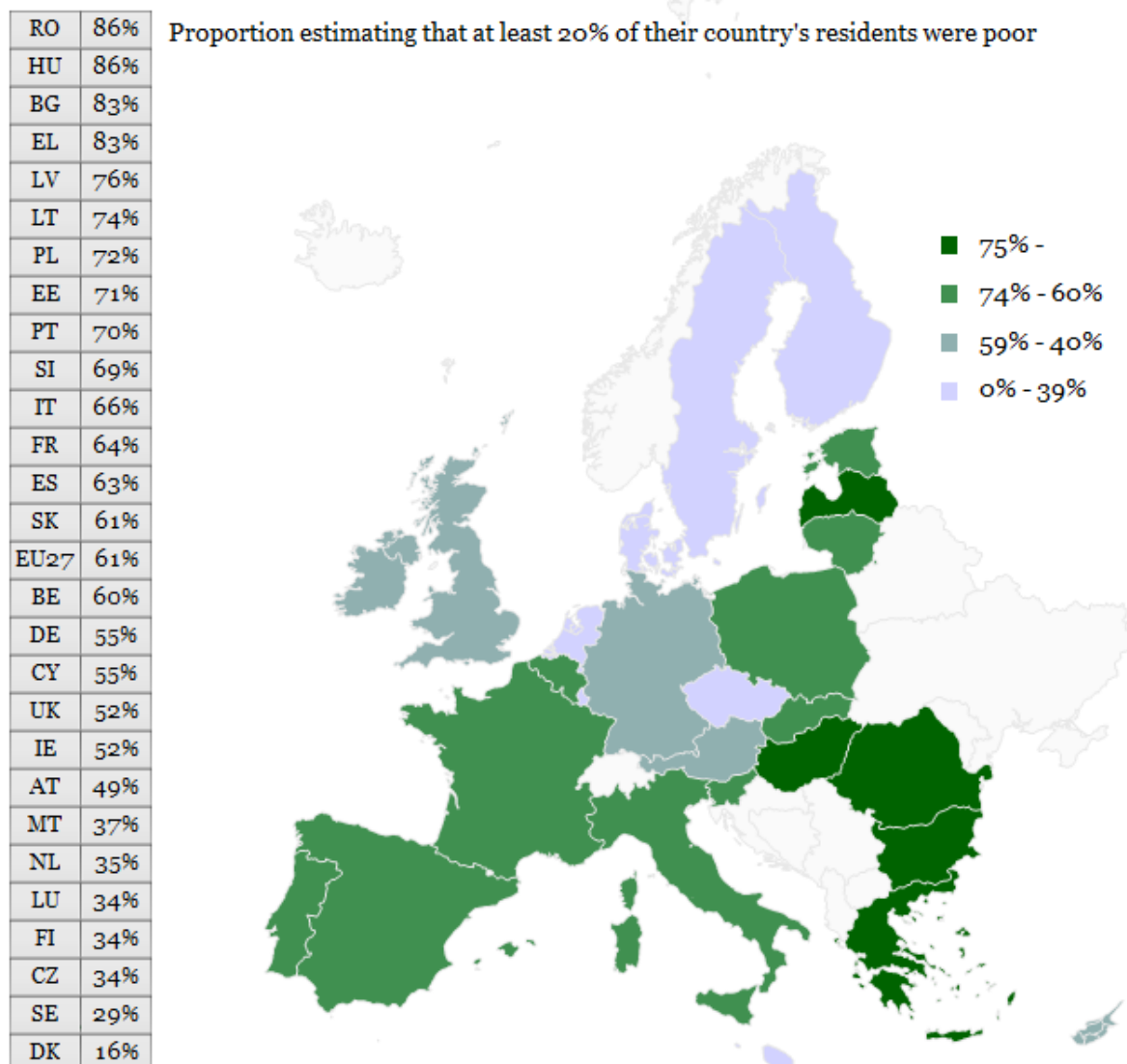
Estimate of the proportion of poor people in respondents' countries



Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ?

Base: all respondents, % by country

The following map illustrates that the proportions of respondents who thought that poverty was rather widespread in their country (i.e. it affected *at least 20%* of their country's inhabitants) were higher in eastern and south-eastern European countries than in the Nordic countries and certain northern and central European Member States. For example, 86% of Romanians and Hungarians thought that *at least one-fifth* of their fellow citizens lived in poverty, compared to just 16% of Danes, 29% of Swedes and 35% of Dutch respondents.



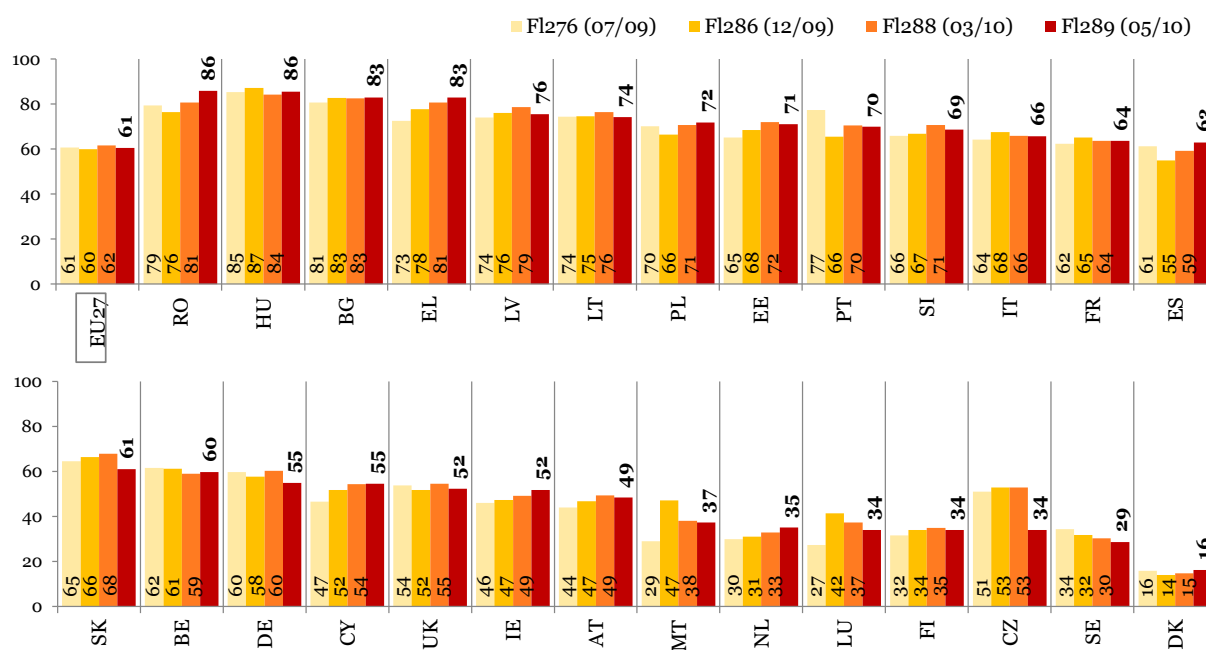
EU citizens' perceptions about poverty – a comparison across the four waves

In Romania, the proportion of respondents who thought that *at least 20%* of their fellow citizens lived in poverty has increased by five percentage points from 81% in March 2010 to 86% in May 2010.

In the Czech Republic, however, an opposite trend was seen: in March 2010, 53% of Czech respondents estimated that the share of poor people in their country was *at least 20%*; in May 2010, this proportion has decreased to 34% (-19 percentage points). Slovakia and Germany followed the Czech Republic's lead with a decrease of at least five percentage points in this proportion between the last two waves (Slovakia: from 68% to 61%; Germany: from 60% to 55%).

Estimate of the proportion of poor people in respondents' countries*Comparison between waves*

% "1 person out of 3 - or about 30%" + "1 person out of 5 - or 20%":

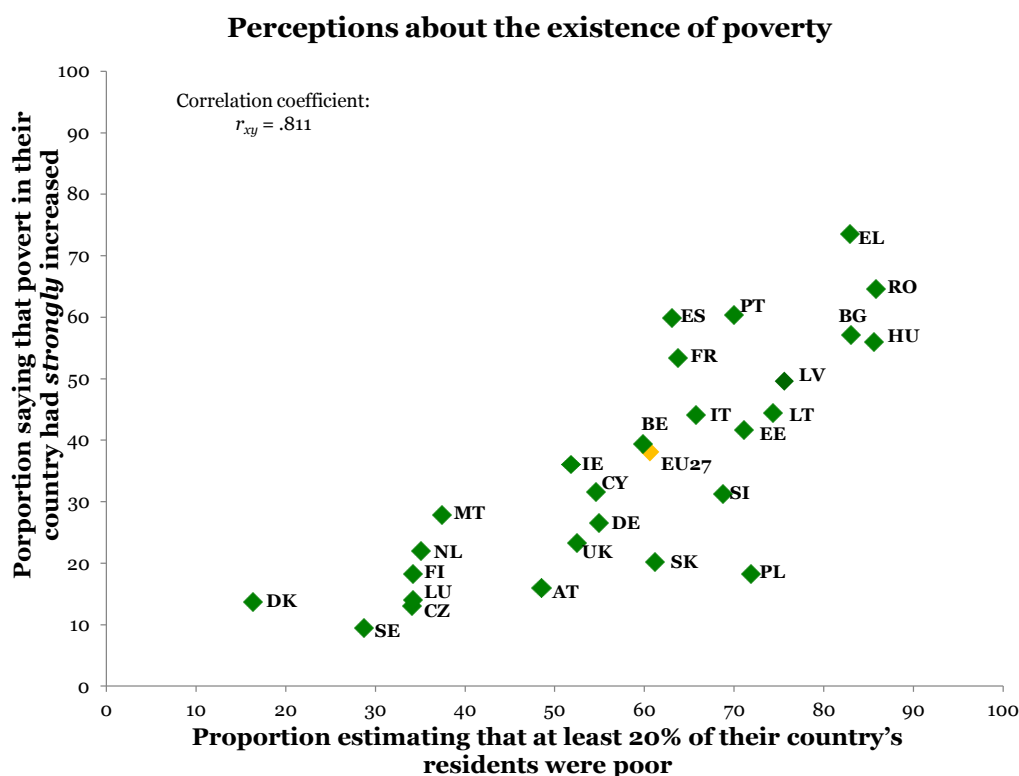


Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ?

Base: all respondents, % by country

Perceptions about the existence of poverty – current estimates and recent trends

The scatter plot below shows a strong – positive – correlation between the proportions of respondents who thought that poverty was rather widespread in their country and the proportion who felt that poverty had *strongly increased* in their country in the 12 months prior to the survey, *in each Member State*. In other words, the countries where respondents were the most likely to think that poverty was rather widespread in their country – i.e. it affected *at least 20%* of their country's inhabitants – were similar to the ones where respondents were the most likely to state that poverty had *strongly increased* in their country in the past 12 months.



Socio-demographic considerations

As in previous waves of this trend survey, women, respondents with a low or average level of education and manual workers tended to be more pessimistic about the proportion of poor people in their country. For example, while 36% of manual workers considered that *about 30%* of the population in their respective countries lived in poverty, between 27% and 30% of respondents in other occupational groups felt that way. Similarly, this view was shared by 35% of respondents with the lowest level of education, compared to 26% of the most educated respondents and 21% of full-time students.

Conversely, a higher proportion of men, 15-24 year-olds, respondents with the highest level of education and full-time students, employees and the self-employed estimated the share of poor people to be *10% or less*. For example, 38% of men felt that way, compared to 31% of women. Similarly, 40% of those with the highest level of education and 42% of full-time students estimated that *10% or less* of their fellow citizens were poor, this proportion decreased to 28% for respondents with the lowest level of education.

For further details, see annex table 4b.

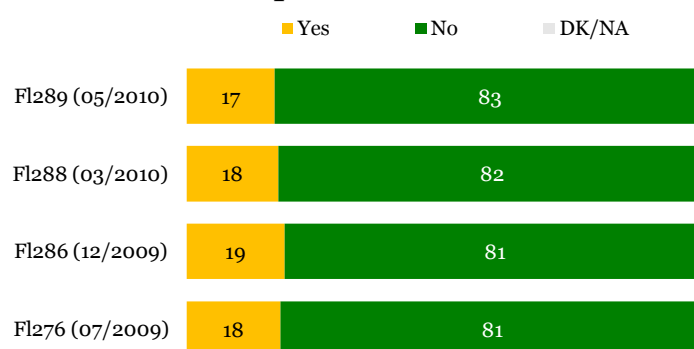
2. Degree of financial difficulty

One in six EU citizens surveyed in May 2010 stated that, on at least one occasion in the past 12 months, their household had had no money to pay ordinary bills, buy food or other daily consumer items. Furthermore, a fifth of EU citizens answered that their household was having difficulties in keeping up with household bills and credit commitments at the time of the survey.

2.1 Running out of money to pay for essential goods and services

A sixth (17%) of EU citizens stated that their household had run out of money to pay ordinary bills, buy food or other daily consumer items, on at least one occasion, in the 12 months prior to the survey.

Have respondents' households run out of money to pay ordinary bills, buy food or other daily consumer items in past 12 months?



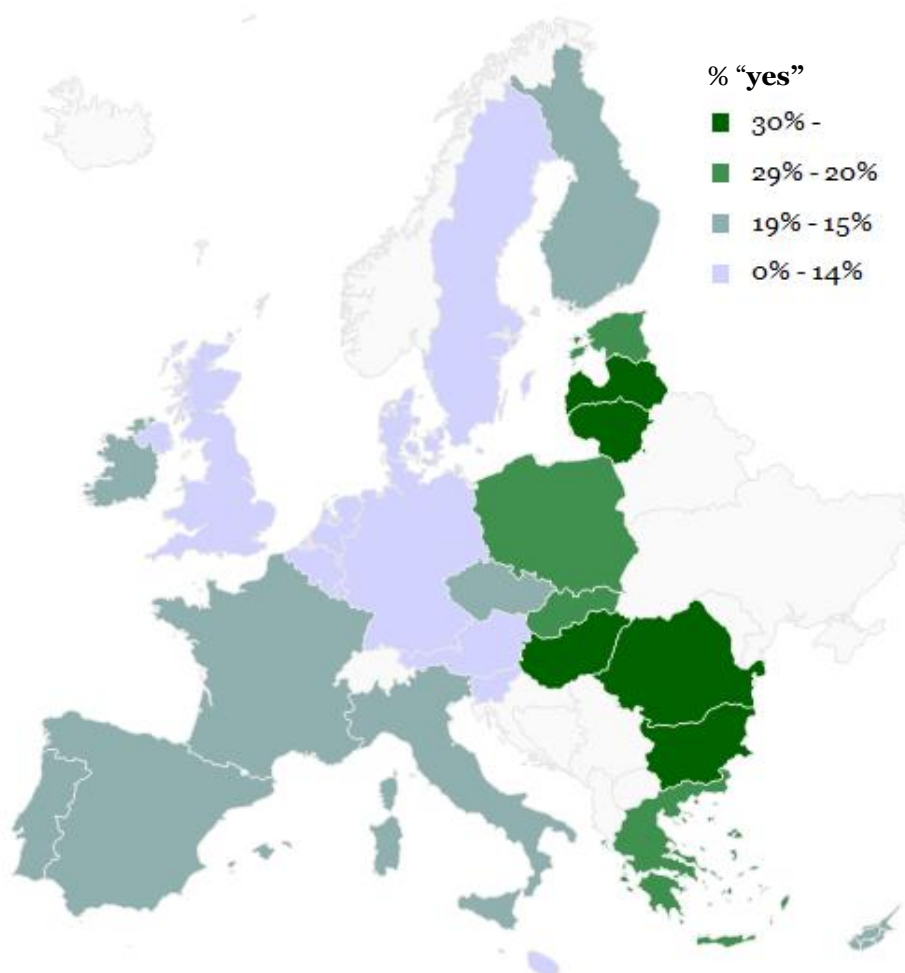
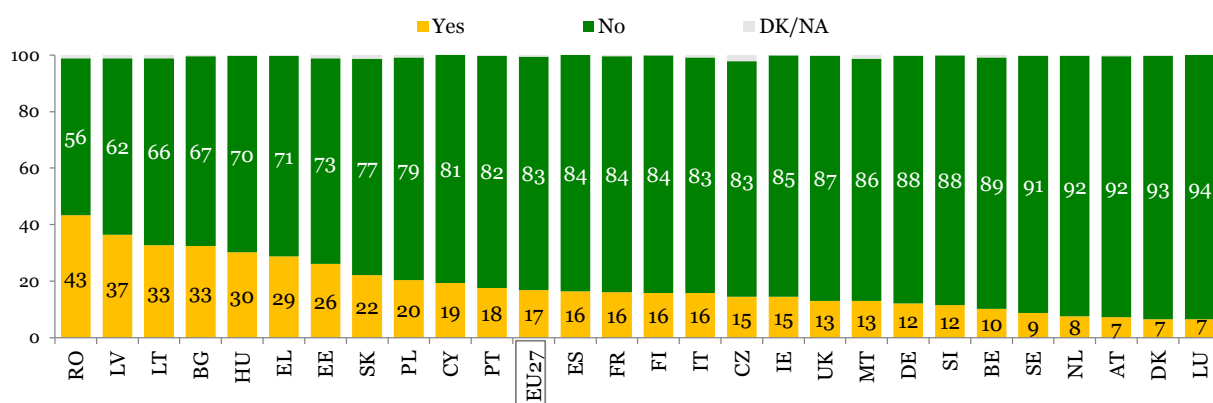
Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?

Base: all respondents, % EU27

As in previous waves, Romanians (43%) were the most likely to have run out of money to pay ordinary bills, buy food or other daily consumer items during the 12 months prior to the survey. The following chart and map also show that many other eastern European countries, such as Hungary, Bulgaria, Lithuania and Latvia, were close to Romania with between 30% and 37% of respondents stating that their household had had a similar experience.

In Luxembourg, Denmark and Austria, on the other hand, just 7% of interviewees stated that their household had had insufficient money to pay for essential goods and services, on at least one occasion, in the 12 months prior to the survey. In most of the other central and northern European Member States not more than one in seven respondents had had such problems; the exceptions being Ireland (15%), Finland and France (both 16%).

Have respondents' households run out of money to pay ordinary bills, buy food or other daily consumer items in past 12 months?



Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?
Base: all respondents, % by country

Running out of money to pay for essential goods and services – a comparison across the four waves

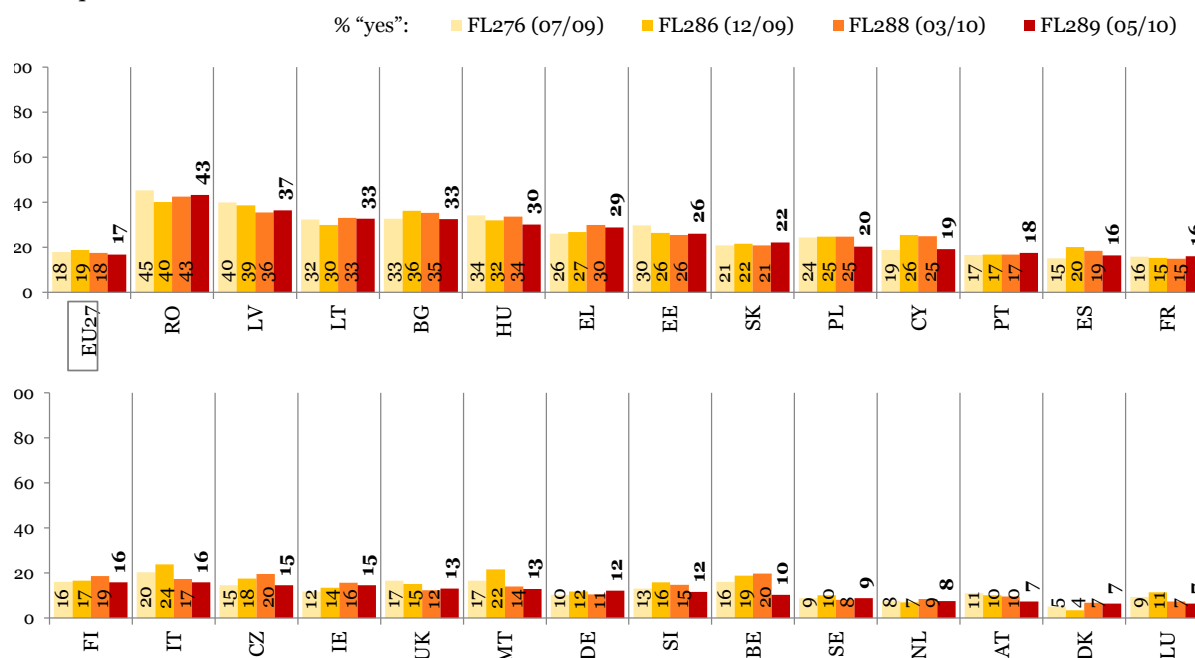
A comparison across the four waves of this trend survey (from July 2009 to May 2010) showed that the proportions of respondents who reported that their household had had no money to pay for essential goods and services, on at least one occasion in the year prior to the survey, remained fairly constant at EU level and within many individual countries.

Focusing on changes that occurred since the previous wave, a significant decrease was observed in the proportion of respondents who answered that their household was affected by serious financial

problems in the year prior to the survey (as defined above) in four Member States: Poland (from 25% to 20%; -5 points), Cyprus (from 25% to 19%; -6 points), the Czech Republic (from 20% to 15%; -5 points) and Belgium (from 20% to 10%; -10 points).

Have respondents' households run out of money to pay ordinary bills, buy food or other daily consumer items in past 12 months?

Comparison between waves



Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?

Base: all respondents, % by country

Socio-demographic considerations

Those most affected by serious financial problems in the year prior to the survey – i.e. they had run out of money to pay ordinary bills, buy food or other daily consumer items on at least one occasion – were women (19% vs. 15% of men), 25-54 year-olds (19%-22% vs. 13% of 15-24 year-olds and 14% of over 54s), those with low or average levels of education (19%-20% vs. 11% of full-time students and 12% of the most educated) and manual workers (24% vs. 14% of employees, 17% of the self-employed and 18% of non-working respondents).

For further details, see annex table 11b.

2.2 Keeping up with household bills and credit commitments

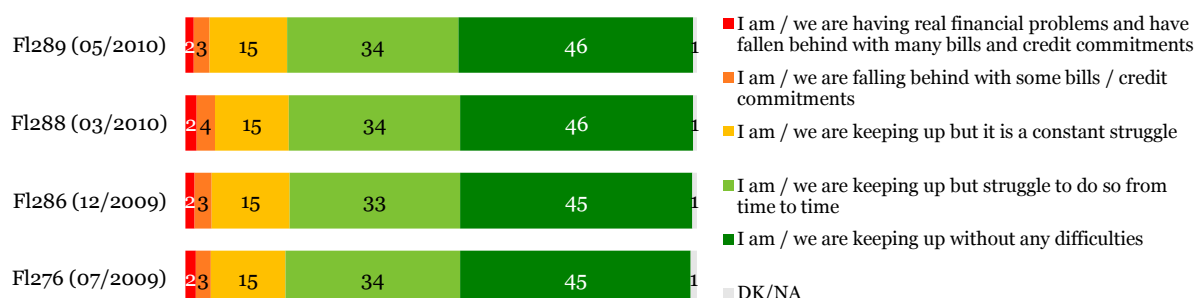
This survey also used a second subjective measure to identify the degree of financial difficulty existing in EU households: whether they were having difficulties in keeping up with household bills and credit commitments at the time of the survey.

This measure and the one discussed in the previous section gave similar results in terms of the proportion of households with serious financial problems: 17% of EU citizens stated that their household had had no money to pay ordinary bills, buy food or other daily consumer items, on at least one occasion, in the year prior to the survey and a similar proportion – 20% – were having difficulties in keeping up with household bills and credit commitments at the time of the survey.

This second measure, however, also allowed for a more detailed analysis of the degree of financial difficulties faced by EU citizens:

- Focusing solely on respondents who reported having difficulties in keeping up with household bills and credit commitments: 15% said that this was a constant struggle, 3% had fallen behind with *some* bills and credit commitments, and 2% were having real financial problems and had fallen behind with *many* such payments.
- Focusing solely on respondents who reported being able to keep up with day-to-day bills and credit commitments: 46% said that making such payments was never a problem and 34% said that they occasionally struggled to do so.

Respondents' ability to keep up with household bills and credit commitments



Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?
 Base: all respondents, % EU27

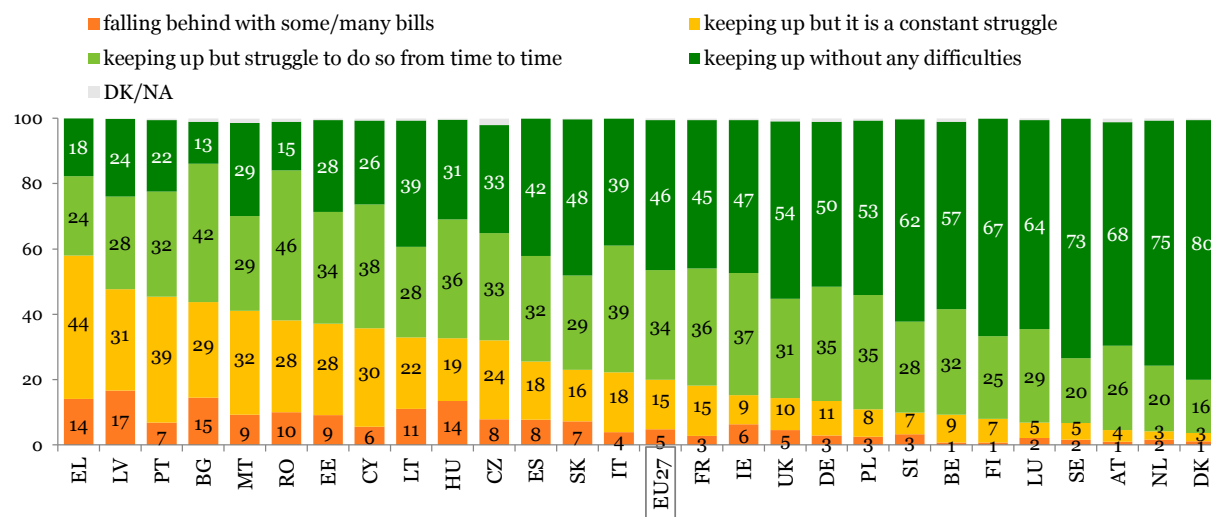
Country variations – respondents who had difficulties in keeping up with bills and credit commitments

In total, 58% of Greek respondents answered that their household was having difficulties in keeping up with day-to-day bills and credit commitments – i.e. they were struggling constantly to keep up with bills and credit commitments or had fallen behind with *some* or *many* such payments. In four further countries, at least 4 in 10 respondents reported similar problems: Latvia (48%), Portugal (46%), Bulgaria (44%) and Malta (41%).

In accordance with the results discussed in section 2.1, the proportions of interviewees who said that their household was having *serious financial problems* – i.e. they had fallen behind with *some* or *many* bills and credit commitments – were the highest in Latvia (17%), Bulgaria (15%), Greece and Hungary (both 14%), Lithuania (11%) and Romania (10%).

Respondents in central and northern European countries, were – once again – the least liable to state that they had difficulties in keeping up with day-to-day bills and credit commitments (as defined above). For example, 4% of Danes, 5% of Austrians and 10% of Belgians were struggling to that extent.

Respondents' ability to keep up with household bills and credit commitments



Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?

Base: all respondents, % by country

Country variations – respondents who reported being able to keep up with bills and credit commitments

Focusing solely on respondents who reported being able to keep up with household bills and credit commitments showed that 8 in 10 respondents in Denmark answered that they had *absolutely no difficulty* in keeping up with such payments. In four further countries, at least two-thirds of respondents selected this response: the Netherlands (75%), Sweden (73%), Austria (68%) and Finland (67%).

Although all other central and northern countries – such as France and Germany – also scored lower than the EU average in terms of the proportion of interviewees who answered that their household was having difficulties in keeping up with day-to-day bills and credit commitments, respondents in these countries were more likely – than those in the five countries mentioned above – to admit that they were *struggling from time to time* to keep up such payments (ranging from 29% in Luxembourg to 37% in Ireland).

Degree of financial difficulty – a comparison between March and May 2010

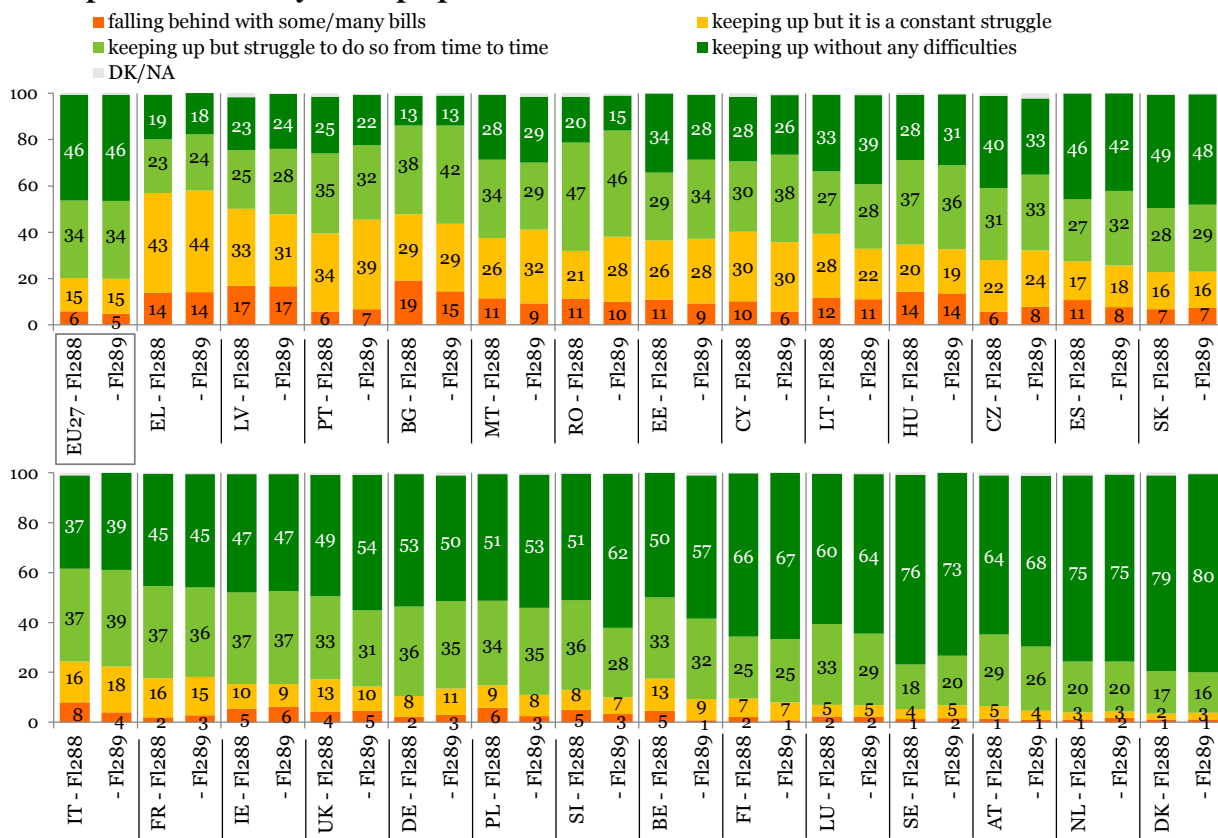
In about half of the Member States (e.g. in Greece, Slovakia, Ireland, Finland and the Netherlands), the distributions of answers to the question whether respondents were having difficulties in keeping up with household bills and credit commitments at the time of the survey were almost identical in the two most recent waves of this survey. In the other Member States, however, no overall pattern was seen:

- In Portugal and Romania, from March 2010 to May 2010, the proportion of respondents who said they were struggling constantly to keep up with bills and credit commitments or had fallen behind with *some* or *many* such payments has increased by six percentage points (Portugal: from 40% to 46%; Romania: from 32% to 38%).
- The opposite tendency was seen in Lithuania; in March 2010, 40% of Lithuanians answered that their household was having difficulties in keeping up with day-to-day bills and credit commitments (as defined above), this proportion has decreased to 33% in May 2010 (-7 percentage points). Belgians were now also significantly less likely to report having such difficulties (from 18% to 10%; -8 points).
- In the other Member States, no significant change was observed in the proportion of respondents who said that they were having difficulties in keeping up with day-to-day bills and credit commitments; however, in some of these countries, an increase was seen in the proportion of respondents who answered that their household was struggling from time to time to keep up with

such payments at the expense of those who had absolutely no difficulty in keeping up with such payments. For example, in March 2010, 29% of Estonians selected the former response and 34% the latter; however, in May 2010, these proportions were 34% and 28%, respectively.

- Finally, in a few countries, the opposite tendency was seen; the proportion of respondents who said that their household had *absolutely no difficulty* in keeping up with day-to-day bills and credit commitments has increased by a few percentage points (at the expense of those who said they were struggling from time to time to keep up such payments). For example, in March 2010, 51% of Slovenes answered that they had *absolutely no difficulty* in keeping up with payments; this proportion has increased to 62% in May 2010 (+11 percentage points).

Respondents' ability to keep up with household bills and credit commitments



Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?
Base: all respondents, % by country

Socio-demographic considerations

More than a quarter (28%) of respondents with the lowest level of education stated that their household was having difficulties in keeping up with day-to-day bills and credit commitments (i.e. they were struggling constantly to keep up with bills and credit commitments or had fallen behind with *some* or *many* such payments), compared to 14% of respondents with the highest level of education and 12% of full-time students. Focusing on those who said that their household was having *serious financial problems* (i.e. they had fallen behind with *some* or *many* bills and credit commitments), the following proportions were observed: 7% for respondents with the lowest level of education vs. 3% for the most educated and full-time students.

Across occupational groups, manual workers were the ones the most often encountering difficulties in keeping up with day-to-day bills and credit commitments; employees were the least likely to have such a problem (30% vs. 16%). Moreover, manual workers were also the most likely to report having *serious financial problems* (9% vs. 3%-6% across other occupational groups). Similarly, 23% of 25-54 year-olds stated that their household was having difficulties in keeping up with day-to-day bills and credit commitments; this proportion dropped to 13% of 15-24 year-olds and 18% of the over 54 year-olds.

Although the proportion of respondents who stated that their household was having financial difficulties was somewhat higher for over 54 year-olds than for 15-24 year-olds, the former were more likely to state that they had *absolutely no difficulty* in keeping up with day-to-day bills and credit commitments (53% vs. 45% of 15-24 year-olds). Men, the most educated respondents, those living in metropolitan areas and employees were also more likely than their counterparts to give this response (between 49% and 56% – compared to 32% of manual workers and 38% of the least educated respondents and 40% of 25-39 year-olds).

For further details, please see annex table 5b.

3. Changes in healthcare and social-care affordability

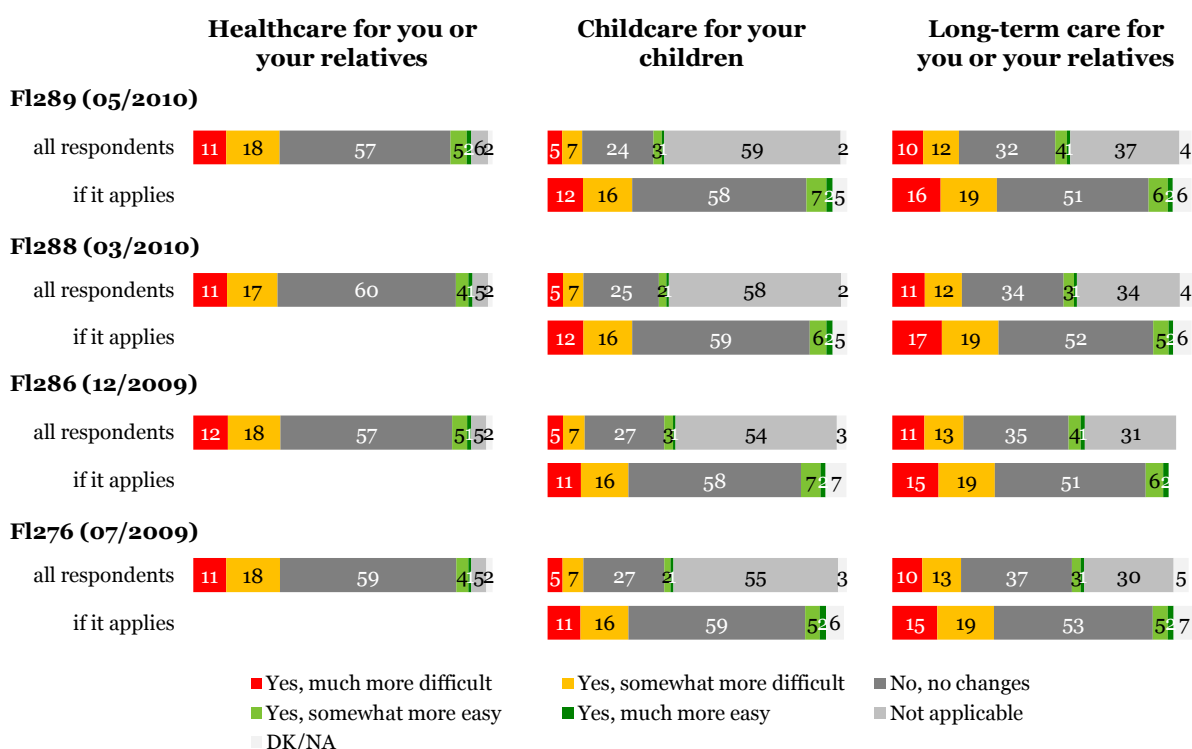
The survey next asked whether, in the past six months, respondents had noted any changes in their ability to afford general healthcare, childcare or long-term care services. At the EU level, only minor differences were observed between the March 2010 and May 2010 results in terms of EU citizens' perceptions about such changes in healthcare and social-care affordability.

About 3 in 10 EU citizens reported that it had become more difficult to bear the costs of **general healthcare** for themselves or their relatives in the past six months: 11% felt that it had become “much more difficult” and 18% thought it had become “somewhat more difficult”. Twice as many interviewees (57%) stated that, in this timeframe, there had been *no changes* in their ability to afford general healthcare. Less than a tenth (7%) of interviewees had noted a positive change in this regard.

The question about **childcare** was answered by less than half of respondents – 59% considered that the question was not relevant to their personal situation. In total, more than a quarter of respondents – who provided an answer – thought that it had become *somewhat* (16%) or *much more* difficult (12%) to afford childcare in the six months prior to the survey. About a tenth (9%) of interviewees had noted that such services had become *more affordable*, while almost 6 in 10 (58%) thought that the affordability of childcare *had not changed* in the six months leading up to the survey.

More than a third (37%) of respondents did not answer the question about **long-term care for themselves and their relatives** as this question was not relevant to their personal situation. Among interviewees who did respond, more than a third now found it more difficult to cope with the costs involved in long-term care services than six months ago (16% “much more difficult” and 19% “somewhat more difficult”), while just 8% stated the opposite. About half (51%) of respondents answered that the affordability of long-term care had remained *stable* in the past six months.

Perceived changes in healthcare and social-care affordability



Q4. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives?
 (IF YES) Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?

Base: all respondent, % EU27

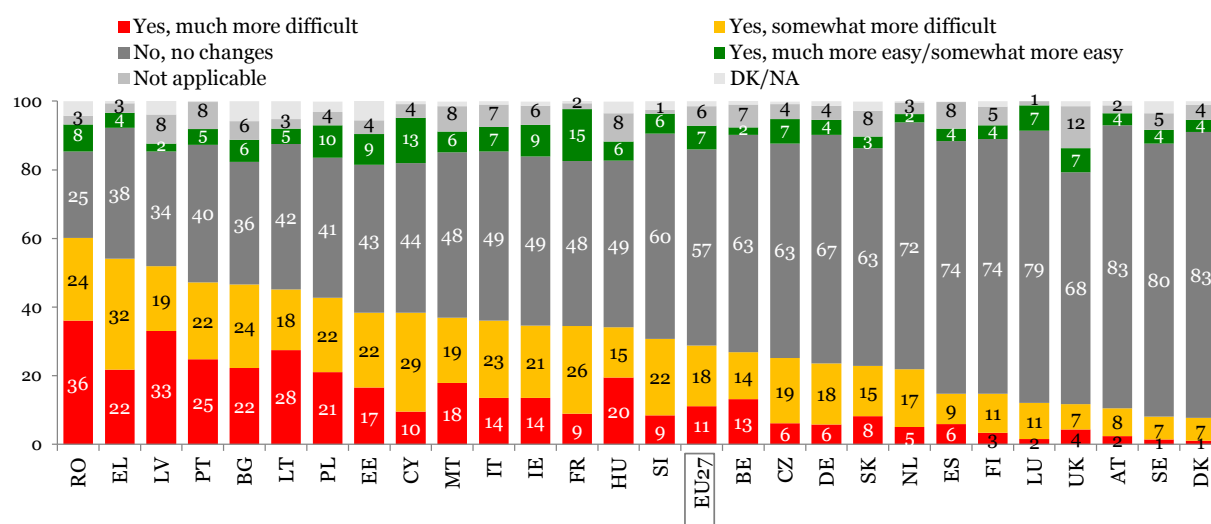
Country variations

In three Member States, a majority of respondents said that, in the half year prior to the survey, they had noted it had become *somewhat* or *much more difficult* to bear the costs of **general healthcare** for themselves or their family members: Romania (60%), Greece (54%) and Latvia (52%). In Poland, Lithuania, Bulgaria and Portugal, between 43% and 47% of respondents also felt that it was now harder for them to afford general healthcare.

Respondents in the seven aforementioned countries were also the most likely to think that it had become *much more difficult* to bear the costs of general healthcare for themselves or their relatives in the past six months (between 21% in Poland and 36% in Romania). In Denmark, Sweden, Austria and Luxembourg, on the other hand, just a few interviewees (1%-2%) gave this response. Furthermore, in those four countries, the situation in this regard was among the most stable of all EU countries. Roughly 8 in 10 – or more – respondents in Luxembourg (79%), Sweden (80%), Denmark and Austria (both 83%) had seen *no change* in the affordability of general healthcare in the past six months.

In almost all Member States, not more than 1 in 10 respondents had seen an *improvement* in their ability to afford general healthcare services for themselves or their family members in the past six months; the exceptions being Cyprus (13%) and France (15%).

Perceived changes in the ability to afford healthcare for the family



Q4. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives?
(IF YES) Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?
Base: all respondents, % by country

The proportion of respondents saying the question about **childcare** was not relevant to their personal situation ranged from 35% in Cyprus and Italy to 82% in the Netherlands. Apart from the latter country, other Member States with more than 70% of “non-applicable” responses were Finland (78%), Portugal (77%), Germany and Bulgaria (both 71%).

Putting the focus solely on interviewees who considered the question to be relevant showed that – as in the previous wave – Greek respondents stood out from the pack with 72% thinking that it had become *somewhat* or *much more difficult* to bear the costs of childcare. Moreover, a third of Greeks stated that it was now *much more difficult* to afford such care. In Bulgaria, Portugal and Romania, between 46% and 52% of respondents also felt that it was now *somewhat* or *much more difficult* for them to afford childcare.

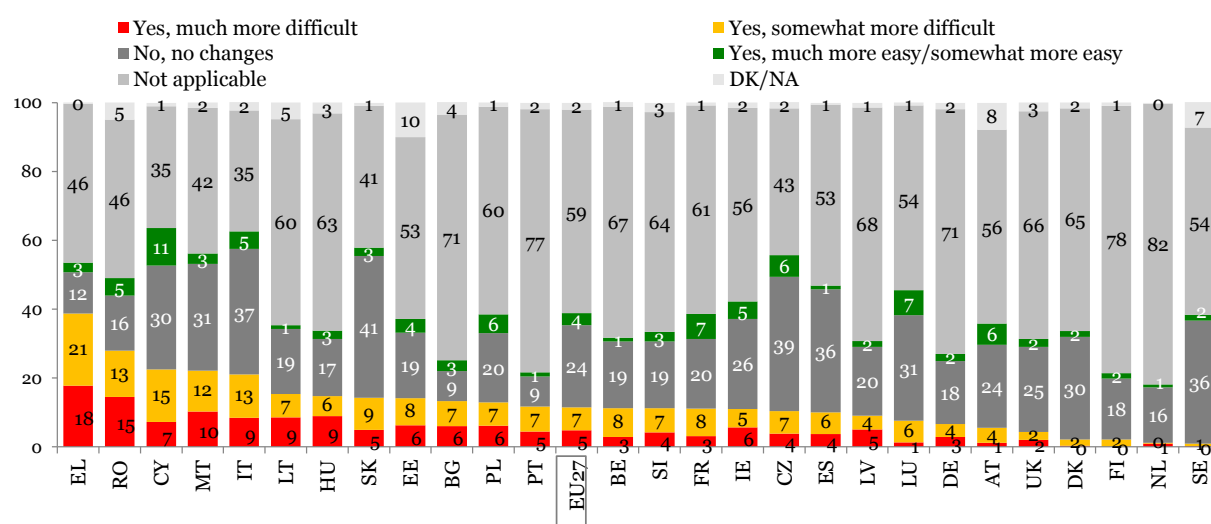
In sharp contrast, not more than 1 in 10 Swedish (2%), Danish (6%), Dutch (7%) and Finnish (10%) respondents felt that it had become *somewhat* or *much more difficult* to bear the costs of childcare in the past six months. Almost 9 in 10 (87%) Dutch respondents thought that the situation in this regard

was stable – somewhat lower figures to that in the Netherlands were observed in Denmark (84%), Sweden and Finland (both 79%).

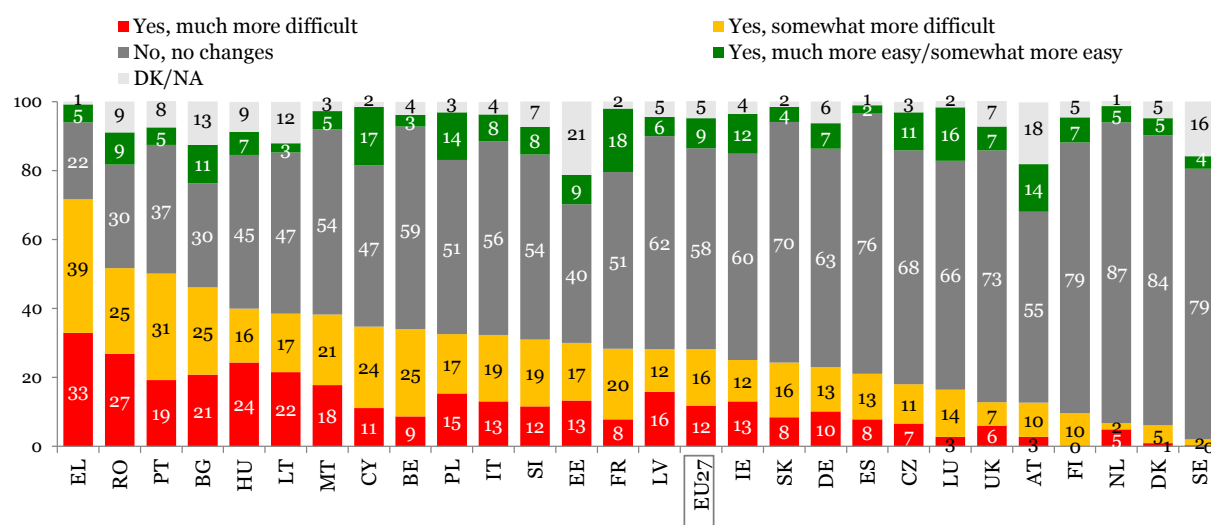
Finally, in a large majority of Member States, the proportion of respondents who noted that childcare had become more affordable in the past six months remained below 10%. In Luxembourg, Cyprus and France, on the other hand, about a sixth (16%-18%) of respondents felt that childcare was now more affordable.

Perceived changes in the ability to afford childcare

Base: all respondents



Base: respondents who provided an answer



Q4. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives?
(IF YES) Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?
% by country

A large variation was also observed in the proportion of respondents who answered that the question about **long-term care** for themselves or their family members was not relevant to their personal situation: in Greece, virtually all respondents answered this question, while a large majority did not answer in Latvia and Hungary (70% and 78%, respectively).

As in the case of the affordability of general healthcare – again placing the focus on those interviewees who actually responded – those in Greece, Sweden and Denmark were at the extremes. While roughly 8 in 10 (79%) Greeks said that it had become *somewhat* or *much more difficult* for them to afford long-term care for themselves or their family in the past six months, less than 1 in 10 Swedes and Danes felt that way (7%-8%). Furthermore, 40% of Greeks – compared to 2%-3% of Danes and Swedes – said that it had become *much more difficult* to bear the costs of long-term care. Note: Romanians,

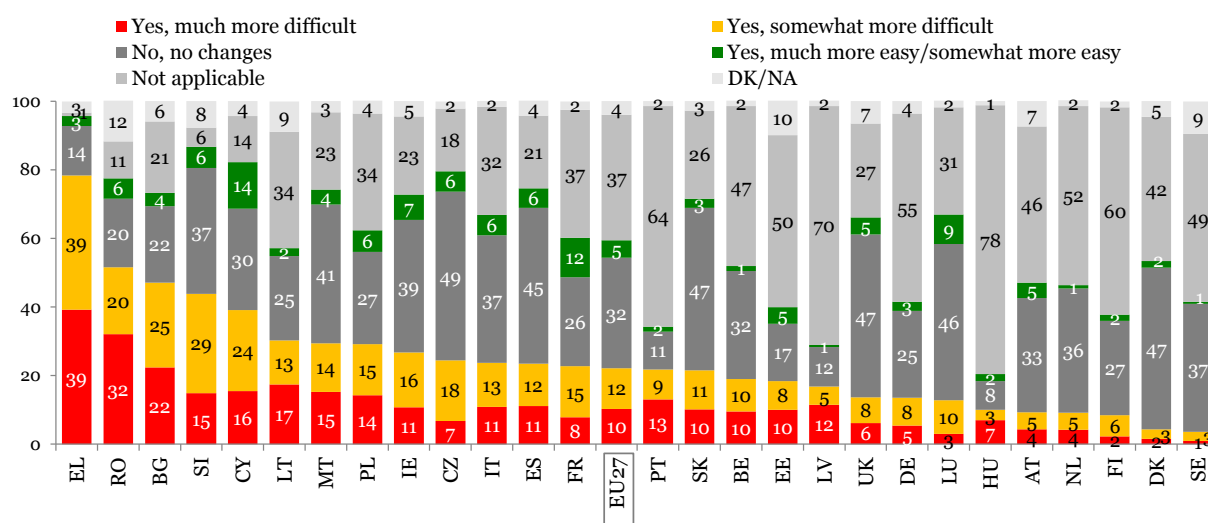
Portuguese and Latvians were almost as likely as Greek respondents to answer that it was now *much more difficult* (36%-38%).

Danish interviewees were the most likely to answer that there had been *no changes* in their ability to afford long-term care for themselves and their family members (81%). In Luxembourg, Finland, Sweden and the Netherlands, between two-thirds and three-quarters of respondents felt that the affordability of such social care had *remained stable*.

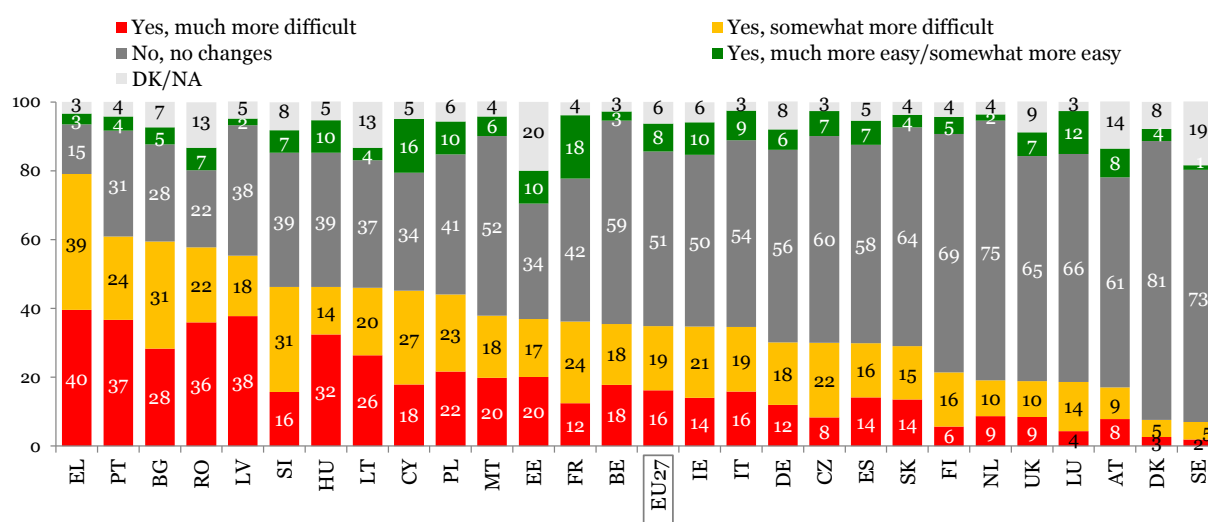
Approximately a sixth of respondents in Cyprus (16%) and France (18%), and 12% of Luxembourgish interviewees had seen an *improvement* in the affordability of long-term care for themselves or their family members in the six months prior to the survey. In all other Member States, however, not more than 10% of respondents felt that such social-care services were now more affordable.

Perceived changes in the ability to afford long-term care for the family

Base: all respondents



Base: respondents who provided an answer



Q4. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives?
 (IF YES) Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?
 Base: those respondents where long-term care was applicable, % by country

EU citizens' perceptions on healthcare affordability – a comparison between March and May 2010

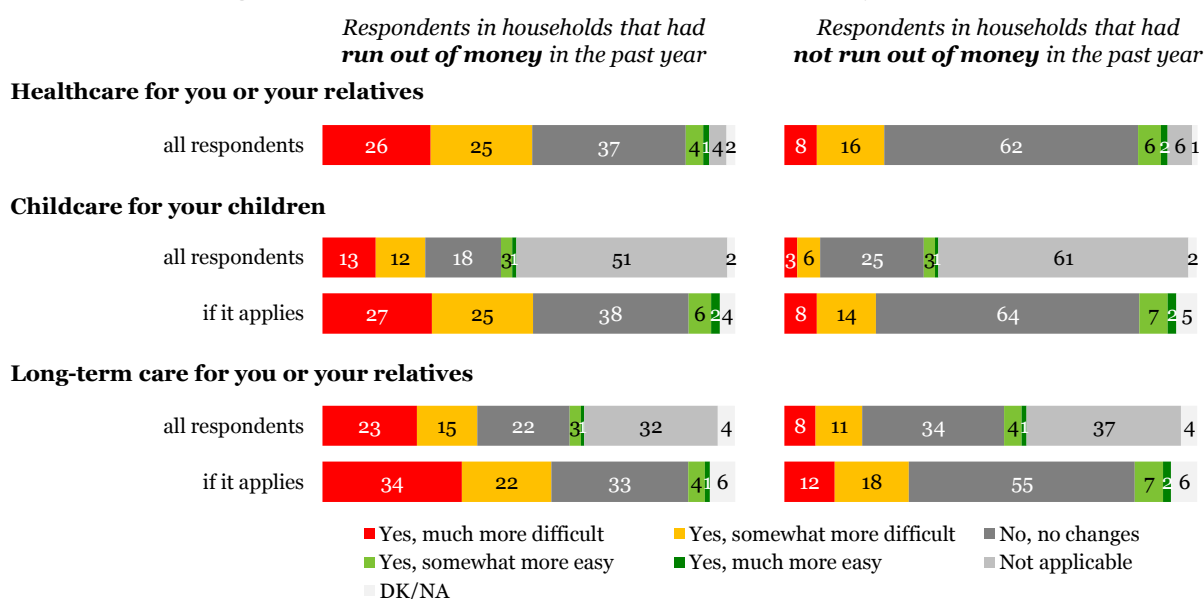
Based on individual country results – both in March and May 2010 – regarding EU citizens' perceptions about changes in the affordability of general healthcare, childcare or long-term care services, several conclusions can be drawn:

- The country rankings showed similarities between the two surveys. For example, while respondents in Denmark and Sweden were consistently the least likely to say that in the past six months it had become *somewhat* or *much more difficult* to afford healthcare and social-care services, those in Greece were consistently seen to be among the most likely to feel that way.
- Both in March and May 2010, Romania, Portugal, Bulgaria, Latvia and Lithuania consistently had high proportions of respondents who said that things had changed for the worse in terms of affordability of healthcare and social-care services (that were applicable to them). The current survey results, however, represented an improvement in perceptions about healthcare and social-care affordability for Latvia and Lithuania, while the opposite was true for Romania, Portugal and Bulgaria. For example, in March 2010, 48% of Lithuanian respondents said that in the past six months it had become *somewhat* or *much more difficult* to afford childcare; this proportion has decreased to 39% in the current wave (-9 percentage points). In Romania, on the other hand, this proportion increased from 41% in March 2010 to 52% in May 2010 (+11 points).
- Not only in Latvia and Lithuania, but also in some other countries (e.g. Poland and Malta), respondents were now less likely to say that it had become more difficult to afford healthcare and social-care services. For example, a decrease of at least five percentage points was observed in the proportion of Maltese respondents who said that it had become *somewhat* or *much more difficult* to afford such services (that were applicable to them): -5 points for general healthcare, -7 points for childcare and -10 points for long-term care.

Relationship between respondents' ability to afford healthcare and their problems in paying day-to-day bills

A slim majority of respondents (51%-56%) who had had difficulties in paying day-to-day bills in the past year now found it *somewhat* or *much more difficult* to afford various healthcare services – that were applicable to them – than six months ago. In comparison, in the group of respondents who had had no such difficulties in paying bills, roughly half as many interviewees said things had changed for the worse (22%-30%), while the majority had noticed no changes in these three areas (55%-64%).

Perceived changes in healthcare and social-care affordability



Q4. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? (IF YES)
 Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?
 Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items? Base: all respondent, % EU27

Socio-demographic considerations

The older the respondents, the more likely they were to feel that it had become harder to afford general healthcare and long-term care for themselves or their family. For example, 13% of 15-24 year-olds said it had become *somewhat* or *much more difficult* to afford long-term care for themselves or their relatives in the past six months; in comparison, 24%-25% of the over 39 year-olds felt that way. On the other hand, higher proportions of 25-54 year-olds felt it was more difficult for them to afford childcare than six months ago (15%-16% vs. 6%-8% of all other age groups); this question about childcare was more relevant to 25-54 year-olds (46% “non-applicable” answers vs. 65% for 15-24 year-olds and 75% for the over 54 year-olds).

In line with results for the youngest respondents, full-time students were the least likely to find it more difficult to afford healthcare services in the last six months. Among respondents who had completed their education, the least educated respondents were the most likely to have problems bearing the costs of healthcare and social-care services. For example, 35% of those respondents now found it *somewhat* or *much more difficult* to afford general healthcare care for themselves or their family, compared to 24% of respondents with the highest level of education and 19% of full-time students.

Manual workers and inactive respondents were more likely than employees and the self-employed to say that in the past six months it had become harder to afford general healthcare and long-term care for themselves or their family. For example, with regard to the latter type of healthcare, 24%-25% of manual workers and non-working respondents said such services had become less affordable compared to 19% of employees and the self-employed. In addition, manual workers now found it more difficult to afford childcare (19% vs. 10%-13% of respondents in all other occupational groups; two-thirds of inactive respondents felt that this question was not relevant to them).

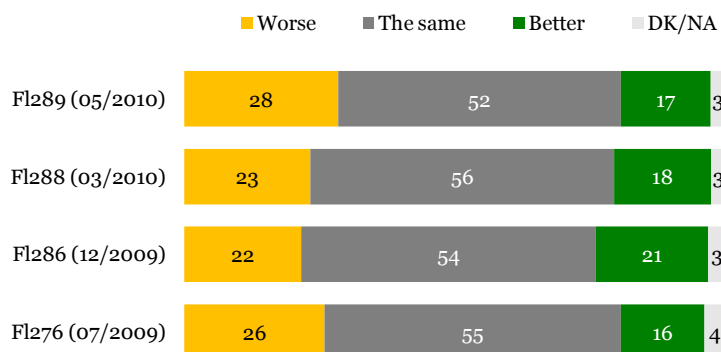
The socio-demographic analysis also revealed that men were somewhat less likely to say that in the past six months it had become *somewhat* or *much more difficult* to afford all types of healthcare: general healthcare (26% vs. 31% of women), childcare (10% vs. 13%) and long-term care services (20% vs. 24%). Similarly, respondents living in metropolitan areas were somewhat less likely than those living in urban and rural areas to say that things had changed for the worse: general healthcare (24% vs. 29%-31%), childcare (8% vs. 12%-13%) and long-term care services (20% vs. 22%-23%).

For further details, see annex table 6b, 7b and 8b.

4. Expectations about the household financial situation

Looking ahead, more than a quarter (28%) of EU citizens said they expected their household's financial situation to deteriorate during the next 12 months. A slim majority (52%) of interviewees thought their household's financial situation would be stable and a sixth (17%) anticipated that it would improve in the 12 months following the survey. The current results were more negative than those observed in March 2010 when 23% of EU citizens expected their household's financial situation to be worse in the coming year (five percentage points lower than the current results).

Expectations about the financial situation of respondents' households in the next 12 months ... will it be?



Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household?

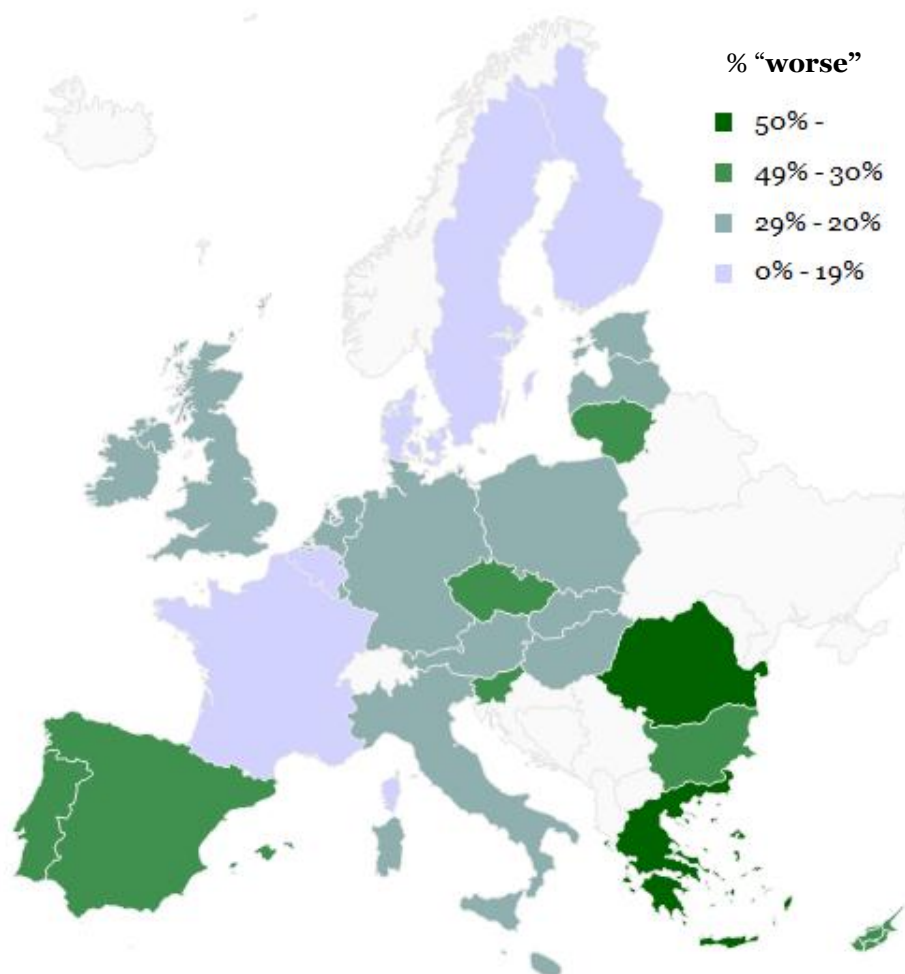
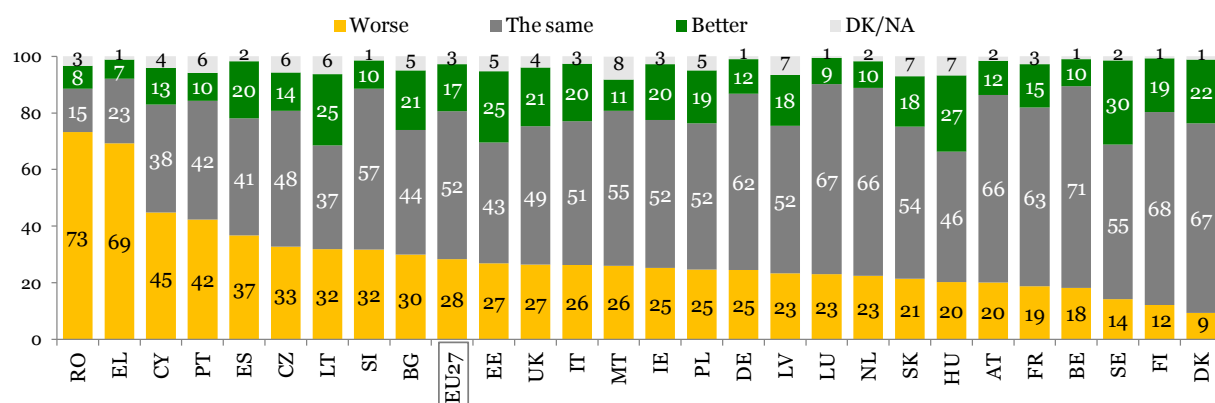
Base: all respondents, % EU27

Romania and Greece stood out from the pack with approximately 7 in 10 interviewees who expected their household's financial situation *to be worse* in the next 12 months (73% and 69%, respectively). In all other countries, less than half of respondents expected this result – ranging from 9%-14% in the Nordic countries (Denmark, Finland and Sweden) to 42%-45% in Portugal and Cyprus.

As in previous waves, in more than half of the Member States, a majority of respondents anticipated that their household's financial situation would *remain the same* in the following 12 months; respondents in the Netherlands, Austria, Luxembourg, Denmark, Finland and Belgium were the most likely to select this response (66%-71%).

Respondents in Sweden (30%), Hungary (27%), Estonia and Lithuania (both 25%), on the other hand, were the most likely to expect an *improvement* in their household's financial situation in the year to come. It is, however, worth noting that these four countries were very different in terms of the proportions of respondents who expected their household's financial situation *to get worse* in the next 12 months: while 14% of Swedes selected this response, this proportion rose to 32% in Lithuania.

Expectations about the financial situation of respondents' households in the next 12 months... will it be?



Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household?

Base: all respondents, % by country

EU citizens' perceptions about their household's financial situation – across the four waves

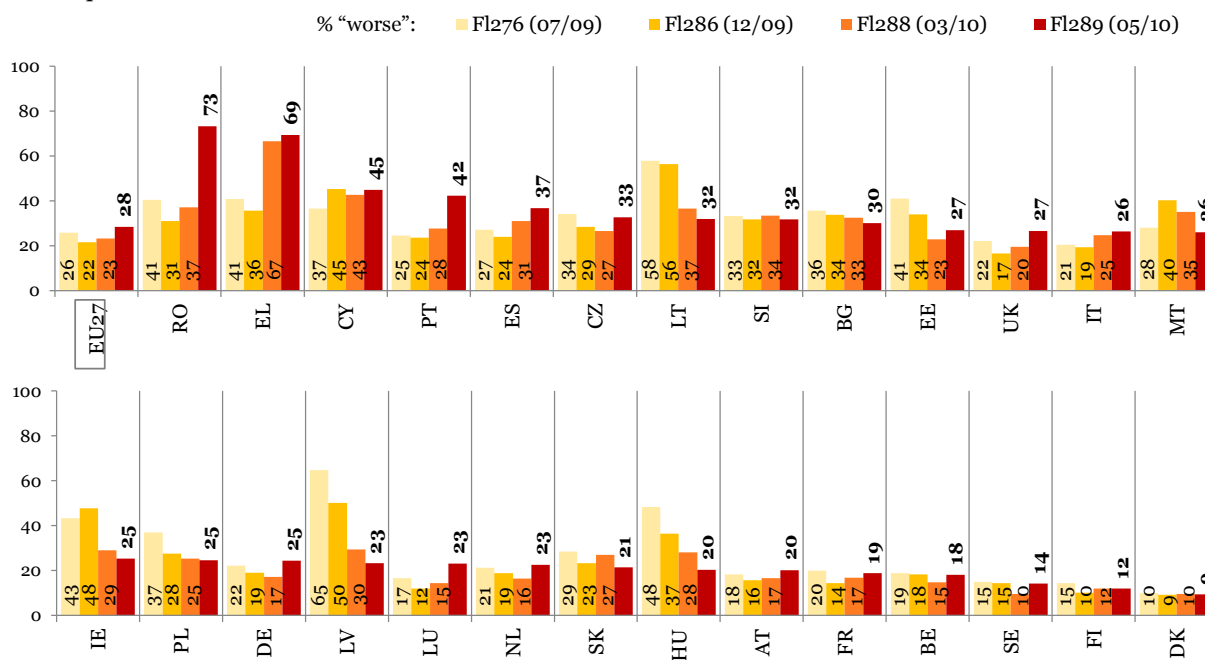
It was noted above that Romania and Greece stood out from the pack with more than two-thirds of interviewees who expected their household's financial situation *to be worse* in the next 12 months. In fact, the proportion of Romanians who expected this result has doubled compared to March 2010 (from 37% to 73%; +36 percentage points). Greece's current results were similar to those observed in the previous wave (69% vs. 67% in March 2010); it should be noted, however, that Greece had seen a large increase in the proportion of respondents who expected their household's financial situation to *deteriorate* from December 2009 to March 2010 (from 36% to 67%).

Other countries that have seen an increase – from March 2010 to May 2010 – in the proportion of respondents who expected their household's financial situation to *deteriorate* in the coming year were Portugal (from 28% to 42%; +14 percentage points), Spain (from 31% to 37%; +6 points), the UK (from 20% to 27%; +7 points), Germany (from 17% to 25%; +7 points), Luxembourg (from 15% to 23%; +8 points) and the Netherlands (from 16% to 23%; +7 points).

A positive trend was most noticeable in Latvia, Lithuania and Hungary. The proportion of Latvians who expected their household's financial situation to *deteriorate* in the coming year has gradually decreased from 65% in July 2009 to 23% in May 2010 (-42 percentage points from wave 1 to wave 4); this proportion decreased by 26 percentage points in Lithuania (from 58% in July 2009 to 32% in May 2010) and by 28 percentage points in Hungary (from 48% to 20%).

Expectations about the financial situation of respondents' households in the next 12 months... will it be?

Comparison between waves



Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household?

Base: all respondents, % by country

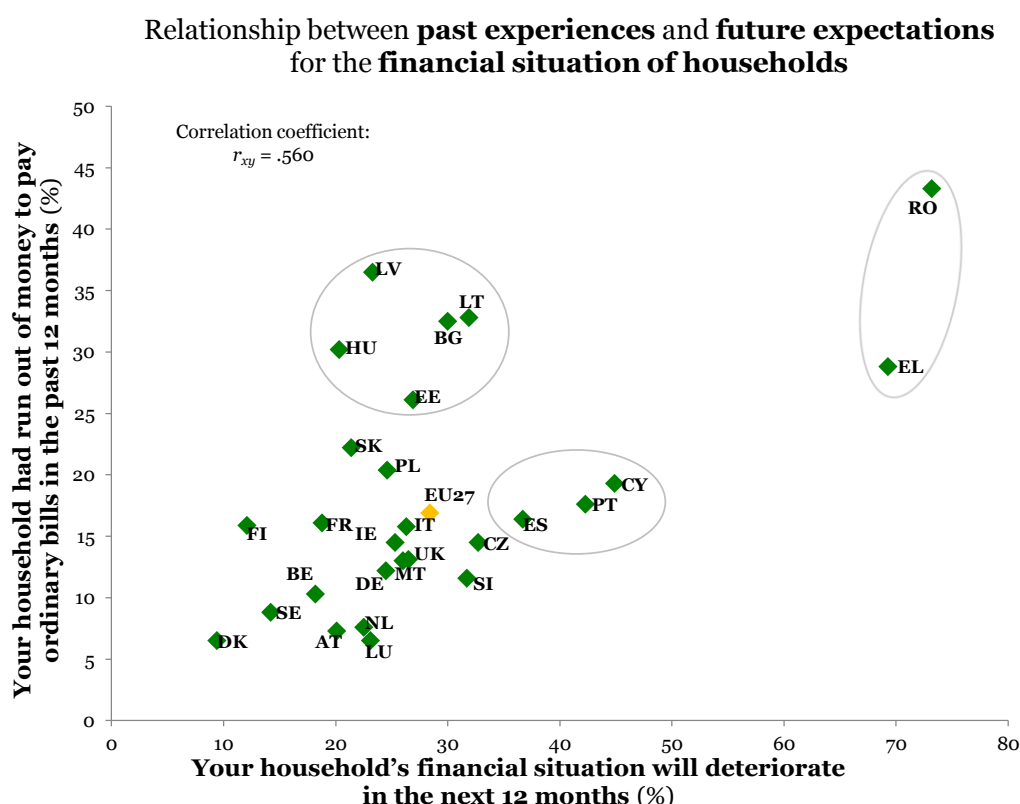
Relationship between households' financial situation in the past 12 months and in the future

A cross-tabulation of the answers to *Questions 7 and 9* showed whether respondents' perceptions about their households' financial situation in the past 12 months corresponded to their expectations about the situation in the future. The results were cross-tabulated at individual (micro-) and country (macro-) levels.

Comparing perceptions at the country level

The next scatter plot highlights – once again – that Romania and Greece were outliers with more than two-thirds of interviewees who expected their household's financial situation *to be worse* in the next 12 months. The scatter plot, however, also illustrates the difference in optimistic/pessimistic opinions between some of the eastern and southern European countries.

Although respondents in Spain, Portugal and Cyprus were less likely than their counterparts in the Baltic states, Bulgaria and Hungary to answer that their household had had insufficient money to pay ordinary bills, buy food and other daily consumer items in the 12 months prior to the survey, they were more likely to expect that their household's financial situation would deteriorate in the 12 months following the survey.



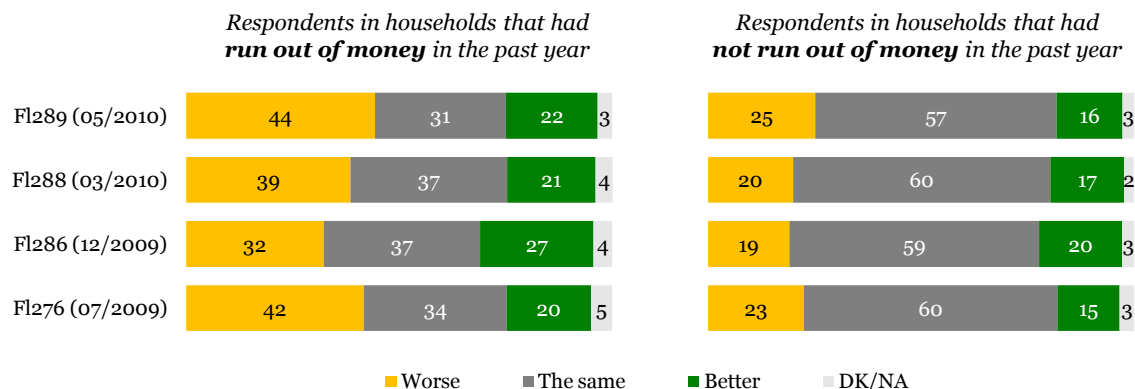
Comparing perceptions at the individual level

The cross-tabulation at micro-level confirmed that respondents whose household had run out of money to pay ordinary bills, buy food or other daily consumer items in the year prior to the survey were more likely, than those who had not had such an experience, to state that they expected their household's financial situation to *deteriorate* in the year to come (44% vs. 25%); however, they were also somewhat more likely to expect an *improvement* in their household's financial situation (22% vs. 16%). Note: this was because far fewer of the former group expected stability (31% vs. 57%).

Furthermore, comparing the results of May 2010 with those of March 2010, it could be seen that both groups of respondents answered more pessimistically in the current survey. As for the EU average

results, the proportion of respondents who expected a deterioration of their household's financial situation has increased from 39% to 44% for respondents who had experienced serious financial problems and from 20% to 25% for respondents who had not had such problems (both +5 percentage points).

Expectations about the financial situation of respondents' households in the next 12 months ... will it be?



Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?
 Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household?
 Base: all respondents, % EU27

Socio-demographic considerations

The younger the respondents, the more likely there were to anticipate a better financial situation for their household in the next 12 months. While 26%-27% of 15-39 year-olds expected an *improvement*, the proportion of optimistic respondents decreased gradually to 6% among those aged 55 and over. On the other hand, the proportion of respondents who anticipated that their household's financial situation would *get worse* increased from 17% among 15-24 year-olds to 34% among the over 54 year-olds.

In line with results for the youngest respondents, those still in education were the least likely to anticipate that their household's financial situation would *get worse* (17%) and the most likely to anticipate it to *get better* (26%). Among respondents who had completed their education, interviewees with an average or higher level of education were more liable, than those with a low level of education, to expect an *improvement* in their household's financial situation (16%-17% vs. 13%) and they were less likely to expect it to *get worse* (28% vs. 35%).

Non-working respondents were the least liable to expect a *better financial situation* for their household in the next 12 months (14%); self-employed respondents were the most likely to do so (22%). Nonetheless, employees were the least likely to anticipate that their household's financial situation would *get worse* (26% vs. 29%-30% across other occupational groups).

Men were somewhat more optimistic regarding the evolution of their household's financial situation in the next 12 months: 19% anticipated a *better financial situation*, compared to 14% of women. Women, however, were somewhat more likely to expect their household's financial situation to *remain the same* (50% vs. 54% of men).

Similarly, respondents living in metropolitan areas were more likely than rural dwellers to expect their household's financial situation to *become better* in the 12 months following the study (20% vs. 14%); the corresponding proportion for those living in urban areas was 17%. The latter group of respondents were, nonetheless, the most likely to anticipate that their household's financial situation would *get worse* (30% vs. 26% of those living in metropolitan areas).

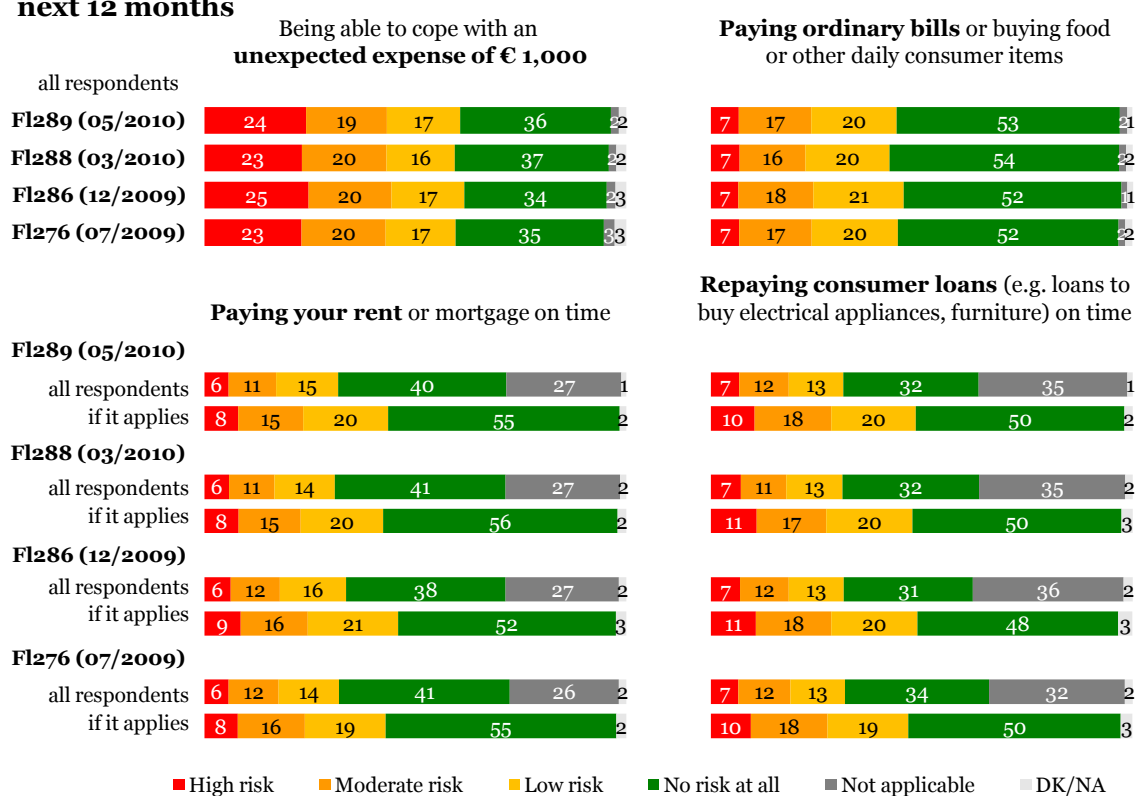
For further details, see annex table 12b.

5. Views about being able to cope financially

The survey also asked whether – in the next 12 months – there would be a risk of respondents falling behind with various payments. As was seen in previous waves, of the four types of payments under review, the largest proportion of EU citizens were worried about an **unexpected expense of €1,000** (or its equivalent in national currency). More precisely, 24% of EU citizens said that there was a *high risk* of not being able to cope with an unforeseen financial cost of €1,000 in the next year; a further 19% considered that there was a *moderate risk* and 17% thought there was a *low risk*. More than a third (36%) of respondents stated that there was *no risk at all* in this regard.

More than 4 in 10 (44%) EU citizens envisaged *at least a low risk* of falling behind with ordinary payments (**paying bills, buying food or other daily consumer items**) in the year following the survey. This risk was perceived as being *low* by 20% of respondents and as *moderate* by 17%; not even half as many respondents, however, considered it to be a *high risk* (7%). Moreover, a slim majority of respondents answered that they were not at all concerned about their future ability to cope with day-to-day expenditures (“no risk at all”, 53%).

Level of risk that respondents would not be able to cope financially over the next 12 months



■ High risk ■ Moderate risk ■ Low risk ■ No risk at all ■ Not applicable ■ DK/NA

Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...
Base: all respondent, % EU2

When respondents were asked if there was a risk that they would be unable to **pay their rent or mortgage** on time, 27% considered that the question was not relevant to their personal situation (i.e. they had no rent or mortgage to pay). More than a third (35%) of interviewees felt that the question about **repaying consumer loans** (e.g. loans to buy electrical appliances or furniture) was not relevant to their personal situation.

Focusing solely on respondents who did respond, a similar picture emerged as described above for day-to-day expenditures. More than 4 in 10 respondents believed there was a *high* (8%), *moderate* (15%) or *low risk* (20%) of not being able to make their rent or mortgage payments on time. Similarly, almost half of respondents believed there was a *high* (10%), *moderate* (18%) or *low risk* (20%) of not

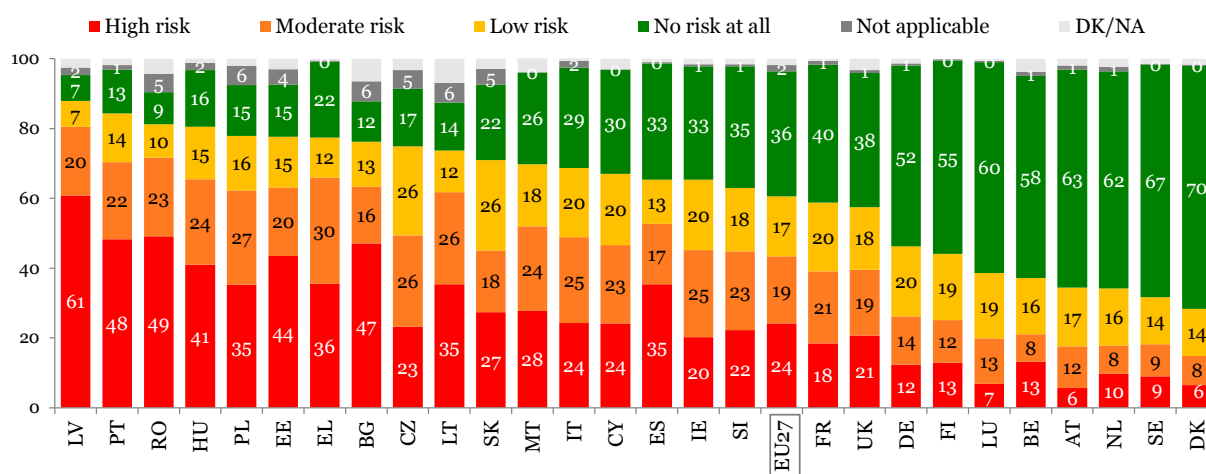
being able to repay consumer loans on time. Finally, a slim majority (55%) said there was *no risk at all* that they would not be able to pay their rent or mortgage on time in the year to come and 50% expressed such optimism about their ability to repay consumer loans.

Country variations

More than 8 in 10 Romanian, Portuguese and Latvian interviewees thought that there was *at least a low risk* of not being able to cope with an **unexpected expense of €1,000** (or its national equivalent) in the next 12 months (between 82% and 88%). Furthermore, 61% of Latvians and almost half of Portuguese and Romanian respondents (48%-49%) felt that there was a *high risk* of being unable to cope with such an expense – a similar figure was observed in Bulgaria (47%).

On the other hand, in eight Member States, less than half of respondents expressed a concern about their ability to cope with an unexpected expense of €1,000 in the year to come; this proportion was the lowest in Denmark (28%) and Sweden (32%). Two-thirds of Swedes and 7 in 10 Danes thought that there was *no risk at all* of not being able to cope with an unexpected expense of €1,000 in the next year. In Germany, Finland, Luxembourg, Belgium, Austria and the Netherlands, between 52% and 62% of interviewees stated that they envisaged *no risk at all* in this regard.

Level of risk that respondents would not be able to cope with an unexpected expense of €1,000 over the next 12 months



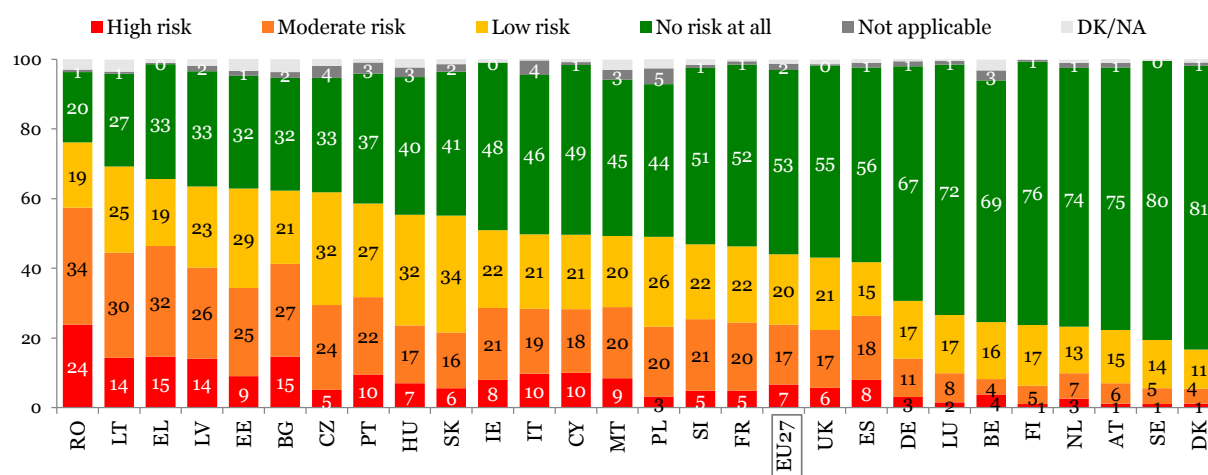
Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?

Base: all respondents, % by country

Romanian respondents (77%), and those in Lithuania (69%) and Greece (66%), were the most likely to say that there was *at least a low risk* of not being able to **pay their day-to-day bills, buy food or other daily consumer items**. Respondents in Romania (24%) were also the most likely to estimate that there was a *high risk* that they would not be able to pay such day-to-day bills.

The eight countries where respondents were the least likely to express a concern about their ability to cope with an unexpected expense of €1,000 were also the countries with the lowest proportions of respondents who thought that there was *at least a low risk* that they would have difficulties in paying essential goods and services in the year to come (e.g. 16% in Denmark, 20% in Sweden and 22% in Austria). Moreover, in these countries, at least two-thirds of interviewees saw *no risk at all* in this regard (from 67% in Germany to 81% in Denmark).

Level of risk that respondents would not be able to pay ordinary bills, buy food or other daily consumer items over the next 12 months



Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?

Base: all respondents, % by country

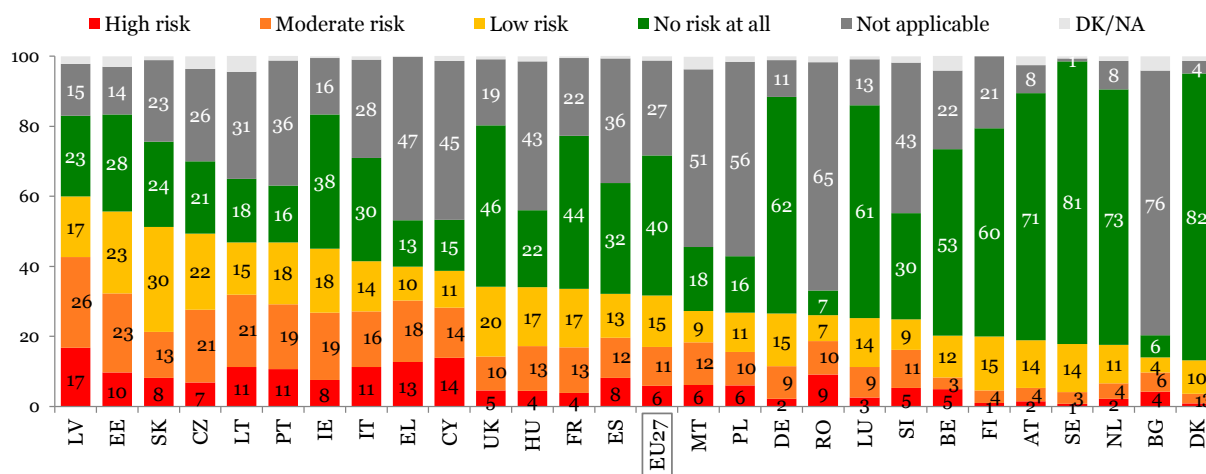
The proportion of respondents who thought that the question about **rent or mortgage payments** was not relevant to their personal situation ranged from 1% in Sweden and 4% in Denmark to 76% in Bulgaria. In a further three countries, more than half of interviewees did not respond: Malta (51%), Poland (56%) and Romania (65%).

Looking only at respondents who considered that this question was relevant, it was noted that, while about three-quarters of interviewees in Portugal, Romania and Greece (74%-75%) thought that, in the year to come, there would be *at least a low risk* of being unable to make rent or mortgage payments on time in the next 12 months, this proportion decreased to roughly a fifth – or less – respondents in Denmark, Sweden, the Netherlands and Austria (between 14% and 21%).

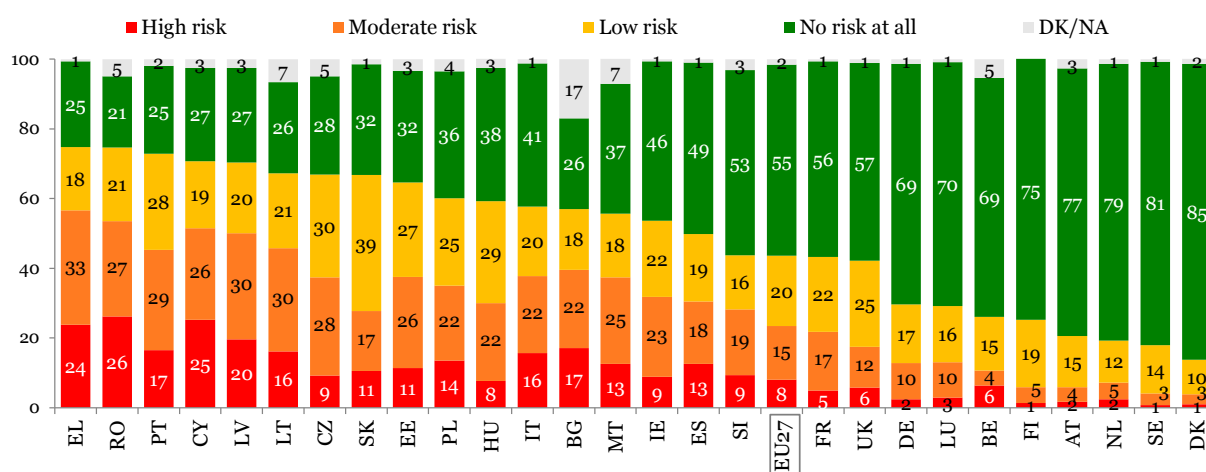
The proportion of those who saw *no risk at all* of not being able to make rent or mortgage payments on time ranged from 21% in Romania to 85% in Denmark. In the Netherlands and Sweden, roughly 8 in 10 (79%-81%) respondents thought that they would have no difficulties in paying the rent or mortgage on time in the year to come.

Level of risk that respondents would fall behind with rent or mortgage payments over the next 12 months

Base: all respondents



Base: respondents who provided an answer



Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?
% by country

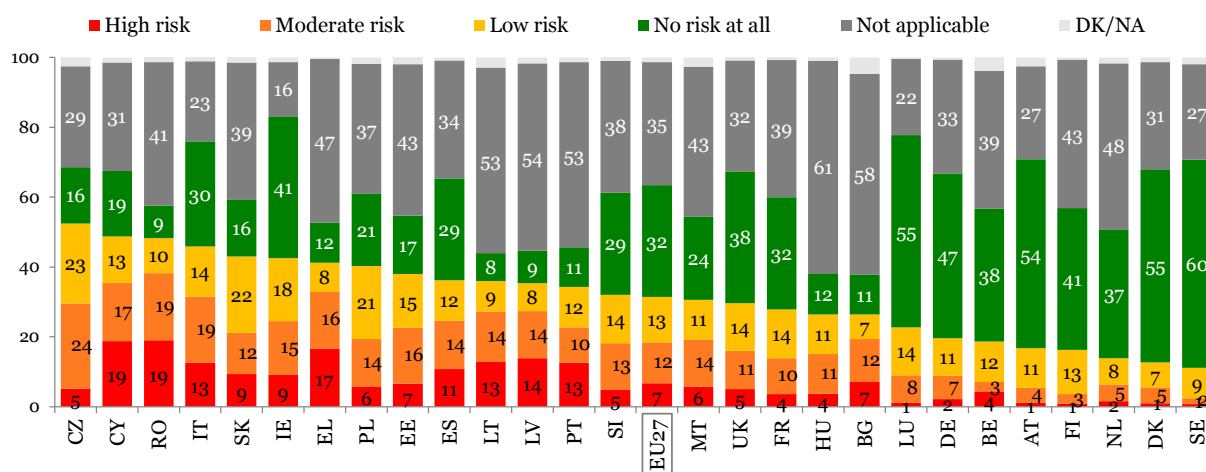
The proportion of “not applicable” responses to the question about **repaying consumer loans** (e.g. loans to buy electrical appliances or furniture) varied from 16% in Ireland to 61% in Hungary. In a further four countries, more than half of interviewees did not respond: Bulgaria (58%), Latvia (54%), Lithuania and Portugal (both 53%).

Looking only at respondents who considered this question to be relevant, and in accordance with the results for making rent or mortgage payments on time, respondents in Romania and Greece were the most likely to see *at least a low risk* of being unable to repay consumer loans on time over the next 12 months (82% and 78%, respectively).

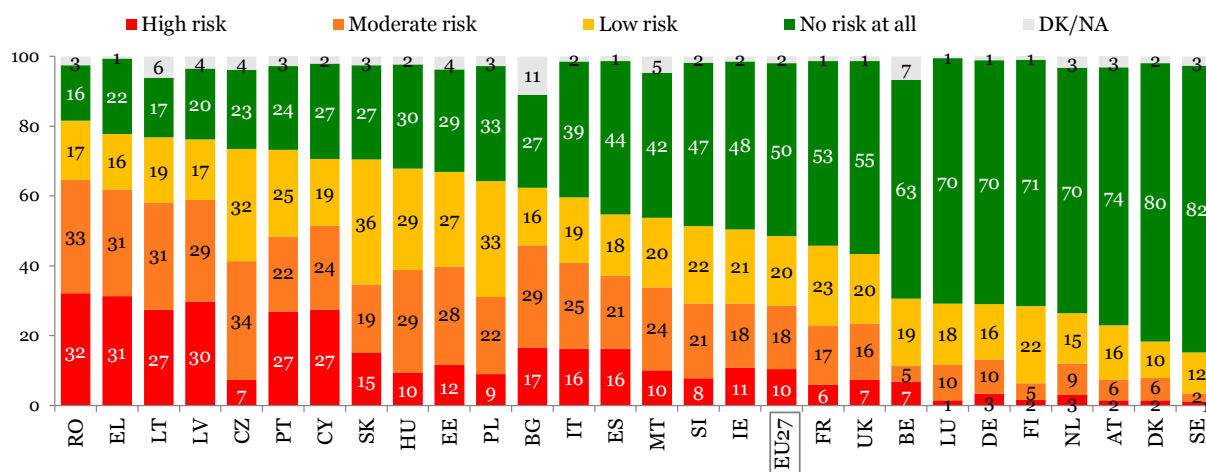
In Sweden and Denmark, on the other hand, not more than a sixth (15%-18%) of respondents considered that, in the year to come, they would be at risk of being unable to repay consumer loans on time. About 8 in 10 (80%-82%) Danes and Swedes saw *no risk at all* that they would be unable to cope with repayments of consumer loans in the year to come.

Level of risk that respondents would fall behind with repaying loans (e.g. loans to buy electrical appliances, furniture, etc.) over the next 12 months

Base: all respondents



Base: respondents who provided an answer



Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?
% by country

EU citizens' perceptions about being able to cope financially – May 2010 vs. March 2010

Based on individual country results – both in March 2010 and in May 2010 – regarding EU citizens' perceptions about the risk of falling behind with various payments, several conclusions can be drawn:

- The country rankings showed similarities between the two most recent surveys. For example, while respondents in Denmark, Sweden, the Netherlands and Austria were consistently among the least likely to feel that they would be at risk of falling behind with various payments in the next 12 months, those in Latvia, Lithuania and Greece were consistently seen to be the most likely to feel they were at risk of falling behind with such payments.
- Romania was – once again – worthy of particular attention. There, the proportion of respondents who thought there would be *at least a low risk* that they would not be able to cope financially increased significantly for the four types of payments: +6 percentage points for an unexpected expense of €1,000, +15 points for the payment of ordinary bills, +14 points for rent or mortgage payments and +13 points for the repayment of consumer loans (note: only for respondents who did respond).

Running out of money to pay for essential goods and services – past experiences and future expectations

Combining respondents' answers for *Questions 8 and 9* showed how many households had run out of money to pay ordinary bills, buy food or other daily consumer items during the 12 months prior to the survey and also envisaged a *moderate* or *high* risk of falling behind with such payments in the year following the survey; as in March 2010, this segment represented 10% of EU citizens. Furthermore, individual country results showed that this segment was the largest in Romania (35%; +6 percentage points compared to March 2010), Lithuania (26%), Latvia (24%), Greece (23%) and Bulgaria (21%).

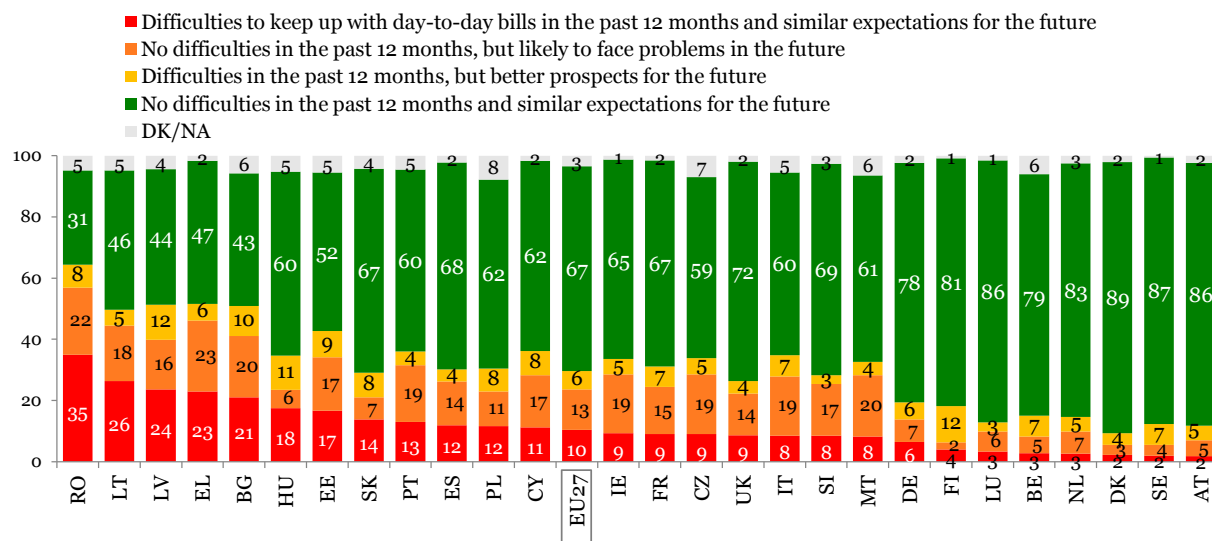
Roughly one in seven (13%) EU citizens had not run out of money to pay day-to-day bills in the 12 months prior to the survey and now thought that, in the year to come, there was a *moderate* or *high* risk of not being able to make such payments. At least a fifth of respondents in Bulgaria (20%), Romania (22%, +6 points compared to March 2010) and Greece (23%) said to be in such a situation.

Conversely, 6% of EU citizens had run out of money to pay for essential goods and services during the 12 months prior to the survey and now did not expect to go through such an experience in the year following the survey (i.e. they envisaged a *low risk*, or *none at all*, of being unable to make such payments). The individual country results showed that this proportion ranged from 3% in Slovenia and Luxembourg to 12% in Finland and Latvia.

Finally, the proportion of respondents who had not run out of money to pay for essential goods and services in the past 12 months, and who did not expect to have such problems in the future, was as high as 89% in Denmark and as low as 31% in Romania (-7 points compared to March 2010). This proportion also remained below 50% in Bulgaria (43%), Latvia (44%), Lithuania (46%) and Greece (47%).

Running out of money to pay ordinary bills, buy food or other daily consumer items

Past experiences and future expectations



Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?

Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?

Base: all respondents, % by country

Socio-demographic considerations

A slim majority (55%) of manual workers stated that in the next 12 months they envisaged *at least a low risk* that they would not be able to pay **ordinary bills, buy food or other daily consumer items**, compared to 42%-43% of employees, the self-employed and non-working respondents. Roughly half of 25-39 year-olds and respondents with a low level of education (50%-51%) shared the same opinion, compared to 39% of the oldest respondents (over 54), and 37%-38% of the most educated interviewees and full-time students.

Coping with an **unexpected expense of €1,000** (or its national equivalent) in the next 12 months would involve *at least a low risk* for more than 7 in 10 manual workers (72% vs. 57%-61% in other occupational categories) and a somewhat lower proportion of respondents with the lowest level of education (67% vs. 52% of the most educated). Finally, 15-39 year-olds were also more likely than their counterparts to share this view (67%-68% vs. 55% of the over 54s).

The over 54 year-olds, non-working respondents and those with a low level of education were more likely to state that the questions about **rental or mortgage payments** and the **repayment of consumer loans** were not relevant to them. For example, while 39% of respondents with the lowest level of education considered the question about rental or mortgage payments to be “non-applicable”, this proportion fell to 22% for those with the highest level of education. Nonetheless, when controlling for differences in the level of “non-applicable” responses, a similar pattern of differences as described above appeared.

Gender and place of residence appeared to have a somewhat smaller impact on respondents’ views about being able to cope financially in the next 12 months. Nonetheless, women were each time somewhat more likely than men to consider that in the year to come their household would be at risk of falling behind with various payments (for example, 47% of women, compared to 40% of men, said there was *at least a low risk* of falling behind with day-to-day bills). Similarly, respondents living in urban areas were each time somewhat more likely than those living in metropolitan and rural areas to envisage *at least a low risk* of falling behind with various payments (for example, 64% of urban residents said there was *at least a low risk* of their household not being able to cope with an unexpected expense of €1,000, compared to 58%-59% of metropolitan and rural residents).

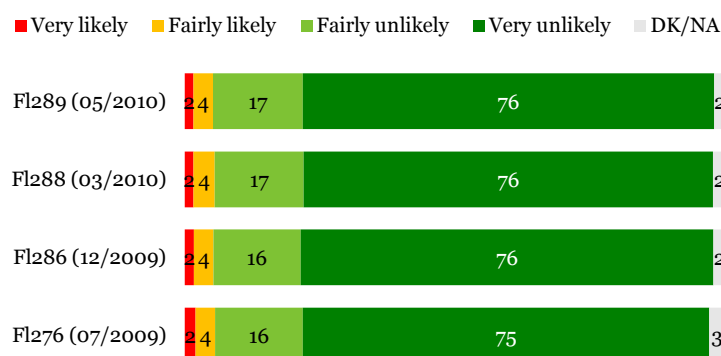
For further details, see annex table 13b, 14b, 15b and 16b.

6. Views on the future affordability of accommodation

As in previous waves of this trend survey, 4% of EU citizens said that it was *fairly likely* that they would need to leave their current home, as it would be unaffordable, in the 12 months following the survey; 2% saw this as being *very likely*.

The majority of EU citizens considered it unlikely that they would be forced by financial circumstances to leave their accommodation within the next 12 months: 76% said that it was *very unlikely* and 17% estimated that this would be *fairly unlikely*.

Likelihood that respondents would need to leave their current home, as it would be unaffordable, in the next 12 months

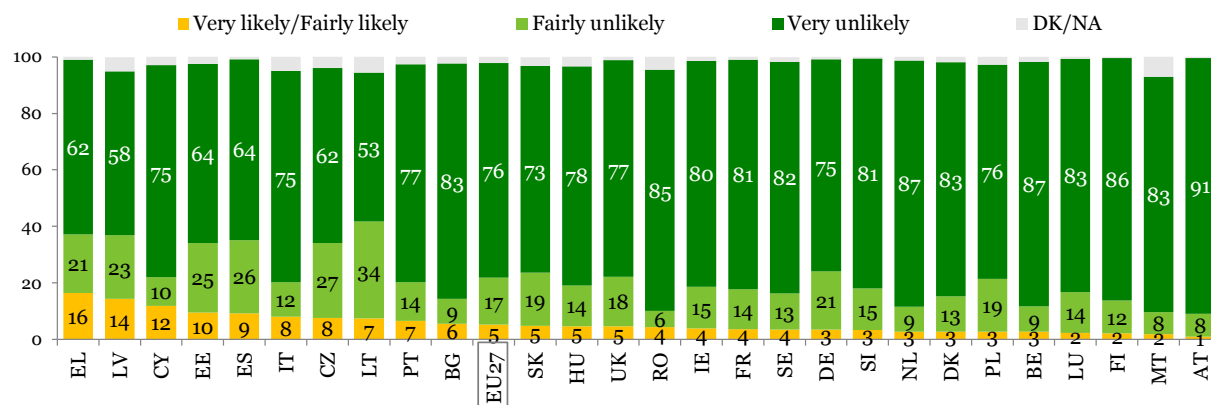


Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it?
Base: all respondents, % EU27

As in March 2010, respondents in Greece (16%) and Latvia (14%) were the most likely to say that it was *very* or *fairly likely* that they would be forced by financial circumstances to leave their accommodation in the 12 months following the survey. In the Czech Republic, Italy, Spain, Estonia and Cyprus, approximately a tenth (8%-12%) of respondents considered it likely that they would have problems meeting the costs of their accommodation.

A comparison across the four waves mostly showed minor differences in the overall proportions of respondents who said that it was *very* or *fairly likely* that they would need to leave their current home, as it would be unaffordable, in the 12 months following the survey.

Likelihood that respondents would need to leave their current home, as it would be unaffordable, in the next 12 months



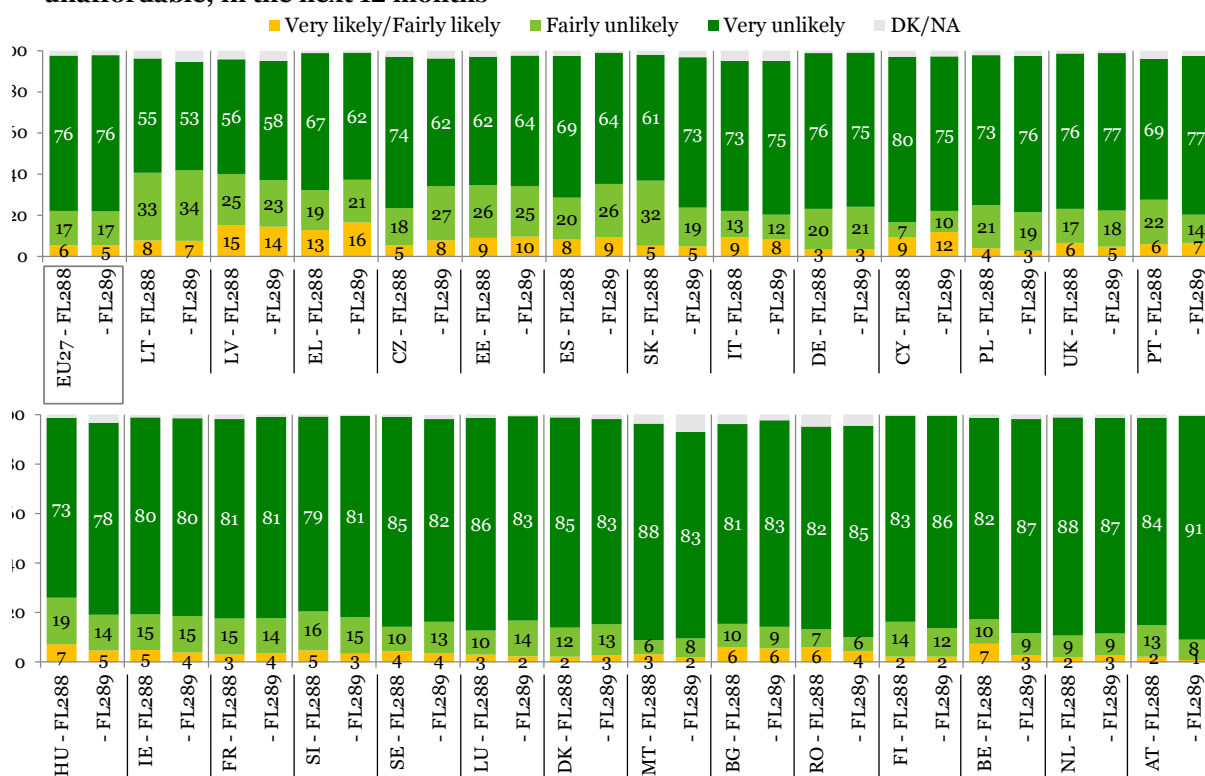
Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it?
Base: all respondents, % by country

The proportions of *very unlikely* responses showed the largest variations between individual countries: 91% of Austrian respondents thought that it would be *very unlikely* that they would not be able to afford their accommodation throughout the 12 months following the survey, compared to 53% of respondents in Lithuania (a difference of 38 percentage points).

Some countries have seen an increase – between March and May 2010 – in the proportion of respondents considering it *fairly unlikely* that they would have problems meeting the costs of their accommodation, at the expense of those seeing this as being *very unlikely*. For example, in the previous wave, 74% of Czech interviewees said that it was *very unlikely* that they might be forced by financial circumstances to leave their accommodation within the next 12 months, and 18% saw this as being *fairly unlikely*. In May 2010, these proportions have changed to 62% and 27%, respectively.

In a few countries, however, a positive trend was seen with an increase in the proportion of “very unlikely” responses (and a decrease in the proportion of “fairly unlikely” responses). For example, in March 2010, 61% of Slovak respondents considered it *very unlikely* that they would have problems meeting the costs of their accommodation, and 32% saw this as being *fairly unlikely*. In May 2010, these proportions have changed to 73% and 19%, respectively.

Likelihood that respondents would need to leave their current home, as it would be unaffordable, in the next 12 months



Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it?
Base: all respondents, % by country

Socio-demographic considerations

As in previous waves, across all socio-demographic groups, just 4%-7% of respondents said that it was *fairly or very likely* that they would not be able to afford their current accommodation in the 12 months following the survey. Looking at the proportion of respondents who said it was *very unlikely* that they would not be able to afford their accommodation in the next 12 months showed – once again – larger differences: while 79%-81% of over 54 year-olds, full-time students and rural residents felt that they would have no problems at all in meeting the costs of their accommodation, this proportion dropped to 71% for 25-39 year-olds and manual workers.

For further details, see annex table 17b.

7. Opinions about the employment situation

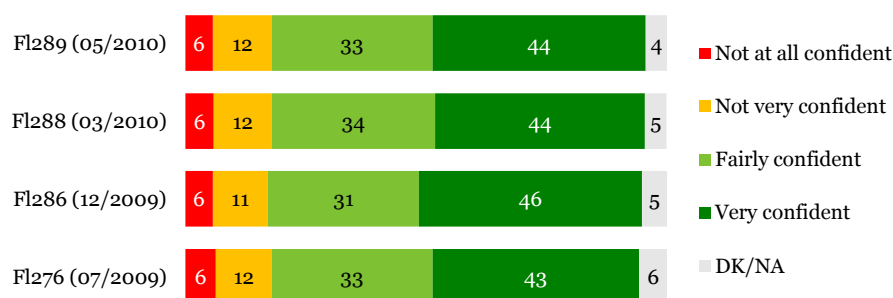
The results of the current survey showed no change in EU citizens' confidence about the employment situation. As in March 2010, about a sixth of respondents actually in employment³ were *not very* or *not at all confident* that they would be able to keep their current job in the next 12 months and roughly half thought it would be *fairly unlikely* or *not at all likely* that they would be able to find a new position within six months, in the event that they were laid off.

7.1 Respondents' confidence in their ability to keep their job

About one in six EU citizens in employment – in total – were either *not very* (12%) or *not at all confident* (6%) that they would be able to keep their current job in the next 12 months. These average EU figures have not changed compared to previous waves of this trend survey.

Approximately three-quarters of interviewees were optimistic about their job situation in the near future: 44% were *very confident* that that they would stay in their job in the next 12 months, and a further 33% were *fairly confident*.

Level of confidence in respondents' ability to keep their job in the next 12 months



Q11. How confident would you say you are in your ability to keep your job in the next 12 months?

Base: respondents with a professional activity, % EU27

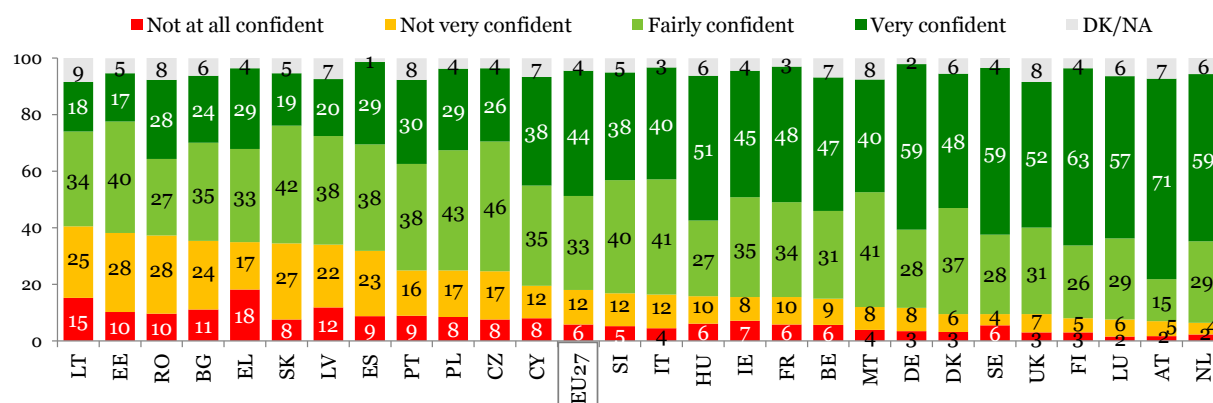
Country variations

The proportion of respondents in employment who were not confident that they would be able to keep their current job in the 12 months following the survey ranged from less than a tenth (6%-8%) of respondents in the Netherlands, Austria, Luxembourg and Finland to 40% in Lithuania. Spain, Latvia, Slovakia, Greece, Bulgaria, Romania and Estonia were close to Lithuania with between 32% and 38% of respondents who were concerned about keeping their job.

Greeks and Lithuanians were also the most likely to feel *not at all confident* about their ability to keep their job in the following 12 months (18% and 15%, respectively). Austrian respondents, on the other hand, were the most likely to feel *very confident* in this respect (71%). In the Netherlands, Sweden, Germany and Finland, roughly 6 in 10 (59%-63%) respondents were *very confident* that that they would stay in their job.

³ Interviewees without a professional activity, i.e. full-time students, respondents looking after a home, retirees and those looking for work were not asked the question.

Level of confidence in respondents' ability to keep their job in the next 12 months



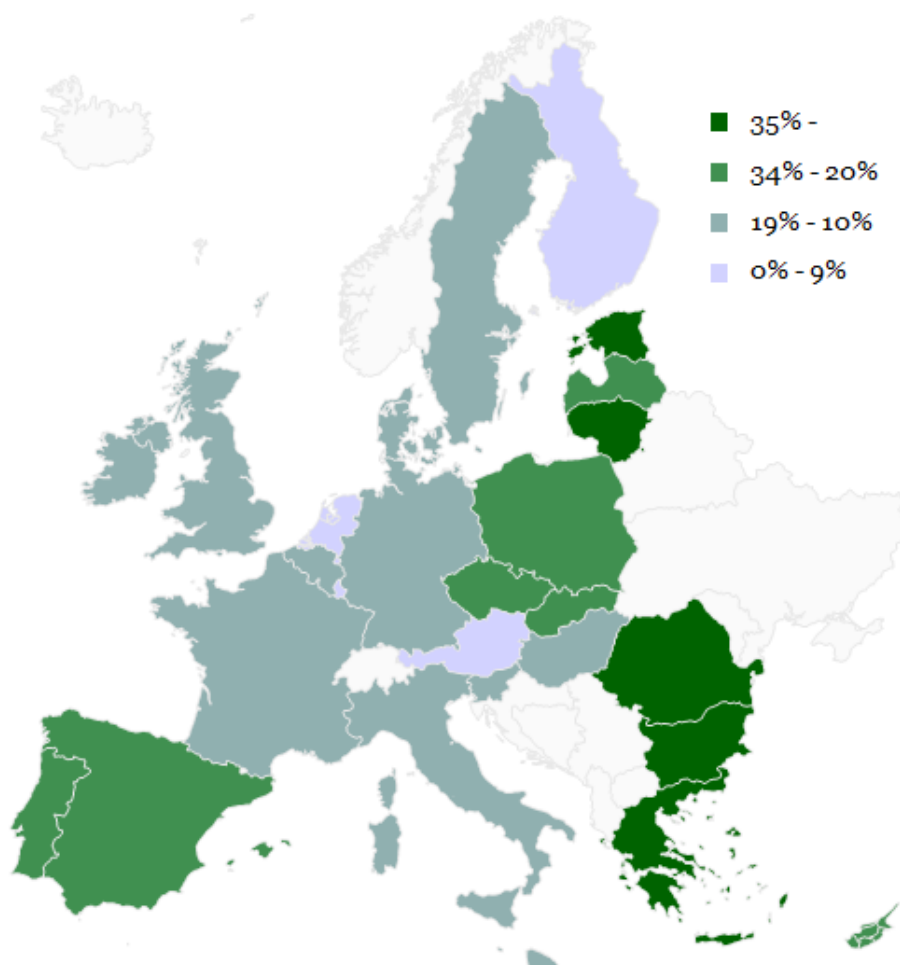
Q11. How confident would you say you are in your ability to keep your job in the next 12 months?

Base: respondents with a professional activity, % by country

The following map shows again that pessimism about the ability of respondents to keep their current job in the next 12 months was the highest in eastern and south-eastern European countries (e.g. the Baltic states, Romania, Bulgaria and Greece), while interviewees in the Nordic countries and in central European countries (e.g. the Netherlands, Austria and Luxembourg) showed the lowest level of pessimism.

| | |
|------|-----|
| LT | 41% |
| EE | 38% |
| RO | 37% |
| BG | 35% |
| EL | 35% |
| LV | 34% |
| SK | 34% |
| ES | 32% |
| CZ | 25% |
| PL | 25% |
| PT | 25% |
| CY | 20% |
| EU27 | 18% |
| SI | 17% |
| IT | 16% |
| HU | 16% |
| BE | 15% |
| FR | 15% |
| IE | 15% |
| DE | 12% |
| MT | 12% |
| DK | 10% |
| SE | 10% |
| UK | 10% |
| LU | 8% |
| FI | 8% |
| AT | 7% |
| NL | 6% |

Proportion not feeling confident about keeping their job in the next year



Note: Not confident = "not at all confident" + "not very confident"

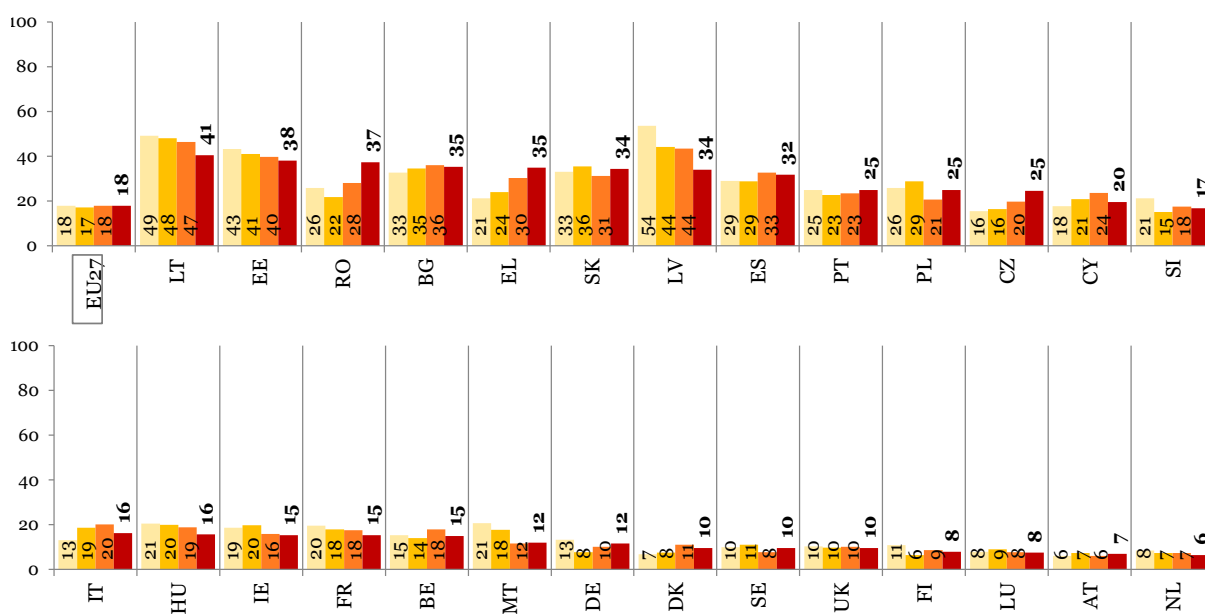
EU citizens' confidence in the ability to keep their job – a comparison across the four waves

As in previous waves of the survey, respondents in the Baltic states remained among the most pessimistic about their job situation in the near future. Nonetheless, in all three Baltic countries, the proportion of respondents who were *not very* or *not at all confident* that they would keep their job in the next 12 months has (gradually) decreased since the first wave conducted in July 2009. Latvia has seen the greatest reduction in pessimism: in July 2009, 54% of Latvians were *not very* or *not at all confident* they would stay in their job in the next 12 months, while in May 2010, 34% lacked such confidence (-20 percentage points).

The opposite tendency was observed when looking at the results for Romania, Greece and the Czech Republic; in each of these countries, the highest proportion of *not very* or *not at all confident* respondents was measured in the current wave. For example, the proportion of Greek respondents who were *not very* or *not at all confident* that they would keep their job in the next 12 months increased gradually from 21% in July 2009 to 35% in May 2010 (+14 percentage points).

Level of confidence in respondents' ability to keep their job in the next 12 months *Comparison between waves*

% not confident = "not very confident" + "not at all confident": ■ Fl276 (07/09) ■ Fl286 (12/09) ■ Fl288 (03/10) ■ Fl289 (05/10)

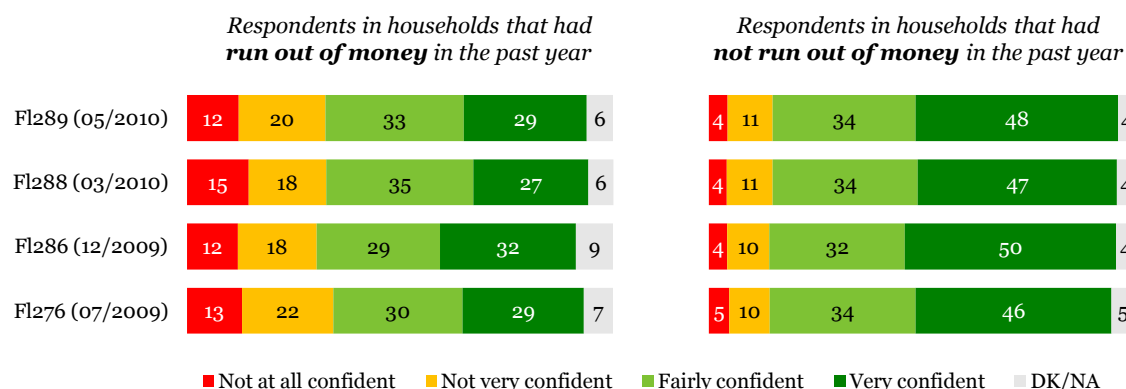


Q11. How confident would you say you are in your ability to keep your job in the next 12 months?
Base: respondents with a professional activity, % by country

Links between households' financial problems and respondents' confidence in their ability to keep their job

The current survey confirmed that respondents most affected by financial problems – i.e. those who had run out of money to pay ordinary bills, buy food or other daily consumer items on at least one occasion in the past 12 months – were also the ones who were the most pessimistic about their ability to keep their current job. About a third (32%) of respondents who had had financial difficulties were *not very* or *not at all confident* that they would stay in their job in the next 12 months – compared to 15% of those who had not had such an experience. In sharp contrast, almost half (48%) of the latter group felt *very confident* about their ability to keep their job in the following 12 months compared to just 29% of the former.

Level of confidence in respondents' ability to keep their job in the next 12 months



Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?
 Q11. How confident would you say you are in your ability to keep your job in the next 12 months?
 Base: all respondents, % EU27

Socio-demographic considerations

There was a direct relationship between respondents' level of education and their level of confidence in being able to keep their current job: the more educated the respondents were, the more confident they were that they would not be laid off in the next 12 months. The proportion of those respondents being *very confident* that they would keep their job ranged from 37% of those with the lowest level of education to 49% of the most educated. In addition, the proportion of those *not very* or *not at all confident* in this respect varied from 25% to 15%, respectively, in these two groups.

Among occupational groups, manual workers were almost twice as likely as other working respondents to lack confidence about their job situation in the next 12 months (28% "not at all confident/not very confident" compared to 15%-16% among employees and the self-employed). Furthermore, just 32% of manual workers were *very confident* they would keep their job, while almost half of employees and the self-employed expressed such a high level of confidence (47%-48%).

Optimism about the ability to keep their job in the next 12 months also depended on respondents' age; however, the impact of this variable appeared to be smaller than that of educational attainment or occupational status. While 50% of those aged 55 and over were *very confident* that they would keep their job, this proportion decreased to 42%-44% for younger respondents. However, looking at the proportions of respondents who were *not very* or *not at all confident* in their ability to keep their job, no differences were seen across the different age groups (17%-19% "very confident" across all age groups).

For further details, see annex table 18b.

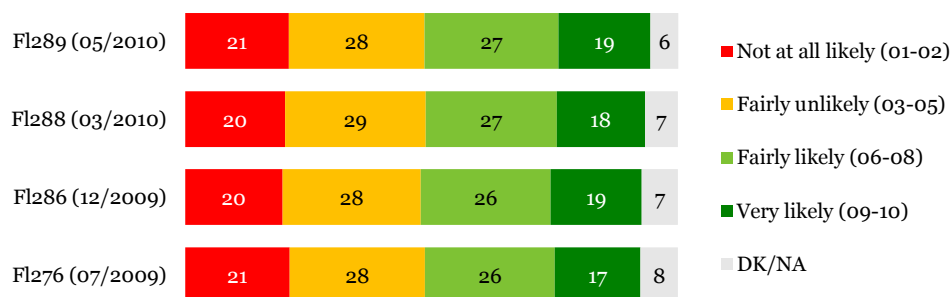
7.2 Respondents' confidence in finding a job in the event of being laid off

Roughly a fifth of EU citizens (19%) in employment⁴ thought that it would be *very likely* ("9" or "10" on the scale) that they would find a new job within six months of a potential lay-off and 27% estimated that this was *fairly likely* (from "6" to "8").

A feeling of pessimism among respondents about their future job situation was more common than one of optimism. About a fifth (21%) of respondents in employment considered it *not at all likely* ("1" or "2" on the scale) that they would find a new job within six months of being laid off and 28% said that it would be *fairly unlikely* (from "3" to "5").

⁴ Respondents in employment were asked to rate – on a scale from 1 to 10 – how they estimated their chances of finding a new job within six months in the hypothetical event that they were laid off. To make the responses as comprehensible as possible, answers (i.e. the grades on the scale) were grouped.

Projected likelihood of respondents being able to find a job in the next six months (after being laid off)



Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? "1" means that it "would not at all be likely" and 10 means that "it would be very likely".

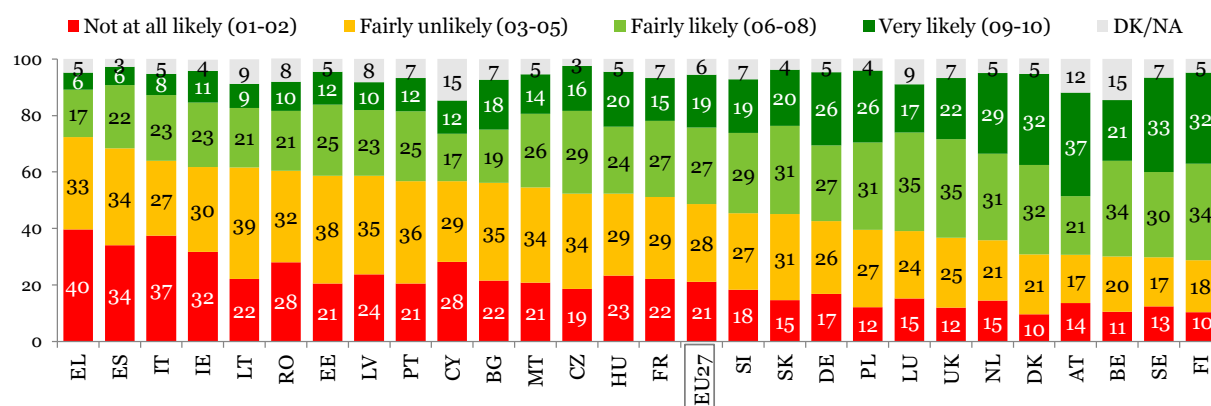
Base: respondents with a professional activity, % EU27

Country variations

The highest proportions of pessimistic respondents – i.e. those saying that it would *not be at all likely* or *fairly unlikely* ("1" to "5" on the scale) that they would find a new job within six months of a potential lay-off – were found in Greece (73%), Spain (68%), Italy (64%) and Ireland (62%). Moreover, in Greece, 4 in 10 respondents were extremely pessimistic about their chances of finding a new job ("1" or "2" on the scale) – somewhat lower figures to that in Greece were observed in Ireland (32%), Spain (34%) and Italy (37%).

The corresponding results for Finland, Sweden, Belgium, Austria and Denmark were almost a mirror image. While less than a third of respondents in these countries were pessimistic about their future job situation, almost twice as many felt *rather optimistic* – i.e. saying that it would *very likely* or *fairly likely* that they would find a new job within six months of a potential lay-off ("6" to "10" on the scale – between 58% and 66%). As in the previous wave, Austria also had the highest proportion of respondents who were very optimistic about their job prospects in the event of being laid off: 37% selected "9" or "10" on the scale.

Projected likelihood of respondents being able to find a job in the next six months (after being laid off)



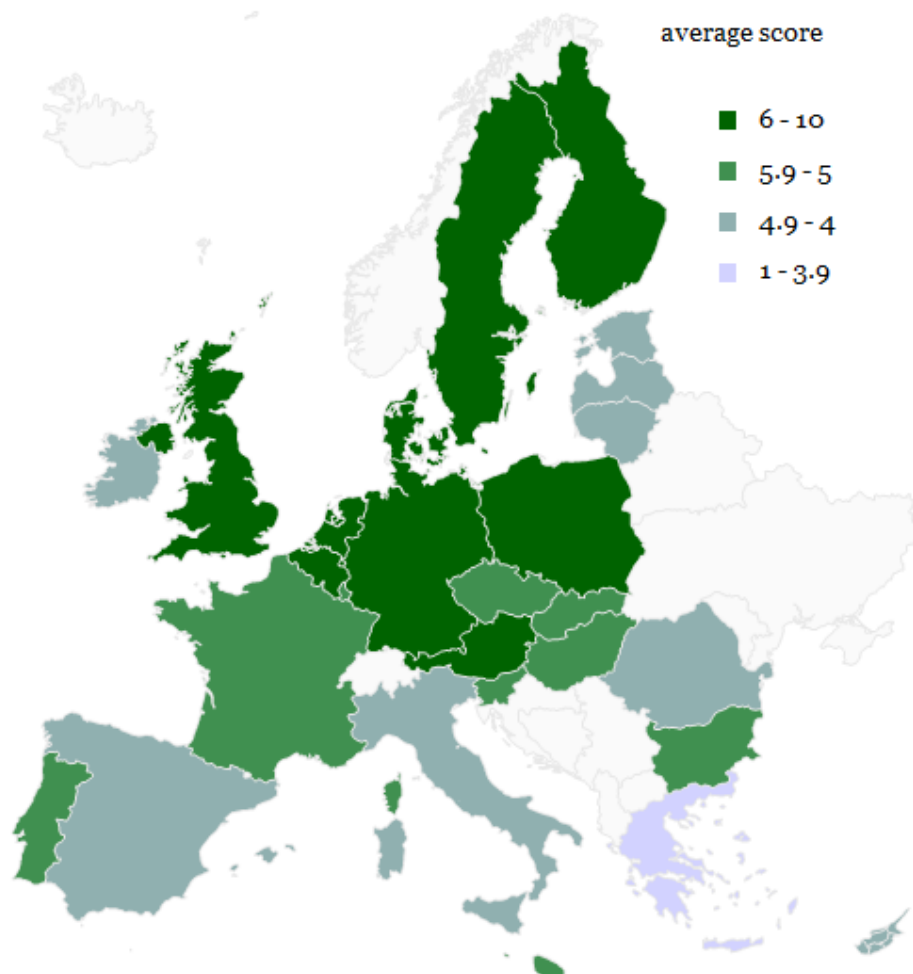
Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? "1" means that it "would not at all be likely" and 10 means that "it would be very likely".

Base: respondents with a professional activity, % by country

The table and the map below show the average score for respondents' estimated chances of finding a new job within six months of being laid off – for the EU overall and for each country⁵. As in previous waves, a detailed look at the countries where respondents had the lowest confidence that they would find a job in the event of being laid off showed that this map is somewhat out of step with the others in this report. It shows that respondents in all of the eastern European countries had more confidence in their ability to find another job in the next six months – if they needed to – than interviewees in Greece (average score of 3.7), Spain (4.1), Italy (4.2), Cyprus and Ireland (both 4.5).

| | |
|------|-----|
| DK | 6.9 |
| FI | 6.9 |
| AT | 6.8 |
| SE | 6.8 |
| BE | 6.5 |
| NL | 6.5 |
| UK | 6.3 |
| PL | 6.2 |
| DE | 6.1 |
| LU | 5.9 |
| SK | 5.9 |
| SI | 5.6 |
| EU27 | 5.5 |
| CZ | 5.5 |
| HU | 5.4 |
| FR | 5.3 |
| BG | 5.2 |
| MT | 5.2 |
| PT | 5 |
| EE | 4.9 |
| LV | 4.7 |
| RO | 4.7 |
| LT | 4.6 |
| IE | 4.5 |
| CY | 4.5 |
| IT | 4.2 |
| ES | 4.1 |
| EL | 3.7 |

Hypothetical likelihood of respondents being able to find a job in the next six months



⁵ An average score “1” was the minimum, while a score of “10” was the maximum – the higher the average score then the greater the confidence that respondents had in being able to find a new job within six months of being laid off.

EU citizens' confidence in finding a new job (if they were laid off) – across the four waves

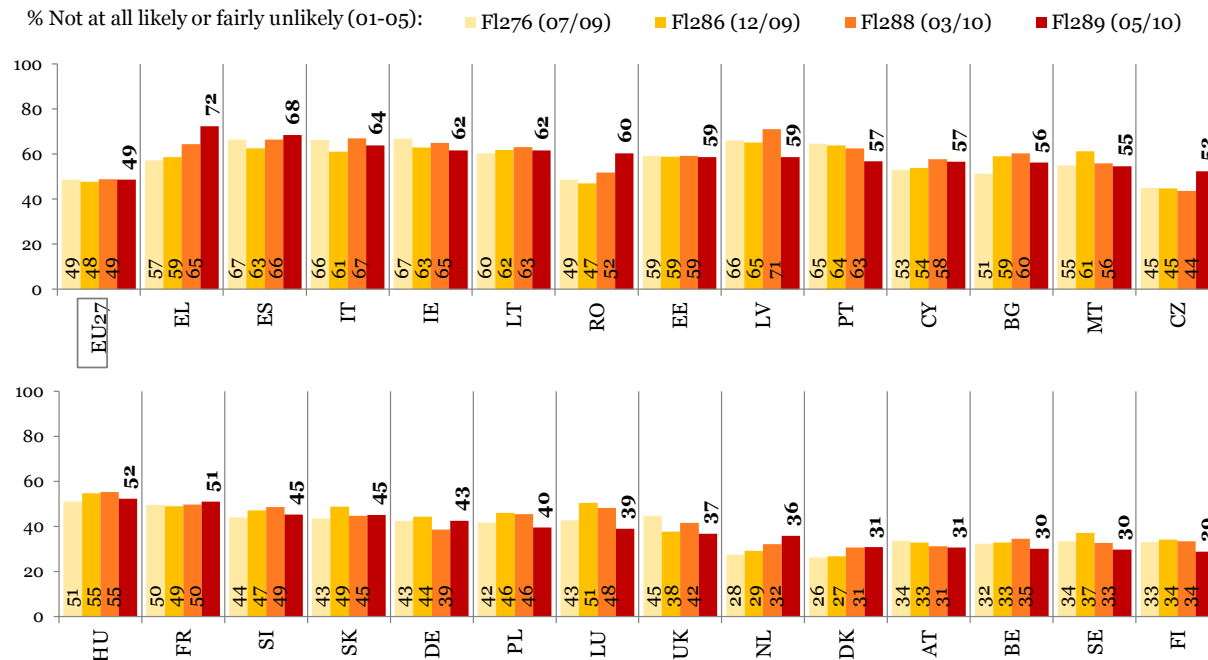
In accordance with the results for respondents' confidence in their ability to keep their job, an increase was seen in the proportion of Greek, Romanian and Czech respondents (in employment) who thought that it would be *not be at all likely* or *fairly unlikely* ("1" to "5" on the scale) that they would find a new job within six months in the event that they were laid off. In Greece, this proportion has increased from 65% in March 2010 to 72% in May 2010 (+7 percentage points); in Romania, from 52% to 60% (+8 points) and in the Czech Republic, from 44% to 52% (also +8 points).

The opposite tendency was observed when looking at the results for Latvia: in March 2010, 71% of Latvians thought that it would be *not be at all likely* or *fairly unlikely* that they would find a new job within six months of being laid off; the corresponding proportion in the current survey was 59% (-12 percentage points). Portugal, Poland, Luxembourg, the UK, Belgium and Finland followed Latvia's lead with a decrease of at least five percentage points in this proportion between the last two waves.

**Projected likelihood of respondents being able to find a job in the next six months
(after being laid off)**

Comparison between waves

% Not at all likely or fairly unlikely (01-05):



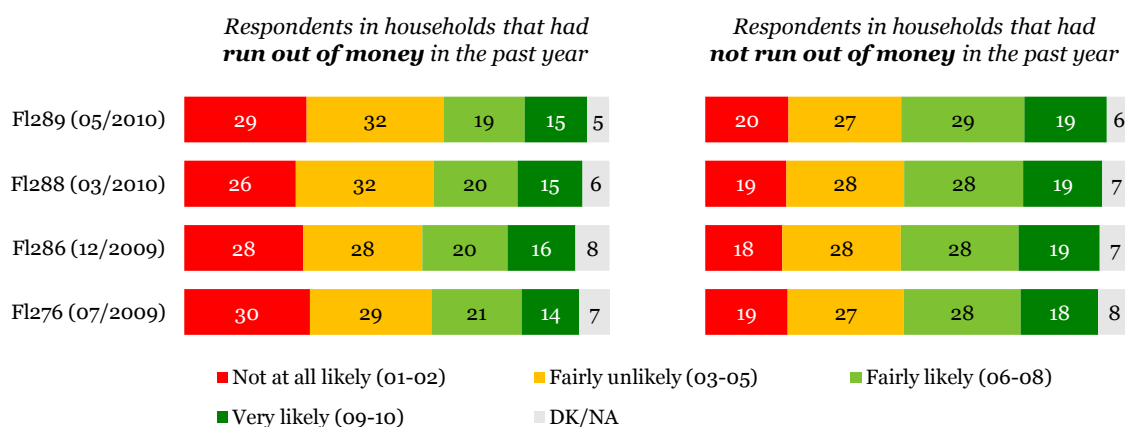
Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months?
 "1" means that it "would not at all be likely" and 10 means that "it would be very likely".

Base: respondents with a professional activity, % by country

The links between households' financial problems and respondents' confidence in finding a new job

Among respondents who had been unable to pay day-to-day bills in the past year, those who thought that it would be *very* or *fairly likely* ("6" to "10" on the scale – 34%) that they would find a new job within six months of being laid off were outnumbered by those who estimated that this would be *fairly unlikely* or *not at all likely* ("1" to "5" on the scale – 61%). Among respondents who had not had difficulties in paying bills, however, a feeling of optimism about their future job situation was as common as one of pessimism (47%-48%).

Hypothetical likelihood of respondents being able to find a job in the next six months (after being laid off)



Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?

Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? "1" means that it "would not at all be likely" and 10 means that "it would be very likely".

Base: all respondents, % EU27

Socio-demographic considerations

As was seen in previous waves, respondents' level of pessimism regarding their chances of finding a new job within six months of a potential lay-off increased with age and decreased with level of education – these were the biggest disparities observed among the various socio-demographic segments.

About a third of respondents with the lowest level of education thought it was *not at all likely* they would find a new job if they were laid off ("1" or "2" on the scale – 34%), compared to only half as many of those with the highest level of education (17%). In addition, the proportion of those who felt *rather* pessimistic (from "1" to "5" on the scale) in this respect was 60% for the least-educated and 43% for the most-educated respondents.

While 45% of respondents aged over 54 felt they had almost no chance of finding a new job in such circumstances ("1" or "2" on the scale), the proportion of those being equally pessimistic among 15-24 year-olds was just 12%. Similarly, the overall proportion of those feeling *rather* pessimistic (from "1" to "5" on the scale) decreased from 66% for the over 54 year-olds to 42% for 15-39 year-olds.

Regarding variations based on gender, occupational status and place of residence, somewhat smaller differences were observed in the overall proportions of those feeling *rather* pessimistic (from "1" to "5" on the scale); nonetheless, larger differences across these socio-demographic groups were seen when looking at the proportions feeling extremely pessimistic about their chances of finding a new job ("1" or "2" on the scale). For example, 17% of respondents living in metropolitan areas felt they had almost no chance of finding a new job if they were laid off, compared to 21% of respondents in rural areas and 23% in urban areas.

For further details, see annex table 19b.

8. Personal concerns about future finances

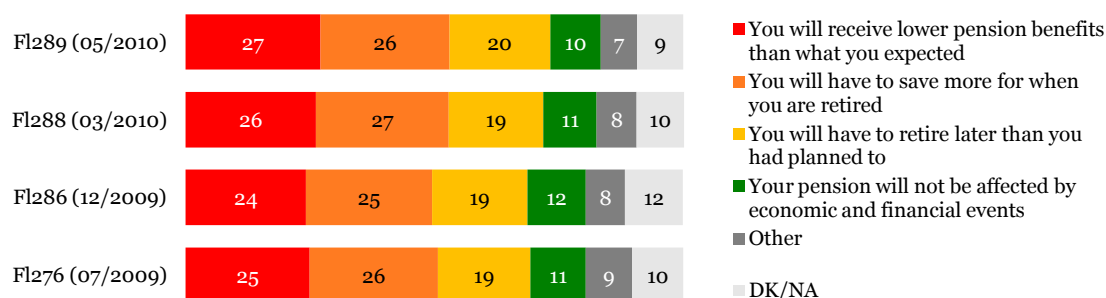
Turning to EU citizens' views about how their pension entitlements might change in the future, almost three-quarters either explicitly anticipated *lower pension benefits* or thought that they would have to *postpone their retirement* or *save more money* for when they reached old age. Furthermore, a slim majority of EU citizens were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live a dignified life.

8.1 The impact of changes in pension entitlements

When asked about the financial outlook for their old age, in terms of how pension entitlements might change in the future, 27% of EU citizens thought that they would receive *lower pension benefits than expected*. A similar proportion (26%) said that they would have to *save more for when they retired*, while one in five (20%) felt they would have to *retire later than planned*.

A minority (10%) of EU citizens believed that their pension entitlements *would not be affected by economic and financial events*. Less than a tenth (7%) gave other answers than the one that they were presented with and 9% could not (or did not want to) say what the outcome might be. As the chart below illustrates, no significant changes have taken place since the previous wave.

Respondents' feelings about the impact of their future pension entitlements



Q5. From the following possible answers, how would you say your pension will fare in the future?

Base: all respondents, % EU27

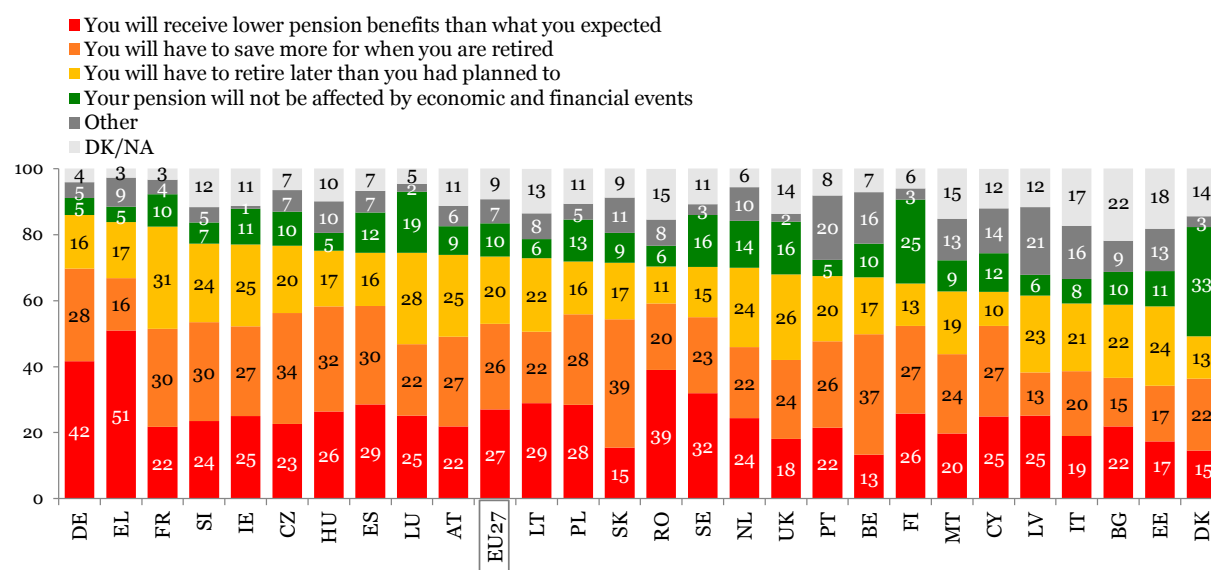
As in previous waves of this survey, the proportion of interviewees who believed that their pension entitlements would *not be affected by economic and financial events* remained below 20% in almost all Member States. In Denmark and Finland, on the other hand, a higher proportion of interviewees anticipated an “economic crisis-safe” pension (33% and 25%, respectively).

Respondents in Greece (51%), followed by those in Germany (42%) and Romania (39%), were the most likely to answer that they would receive *lower pension benefits* than expected. In Belgium, Slovakia and Denmark, on the other hand, not more than one in seven (13%-15%) respondents expected lower pension benefits.

Interviewees in France, Slovakia, Belgium and the Czech Republic were the most likely to demonstrate a more proactive attitude by mentioning that they would either have to *retire later than planned* (for example, 31% in France) or *save more for their retirement* (39% in Slovakia, 37% in Belgium and 34% in the Czech Republic).

In roughly half of the countries surveyed, about 1 in 10 respondents were unable to present a clear answer regarding their future pension situation (or did not want to answer the question). In some countries, however, these numbers were higher: for example, 18% in Estonia and 22% in Bulgaria.

Respondents' feelings about the impact of future pension entitlements



Q5. From the following possible answers, how would you say your pension will fare in the future?

Base: all respondents, % by country

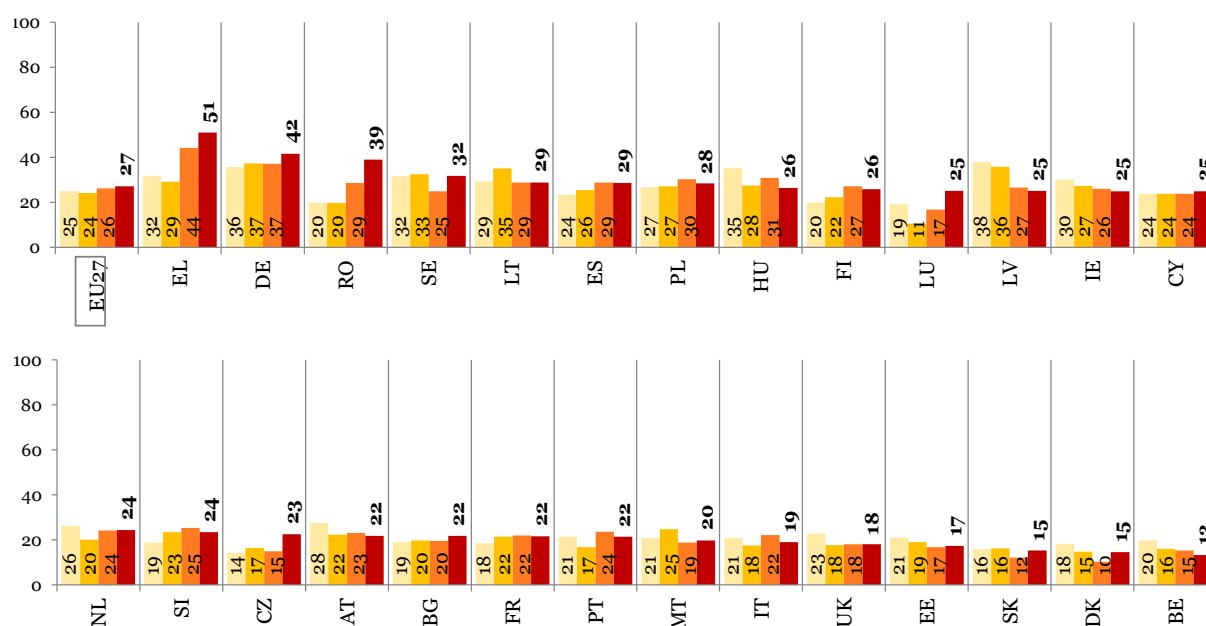
EU citizens' concerns about pension entitlements – a comparison across four waves

A comparison across waves showed the largest differences in respondents' views about whether they would receive *lower pension benefits* than expected. In 2009, roughly 3 in 10 respondents in Greece expected lower benefits; this proportion had increased to 44% in March 2010 and to 51% in May 2010. Similarly, in Romania, the increase occurred gradually from 20% in 2009 to 39% in May 2010 (+19 percentage points). Other countries that have seen an increase – from March 2010 to May 2010 – in the proportion of respondents who said they would receive lower pension benefits than expected included Germany (from 37% to 42%; +5 percentage points), Luxembourg (from 17% to 25%; +8 points) and the Czech Republic (from 15% to 23%; also +8 points).

Respondents' feelings about the impact of future pension entitlements

Comparison between waves

% "lower pension benefits than expected": FL276 (07/09) FL286 (12/09) FL288 (03/10) FL289 (05/10)



Q5. From the following possible answers, how would you say your pension will fare in the future?

Base: all respondents, % by country

Socio-demographic considerations

Given that it could be expected that those already retired or close to retirement would, in general, hold rather different views about their future financial situation compared to younger people, results were analysed separately for respondents who had retired and for those who had not. Furthermore, as most EU citizens retire by the age of 65, results were also analysed separately for 55-64 year-olds and for those aged 65 and over.

Younger respondents more frequently thought they would either have to save more for their retirement or retire later than planned. Somewhat more than a quarter (27%-28%) of interviewees below 55 thought that they would have to postpone their retirement, compared to 4% of over 64 year-olds and 13% of 55-64 year-olds. Similarly, 27% of 40-54 year-olds and 35%-36% of 15-39 year-olds said that they would need to save more money for their old age, compared to 12% of over 64 year-olds and 18% of 55-64 year-olds.

Respondents getting closer to retirement age (aged 40-64) were the most likely to expect lower pension benefits (36%), while the youngest respondents (aged 15-24) were the least likely to share this opinion. Those closer to retirement age, and those likely to have already retired (aged 65 and over), were also more confident that their pension would not be affected by economic and financial events: a fifth of over 64 year-olds and 14% of 55-64 year-olds anticipated an “economic crisis-safe” pension, compared to 5%-7% of younger respondents.

Focusing on respondents’ occupation, it should be mentioned that the distribution of answers for retirees was the same as the one found for those aged 65 and over – this was as expected, given the large overlap between the two groups. Focusing on those respondents who had not yet retired, it was noted that those without a professional activity (e.g. unemployed respondents, students) were less likely to think that they would receive lower pension benefits (23% vs. 27%-28% of those with a professional activity) and that they would have to retire later than planned (22% vs. 25%-29%); no differences were seen in the proportion of respondents who thought of saving more for when they retired.

As regards the variation of results by respondents’ educational achievements, those with the lowest level of education less frequently commented that they would have to retire later than planned (12% vs. 22% of the more educated) and that they would need to accumulate more savings for old age (17% vs. 26%-28%). Respondents still in education were somewhat less “passive” than others: 19% simply anticipated lower pension benefits, compared to 27%-29% of those who were no longer in education. Furthermore, they were the most likely to think that they would either have to save more for their retirement or retire later than planned (36% and 26%, respectively).

For further details, see annex table 9b.

8.2 Interviewees’ concerns regarding their income in old age

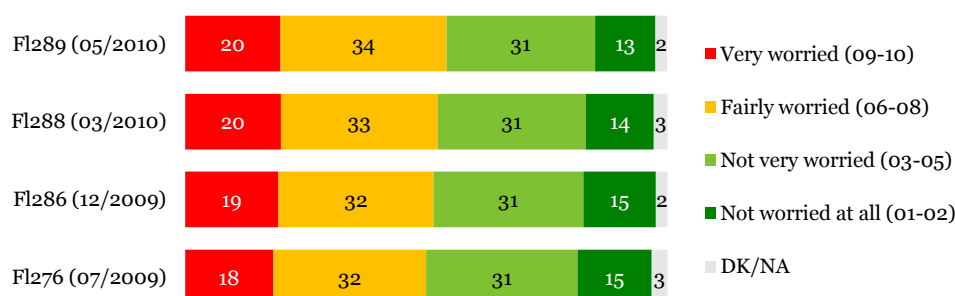
EU citizens feeling negative about how they would cope financially in old age outnumbered those feeling positive about the future: 54% of respondents were *worried* that their income in old age would not be adequate to enable them to live a dignified life, compared to 44% who were *not worried* by such an outlook.

More precisely, 20% of EU citizens were *very worried* that their income in old age would be insufficient for them to live a decent life (“9” or “10” on the scale⁶), and about one-third were *fairly worried* by such an outlook (34% selected a number between “6” and “8”). Furthermore, 13% of

⁶ Respondents were asked to rate – on a scale from “1” to “10” – how concerned they were, if at all, that their income in old age would not be sufficient to allow them to live in dignity. For ease of analysis, the answers were grouped.

respondents were *not worried at all* that they would lack a decent income in old age (“1” or “2” on the scale) and 31% said they were *not very worried* (from “3” to “5”).

Respondents' level of concern about whether their income in old age would be sufficient to enable them to live in dignity



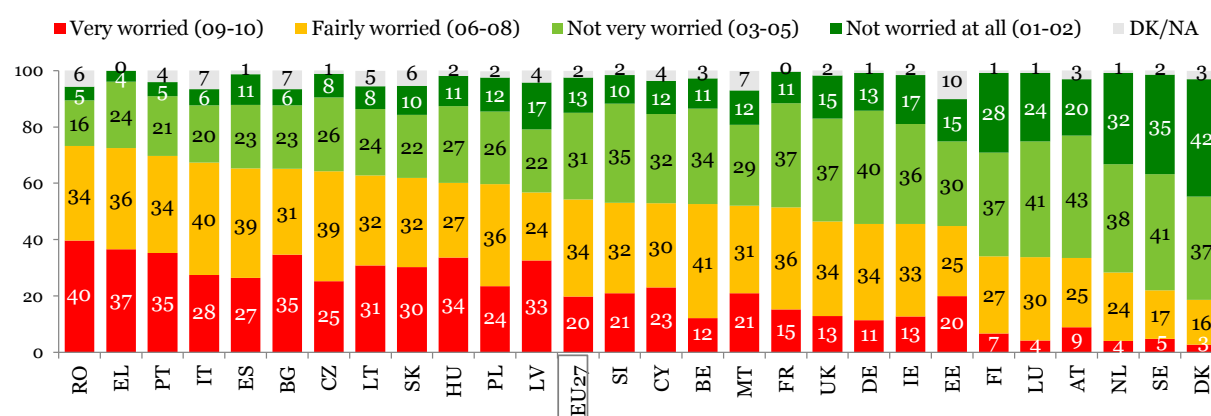
Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.
Base: all respondents, % EU27

Almost three-quarters of respondents in Greece and Romania were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live in dignity (73%-74% chose between “6” and “10” on the scale). In 15 other Member States, more than half of respondents also had such negative expectations regarding their income in old age (ranging from 51% in France to 69% in Portugal).

Respondents in Romania and Greece were also the most likely to be *very worried* that their income in old age would not support a dignified life (40% and 37%, respectively, indicated “9” or “10” on the scale). In Latvia, Hungary, Bulgaria and Portugal, approximately a third (33%-35%) of respondents were extremely pessimistic about their income in old age.

In accordance with the results discussed in section 8.1, the most optimistic about their income in old age were the Danes, with 42% who were *not at all worried* about their income in old age (answering “1” or “2”). Furthermore, not more than a fifth (19%) of Danish respondents were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live a dignified life.

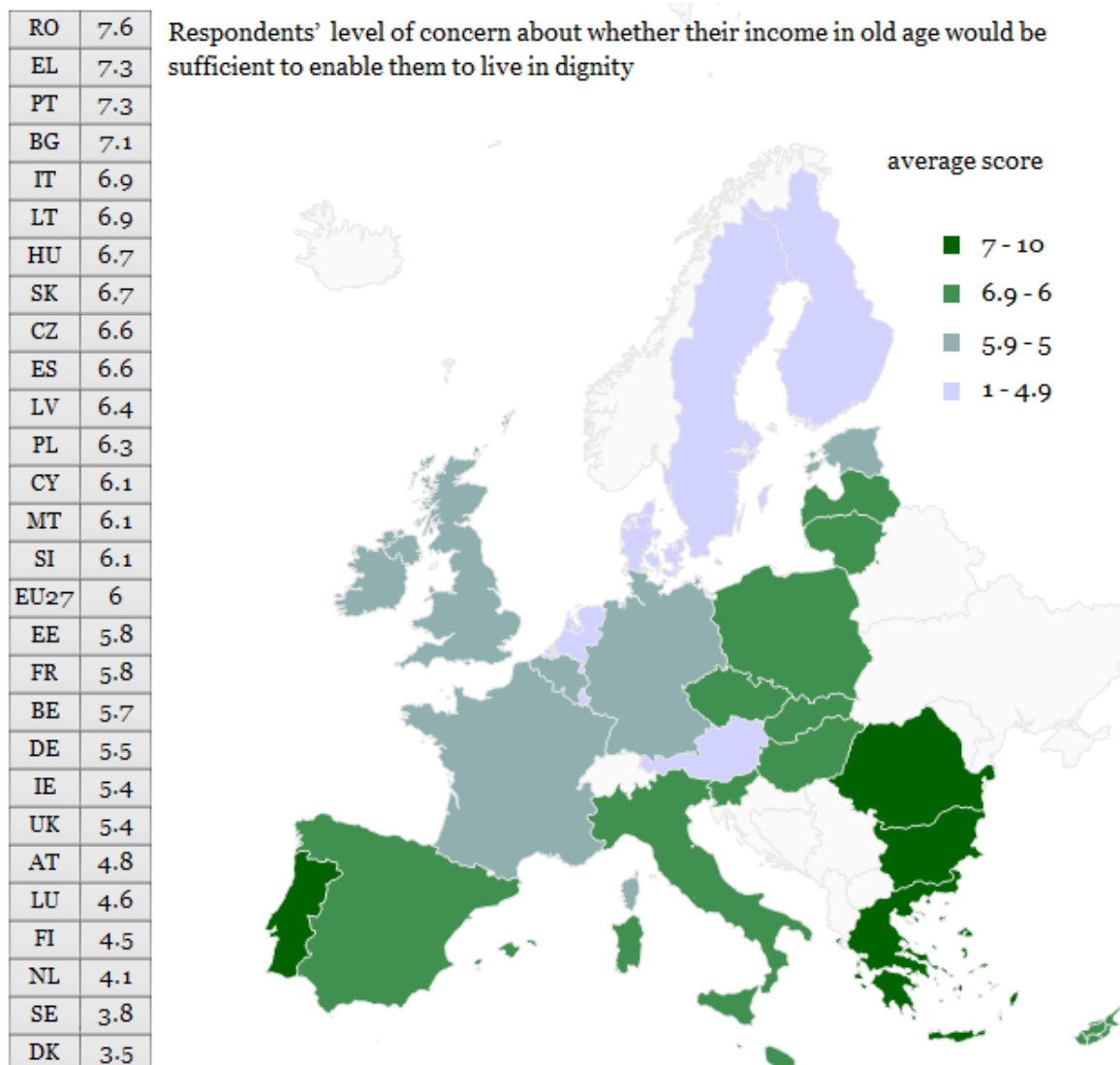
Respondents' level of concern about whether their income in old age would be sufficient to enable them to live in dignity



Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.
Base: all respondents, % by country

The table next to the map shows the average rankings of respondents' levels of concern about their income in old age – for the EU overall and for each Member State⁷. Consistent with the results of previous waves, it was not only the Danes (average score 3.5), but also interviewees in Sweden (3.8), the Netherlands (4.1), Finland (4.5), Luxembourg (4.6) and Austria (4.8) who were not particularly worried that their income in old age would be insufficient for them to live a decent life.

As noted above, respondents' concerns about their income in old age were higher in eastern and southern European countries; for example, Romania had an average score of 7.6, while Lithuania, Italy, Bulgaria, Portugal and Greece all had average scores between 6.9 and 7.3.



EU citizens' concerns about their income in old age – a comparison across four waves

The following chart shows, for the EU overall and for each Member State, the proportion of respondents who were *very* or *fairly worried* that their income in old age would not allow them to live in dignity (“6” to “10” on the scale).

The EU overall results showed a small, but gradual increase in the proportion of *very* or *fairly worried* respondents; from 50% in July 2009 to 54% in May 2010 (+4 percentage points). At the individual country level, such a gradually-increasing trend in the proportion of *very* or *fairly worried* interviewees was particularly noticeable in Romania (from 61% in July 2009 to 73% in May 2010;

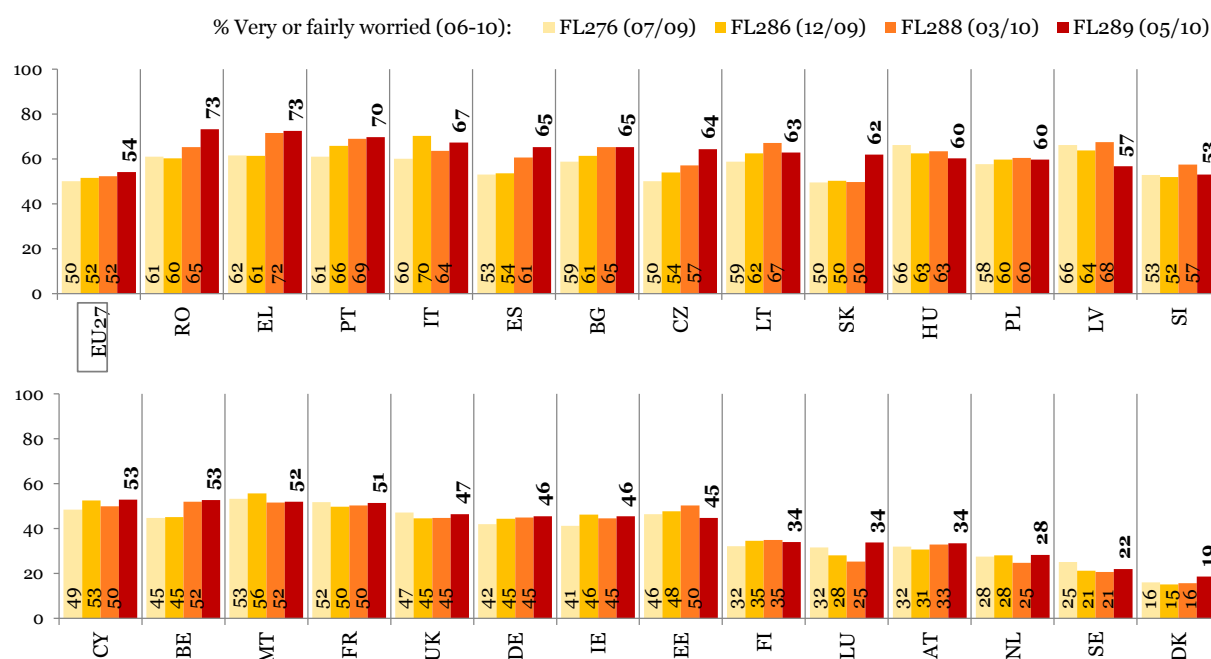
⁷ An average score “1” was the minimum, while a score of “10” was the maximum – the higher the average score the more concerned a country's respondents were about their income in old age.

+12 percentage points), Greece (from 62% to 73%; +11 points), Portugal (from 61% to 70%; +9 points), Spain (from 53% to 65%; +12 points) and the Czech Republic (from 50% to 64%; +14 points).

In Slovakia, on the other hand, the proportion of *very* or *fairly worried* respondents was stable from July 2009 to March 2010, but increased from 50% in March 2010 to 62% in May 2010 (+12 percentage points). An opposite trend was seen in Latvia: in previous waves, approximately two-thirds of Latvians were *very* or *fairly worried* about their income in old age (64%-68%), but the corresponding proportion in the current wave was just 57% (-11 percentage points compared to March 2010).

Respondents' level of concern about whether their income in old age would be sufficient to enable them to live in dignity

Comparison between waves



Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.

Base: all respondents, % by country

Socio-demographic considerations

Respondents who were the least worried about the possibility that their income in old age would not be adequate to enable them to live in dignity were those who were likely to have already retired (aged 65+) or be close to retirement (55-64 year-olds), as well as members of the youngest group (aged 15 to 24). Among those aged 65 and over, 43% were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live in dignity (from "6" to "10" on the scale); the corresponding proportions for 55-64 year-olds and 15-24 year-olds were 52% and 50%, respectively. In sharp contrast, 60%-62% of respondents aged 25 to 54 were *very* or *fairly worried* about having a low income in old age. Focusing on those who were *very worried* ("9" or "10" on the scale), the following proportions were observed: 12% of 15-24 year-olds, 17% of the over 65s, 20% of 55-64 year-olds and 23% of 25-54 year-olds.

More than 6 in 10 (65%) manual workers and 59% of respondents without a professional activity (e.g. unemployed respondents, students) were *very* or *fairly worried* about their future income in their old age ("6" to "10" on the scale), compared to 55% of the self-employed and employees. The same trend applied if only those respondents who were *very worried* ("9" or "10" on the scale) about this matter were considered: from 18%-19% of employed and the self-employed to 22% of those without a professional activity and 28% of manual workers. The distribution of answers for retirees was – once again – the same as the one found for those aged 65 and over.

A slim majority (56%-57%) of respondents with average or low levels of education were *very* or *fairly worried* about the possibility of a low income in old age, compared to about half (50%-51%) of full-time students and respondents with the highest level of education. The proportion of respondents who were *very worried* (“9” or “10” on the scale) that their income in old age would not be sufficient for them to live a decent life progressively decreased with the increase in respondents’ educational achievements (from 27% among those with the lowest education to 16% among the most educated respondents and 11% among full-time students).

Women were more worried about the possibility that their income in old age would not enable them to lead a dignified life. This difference was especially noticeable when looking at the proportion of women who were *very worried*: 23% of women selected “9” or “10” on the scale, compared to 17% of men.

For further details, see annex table 10b.

Flash EB Series #289

Monitoring
the social impact
of the crisis:
public perceptions
in the European Union
Wave 4

Annex
tables and
survey
details

THE GALLUP ORGANIZATION

I. Annex tables

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Table 1a. Perceived changes in the level of poverty in the past 12 months in the area where respondents live – *by country*

QUESTION: Q1_A. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? - The area where you live?





























| | | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|----------------|---------|----------------------------|-------------------------|-------------------------|----------------------------|----------------------|------------|
|  | EU27 | 25570 | 1.9 | 8.3 | 36 | 23.9 | 25.5 | 4.5 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 0.3 | 4.8 | 29.6 | 18.5 | 39.1 | 7.8 |
|  | Bulgaria | 1003 | 1.2 | 5.5 | 30.1 | 51.5 | 8.4 | 3.4 |
|  | Czech Rep. | 1006 | 4.2 | 22.6 | 35.5 | 14.1 | 21.3 | 2.3 |
|  | Denmark | 1000 | 0.5 | 5.7 | 30.3 | 6.4 | 48.5 | 8.6 |
|  | Germany | 1000 | 0.8 | 7.8 | 45.7 | 11.3 | 28.7 | 5.7 |
|  | Estonia | 1010 | 1.8 | 7.4 | 33.1 | 31 | 19.9 | 6.9 |
|  | Greece | 1001 | 1.4 | 3.3 | 34.8 | 50.3 | 8.3 | 1.9 |
|  | Spain | 1003 | 1.6 | 4.9 | 36.1 | 32.8 | 23.1 | 1.3 |
|  | France | 1000 | 0.8 | 4.6 | 47.9 | 35 | 8.5 | 3.1 |
|  | Ireland | 1000 | 9.2 | 16.3 | 32.9 | 17.4 | 21.2 | 3 |
|  | Italy | 1005 | 1.3 | 5.5 | 37.5 | 37.3 | 16.7 | 1.7 |
|  | Cyprus | 504 | 0.6 | 7.5 | 37.6 | 21.2 | 28.3 | 4.8 |
|  | Latvia | 1002 | 0.5 | 8.1 | 32.9 | 32.8 | 19 | 6.8 |
|  | Lithuania | 1000 | 1.2 | 9.5 | 41.5 | 26.7 | 18.5 | 2.7 |
|  | Luxembourg | 500 | 0.6 | 6.4 | 51.6 | 8.2 | 29.6 | 3.6 |
|  | Hungary | 1010 | 1.6 | 6.5 | 30.8 | 41.4 | 16.7 | 3.1 |
|  | Malta | 504 | 2.7 | 8.6 | 32.7 | 16.5 | 25.3 | 14.1 |
|  | Netherlands | 1003 | 0.7 | 10.1 | 28.5 | 7 | 48.2 | 5.5 |
|  | Austria | 1003 | 0 | 5.3 | 39 | 8.7 | 39.3 | 7.7 |
|  | Poland | 1004 | 3.6 | 17.8 | 25 | 14.1 | 35.5 | 4 |
|  | Portugal | 1005 | 0.3 | 3.9 | 35 | 37 | 20.2 | 3.6 |
|  | Romania | 1001 | 4.9 | 5.8 | 27.5 | 49.4 | 9 | 3.4 |
|  | Slovenia | 1002 | 0.5 | 6.4 | 52.1 | 15.5 | 23.2 | 2.3 |
|  | Slovakia | 1000 | 2.3 | 11.7 | 33.9 | 17.2 | 31.5 | 3.5 |
|  | Finland | 1001 | 0.5 | 7.5 | 42.6 | 9 | 35.9 | 4.4 |
|  | Sweden | 1001 | 1.3 | 9.1 | 18.4 | 3.7 | 58.1 | 9.4 |
|  | United Kingdom | 1000 | 4 | 13.2 | 25.3 | 8.8 | 39.6 | 9 |

Table 1b. Perceived changes in the level of poverty in the past 12 months in the area where respondents live – *by segment*

QUESTION: Q1_A. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? - The area where you live?









| | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|---------|----------------------|----------------------|----------------------|----------------------|-------------------|---------|
|  EU27 | 25570 | 1.9 | 8.3 | 36 | 23.9 | 25.5 | 4.5 |
|  SEX | | | | | | | |
| Male | 12343 | 1.7 | 9.4 | 37.4 | 21.2 | 26.6 | 3.6 |
| Female | 13227 | 2 | 7.4 | 34.7 | 26.3 | 24.4 | 5.2 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 2 | 14.9 | 37.8 | 12.1 | 29.6 | 3.6 |
| 25 - 39 | 6291 | 1.9 | 8.7 | 37.8 | 24.3 | 22.7 | 4.5 |
| 40 - 54 | 6771 | 1.7 | 5.8 | 38.4 | 25.9 | 25.3 | 3 |
| 55 + | 8890 | 1.9 | 7.4 | 32.4 | 26.6 | 26 | 5.6 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 2.7 | 7.3 | 26.9 | 35.3 | 22.6 | 5.2 |
| 16 - 20 | 11293 | 1.9 | 7.3 | 37.3 | 24.3 | 25.3 | 3.9 |
| 20 + | 7173 | 1.3 | 7.7 | 39.5 | 20.2 | 26.5 | 4.8 |
| Still in education | 2395 | 2.1 | 17.9 | 37.6 | 11.5 | 27.2 | 3.7 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 1.9 | 9.2 | 36.2 | 22.7 | 25 | 5.1 |
| Urban | 10953 | 1.9 | 7.9 | 36 | 26.5 | 23.9 | 3.8 |
| Rural | 9938 | 1.8 | 8.4 | 36 | 21.6 | 27.4 | 4.7 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 1.6 | 6.1 | 36.8 | 25.3 | 25.6 | 4.7 |
| Employee | 8924 | 1.5 | 8.1 | 39.9 | 20.6 | 26.2 | 3.7 |
| Manual worker | 2233 | 2.7 | 6.9 | 40.7 | 26.2 | 19.8 | 3.7 |
| Not working | 12084 | 2.1 | 9.2 | 32.1 | 25.5 | 25.9 | 5.1 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 1.9 | 8 | 34 | 24.9 | 24.7 | 6.6 |
| 2 | 10728 | 1.9 | 8.2 | 36.3 | 22.6 | 27 | 3.9 |
| 3 | 4477 | 1.8 | 8.4 | 37.7 | 24.4 | 23.5 | 4.2 |
| 4 | 3117 | 1.5 | 8.8 | 37.4 | 23 | 26.3 | 3 |
| 5+ | 1266 | 2.3 | 9.1 | 33.3 | 30.8 | 20.9 | 3.6 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 2 | 8.2 | 35.3 | 22.8 | 26.6 | 5.1 |
| 1 | 3919 | 1.7 | 10.3 | 36.4 | 23.9 | 24.4 | 3.4 |
| 2 | 2623 | 1.4 | 6 | 41.9 | 24.7 | 23 | 3 |
| 3+ | 857 | 2.6 | 11.4 | 32.1 | 26.3 | 24.9 | 2.8 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 1.9 | 7.5 | 34.1 | 26 | 23.9 | 6.5 |
| 2 | 6981 | 2.2 | 8.9 | 34.1 | 22.5 | 27.9 | 4.4 |
| 3-4 | 9251 | 1.5 | 7.9 | 38.8 | 22.4 | 25.8 | 3.5 |
| 5+ | 3178 | 2.2 | 10 | 35.4 | 26.9 | 22.1 | 3.3 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 3.9 | 5.1 | 18.2 | 59.8 | 9.4 | 3.5 |
| Fairly poor | 11724 | 1.8 | 6.8 | 36.2 | 29 | 22 | 4.3 |
| Fairly wealthy | 11994 | 1.6 | 10.4 | 38.3 | 15.6 | 29.8 | 4.2 |
| Very wealthy | 504 | 5 | 6.7 | 21.7 | 16.7 | 40.9 | 8.9 |

Table 2a. Perceived changes in the level of national poverty in the past 12 months – *by country*

QUESTION: Q1_B. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? – (OUR COUNTRY)?





























| | | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|----------------|---------|----------------------|----------------------|----------------------|----------------------|-------------------|---------|
|  | EU27 | 25570 | 2.7 | 7.7 | 36.6 | 38.1 | 9.5 | 5.5 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 1 | 5.5 | 39.1 | 39.5 | 6.7 | 8.2 |
|  | Bulgaria | 1003 | 0.4 | 3.6 | 24.7 | 57.2 | 4.4 | 9.7 |
|  | Czech Rep. | 1006 | 4.4 | 22.7 | 38 | 13.2 | 16.6 | 5.1 |
|  | Denmark | 1000 | 1.4 | 8.5 | 50.7 | 13.7 | 20.4 | 5.2 |
|  | Germany | 1000 | 1.5 | 5.8 | 51.9 | 26.6 | 9.5 | 4.7 |
|  | Estonia | 1010 | 2.3 | 5.8 | 32.9 | 41.8 | 10.4 | 6.8 |
|  | Greece | 1001 | 1.6 | 1.2 | 20.1 | 73.6 | 2.2 | 1.2 |
|  | Spain | 1003 | 2.1 | 4.6 | 25.2 | 59.9 | 5.9 | 2.3 |
|  | France | 1000 | 1.1 | 3.9 | 35.5 | 53.5 | 3 | 3 |
|  | Ireland | 1000 | 17.9 | 11 | 26.7 | 36.1 | 5.6 | 2.7 |
|  | Italy | 1005 | 1.3 | 4.5 | 38.5 | 44.2 | 8.3 | 3.2 |
|  | Cyprus | 504 | 2.3 | 5.8 | 46.8 | 31.7 | 10.4 | 2.9 |
|  | Latvia | 1002 | 1.1 | 6 | 27.3 | 49.6 | 8.5 | 7.6 |
|  | Lithuania | 1000 | 2.8 | 6.6 | 35.1 | 44.5 | 6.7 | 4.3 |
|  | Luxembourg | 500 | 0.4 | 6.9 | 58.2 | 14.1 | 17.4 | 3 |
|  | Hungary | 1010 | 2.3 | 4.5 | 28.3 | 56.1 | 5.8 | 3 |
|  | Malta | 504 | 2.2 | 9.2 | 36.9 | 27.9 | 13.2 | 10.6 |
|  | Netherlands | 1003 | 1.7 | 15.9 | 43.6 | 22 | 11.1 | 5.6 |
|  | Austria | 1003 | 0.1 | 5.3 | 55.8 | 16.1 | 15 | 7.6 |
|  | Poland | 1004 | 3.6 | 16.9 | 30.1 | 18.4 | 22.3 | 8.6 |
|  | Portugal | 1005 | 0.5 | 1 | 30.1 | 60.5 | 3.7 | 4.1 |
|  | Romania | 1001 | 6.7 | 3.5 | 18.4 | 64.6 | 2.6 | 4.2 |
|  | Slovenia | 1002 | 0.9 | 4.5 | 53.7 | 31.3 | 6.5 | 3.2 |
|  | Slovakia | 1000 | 2.4 | 11.3 | 39.9 | 20.2 | 21.9 | 4.2 |
|  | Finland | 1001 | 0.4 | 5.6 | 60.9 | 18.4 | 10.5 | 4.1 |
|  | Sweden | 1001 | 1 | 14.4 | 46.2 | 9.5 | 19.6 | 9.3 |
|  | United Kingdom | 1000 | 7.6 | 13.5 | 30.4 | 23.3 | 12.7 | 12.5 |

Table 2b. Perceived changes in the level of national poverty in the past 12 months – *by segment*

QUESTION: Q1_B. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? – (OUR COUNTRY)?










| | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|---------|----------------------|----------------------|----------------------|----------------------|-------------------|---------|
| EU27 | 25570 | 2.7 | 7.7 | 36.6 | 38.1 | 9.5 | 5.5 |
|  SEX | | | | | | | |
| Male | 12343 | 2 | 9.2 | 38.7 | 33.9 | 10.7 | 5.4 |
| Female | 13227 | 3.4 | 6.2 | 34.5 | 42 | 8.3 | 5.6 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 3.4 | 13.3 | 42.8 | 27.6 | 8.3 | 4.7 |
| 25 - 39 | 6291 | 2.4 | 7.3 | 37.9 | 39 | 9 | 4.4 |
| 40 - 54 | 6771 | 2.3 | 5.4 | 36.8 | 41.5 | 9.6 | 4.3 |
| 55 + | 8890 | 2.9 | 7.4 | 33.3 | 38.8 | 10.2 | 7.3 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 4.1 | 5.6 | 28.7 | 45.8 | 8.6 | 7.3 |
| 16 - 20 | 11293 | 2.7 | 7.4 | 35.1 | 39.7 | 9.7 | 5.4 |
| 20 + | 7173 | 2.4 | 7.2 | 41.6 | 34.5 | 9.8 | 4.5 |
| Still in education | 2395 | 2 | 14.4 | 43.5 | 27.1 | 8.1 | 5 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 2.1 | 6.9 | 36.7 | 37.4 | 11.5 | 5.3 |
| Urban | 10953 | 2.9 | 8 | 35.3 | 39.1 | 9.2 | 5.5 |
| Rural | 9938 | 2.9 | 7.7 | 37.9 | 37.3 | 8.8 | 5.5 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 2 | 7.4 | 36 | 37.9 | 10.1 | 6.6 |
| Employee | 8924 | 2.6 | 7.7 | 39.6 | 37.2 | 9.2 | 3.7 |
| Manual worker | 2233 | 3.2 | 6.2 | 36.2 | 41.4 | 8.7 | 4.3 |
| Not working | 12084 | 2.9 | 8 | 34.5 | 38.1 | 9.7 | 6.9 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 2.8 | 7.6 | 35.4 | 37.8 | 9 | 7.4 |
| 2 | 10728 | 3 | 7.3 | 36.5 | 37.6 | 10.3 | 5.3 |
| 3 | 4477 | 2.5 | 8.6 | 34.3 | 41.5 | 8.8 | 4.3 |
| 4 | 3117 | 2.5 | 8.1 | 42.2 | 35.3 | 8.5 | 3.4 |
| 5+ | 1266 | 1.7 | 6 | 37 | 38.8 | 9 | 7.4 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 3.1 | 7.9 | 36.2 | 36.9 | 9.9 | 6 |
| 1 | 3919 | 2.3 | 8.4 | 36.9 | 39.3 | 8.8 | 4.4 |
| 2 | 2623 | 1.8 | 4.9 | 39.3 | 41.1 | 8 | 4.8 |
| 3+ | 857 | 3.2 | 9.3 | 38 | 36 | 9.3 | 4.1 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 2.6 | 7.7 | 34.7 | 38.3 | 9.6 | 7.1 |
| 2 | 6981 | 3.6 | 7.5 | 36 | 36.5 | 10.3 | 6.1 |
| 3-4 | 9251 | 2.3 | 8.1 | 36.8 | 39.6 | 9.1 | 4.1 |
| 5+ | 3178 | 2.3 | 7 | 40.5 | 36.5 | 8.6 | 5.1 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 4.5 | 2.9 | 21 | 63.5 | 3.4 | 4.6 |
| Fairly poor | 11724 | 2.9 | 6.3 | 33.3 | 43.2 | 8.7 | 5.7 |
| Fairly wealthy | 11994 | 2.3 | 9.5 | 42 | 30.9 | 10.2 | 4.9 |
| Very wealthy | 504 | 6.5 | 7.3 | 26.5 | 29.6 | 24 | 6.1 |

Table 3a. Perceived changes in the level of poverty in the past 12 months in the EU – by country

QUESTION: Q1_C. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? – The European Union?





























| | | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|----------------|---------|----------------------------|-------------------------|----------------------------|-------------------------|----------------------|------------|
|  | EU27 | 25570 | 2.3 | 6.8 | 31.3 | 28.8 | 8.5 | 22.2 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 0.6 | 4.1 | 32.3 | 44.2 | 5.8 | 13 |
|  | Bulgaria | 1003 | 1 | 9.4 | 25.2 | 9.1 | 11.1 | 44.2 |
|  | Czech Rep. | 1006 | 3.9 | 21 | 31.7 | 11.6 | 19.8 | 12 |
|  | Denmark | 1000 | 1.4 | 7.2 | 38.6 | 23 | 9.6 | 20.1 |
|  | Germany | 1000 | 2.4 | 3.7 | 36.6 | 34.4 | 4.2 | 18.8 |
|  | Estonia | 1010 | 0.4 | 10.2 | 29.7 | 14 | 16.6 | 29.1 |
|  | Greece | 1001 | 0.8 | 3.1 | 39.8 | 39.2 | 5.5 | 11.5 |
|  | Spain | 1003 | 0.7 | 5.7 | 40.6 | 23.7 | 11 | 18.3 |
|  | France | 1000 | 1.6 | 3 | 24.4 | 51 | 3.6 | 16.4 |
|  | Ireland | 1000 | 10.2 | 12.7 | 26.4 | 23.3 | 5.9 | 21.5 |
|  | Italy | 1005 | 1 | 5 | 35.7 | 34.7 | 8.4 | 15.2 |
|  | Cyprus | 504 | 2.4 | 4.9 | 20.6 | 56.8 | 2.1 | 13.2 |
|  | Latvia | 1002 | 1 | 13.1 | 27.8 | 8 | 17.4 | 32.7 |
|  | Lithuania | 1000 | 2.1 | 17 | 34 | 8.6 | 12.7 | 25.6 |
|  | Luxembourg | 500 | 1.7 | 4.3 | 35.2 | 50.5 | 2.5 | 5.8 |
|  | Hungary | 1010 | 1.1 | 6.3 | 37.9 | 14.4 | 12.9 | 27.3 |
|  | Malta | 504 | 2.3 | 7.3 | 22.9 | 29.3 | 6.4 | 31.8 |
|  | Netherlands | 1003 | 4.7 | 12 | 30.4 | 34.5 | 6.9 | 11.5 |
|  | Austria | 1003 | 1.1 | 4.8 | 37 | 32 | 10.1 | 15 |
|  | Poland | 1004 | 2.5 | 13.4 | 24.7 | 8 | 17.6 | 33.7 |
|  | Portugal | 1005 | 0.4 | 1.8 | 34.7 | 47.3 | 4.3 | 11.4 |
|  | Romania | 1001 | 5.3 | 5.6 | 28.5 | 18.5 | 8.3 | 33.9 |
|  | Slovenia | 1002 | 0.5 | 5 | 45.5 | 23.3 | 8.2 | 17.4 |
|  | Slovakia | 1000 | 2.7 | 10.2 | 33.3 | 11.4 | 28.9 | 13.6 |
|  | Finland | 1001 | 0.5 | 3.9 | 47.4 | 27.1 | 8 | 13.2 |
|  | Sweden | 1001 | 2.2 | 11.5 | 38.4 | 17.7 | 9.3 | 20.9 |
|  | United Kingdom | 1000 | 4.8 | 10.3 | 18 | 17.3 | 8.8 | 40.8 |

Table 3b. Perceived changes in the level of poverty in the past 12 months in the EU – by segment

QUESTION: Q1_C. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? – The European Union?










| | Total N | % Strongly decreased | % Slightly decreased | % Slightly increased | % Strongly increased | % Stayed the same | % DK/NA |
|---|---------|----------------------|----------------------|----------------------|----------------------|-------------------|---------|
| EU27 | 25570 | 2.3 | 6.8 | 31.3 | 28.8 | 8.5 | 22.2 |
|  SEX | | | | | | | |
| Male | 12343 | 2.2 | 7.7 | 33.6 | 26 | 9.7 | 20.8 |
| Female | 13227 | 2.4 | 6 | 29.2 | 31.4 | 7.4 | 23.5 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 3.9 | 9.5 | 36.1 | 25.2 | 7.9 | 17.4 |
| 25 - 39 | 6291 | 2.3 | 6.8 | 32.7 | 30.7 | 9.6 | 17.9 |
| 40 - 54 | 6771 | 2 | 5.5 | 33.1 | 32.4 | 8.2 | 18.7 |
| 55 + | 8890 | 1.9 | 6.8 | 27.4 | 26.2 | 8.4 | 29.3 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 2.8 | 4.3 | 25.1 | 29.4 | 7.4 | 30.9 |
| 16 - 20 | 11293 | 2.3 | 7 | 29.5 | 30.4 | 9 | 21.7 |
| 20 + | 7173 | 1.9 | 6.9 | 36.2 | 27.3 | 8.3 | 19.3 |
| Still in education | 2395 | 2.8 | 9.8 | 38.2 | 24.9 | 8.5 | 15.7 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 1.9 | 7.2 | 32.8 | 26.7 | 10.8 | 20.6 |
| Urban | 10953 | 2.5 | 7 | 31.6 | 27.5 | 8.6 | 22.9 |
| Rural | 9938 | 2.3 | 6.4 | 30.4 | 31.2 | 7.5 | 22.2 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 1.9 | 6.9 | 35.4 | 28.7 | 7 | 20.1 |
| Employee | 8924 | 2.7 | 6.7 | 34.4 | 30.5 | 8.1 | 17.6 |
| Manual worker | 2233 | 3 | 5.6 | 29.4 | 31.5 | 8.7 | 21.8 |
| Not working | 12084 | 2 | 7.1 | 28.6 | 27.1 | 9.1 | 26.1 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 2.1 | 5.4 | 26 | 29 | 8.4 | 29.1 |
| 2 | 10728 | 2.5 | 7 | 31.5 | 28.8 | 8.5 | 21.6 |
| 3 | 4477 | 2.7 | 7.7 | 31.1 | 30.3 | 8.9 | 19.3 |
| 4 | 3117 | 1.8 | 7.4 | 38.9 | 26.8 | 8.4 | 16.6 |
| 5+ | 1266 | 1.8 | 6 | 36.5 | 28.5 | 8.1 | 19.2 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 2.4 | 6.8 | 31.8 | 26.9 | 8.4 | 23.6 |
| 1 | 3919 | 2.4 | 8.4 | 31 | 29.4 | 9.3 | 19.6 |
| 2 | 2623 | 1.7 | 4.6 | 30.2 | 36.1 | 8.8 | 18.6 |
| 3+ | 857 | 3.4 | 7.7 | 27.1 | 34.2 | 7.3 | 20.2 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 2.1 | 5.5 | 27.2 | 29.2 | 8.4 | 27.5 |
| 2 | 6981 | 2.4 | 7.5 | 31.7 | 25.7 | 7.9 | 24.9 |
| 3-4 | 9251 | 2.6 | 7.1 | 32.8 | 30.7 | 9.2 | 17.7 |
| 5+ | 3178 | 2 | 7.1 | 33.9 | 29.4 | 8.3 | 19.3 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 1.8 | 4.1 | 21.7 | 33.8 | 6.9 | 31.8 |
| Fairly poor | 11724 | 2.2 | 6.2 | 29 | 29.5 | 8.7 | 24.4 |
| Fairly wealthy | 11994 | 2.4 | 7.7 | 35.1 | 27.9 | 8.4 | 18.5 |
| Very wealthy | 504 | 5.2 | 5.2 | 21.8 | 29.2 | 9 | 29.6 |

Table 4a. Estimate of the proportion of poor people in respondents' countries – *by country*

QUESTION: Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ?





























| | | Total N | % 1 person out of 3 - or about 30% - is poor in (OUR COUNTRY) | % 1 person out of 5 - or 20% | % 1 person out of 10 - or 10% | % 1 person out of 20 - or 5% | % Less than 5% | % DK/NA |
|---|----------------|---------|---|------------------------------------|-------------------------------------|------------------------------------|-------------------|------------|
|  | EU27 | 25570 | 29.5 | 31.1 | 22.6 | 8.3 | 3.7 | 4.8 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 20.6 | 39.2 | 27.7 | 6.4 | 0.7 | 5.5 |
|  | Bulgaria | 1003 | 62.4 | 20.6 | 6.2 | 2.7 | 0.2 | 8 |
|  | Czech Rep. | 1006 | 13.3 | 20.7 | 26.3 | 18.2 | 14.1 | 7.4 |
|  | Denmark | 1000 | 2.9 | 13.4 | 32 | 22 | 25.1 | 4.5 |
|  | Germany | 1000 | 22.6 | 32.3 | 28.6 | 10.8 | 3.7 | 2 |
|  | Estonia | 1010 | 38.3 | 32.8 | 15.8 | 5.6 | 1.7 | 5.8 |
|  | Greece | 1001 | 50.3 | 32.6 | 10.9 | 3.5 | 1.7 | 1 |
|  | Spain | 1003 | 30.3 | 32.7 | 20.5 | 7.3 | 3.4 | 5.8 |
|  | France | 1000 | 27.3 | 36.4 | 25.2 | 6 | 2.4 | 2.6 |
|  | Ireland | 1000 | 19.6 | 32.2 | 24.9 | 10.5 | 8.1 | 4.7 |
|  | Italy | 1005 | 30 | 35.7 | 21.7 | 6.4 | 1.4 | 4.9 |
|  | Cyprus | 504 | 23.9 | 30.7 | 25.2 | 11.8 | 4 | 4.4 |
|  | Latvia | 1002 | 49.2 | 26.4 | 15 | 2.7 | 1 | 5.6 |
|  | Lithuania | 1000 | 48.4 | 25.9 | 14.6 | 5.1 | 1.3 | 4.7 |
|  | Luxembourg | 500 | 8.4 | 25.7 | 38.2 | 19.6 | 6.1 | 2 |
|  | Hungary | 1010 | 59.3 | 26.3 | 9.3 | 1.9 | 0.4 | 2.8 |
|  | Malta | 504 | 16.7 | 20.7 | 23.7 | 14 | 12.4 | 12.5 |
|  | Netherlands | 1003 | 11.9 | 23.2 | 35 | 16.8 | 9.4 | 3.7 |
|  | Austria | 1003 | 19.1 | 29.4 | 30.6 | 14.1 | 3 | 3.7 |
|  | Poland | 1004 | 37.1 | 34.8 | 15.7 | 4.7 | 2 | 5.8 |
|  | Portugal | 1005 | 38.5 | 31.5 | 16.7 | 3.9 | 0.7 | 8.7 |
|  | Romania | 1001 | 69.1 | 16.7 | 6.3 | 1.4 | 0.7 | 5.8 |
|  | Slovenia | 1002 | 35.1 | 33.6 | 21.2 | 5.5 | 2.1 | 2.5 |
|  | Slovakia | 1000 | 24 | 37.1 | 21.7 | 9.1 | 3 | 5.1 |
|  | Finland | 1001 | 8.6 | 25.5 | 39.3 | 17.6 | 7.1 | 2 |
|  | Sweden | 1001 | 7.5 | 21.2 | 33.8 | 19.6 | 14.3 | 3.5 |
|  | United Kingdom | 1000 | 23 | 29.4 | 23.3 | 9.9 | 5.1 | 9.3 |

Table 4b. Estimate of the proportion of poor people in respondents' countries – *by segment*

QUESTION: Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ?










| | Total N | % 1 person out of 3 - or about 30% - is poor in (OUR COUNTRY) | % 1 person out of 5 - or 20% | % 1 person out of 10 - or 10% | % 1 person out of 20 - or 5% | % Less than 5% | % DK/NA |
|---|---------|--|--|---|--|-------------------|------------|
| EU27 | 25570 | 29.5 | 31.1 | 22.6 | 8.3 | 3.7 | 4.8 |
|  SEX | | | | | | | |
| Male | 12343 | 26.8 | 31.2 | 25.1 | 8.7 | 4.3 | 3.9 |
| Female | 13227 | 31.9 | 31.1 | 20.4 | 7.9 | 3.1 | 5.6 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 24.9 | 34.6 | 26.7 | 8.6 | 2.9 | 2.4 |
| 25 - 39 | 6291 | 32.6 | 32.5 | 22.2 | 7.2 | 2.8 | 2.7 |
| 40 - 54 | 6771 | 30.5 | 30.6 | 23.1 | 8.2 | 4.1 | 3.5 |
| 55 + | 8890 | 28.4 | 29.2 | 21.2 | 8.8 | 4.3 | 8.1 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 34.6 | 28.6 | 17.4 | 7.2 | 3.1 | 9 |
| 16 - 20 | 11293 | 31.8 | 31.6 | 21.3 | 7.8 | 3.5 | 4 |
| 20 + | 7173 | 25.5 | 31.1 | 26.4 | 8.9 | 4.3 | 3.8 |
| Still in education | 2395 | 21.2 | 35.5 | 28.5 | 10.3 | 3 | 1.5 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 28.5 | 30.7 | 23.2 | 9.4 | 4.2 | 4 |
| Urban | 10953 | 30.1 | 32 | 22.4 | 7.1 | 3.2 | 5.2 |
| Rural | 9938 | 29.2 | 30.6 | 22.6 | 9.1 | 3.9 | 4.7 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 29.3 | 28.1 | 25.1 | 7.3 | 5 | 5.2 |
| Employee | 8924 | 27.3 | 32.8 | 24.1 | 9 | 4 | 2.8 |
| Manual worker | 2233 | 35.9 | 32.1 | 20.6 | 5.4 | 2.1 | 3.9 |
| Not working | 12084 | 29.9 | 30.3 | 21.5 | 8.4 | 3.5 | 6.4 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 28.7 | 31.1 | 22.3 | 8.3 | 3.3 | 6.3 |
| 2 | 10728 | 28.6 | 31.5 | 22.5 | 8.6 | 4.1 | 4.8 |
| 3 | 4477 | 30.7 | 30.9 | 23 | 7.8 | 4.5 | 3.2 |
| 4 | 3117 | 31.4 | 30.4 | 24.2 | 7.7 | 2.1 | 4.1 |
| 5+ | 1266 | 31.5 | 31.7 | 20.5 | 9.2 | 2.6 | 4.5 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 29.2 | 30.5 | 22.1 | 8.8 | 4 | 5.4 |
| 1 | 3919 | 32.6 | 31.5 | 22 | 7.4 | 3.4 | 2.9 |
| 2 | 2623 | 25.3 | 32.7 | 27.6 | 7.5 | 3 | 3.9 |
| 3+ | 857 | 28.8 | 32.2 | 22.8 | 9 | 3.6 | 3.5 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 28.3 | 31.3 | 22.6 | 7.9 | 3.3 | 6.7 |
| 2 | 6981 | 29.3 | 30.8 | 20.9 | 8.8 | 4.4 | 5.9 |
| 3-4 | 9251 | 30.3 | 31.3 | 23.6 | 8.2 | 3.8 | 2.9 |
| 5+ | 3178 | 29.6 | 31.2 | 23.9 | 8.1 | 2.7 | 4.4 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 59.3 | 20 | 8.6 | 3 | 1.8 | 7.2 |
| Fairly poor | 11724 | 35 | 31.8 | 18.4 | 6.7 | 2.7 | 5.4 |
| Fairly wealthy | 11994 | 21.4 | 32 | 27.9 | 10.4 | 4.6 | 3.7 |
| Very wealthy | 504 | 23.2 | 25.4 | 31.2 | 9.6 | 7.3 | 3.2 |

Table 5a. Respondents' ability to keep up with household bills and credit commitments – *by country*

QUESTION: Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?





























| | Total N | % I am / we are keeping up without any difficulties | % I am / we are keeping up but struggle to do so from time to time | % I am / we are keeping up but it is a constant struggle | % I am / we are falling behind with some bills / credit commitments | % I am / we are having real financial problems and have fallen behind with many bills and credit commitments | % DK/NA |
|--|---------|---|--|--|---|--|---------|
|  EU27 | 25570 | 45.9 | 33.6 | 15.1 | 3.1 | 1.7 | 0.7 |
| COUNTRY | | | | | | | |
|  Belgium | 1002 | 57.4 | 32.3 | 8.5 | 0.7 | 0.1 | 1.1 |
|  Bulgaria | 1003 | 12.9 | 42.4 | 29.2 | 9.1 | 5.4 | 1.1 |
|  Czech Rep. | 1006 | 33 | 32.8 | 24.2 | 7 | 0.9 | 2 |
|  Denmark | 1000 | 79.5 | 16.3 | 2.6 | 0.5 | 0.6 | 0.5 |
|  Germany | 1000 | 50.4 | 35 | 10.6 | 1.8 | 1.1 | 1.3 |
|  Estonia | 1010 | 28.1 | 34.3 | 27.9 | 6.3 | 2.9 | 0.5 |
|  Greece | 1001 | 17.8 | 24.3 | 43.9 | 9.1 | 5 | 0 |
|  Spain | 1003 | 42.2 | 32.2 | 17.9 | 5.2 | 2.5 | 0 |
|  France | 1000 | 45.4 | 35.9 | 15.4 | 1.2 | 1.6 | 0.5 |
|  Ireland | 1000 | 46.8 | 37.3 | 9 | 4.1 | 2.2 | 0.6 |
|  Italy | 1005 | 38.9 | 38.7 | 18.4 | 2.8 | 1.1 | 0 |
|  Cyprus | 504 | 25.7 | 37.9 | 30.1 | 2.5 | 3.1 | 0.7 |
|  Latvia | 1002 | 23.7 | 28.4 | 31 | 12.6 | 4.1 | 0.2 |
|  Lithuania | 1000 | 38.6 | 27.8 | 21.9 | 7.2 | 3.8 | 0.8 |
|  Luxembourg | 500 | 63.9 | 28.7 | 4.6 | 1 | 1.2 | 0.8 |
|  Hungary | 1010 | 30.6 | 36.3 | 19.2 | 7.8 | 5.7 | 0.3 |
|  Malta | 504 | 28.5 | 29 | 31.8 | 7.2 | 2.1 | 1.4 |
|  Netherlands | 1003 | 75 | 20.1 | 2.5 | 1.2 | 0.5 | 0.8 |
|  Austria | 1003 | 68.4 | 25.8 | 3.6 | 0.7 | 0.3 | 1.2 |
|  Poland | 1004 | 53.4 | 35 | 8.4 | 1.4 | 1.1 | 0.7 |
|  Portugal | 1005 | 21.9 | 32.2 | 38.6 | 4.5 | 2.3 | 0.4 |
|  Romania | 1001 | 15 | 45.9 | 28.1 | 6.3 | 3.7 | 1 |
|  Slovenia | 1002 | 61.9 | 27.9 | 6.6 | 2.5 | 0.8 | 0.3 |
|  Slovakia | 1000 | 47.8 | 28.9 | 15.8 | 5.3 | 1.9 | 0.3 |
|  Finland | 1001 | 66.7 | 25.3 | 7.2 | 0.5 | 0.3 | 0.1 |
|  Sweden | 1001 | 73.3 | 19.9 | 5.1 | 1.2 | 0.4 | 0.1 |
|  United Kingdom | 1000 | 54.3 | 30.5 | 9.7 | 3 | 1.6 | 0.9 |

Table 5b. Respondents' ability to keep up with household bills and credit commitments – *by segment*

QUESTION: Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?










| | Total N | % I am / we are keeping up without any difficulties | % I am / we are keeping up but struggle to do so from time to time | % I am / we are keeping up but it is a constant struggle | % I am / we are falling behind with some bills / credit commitments | % I am / we are having real financial problems and have fallen behind with many bills and credit commitments | % DK/NA |
|---|---------|---|--|--|---|--|---------|
| EU27 | 25570 | 45.9 | 33.6 | 15.1 | 3.1 | 1.7 | 0.7 |
|  SEX | | | | | | | |
| Male | 12343 | 48.9 | 31.8 | 14.4 | 2.9 | 1.5 | 0.6 |
| Female | 13227 | 43 | 35.3 | 15.7 | 3.3 | 1.9 | 0.7 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 45.3 | 40.1 | 9.2 | 2.1 | 1.2 | 2.2 |
| 25 - 39 | 6291 | 39.6 | 36.9 | 17 | 4.6 | 1.7 | 0.4 |
| 40 - 54 | 6771 | 42.9 | 33.6 | 17.6 | 3.3 | 2.3 | 0.3 |
| 55 + | 8890 | 52.7 | 28.7 | 14.3 | 2.4 | 1.5 | 0.5 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 37.9 | 33.4 | 21.5 | 4.3 | 2.4 | 0.5 |
| 16 - 20 | 11293 | 42.5 | 34.8 | 16.7 | 3.4 | 2 | 0.5 |
| 20 + | 7173 | 55.9 | 30.1 | 10.8 | 2 | 0.9 | 0.3 |
| Still in education | 2395 | 47 | 40 | 8.2 | 2.4 | 1 | 1.4 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 50.9 | 31.8 | 12.4 | 2.6 | 1.3 | 0.9 |
| Urban | 10953 | 44.7 | 33.9 | 15.6 | 3.4 | 1.9 | 0.5 |
| Rural | 9938 | 44.8 | 34.2 | 15.8 | 2.9 | 1.6 | 0.7 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 44.1 | 34.3 | 15 | 4.3 | 1.6 | 0.6 |
| Employee | 8924 | 49.6 | 34.3 | 12.3 | 2.4 | 0.8 | 0.7 |
| Manual worker | 2233 | 32 | 37.3 | 21.6 | 4.8 | 3.9 | 0.4 |
| Not working | 12084 | 46 | 32.3 | 16 | 3.1 | 2 | 0.7 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 47.9 | 31.2 | 14.7 | 3.3 | 2.3 | 0.5 |
| 2 | 10728 | 49.5 | 32.3 | 14 | 2.5 | 1.3 | 0.4 |
| 3 | 4477 | 42.7 | 36.4 | 14.9 | 3.6 | 1.5 | 0.9 |
| 4 | 3117 | 40.1 | 35.3 | 17.7 | 3.5 | 1.7 | 1.6 |
| 5+ | 1266 | 30.5 | 41.7 | 20 | 4.4 | 2.6 | 0.8 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 48.9 | 32.6 | 13.7 | 2.7 | 1.6 | 0.6 |
| 1 | 3919 | 36.7 | 37.1 | 18.8 | 3.9 | 2.1 | 1.4 |
| 2 | 2623 | 41.7 | 34.9 | 17 | 4.5 | 1.7 | 0.3 |
| 3+ | 857 | 37.2 | 33 | 21.2 | 4.8 | 3.5 | 0.3 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 49.7 | 31.1 | 14.5 | 2.6 | 1.7 | 0.4 |
| 2 | 6981 | 52 | 31 | 12.6 | 2 | 1.8 | 0.5 |
| 3-4 | 9251 | 42.9 | 35.7 | 15.5 | 3.9 | 1.3 | 0.8 |
| 5+ | 3178 | 33.4 | 37.9 | 20.6 | 4.2 | 2.8 | 1.1 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 8.6 | 21.7 | 33.4 | 15.7 | 19.1 | 1.5 |
| Fairly poor | 11724 | 33.4 | 38.6 | 21.7 | 4.3 | 1.5 | 0.4 |
| Fairly wealthy | 11994 | 60.3 | 30.8 | 7.2 | 0.8 | 0.2 | 0.7 |
| Very wealthy | 504 | 78.6 | 13.1 | 4.9 | 2.2 | 1 | 0.2 |

Table 6a. Perceived changes in the ability to afford healthcare for the family – *by country*

QUESTION: Q4_A. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? - Healthcare for you or your relative





























| | | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | % DK/NA |
|---|----------------|---------|--------------------------------|---------------------------------|---|-------------------------------------|---------------------|---------------------|------------|
|  | EU27 | 25570 | 1.5 | 5.4 | 17.7 | 11.1 | 57.2 | 5.6 | 1.5 |
| | COUNTRY | | | | | | | | |
|  | Belgium | 1002 | 0.7 | 1.5 | 13.6 | 13.2 | 63.4 | 6.6 | 1.1 |
|  | Bulgaria | 1003 | 1 | 5.4 | 24.4 | 22.2 | 35.7 | 5.5 | 5.8 |
|  | Czech Rep. | 1006 | 2 | 5.1 | 19.1 | 6.1 | 62.5 | 4.3 | 0.8 |
|  | Denmark | 1000 | 1 | 2.5 | 6.6 | 1.1 | 83.3 | 4.4 | 1.1 |
|  | Germany | 1000 | 0.3 | 4.1 | 17.8 | 5.8 | 66.6 | 4.1 | 1.3 |
|  | Estonia | 1010 | 2.4 | 6.5 | 21.8 | 16.6 | 43.1 | 4 | 5.7 |
|  | Greece | 1001 | 0.8 | 3.5 | 32.3 | 21.8 | 38.2 | 2.8 | 0.7 |
|  | Spain | 1003 | 0.5 | 3.1 | 8.9 | 5.9 | 73.6 | 7.7 | 0.2 |
|  | France | 1000 | 3.5 | 11.6 | 25.6 | 8.9 | 48.1 | 1.7 | 0.7 |
|  | Ireland | 1000 | 2.4 | 6.8 | 21.1 | 13.5 | 49.3 | 5.6 | 1.2 |
|  | Italy | 1005 | 2.2 | 5 | 22.6 | 13.5 | 49.2 | 6.5 | 1 |
|  | Cyprus | 504 | 5.6 | 7.6 | 28.9 | 9.5 | 43.5 | 4.1 | 0.8 |
|  | Latvia | 1002 | 0.3 | 2 | 18.9 | 33 | 33.5 | 8.4 | 4 |
|  | Lithuania | 1000 | 1.1 | 3.4 | 17.6 | 27.5 | 42.4 | 2.8 | 5.2 |
|  | Luxembourg | 500 | 2.5 | 4.9 | 10.6 | 1.5 | 79.3 | 1.2 | 0 |
|  | Hungary | 1010 | 1.2 | 4.3 | 14.6 | 19.5 | 48.6 | 8.3 | 3.4 |
|  | Malta | 504 | 1.4 | 4.6 | 19 | 17.9 | 48.2 | 7.5 | 1.3 |
|  | Netherlands | 1003 | 0.7 | 1.7 | 16.9 | 5 | 71.9 | 3.4 | 0.4 |
|  | Austria | 1003 | 1.4 | 2.1 | 8.1 | 2.4 | 82.5 | 2.3 | 1.3 |
|  | Poland | 1004 | 1.7 | 7.8 | 21.7 | 21 | 40.8 | 3.9 | 3 |
|  | Portugal | 1005 | 0.9 | 3.7 | 22.4 | 24.8 | 40.1 | 7.8 | 0.4 |
|  | Romania | 1001 | 1.2 | 6.6 | 24.1 | 36 | 25.3 | 2.6 | 4.2 |
|  | Slovenia | 1002 | 2 | 3.9 | 22.2 | 8.5 | 59.8 | 1 | 2.6 |
|  | Slovakia | 1000 | 1.3 | 2.1 | 14.7 | 8.2 | 63.4 | 7.5 | 2.7 |
|  | Finland | 1001 | 0.9 | 3.1 | 11.3 | 3.4 | 74.3 | 5.4 | 1.6 |
|  | Sweden | 1001 | 1.2 | 2.8 | 6.7 | 1.4 | 79.5 | 4.9 | 3.5 |
|  | United Kingdom | 1000 | 2 | 5 | 7.4 | 4.3 | 67.6 | 12.3 | 1.4 |

Table 6b. Perceived changes in the ability to afford healthcare for the family – *by segment*

QUESTION: Q4_A. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? - Healthcare for you or your relative











| | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | % DK/NA |
|---|---------|-----------------------|---------------------------|--------------------------------|----------------------------|------------------|------------------|---------|
|  EU27 | 25570 | 1.5 | 5.4 | 17.7 | 11.1 | 57.2 | 5.6 | 1.5 |
|  SEX | | | | | | | | |
| Male | 12343 | 1.5 | 5.8 | 16.6 | 9.6 | 58.6 | 6.1 | 1.8 |
| Female | 13227 | 1.5 | 5 | 18.8 | 12.5 | 56 | 5.1 | 1.2 |
|  AGE | | | | | | | | |
| 15 - 24 | 3408 | 2 | 10.1 | 15 | 5.1 | 59 | 6.5 | 2.3 |
| 25 - 39 | 6291 | 1.6 | 5.6 | 17.7 | 9.3 | 59 | 5.5 | 1.4 |
| 40 - 54 | 6771 | 1.3 | 4 | 18.2 | 11 | 58 | 6.1 | 1.4 |
| 55 + | 8890 | 1.5 | 4.4 | 18.6 | 14.8 | 54.8 | 4.7 | 1.3 |
|  EDUCATION (end of) | | | | | | | | |
| Until 15 years of age | 4194 | 1.9 | 5.8 | 17.9 | 16.9 | 50.3 | 5.9 | 1.3 |
| 16 - 20 | 11293 | 1.3 | 5.3 | 19.2 | 11.8 | 55.6 | 5.3 | 1.4 |
| 20 + | 7173 | 1.4 | 4.3 | 16.4 | 7.9 | 63.2 | 5.6 | 1.3 |
| Still in education | 2395 | 1.8 | 8.8 | 14.6 | 3.9 | 62.2 | 6.1 | 2.6 |
|  URBANISATION | | | | | | | | |
| Metropolitan | 4646 | 1.9 | 6.5 | 15.1 | 8.9 | 60.6 | 4.8 | 2.3 |
| Urban | 10953 | 1.5 | 4.8 | 19.3 | 11.3 | 55.7 | 6.1 | 1.3 |
| Rural | 9938 | 1.4 | 5.5 | 17.3 | 11.9 | 57.4 | 5.3 | 1.3 |
|  OCCUPATION | | | | | | | | |
| Self-employed | 2299 | 1.9 | 4.2 | 16 | 8.9 | 58.6 | 8.4 | 2.1 |
| Employee | 8924 | 1.3 | 5.5 | 15.8 | 7.4 | 63.6 | 5.3 | 1.1 |
| Manual worker | 2233 | 1.4 | 5.9 | 20.6 | 16.4 | 49 | 5 | 1.7 |
| Not working | 12084 | 1.6 | 5.3 | 18.9 | 13.3 | 53.8 | 5.4 | 1.6 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | | |
| 1 | 5890 | 2.1 | 5.6 | 16.3 | 10.7 | 56.8 | 6.5 | 1.9 |
| 2 | 10728 | 1.3 | 4.7 | 17.4 | 10.1 | 59.9 | 5.4 | 1.2 |
| 3 | 4477 | 1.2 | 6.1 | 18.7 | 11.3 | 55.7 | 5.4 | 1.6 |
| 4 | 3117 | 1.4 | 5.2 | 21.1 | 12.3 | 53.4 | 4.9 | 1.6 |
| 5+ | 1266 | 2.1 | 7.6 | 16.1 | 17.6 | 51.8 | 3.7 | 1 |
|  NUMBER OF CHILDREN | | | | | | | | |
| 0 | 17132 | 1.4 | 5.3 | 17.7 | 11.3 | 56.7 | 6 | 1.6 |
| 1 | 3919 | 1.7 | 5.9 | 19.7 | 10 | 56.4 | 4.8 | 1.4 |
| 2 | 2623 | 1.7 | 4.4 | 17.3 | 10.8 | 60.1 | 4.4 | 1.3 |
| 3+ | 857 | 0.4 | 6.2 | 15.4 | 13.3 | 59.5 | 4.4 | 0.9 |
|  HOUSEHOLD SIZE | | | | | | | | |
| 1 | 6160 | 2.4 | 5.7 | 16.3 | 11.1 | 56.5 | 6.3 | 1.5 |
| 2 | 6981 | 1.2 | 4.9 | 17.2 | 10.7 | 58.4 | 6 | 1.6 |
| 3-4 | 9251 | 1.2 | 5.2 | 18.7 | 10 | 58.3 | 5.1 | 1.6 |
| 5+ | 3178 | 1.4 | 6.2 | 18.8 | 15.1 | 52.8 | 4.7 | 0.9 |
|  HH'S LIVING STANDARDS | | | | | | | | |
| Very poor | 1152 | 1.2 | 3.7 | 16.4 | 34.5 | 36.5 | 5.6 | 2.1 |
| Fairly poor | 11724 | 1.5 | 5.1 | 21.3 | 14.9 | 49.8 | 5.8 | 1.5 |
| Fairly wealthy | 11994 | 1.5 | 5.7 | 14.7 | 5.5 | 66 | 5.4 | 1.3 |
| Very wealthy | 504 | 4.4 | 6.9 | 11.8 | 3.3 | 67.7 | 5.2 | 0.7 |

Table 7a. Perceived changes in the ability to afford childcare – *by country*

QUESTION: Q4_B. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? – Childcare for your children





























| | | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | % DK/NA |
|---|----------------|---------|--------------------------------|---------------------------------|---|-------------------------------------|---------------------|---------------------|------------|
|  | EU27 | 25570 | 0.8 | 2.7 | 6.7 | 4.8 | 23.9 | 59 | 2 |
| | COUNTRY | | | | | | | | |
|  | Belgium | 1002 | 0.7 | 0.4 | 8.3 | 2.9 | 19.4 | 67.1 | 1.3 |
|  | Bulgaria | 1003 | 0.9 | 2.3 | 7.3 | 6 | 8.7 | 71.3 | 3.6 |
|  | Czech Rep. | 1006 | 1.2 | 5.1 | 6.6 | 3.8 | 39 | 42.6 | 1.8 |
|  | Denmark | 1000 | 0.4 | 1.3 | 1.8 | 0.4 | 29.8 | 64.6 | 1.7 |
|  | Germany | 1000 | 0.3 | 1.8 | 3.7 | 2.9 | 18.3 | 71.1 | 1.8 |
|  | Estonia | 1010 | 1.2 | 2.8 | 7.9 | 6.3 | 19 | 52.7 | 10.1 |
|  | Greece | 1001 | 0.5 | 2.3 | 20.9 | 17.8 | 12 | 46.1 | 0.4 |
|  | Spain | 1003 | 0.1 | 1 | 6.3 | 3.7 | 35.8 | 52.5 | 0.5 |
|  | France | 1000 | 1.2 | 6.1 | 8 | 3.1 | 20.2 | 60.6 | 0.8 |
|  | Ireland | 1000 | 2 | 3 | 5.3 | 5.7 | 26.2 | 56.2 | 1.6 |
|  | Italy | 1005 | 1.6 | 3.5 | 12.5 | 8.5 | 36.5 | 35.1 | 2.4 |
|  | Cyprus | 504 | 4.4 | 6.4 | 15.3 | 7.2 | 30.2 | 35.4 | 1 |
|  | Latvia | 1002 | 0.3 | 1.5 | 4 | 5.1 | 19.9 | 67.7 | 1.4 |
|  | Lithuania | 1000 | 0.2 | 0.9 | 6.8 | 8.6 | 18.8 | 59.9 | 4.8 |
|  | Luxembourg | 500 | 1.7 | 5.5 | 6.3 | 1.3 | 30.7 | 53.7 | 0.8 |
|  | Hungary | 1010 | 0.6 | 1.9 | 5.8 | 9 | 16.5 | 63 | 3.2 |
|  | Malta | 504 | 0.3 | 2.7 | 11.9 | 10.3 | 31 | 42.2 | 1.6 |
|  | Netherlands | 1003 | 0.6 | 0.2 | 0.3 | 0.9 | 16.1 | 81.5 | 0.3 |
|  | Austria | 1003 | 2.2 | 3.9 | 4.3 | 1.2 | 24.2 | 56.3 | 7.8 |
|  | Poland | 1004 | 1.2 | 4.3 | 6.8 | 6.1 | 20.1 | 60.3 | 1.2 |
|  | Portugal | 1005 | 0.5 | 0.7 | 7.2 | 4.5 | 8.7 | 76.5 | 1.8 |
|  | Romania | 1001 | 0.8 | 4.2 | 13.4 | 14.5 | 16.1 | 46.1 | 4.9 |
|  | Slovenia | 1002 | 0.2 | 2.6 | 7 | 4.2 | 19.4 | 63.8 | 2.7 |
|  | Slovakia | 1000 | 0.8 | 1.7 | 9.4 | 4.9 | 41.1 | 41.1 | 0.9 |
|  | Finland | 1001 | 0.3 | 1.3 | 2.2 | 0 | 17.6 | 77.6 | 1 |
|  | Sweden | 1001 | 0.3 | 1.4 | 0.7 | 0.2 | 35.8 | 54.4 | 7.3 |
|  | United Kingdom | 1000 | 1.1 | 1.2 | 2.3 | 2 | 24.8 | 66.1 | 2.5 |

Table 7b. Perceived changes in the ability to afford childcare – *by segment*

QUESTION: Q4_B. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? – Childcare for your children











| | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | % DK/NA |
|---|---------|-----------------------|---------------------------|--------------------------------|----------------------------|------------------|------------------|---------|
|  EU27 | 25570 | 0.8 | 2.7 | 6.7 | 4.8 | 23.9 | 59 | 2 |
|  SEX | | | | | | | | |
| Male | 12343 | 0.7 | 2.7 | 6.2 | 3.7 | 24.2 | 60.2 | 2.3 |
| Female | 13227 | 1 | 2.8 | 7.2 | 5.8 | 23.7 | 57.8 | 1.7 |
|  AGE | | | | | | | | |
| 15 - 24 | 3408 | 0.7 | 3 | 4.4 | 2 | 22.1 | 65.3 | 2.5 |
| 25 - 39 | 6291 | 1 | 3.9 | 9.4 | 6.5 | 31.1 | 46.2 | 1.9 |
| 40 - 54 | 6771 | 1.3 | 3.2 | 8.7 | 6.2 | 33 | 45.8 | 1.8 |
| 55 + | 8890 | 0.5 | 1.5 | 4.3 | 3.8 | 12.7 | 75.2 | 2 |
|  EDUCATION (end of) | | | | | | | | |
| Until 15 years of age | 4194 | 0.8 | 2.3 | 6.8 | 5.9 | 17.2 | 65.1 | 1.9 |
| 16 - 20 | 11293 | 0.9 | 2.8 | 7.5 | 5.3 | 25.2 | 56 | 2.3 |
| 20 + | 7173 | 0.9 | 3 | 6.6 | 4 | 26.6 | 57.3 | 1.5 |
| Still in education | 2395 | 0.2 | 2.6 | 4.3 | 2 | 22.5 | 65.8 | 2.6 |
|  URBANISATION | | | | | | | | |
| Metropolitan | 4646 | 0.7 | 3.3 | 5 | 3.4 | 24.6 | 60.5 | 2.5 |
| Urban | 10953 | 0.9 | 2.2 | 7.2 | 5.5 | 24.3 | 58.4 | 1.5 |
| Rural | 9938 | 0.7 | 3.1 | 7.1 | 4.7 | 23.2 | 59 | 2.3 |
|  OCCUPATION | | | | | | | | |
| Self-employed | 2299 | 1.8 | 3.1 | 8 | 4.6 | 28.7 | 51.2 | 2.5 |
| Employee | 8924 | 1.1 | 3.4 | 7 | 4.6 | 29.4 | 52.8 | 1.8 |
| Manual worker | 2233 | 0.1 | 3.8 | 12.2 | 7.2 | 26.3 | 48 | 2.4 |
| Not working | 12084 | 0.6 | 2 | 5.3 | 4.6 | 18.5 | 67 | 2 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | | |
| 1 | 5890 | 0.5 | 1.6 | 3.3 | 2.8 | 12.3 | 76.9 | 2.6 |
| 2 | 10728 | 0.9 | 2.8 | 6.9 | 4.7 | 25.1 | 58 | 1.6 |
| 3 | 4477 | 0.6 | 3.4 | 8.7 | 4.8 | 28.8 | 52.2 | 1.5 |
| 4 | 3117 | 1.6 | 3.5 | 9.5 | 7.2 | 31.4 | 43.7 | 3 |
| 5+ | 1266 | 0.5 | 3.5 | 8.1 | 9.1 | 32.3 | 44.5 | 1.9 |
|  NUMBER OF CHILDREN | | | | | | | | |
| 0 | 17132 | 0.4 | 1.4 | 3.6 | 3 | 14.1 | 75.2 | 2.2 |
| 1 | 3919 | 1.3 | 5.1 | 13.5 | 8 | 43.2 | 27.8 | 1.2 |
| 2 | 2623 | 2.2 | 5.4 | 14.4 | 10.5 | 48.6 | 17.4 | 1.5 |
| 3+ | 857 | 1.2 | 7.4 | 12.6 | 9.6 | 46.9 | 20.1 | 2.2 |
|  HOUSEHOLD SIZE | | | | | | | | |
| 1 | 6160 | 0.8 | 1.7 | 2.7 | 2.6 | 12.4 | 77.2 | 2.6 |
| 2 | 6981 | 0.5 | 1.4 | 4 | 2.6 | 11.9 | 77.6 | 1.9 |
| 3-4 | 9251 | 1 | 3.7 | 9.8 | 6.2 | 35.8 | 41.5 | 1.9 |
| 5+ | 3178 | 1.2 | 4.7 | 11.4 | 9.8 | 38 | 33.4 | 1.5 |
|  HH'S LIVING STANDARDS | | | | | | | | |
| Very poor | 1152 | 0.8 | 1.2 | 10.6 | 12.1 | 14.7 | 58.8 | 1.8 |
| Fairly poor | 11724 | 0.8 | 2.9 | 7.6 | 6.1 | 20.6 | 60.2 | 1.8 |
| Fairly wealthy | 11994 | 0.9 | 2.8 | 5.7 | 2.9 | 28.1 | 57.6 | 2.1 |
| Very wealthy | 504 | 1.7 | 1 | 3.7 | 3.2 | 25.3 | 62 | 3.1 |

Table 8a. Perceived changes in the ability to afford long-term care for the family – *by country*

QUESTION: Q4_C. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? – Long-term care for you or your relatives





























| | | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | % DK/NA |
|---|----------------|---------|-----------------------------|---------------------------------|---|-------------------------------------|---------------------|---------------------|------------|
|  | EU27 | 25570 | 1.1 | 4 | 11.9 | 10.3 | 32.2 | 36.5 | 4 |
| | COUNTRY | | | | | | | | |
|  | Belgium | 1002 | 0.7 | 0.7 | 9.5 | 9.5 | 31.5 | 46.7 | 1.5 |
|  | Bulgaria | 1003 | 0.6 | 3.2 | 24.7 | 22.4 | 22.3 | 20.9 | 5.9 |
|  | Czech Rep. | 1006 | 1.3 | 4.6 | 17.7 | 6.8 | 49.1 | 18.3 | 2.1 |
|  | Denmark | 1000 | 0.4 | 1.6 | 2.8 | 1.6 | 47 | 42 | 4.6 |
|  | Germany | 1000 | 0.4 | 2.3 | 8.2 | 5.4 | 25.2 | 54.9 | 3.6 |
|  | Estonia | 1010 | 1.9 | 2.9 | 8.4 | 10 | 16.7 | 50.2 | 10 |
|  | Greece | 1001 | 0.4 | 2.6 | 39.1 | 39.2 | 14.4 | 0.9 | 3.3 |
|  | Spain | 1003 | 0.5 | 5.2 | 12.4 | 11.1 | 45.4 | 21.2 | 4.3 |
|  | France | 1000 | 2.2 | 9.3 | 14.9 | 7.8 | 26 | 37.3 | 2.4 |
|  | Ireland | 1000 | 1.4 | 6 | 16 | 10.8 | 38.6 | 22.7 | 4.5 |
|  | Italy | 1005 | 2.2 | 3.7 | 12.8 | 10.9 | 37.2 | 31.5 | 1.7 |
|  | Cyprus | 504 | 5.7 | 7.8 | 23.6 | 15.5 | 29.6 | 13.5 | 4.3 |
|  | Latvia | 1002 | 0.2 | 0.4 | 5.3 | 11.5 | 11.5 | 69.7 | 1.5 |
|  | Lithuania | 1000 | 0.4 | 1.9 | 12.9 | 17.4 | 24.5 | 34 | 8.8 |
|  | Luxembourg | 500 | 2.6 | 5.9 | 9.8 | 3 | 45.6 | 31.3 | 1.9 |
|  | Hungary | 1010 | 0.3 | 1.7 | 3 | 7 | 8.4 | 78.4 | 1.2 |
|  | Malta | 504 | 1 | 3.3 | 14.1 | 15.3 | 40.5 | 22.5 | 3.3 |
|  | Netherlands | 1003 | 0.4 | 0.6 | 5 | 4.2 | 36.2 | 52.1 | 1.7 |
|  | Austria | 1003 | 0.8 | 3.7 | 5 | 4.3 | 33.3 | 45.5 | 7.4 |
|  | Poland | 1004 | 1.1 | 5.2 | 14.9 | 14.3 | 26.9 | 34 | 3.7 |
|  | Portugal | 1005 | 0.4 | 1.1 | 8.7 | 13.1 | 11 | 64.2 | 1.5 |
|  | Romania | 1001 | 0.3 | 5.6 | 19.5 | 32.1 | 20 | 10.8 | 11.8 |
|  | Slovenia | 1002 | 2.3 | 3.9 | 28.9 | 14.9 | 36.7 | 5.6 | 7.7 |
|  | Slovakia | 1000 | 0.8 | 1.9 | 11.4 | 10.1 | 47.4 | 25.6 | 2.8 |
|  | Finland | 1001 | 0.2 | 1.7 | 6.2 | 2.3 | 27.4 | 60.4 | 1.7 |
|  | Sweden | 1001 | 0.3 | 0.3 | 2.6 | 1 | 37.3 | 49 | 9.4 |
|  | United Kingdom | 1000 | 1.7 | 3.3 | 7.5 | 6.2 | 47.4 | 27.4 | 6.5 |

Table 8b. Perceived changes in the ability to afford long-term care for the family – *by segment*

QUESTION: Q4_C. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives? - Long-term care for you or your relatives










| | Total N | % Yes, much more easy | % Yes, somewhat more easy | % Yes, somewhat more difficult | % Yes, much more difficult | % No, no changes | % Not applicable | %DK/NA |
|---|---------|-----------------------|---------------------------|--------------------------------|----------------------------|------------------|------------------|--------|
| EU27 | 25570 | 1.1 | 4 | 11.9 | 10.3 | 32.2 | 36.5 | 4 |
|  SEX | | | | | | | | |
| Male | 12343 | 1 | 4.2 | 11.3 | 8.6 | 33.3 | 37.2 | 4.5 |
| Female | 13227 | 1.2 | 3.9 | 12.4 | 11.8 | 31.2 | 35.9 | 3.6 |
|  AGE | | | | | | | | |
| 15 - 24 | 3408 | 1.5 | 6.9 | 8.1 | 5.3 | 35.9 | 36.6 | 5.7 |
| 25 - 39 | 6291 | 0.9 | 4.1 | 12.4 | 8.8 | 32.5 | 37.5 | 3.8 |
| 40 - 54 | 6771 | 1 | 3.1 | 12.4 | 11.2 | 32.6 | 36.5 | 3.2 |
| 55 + | 8890 | 1.2 | 3.6 | 12.6 | 12.5 | 30.1 | 36 | 4 |
|  EDUCATION (end of) | | | | | | | | |
| Until 15 years of age | 4194 | 1.3 | 4.9 | 12.5 | 13.9 | 29.2 | 33.4 | 4.9 |
| 16 - 20 | 11293 | 0.9 | 3.7 | 11.8 | 10.9 | 31 | 37.6 | 4.1 |
| 20 + | 7173 | 1.1 | 3.7 | 12.2 | 8.3 | 33.9 | 37.8 | 3.2 |
| Still in education | 2395 | 1.4 | 5.9 | 10.8 | 4.5 | 37.4 | 35.2 | 4.8 |
|  URBANISATION | | | | | | | | |
| Metropolitan | 4646 | 1.2 | 4.4 | 11.8 | 8.1 | 35.8 | 34.1 | 4.5 |
| Urban | 10953 | 1.2 | 3.7 | 13.1 | 10.2 | 31.8 | 36.7 | 3.3 |
| Rural | 9938 | 0.8 | 4.3 | 10.6 | 11.3 | 31 | 37.4 | 4.6 |
|  OCCUPATION | | | | | | | | |
| Self-employed | 2299 | 2.2 | 4 | 9.7 | 9.7 | 32.1 | 37.4 | 4.9 |
| Employee | 8924 | 0.7 | 3.8 | 11.7 | 7.6 | 33.7 | 39.2 | 3.3 |
| Manual worker | 2233 | 0.7 | 4.5 | 12.3 | 11.3 | 29 | 36.4 | 5.8 |
| Not working | 12084 | 1.3 | 4.1 | 12.4 | 12.1 | 31.7 | 34.3 | 4.1 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | | |
| 1 | 5890 | 1.4 | 4.2 | 10.7 | 9.6 | 29.2 | 39.8 | 5.2 |
| 2 | 10728 | 0.9 | 3.8 | 11.9 | 9.8 | 32.2 | 37.9 | 3.5 |
| 3 | 4477 | 1.2 | 3.9 | 12.5 | 11.1 | 33.7 | 33.9 | 3.7 |
| 4 | 3117 | 1.3 | 4.6 | 13.5 | 9.9 | 34.2 | 32 | 4.4 |
| 5+ | 1266 | 0.7 | 4.8 | 11.2 | 14.3 | 37.2 | 28.6 | 3.3 |
|  NUMBER OF CHILDREN | | | | | | | | |
| 0 | 17132 | 1.1 | 3.7 | 11.9 | 10.6 | 31.3 | 37.1 | 4.3 |
| 1 | 3919 | 0.8 | 4.3 | 12.3 | 10.7 | 32.8 | 35.3 | 3.8 |
| 2 | 2623 | 1.1 | 4.5 | 12.6 | 8.6 | 34.4 | 35.1 | 3.6 |
| 3+ | 857 | 0.7 | 5.2 | 10.1 | 9.3 | 33.7 | 37 | 4 |
|  HOUSEHOLD SIZE | | | | | | | | |
| 1 | 6160 | 1.8 | 4.3 | 10.7 | 9.7 | 29.9 | 39 | 4.6 |
| 2 | 6981 | 0.9 | 3.7 | 12.4 | 10.6 | 32.2 | 36.4 | 3.9 |
| 3-4 | 9251 | 0.9 | 4.1 | 12.3 | 9.9 | 32.5 | 36.2 | 4 |
| 5+ | 3178 | 0.9 | 4.2 | 11.9 | 11.8 | 35.6 | 32.4 | 3.3 |
|  HH'S LIVING STANDARDS | | | | | | | | |
| Very poor | 1152 | 1.2 | 2.8 | 10.5 | 28.1 | 23.2 | 28.6 | 5.6 |
| Fairly poor | 11724 | 1 | 3.9 | 13 | 13.1 | 27.7 | 37.3 | 4 |
| Fairly wealthy | 11994 | 1.1 | 4.4 | 11.3 | 5.9 | 36.8 | 36.8 | 3.6 |
| Very wealthy | 504 | 3.1 | 3.4 | 6.1 | 8.6 | 46.1 | 29.3 | 3.4 |

Table 9a. Respondents' feelings about the impact of their future pension entitlements – *by country*

QUESTION: Q5. From the following possible answers, how would you say your pension will fare in the future?





























| | | Total N | % Your pension will not be affected by economic and financial events | % You will receive lower pension benefits than what you expected | % You will have to retire later than you had planned to | % You will have to save more for when you are retired | % Other | % DK/NA |
|---|----------------|---------|--|--|---|---|---------|---------|
|  | EU27 | 25570 | 10.1 | 27.1 | 20.3 | 25.9 | 7.3 | 9.3 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 10.1 | 13.3 | 17.3 | 36.5 | 15.7 | 7.2 |
|  | Bulgaria | 1003 | 10 | 21.9 | 22.1 | 14.7 | 9.4 | 22 |
|  | Czech Rep. | 1006 | 10.3 | 22.6 | 20.4 | 33.6 | 6.6 | 6.5 |
|  | Denmark | 1000 | 33.1 | 14.6 | 12.8 | 21.8 | 3.3 | 14.4 |
|  | Germany | 1000 | 5.2 | 41.7 | 16.2 | 28 | 4.8 | 4.1 |
|  | Estonia | 1010 | 10.7 | 17.3 | 24 | 16.9 | 12.9 | 18.2 |
|  | Greece | 1001 | 4.7 | 51 | 17 | 15.8 | 8.8 | 2.7 |
|  | Spain | 1003 | 12.2 | 28.6 | 16.1 | 29.8 | 6.6 | 6.7 |
|  | France | 1000 | 9.8 | 21.7 | 30.9 | 29.8 | 4.4 | 3.4 |
|  | Ireland | 1000 | 10.8 | 25 | 24.8 | 27.2 | 0.9 | 11.3 |
|  | Italy | 1005 | 7.5 | 19 | 20.5 | 19.6 | 16.1 | 17.3 |
|  | Cyprus | 504 | 11.7 | 24.9 | 10.4 | 27.4 | 13.6 | 11.9 |
|  | Latvia | 1002 | 6.3 | 25.2 | 23.3 | 13 | 20.5 | 11.8 |
|  | Lithuania | 1000 | 5.7 | 28.9 | 22.3 | 21.7 | 7.9 | 13.4 |
|  | Luxembourg | 500 | 18.5 | 25.2 | 27.7 | 21.6 | 2.4 | 4.6 |
|  | Hungary | 1010 | 5.4 | 26.4 | 16.8 | 31.9 | 9.6 | 9.9 |
|  | Malta | 504 | 9.4 | 19.8 | 19 | 24 | 12.6 | 15.2 |
|  | Netherlands | 1003 | 14.2 | 24.4 | 24.1 | 21.5 | 10.2 | 5.7 |
|  | Austria | 1003 | 8.8 | 21.9 | 24.7 | 27.2 | 6.1 | 11.3 |
|  | Poland | 1004 | 12.6 | 28.4 | 16 | 27.5 | 4.8 | 10.8 |
|  | Portugal | 1005 | 5 | 21.5 | 19.7 | 26.2 | 19.5 | 8 |
|  | Romania | 1001 | 6.3 | 39 | 11.2 | 20.1 | 7.9 | 15.4 |
|  | Slovenia | 1002 | 6.5 | 23.5 | 23.7 | 30 | 4.6 | 11.7 |
|  | Slovakia | 1000 | 9 | 15.4 | 17.2 | 38.9 | 10.7 | 8.8 |
|  | Finland | 1001 | 25.4 | 25.8 | 12.8 | 26.6 | 3.4 | 6 |
|  | Sweden | 1001 | 15.8 | 31.9 | 15.2 | 23.1 | 3.2 | 10.9 |
|  | United Kingdom | 1000 | 16 | 18.1 | 25.9 | 23.9 | 2.4 | 13.7 |

Table 9b. Respondents' feelings about the impact of their future pension entitlements – *by segment*

QUESTION: Q5. From the following possible answers, how would you say your pension will fare in the future?











| | Total N | % Your pension will not be affected by economic and financial events | % You will receive lower pension benefits than what you expected | % You will have to retire later than you had planned to | % You will have to save more for when you are retired | % Other | % DK/NA |
|---|---------|--|--|---|---|---------|---------|
|  EU27 | 25570 | 10.1 | 27.1 | 20.3 | 25.9 | 7.3 | 9.3 |
|  SEX | | | | | | | |
| Male | 12343 | 10.9 | 27.3 | 21.6 | 25.1 | 7 | 8.2 |
| Female | 13227 | 9.4 | 26.9 | 19 | 26.7 | 7.6 | 10.4 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 7.3 | 18.1 | 27.7 | 35.4 | 1.3 | 10.3 |
| 25 - 39 | 6291 | 4.7 | 22.6 | 27.2 | 35.7 | 3.8 | 5.9 |
| 40 - 54 | 6771 | 6.7 | 30.1 | 26.6 | 27.3 | 4.1 | 5.2 |
| 55-64 | 3743 | 14.4 | 35.6 | 13.1 | 18 | 9 | 9.9 |
| 65+ | 5148 | 19.8 | 28 | 3.9 | 12 | 18.5 | 17.7 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 12.8 | 29.1 | 11.8 | 17.3 | 13.6 | 15.5 |
| 16 - 20 | 11293 | 9.8 | 27.4 | 22 | 25.8 | 6.6 | 8.3 |
| 20 + | 7173 | 9.9 | 28.2 | 21.5 | 28.3 | 6.1 | 6 |
| Still in education | 2395 | 6.8 | 18.7 | 26.2 | 35.9 | 1.9 | 10.4 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 10.3 | 26.1 | 19 | 30.3 | 6.7 | 7.7 |
| Urban | 10953 | 10.7 | 25.9 | 21.6 | 24.1 | 7.6 | 10 |
| Rural | 9938 | 9.3 | 29 | 19.5 | 25.8 | 7.1 | 9.3 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 6.1 | 26.9 | 24.9 | 30.4 | 4.2 | 7.5 |
| Employee | 8924 | 7.3 | 27.9 | 28.8 | 29.5 | 2.6 | 4 |
| Manual worker | 2233 | 5.6 | 27.9 | 26.4 | 29.4 | 4.1 | 6.7 |
| Retirees | 6449 | 19.7 | 29.8 | 3.3 | 13.7 | 17.1 | 16.3 |
| Other non-working | 5633 | 6.9 | 22.5 | 22 | 31.1 | 6 | 11.5 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 13.2 | 25.7 | 17.2 | 22.1 | 9.4 | 12.4 |
| 2 | 10728 | 10.2 | 28.2 | 19.1 | 26.5 | 7.6 | 8.5 |
| 3 | 4477 | 8.3 | 26.8 | 25 | 26.6 | 5.5 | 7.9 |
| 4 | 3117 | 7.4 | 25.2 | 24.5 | 29.9 | 4.5 | 8.5 |
| 5+ | 1266 | 7.9 | 30.9 | 17.7 | 26.5 | 7.8 | 9.3 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 12.2 | 28 | 17.8 | 23.9 | 8.2 | 10 |
| 1 | 3919 | 5.5 | 25.2 | 25.4 | 32.6 | 4.3 | 7.1 |
| 2 | 2623 | 5.9 | 27 | 26.9 | 30.7 | 3.6 | 6 |
| 3+ | 857 | 5.3 | 28.2 | 25.4 | 31.8 | 3.5 | 5.7 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 13 | 25.9 | 16.9 | 20.1 | 10.7 | 13.5 |
| 2 | 6981 | 12.9 | 29.1 | 15.1 | 23.8 | 9 | 10.1 |
| 3-4 | 9251 | 7.2 | 25.7 | 25.8 | 30.2 | 4.5 | 6.6 |
| 5+ | 3178 | 6.5 | 29.2 | 22.1 | 29.3 | 5.1 | 7.7 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 6.7 | 33.3 | 14.8 | 15 | 15.1 | 15.2 |
| Fairly poor | 11724 | 9 | 28.3 | 20.3 | 23.7 | 8.6 | 10.1 |
| Fairly wealthy | 11994 | 11.2 | 25.5 | 21.1 | 29.4 | 5.2 | 7.6 |
| Very wealthy | 504 | 16.6 | 24.1 | 15.3 | 22 | 6.7 | 15.4 |

Table 10a. Respondents' level of concern about whether their income in old age would be sufficient to enable them to live in dignity – *by country*

QUESTION: Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.





























| | Total N | % Not worried at all | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | % Very worried | % DK/NA |
|--|---------|----------------------|------|------|------|------|------|------|------|------|----------------|---------|
|  EU27 | 25570 | 8.9 | 3.6 | 7.1 | 5.9 | 17.8 | 9.5 | 12.1 | 12.8 | 5.2 | 14.6 | 2.4 |
| COUNTRY | | | | | | | | | | | | |
|  Belgium | 1002 | 7.4 | 3.4 | 10 | 6.6 | 17.2 | 15.4 | 12.9 | 12.3 | 4.4 | 7.7 | 2.8 |
|  Bulgaria | 1003 | 4.7 | 1 | 4.1 | 3.4 | 15 | 7.6 | 10.4 | 12.5 | 6.6 | 28.1 | 6.6 |
|  Czech Rep. | 1006 | 5.4 | 3 | 5.2 | 5.5 | 15.4 | 6.4 | 13.6 | 19 | 12.4 | 12.9 | 1.2 |
|  Denmark | 1000 | 28.8 | 12.8 | 15.6 | 6.4 | 14.6 | 4.3 | 6 | 5.7 | 1 | 1.7 | 3 |
|  Germany | 1000 | 9.6 | 3.8 | 9.7 | 7 | 23.4 | 8.3 | 14.5 | 11.4 | 3.4 | 8 | 0.9 |
|  Estonia | 1010 | 10.2 | 4.8 | 5.9 | 7.3 | 16.9 | 6.3 | 9.9 | 8.7 | 4.1 | 15.8 | 10 |
|  Greece | 1001 | 2.9 | 0.9 | 2.7 | 3.6 | 17.3 | 7.3 | 11 | 17.6 | 8.3 | 28.3 | 0.1 |
|  Spain | 1003 | 8.4 | 2.5 | 4.4 | 4.1 | 14 | 8.3 | 13.3 | 17.2 | 7.6 | 18.9 | 1.3 |
|  France | 1000 | 9.2 | 2 | 6.4 | 6 | 24.6 | 12 | 12.1 | 12 | 3.9 | 11.4 | 0.3 |
|  Ireland | 1000 | 12 | 5.4 | 7.8 | 7.7 | 20 | 10.3 | 10.2 | 12.2 | 2.7 | 10.1 | 1.5 |
|  Italy | 1005 | 3.5 | 2.3 | 3.6 | 4.3 | 12.4 | 13.4 | 13.8 | 12.6 | 7.7 | 19.8 | 6.6 |
|  Cyprus | 504 | 9.1 | 2.6 | 10.8 | 5 | 15.9 | 7.7 | 7.6 | 14.6 | 4.9 | 18.1 | 3.7 |
|  Latvia | 1002 | 12.6 | 4.1 | 3.7 | 5.1 | 13.6 | 5.2 | 8.2 | 10.7 | 3.8 | 28.8 | 4.3 |
|  Lithuania | 1000 | 6.2 | 1.9 | 4.1 | 3.7 | 15.8 | 7.2 | 10.7 | 14.1 | 6.6 | 24.2 | 5.4 |
|  Luxembourg | 500 | 13.7 | 10.6 | 11.2 | 6.9 | 22.9 | 9.8 | 10.2 | 9.6 | 1.7 | 2.5 | 0.9 |
|  Hungary | 1010 | 6.9 | 3.8 | 4.7 | 4.7 | 17.8 | 7.4 | 9.1 | 10 | 6.2 | 27.5 | 1.9 |
|  Malta | 504 | 8.9 | 3.2 | 5.9 | 2.6 | 20.3 | 8.8 | 9.5 | 12.7 | 5.4 | 15.6 | 7 |
|  Netherlands | 1003 | 21.1 | 11.3 | 14 | 10.3 | 14.1 | 10 | 8.2 | 6.1 | 1.3 | 2.8 | 0.8 |
|  Austria | 1003 | 12.4 | 7.7 | 13.9 | 6.3 | 23.2 | 7.6 | 9.3 | 7.7 | 1.6 | 7.3 | 3.1 |
|  Poland | 1004 | 9.4 | 2.8 | 3.9 | 4.9 | 16.9 | 10.3 | 10.9 | 15 | 4.8 | 18.7 | 2.2 |
|  Portugal | 1005 | 4 | 1 | 3.3 | 3.4 | 14.5 | 5.7 | 11.2 | 17.5 | 9.7 | 25.6 | 4.2 |
|  Romania | 1001 | 2.6 | 2.3 | 1.6 | 2.3 | 12.3 | 6.6 | 8.7 | 18.2 | 9.5 | 30.2 | 5.7 |
|  Slovenia | 1002 | 8.2 | 2 | 9.9 | 3.9 | 21.3 | 8.5 | 11.9 | 11.7 | 4 | 17 | 1.6 |
|  Slovakia | 1000 | 5.9 | 4.4 | 5 | 6.1 | 11.3 | 6.2 | 8.1 | 17.4 | 8.3 | 21.9 | 5.5 |
|  Finland | 1001 | 18.7 | 9.5 | 12.6 | 8.9 | 15.3 | 8.4 | 11.4 | 7.6 | 2.1 | 4.6 | 0.9 |
|  Sweden | 1001 | 23.7 | 11.6 | 16.1 | 7.4 | 17.7 | 6.7 | 5.5 | 5 | 1 | 3.8 | 1.5 |
|  United Kingdom | 1000 | 10.7 | 4.5 | 11.1 | 8.6 | 16.8 | 9.4 | 12.5 | 11.7 | 3.5 | 9.4 | 1.8 |

Table 10b. Respondents' level of concern about whether their income in old age would be sufficient to enable them to live in dignity – *by segment*

QUESTION: Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.










| | Total N | % Not worried at all | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | % Very worried | % DK/NA |
|---|---------|----------------------|-----|------|-----|------|------|------|------|------|----------------|---------|
| EU27 | 25570 | 8.9 | 3.6 | 7.1 | 5.9 | 17.8 | 9.5 | 12.1 | 12.8 | 5.2 | 14.6 | 2.4 |
|  SEX | | | | | | | | | | | | |
| Male | 12343 | 10 | 4.1 | 8.6 | 6.7 | 16.7 | 9.9 | 12.2 | 13 | 4.6 | 12.3 | 2.1 |
| Female | 13227 | 7.9 | 3.2 | 5.8 | 5.1 | 18.8 | 9.2 | 12 | 12.7 | 5.8 | 16.7 | 2.7 |
|  AGE | | | | | | | | | | | | |
| 15 - 24 | 3408 | 8.4 | 4.5 | 11 | 6.7 | 17.2 | 11.8 | 13.8 | 12.3 | 4.1 | 8 | 2.3 |
| 25 - 39 | 6291 | 6.1 | 3.1 | 6.9 | 6.1 | 15 | 9.3 | 15.8 | 13.8 | 5.9 | 17 | 1 |
| 40 - 54 | 6771 | 6.7 | 3.1 | 5.9 | 5.3 | 18.6 | 9.5 | 12.3 | 14.7 | 6.3 | 16.7 | 1 |
| 55-64 | 3743 | 9.6 | 4.1 | 6.8 | 6.1 | 19.7 | 9.7 | 10.1 | 12.2 | 4.3 | 15.3 | 2.1 |
| 65 + | 5148 | 15.1 | 4 | 6.6 | 5.8 | 19.1 | 8.3 | 7.6 | 10.2 | 4.6 | 12.5 | 6.1 |
|  EDUCATION (end of) | | | | | | | | | | | | |
| Until 15 years of age | 4194 | 9.8 | 2.7 | 4.3 | 4.2 | 17.2 | 8.3 | 8.1 | 13.5 | 7.8 | 19.5 | 4.6 |
| 16 - 20 | 11293 | 8 | 3.1 | 6.2 | 6.1 | 18.4 | 9.7 | 12 | 13.5 | 5.4 | 15.8 | 1.8 |
| 20 + | 7173 | 9.9 | 4.9 | 8.7 | 6.5 | 17.8 | 8.9 | 13.9 | 12.3 | 3.9 | 11.6 | 1.5 |
| Still in education | 2395 | 8.6 | 4.5 | 11.8 | 5.8 | 17 | 13.7 | 14.9 | 10.5 | 3.1 | 7.4 | 2.8 |
|  URBANISATION | | | | | | | | | | | | |
| Metropolitan | 4646 | 9.2 | 4.1 | 7.5 | 5.7 | 18.6 | 9.2 | 13.1 | 12.3 | 4.8 | 13.5 | 2 |
| Urban | 10953 | 9.1 | 3.8 | 6.8 | 5.4 | 16.7 | 10.2 | 11.7 | 13 | 5.2 | 15.6 | 2.7 |
| Rural | 9938 | 8.6 | 3.2 | 7.4 | 6.5 | 18.6 | 9 | 12.1 | 13 | 5.5 | 13.9 | 2.2 |
|  OCCUPATION | | | | | | | | | | | | |
| Self-employed | 2299 | 10.5 | 3.1 | 7.8 | 4.3 | 17.1 | 8 | 13.5 | 15.4 | 4.8 | 13.7 | 1.8 |
| Employee | 8924 | 7.1 | 3.8 | 8.2 | 7.1 | 18.8 | 9.6 | 13.6 | 13.4 | 5.4 | 12.5 | 0.6 |
| Manual worker | 2233 | 5.7 | 2.5 | 3.9 | 5.5 | 16 | 8.7 | 13.4 | 14.5 | 5 | 23.3 | 1.5 |
| Retirees | 6449 | 13.9 | 4.0 | 6.5 | 5.8 | 19 | 8.7 | 8 | 10.4 | 4.7 | 13.3 | 5.4 |
| Other non-working | 5633 | 6.7 | 3.7 | 7.2 | 4.9 | 15.7 | 11.4 | 13.1 | 13 | 5.8 | 16.1 | 2.4 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | | | | | | |
| 1 | 5890 | 11.4 | 4 | 7.2 | 6.6 | 18.7 | 8.9 | 9.6 | 11.6 | 4.2 | 14.4 | 3.5 |
| 2 | 10728 | 9.3 | 4 | 7.3 | 6.1 | 18.8 | 9 | 12.3 | 12.8 | 4.8 | 13.4 | 2.1 |
| 3 | 4477 | 6.9 | 2.6 | 5.9 | 4.4 | 16.6 | 11.3 | 15.6 | 13.7 | 5.9 | 15.1 | 1.7 |
| 4 | 3117 | 5.9 | 3.8 | 8 | 6.1 | 15.1 | 9.9 | 11.6 | 14.5 | 6.1 | 16.7 | 2.2 |
| 5+ | 1266 | 7.5 | 2 | 7.1 | 5.2 | 16 | 10.5 | 10.6 | 12.3 | 8.6 | 17.7 | 2.6 |
|  NUMBER OF CHILDREN | | | | | | | | | | | | |
| 0 | 17132 | 10 | 4 | 7.3 | 6.1 | 18.5 | 9.3 | 11.7 | 12.5 | 4.5 | 13.4 | 2.6 |
| 1 | 3919 | 7.2 | 2.4 | 7 | 5.8 | 15.3 | 9.2 | 13.3 | 14.1 | 7.8 | 16.6 | 1.4 |
| 2 | 2623 | 4.9 | 3.4 | 7 | 4.5 | 18.4 | 11.5 | 11.9 | 14.5 | 4.9 | 17.9 | 1.3 |
| 3+ | 857 | 7.9 | 3 | 8.3 | 5.7 | 16.7 | 10.7 | 14 | 11.3 | 6.4 | 15.3 | 0.7 |
|  HOUSEHOLD SIZE | | | | | | | | | | | | |
| 1 | 6160 | 11.5 | 3.8 | 7 | 6.4 | 18.7 | 8.9 | 9.9 | 11.3 | 4.2 | 14.2 | 3.9 |
| 2 | 6981 | 10.8 | 4.5 | 7.8 | 6.5 | 19.3 | 8.4 | 11.9 | 12 | 4.3 | 12 | 2.5 |
| 3-4 | 9251 | 6.9 | 3.3 | 6.3 | 5.3 | 16.7 | 10.5 | 13.6 | 14.3 | 5.9 | 15.8 | 1.5 |
| 5+ | 3178 | 5.7 | 2.4 | 8.4 | 5.2 | 16 | 10.6 | 12.3 | 13.3 | 7.2 | 17.2 | 1.7 |
|  HH'S LIVING STANDARDS | | | | | | | | | | | | |
| Very poor | 1152 | 4.4 | 1.1 | 2.6 | 1.7 | 6.9 | 2.8 | 5 | 9 | 10.3 | 52.3 | 4 |
| Fairly poor | 11724 | 6.8 | 2 | 5 | 4.9 | 19.7 | 8.6 | 11.9 | 14.6 | 5.8 | 18.3 | 2.5 |
| Fairly wealthy | 11994 | 10.6 | 5.2 | 9.4 | 7.4 | 17.4 | 11.4 | 13.4 | 11.7 | 4.3 | 7.4 | 1.9 |
| Very wealthy | 504 | 26.6 | 8.6 | 13.6 | 4.8 | 12 | 5.1 | 4.7 | 7.9 | 2.2 | 13.8 | 0.8 |

Table 11a. Have respondents' households run out of money to pay ordinary bills, buy food or other daily consumer items in past 12 months? – *by country*

QUESTION: Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?





























| | | Total N | % Yes | % No | % DK/NA |
|---|----------------|---------|-------|------|---------|
|  | EU27 | 25570 | 16.9 | 82.6 | 0.5 |
| | COUNTRY | | | | |
|  | Belgium | 1002 | 10.3 | 88.9 | 0.8 |
|  | Bulgaria | 1003 | 32.5 | 67.1 | 0.5 |
|  | Czech Rep. | 1006 | 14.5 | 83.3 | 2.2 |
|  | Denmark | 1000 | 6.5 | 93.3 | 0.2 |
|  | Germany | 1000 | 12.2 | 87.5 | 0.3 |
|  | Estonia | 1010 | 26.1 | 72.7 | 1.2 |
|  | Greece | 1001 | 28.8 | 70.9 | 0.3 |
|  | Spain | 1003 | 16.4 | 83.6 | 0 |
|  | France | 1000 | 16.1 | 83.5 | 0.4 |
|  | Ireland | 1000 | 14.5 | 85.4 | 0.2 |
|  | Italy | 1005 | 15.8 | 83.3 | 0.9 |
|  | Cyprus | 504 | 19.3 | 80.7 | 0 |
|  | Latvia | 1002 | 36.5 | 62.4 | 1.1 |
|  | Lithuania | 1000 | 32.8 | 66 | 1.2 |
|  | Luxembourg | 500 | 6.5 | 93.5 | 0 |
|  | Hungary | 1010 | 30.2 | 69.6 | 0.2 |
|  | Malta | 504 | 13 | 85.7 | 1.3 |
|  | Netherlands | 1003 | 7.6 | 92.2 | 0.2 |
|  | Austria | 1003 | 7.3 | 92.3 | 0.4 |
|  | Poland | 1004 | 20.4 | 78.7 | 1 |
|  | Portugal | 1005 | 17.6 | 82.2 | 0.2 |
|  | Romania | 1001 | 43.3 | 55.5 | 1.2 |
|  | Slovenia | 1002 | 11.6 | 88.3 | 0.1 |
|  | Slovakia | 1000 | 22.2 | 76.5 | 1.3 |
|  | Finland | 1001 | 15.9 | 84 | 0.1 |
|  | Sweden | 1001 | 8.8 | 91 | 0.2 |
|  | United Kingdom | 1000 | 13.1 | 86.6 | 0.2 |

Table 11b. Have respondents' households run out of money to pay ordinary bills, buy food or other daily consumer items in past 12 months? – *by segment*

QUESTION: Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?










| | Total N | % Yes | % No | % DK/NA |
|---|---------|-------|------|---------|
| EU27 | 25570 | 16.9 | 82.6 | 0.5 |
|  SEX | | | | |
| Male | 12343 | 15 | 84.6 | 0.4 |
| Female | 13227 | 18.7 | 80.7 | 0.6 |
|  AGE | | | | |
| 15 - 24 | 3408 | 13.3 | 85.7 | 1 |
| 25 - 39 | 6291 | 22 | 77.7 | 0.4 |
| 40 - 54 | 6771 | 18.7 | 81 | 0.3 |
| 55 + | 8890 | 13.6 | 85.9 | 0.5 |
|  EDUCATION (end of) | | | | |
| Until 15 years of age | 4194 | 19.3 | 80.2 | 0.5 |
| 16 - 20 | 11293 | 19.9 | 79.6 | 0.5 |
| 20 + | 7173 | 12.4 | 87.4 | 0.2 |
| Still in education | 2395 | 10.7 | 87.9 | 1.3 |
|  URBANISATION | | | | |
| Metropolitan | 4646 | 15.1 | 84.5 | 0.4 |
| Urban | 10953 | 17.6 | 81.9 | 0.5 |
| Rural | 9938 | 17 | 82.5 | 0.6 |
|  OCCUPATION | | | | |
| Self-employed | 2299 | 17.3 | 82.3 | 0.3 |
| Employee | 8924 | 14.2 | 85.6 | 0.2 |
| Manual worker | 2233 | 23.9 | 75.8 | 0.3 |
| Not working | 12084 | 17.5 | 81.7 | 0.7 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | |
| 1 | 5890 | 17.7 | 82.1 | 0.2 |
| 2 | 10728 | 15.6 | 84.1 | 0.3 |
| 3 | 4477 | 16 | 83.3 | 0.8 |
| 4 | 3117 | 18.8 | 80 | 1.2 |
| 5+ | 1266 | 22.9 | 76.4 | 0.7 |
|  NUMBER OF CHILDREN | | | | |
| 0 | 17132 | 14.4 | 85.1 | 0.5 |
| 1 | 3919 | 23 | 76.4 | 0.6 |
| 2 | 2623 | 22.8 | 76.7 | 0.4 |
| 3+ | 857 | 24.8 | 75.2 | 0 |
|  HOUSEHOLD SIZE | | | | |
| 1 | 6160 | 16 | 83.7 | 0.2 |
| 2 | 6981 | 13 | 86.6 | 0.3 |
| 3-4 | 9251 | 18 | 81.4 | 0.6 |
| 5+ | 3178 | 24.2 | 74.9 | 0.9 |
|  HH'S LIVING STANDARDS | | | | |
| Very poor | 1152 | 57.8 | 41.7 | 0.5 |
| Fairly poor | 11724 | 22.9 | 76.5 | 0.6 |
| Fairly wealthy | 11994 | 7.4 | 92.3 | 0.3 |
| Very wealthy | 504 | 9.7 | 88.5 | 1.8 |

Table 12a. Expectations about the financial situation of respondents' households in the next 12 months ... will it be? – *by country*

QUESTION: Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household? The next 12 months will be...





























| | | Total N | % Better | % Worse | % The same | % DK/NA |
|---|----------------|---------|----------|---------|------------|---------|
|  | EU27 | 25570 | 16.6 | 28.4 | 52.2 | 2.8 |
| | COUNTRY | | | | | |
|  | Belgium | 1002 | 9.5 | 18.2 | 71.3 | 1 |
|  | Bulgaria | 1003 | 21.1 | 30 | 44 | 4.9 |
|  | Czech Rep. | 1006 | 13.5 | 32.7 | 48.1 | 5.7 |
|  | Denmark | 1000 | 22.4 | 9.4 | 67 | 1.2 |
|  | Germany | 1000 | 12.2 | 24.5 | 62.3 | 1 |
|  | Estonia | 1010 | 25.3 | 26.9 | 42.6 | 5.2 |
|  | Greece | 1001 | 6.7 | 69.3 | 22.8 | 1.3 |
|  | Spain | 1003 | 20.2 | 36.7 | 41.4 | 1.7 |
|  | France | 1000 | 15.3 | 18.8 | 63.1 | 2.9 |
|  | Ireland | 1000 | 19.8 | 25.3 | 52.2 | 2.6 |
|  | Italy | 1005 | 20.3 | 26.3 | 50.8 | 2.7 |
|  | Cyprus | 504 | 13 | 44.9 | 38 | 4.1 |
|  | Latvia | 1002 | 17.9 | 23.3 | 52.2 | 6.6 |
|  | Lithuania | 1000 | 25.2 | 31.9 | 36.6 | 6.3 |
|  | Luxembourg | 500 | 9.3 | 23.1 | 67 | 0.6 |
|  | Hungary | 1010 | 27 | 20.3 | 46 | 6.7 |
|  | Malta | 504 | 11.1 | 26 | 54.7 | 8.1 |
|  | Netherlands | 1003 | 9.5 | 22.5 | 66.3 | 1.7 |
|  | Austria | 1003 | 12.1 | 20.1 | 66.2 | 1.5 |
|  | Poland | 1004 | 18.7 | 24.6 | 51.8 | 4.9 |
|  | Portugal | 1005 | 9.9 | 42.3 | 42 | 5.8 |
|  | Romania | 1001 | 8.2 | 73.2 | 15.3 | 3.3 |
|  | Slovenia | 1002 | 10.1 | 31.7 | 56.8 | 1.4 |
|  | Slovakia | 1000 | 17.8 | 21.4 | 53.8 | 7 |
|  | Finland | 1001 | 19 | 12.1 | 68.2 | 0.7 |
|  | Sweden | 1001 | 29.8 | 14.2 | 54.6 | 1.5 |
|  | United Kingdom | 1000 | 20.7 | 26.5 | 48.8 | 4 |

Table 12b. Expectations about the financial situation of respondents' households in the next 12 months ... will it be?– *by segment*

QUESTION: Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household? The next 12 months will be...











| | Total N | % Better | % Worse | % The same | % DK/NA |
|---|---------|----------|---------|------------|---------|
|  EU27 | 25570 | 16.6 | 28.4 | 52.2 | 2.8 |
|  SEX | | | | | |
| Male | 12343 | 18.9 | 28.5 | 50.1 | 2.5 |
| Female | 13227 | 14.4 | 28.4 | 54.1 | 3.1 |
|  AGE | | | | | |
| 15 - 24 | 3408 | 27 | 16.6 | 54.5 | 1.9 |
| 25 - 39 | 6291 | 25.9 | 25.2 | 47 | 1.9 |
| 40 - 54 | 6771 | 16.2 | 29.5 | 51.8 | 2.5 |
| 55 + | 8890 | 6.4 | 34.1 | 55.4 | 4.1 |
|  EDUCATION (end of) | | | | | |
| Until 15 years of age | 4194 | 12.6 | 35.4 | 47.3 | 4.8 |
| 16 - 20 | 11293 | 16.1 | 28.4 | 52.7 | 2.8 |
| 20 + | 7173 | 17.1 | 28 | 53.2 | 1.7 |
| Still in education | 2395 | 25.7 | 16.7 | 55.4 | 2.2 |
|  URBANISATION | | | | | |
| Metropolitan | 4646 | 19.5 | 26.1 | 51.5 | 2.9 |
| Urban | 10953 | 17.4 | 29.9 | 49.9 | 2.7 |
| Rural | 9938 | 14.2 | 27.9 | 55 | 2.9 |
|  OCCUPATION | | | | | |
| Self-employed | 2299 | 21.6 | 28.9 | 46.1 | 3.4 |
| Employee | 8924 | 17.7 | 26 | 54.7 | 1.6 |
| Manual worker | 2233 | 18.2 | 29.3 | 48.4 | 4 |
| Not working | 12084 | 14.4 | 30 | 52.2 | 3.4 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | |
| 1 | 5890 | 13.5 | 28.3 | 54.6 | 3.6 |
| 2 | 10728 | 16.1 | 28.9 | 52.4 | 2.6 |
| 3 | 4477 | 17.8 | 26.5 | 52.8 | 2.9 |
| 4 | 3117 | 19.9 | 27.8 | 49.7 | 2.6 |
| 5+ | 1266 | 22.3 | 33.3 | 42.5 | 2 |
|  NUMBER OF CHILDREN | | | | | |
| 0 | 17132 | 14.3 | 29 | 53.8 | 3 |
| 1 | 3919 | 22.3 | 27.4 | 47.8 | 2.5 |
| 2 | 2623 | 23.2 | 26.1 | 48 | 2.7 |
| 3+ | 857 | 18.5 | 27.7 | 51.8 | 2 |
|  HOUSEHOLD SIZE | | | | | |
| 1 | 6160 | 12.7 | 28.8 | 54.8 | 3.6 |
| 2 | 6981 | 13.4 | 29.1 | 54.7 | 2.8 |
| 3-4 | 9251 | 19.5 | 27 | 51 | 2.5 |
| 5+ | 3178 | 22.3 | 30.5 | 45 | 2.3 |
|  HH'S LIVING STANDARDS | | | | | |
| Very poor | 1152 | 14.2 | 53 | 26.2 | 6.5 |
| Fairly poor | 11724 | 14 | 34 | 48.6 | 3.4 |
| Fairly wealthy | 11994 | 19 | 21 | 58.3 | 1.7 |
| Very wealthy | 504 | 23.6 | 19.7 | 54.8 | 2 |

Table 13a. Level of risk that respondents would fall behind with rent or mortgage payments over the next 12 months – *by country*

QUESTION: Q8_A. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Paying your rent or mortgage on time





























| | | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|----------------|---------|-------------|-----------------|------------|------------------|------------------|---------|
|  | EU27 | 25570 | 5.8 | 11.2 | 14.7 | 39.9 | 27.2 | 1.2 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 4.9 | 3.3 | 12 | 53.3 | 22.4 | 4.2 |
|  | Bulgaria | 1003 | 4.2 | 5.5 | 4.3 | 6.3 | 75.6 | 4.1 |
|  | Czech Rep. | 1006 | 6.8 | 20.8 | 21.7 | 20.7 | 26.4 | 3.6 |
|  | Denmark | 1000 | 0.9 | 2.7 | 9.5 | 81.9 | 3.6 | 1.4 |
|  | Germany | 1000 | 2.2 | 9.3 | 15 | 61.9 | 10.5 | 1.1 |
|  | Estonia | 1010 | 9.7 | 22.6 | 23.4 | 27.6 | 13.7 | 2.9 |
|  | Greece | 1001 | 12.7 | 17.5 | 9.7 | 13.2 | 46.7 | 0.3 |
|  | Spain | 1003 | 8.1 | 11.5 | 12.5 | 31.7 | 35.6 | 0.7 |
|  | France | 1000 | 3.8 | 13.1 | 16.7 | 43.7 | 22.2 | 0.4 |
|  | Ireland | 1000 | 7.5 | 19.2 | 18.3 | 38.4 | 16.1 | 0.5 |
|  | Italy | 1005 | 11.2 | 15.9 | 14.3 | 29.5 | 28.1 | 0.9 |
|  | Cyprus | 504 | 13.8 | 14.4 | 10.5 | 14.6 | 45.4 | 1.4 |
|  | Latvia | 1002 | 16.7 | 25.9 | 17.3 | 23.1 | 14.8 | 2.2 |
|  | Lithuania | 1000 | 11.2 | 20.7 | 14.9 | 18.2 | 30.5 | 4.6 |
|  | Luxembourg | 500 | 2.5 | 8.7 | 14 | 60.8 | 13.1 | 0.8 |
|  | Hungary | 1010 | 4.4 | 12.8 | 16.8 | 22 | 42.5 | 1.5 |
|  | Malta | 504 | 6.1 | 12.2 | 8.9 | 18.3 | 50.8 | 3.5 |
|  | Netherlands | 1003 | 2.2 | 4.4 | 11 | 72.9 | 8.2 | 1.2 |
|  | Austria | 1003 | 1.5 | 3.8 | 13.6 | 70.5 | 8.1 | 2.5 |
|  | Poland | 1004 | 6 | 9.5 | 11.2 | 16.2 | 55.5 | 1.6 |
|  | Portugal | 1005 | 10.6 | 18.5 | 17.7 | 16.2 | 35.8 | 1.3 |
|  | Romania | 1001 | 9.1 | 9.5 | 7.4 | 7.1 | 65.2 | 1.7 |
|  | Slovenia | 1002 | 5.3 | 10.8 | 8.8 | 30.3 | 43 | 1.8 |
|  | Slovakia | 1000 | 8.1 | 13.2 | 29.9 | 24.4 | 23.3 | 1.1 |
|  | Finland | 1001 | 1 | 3.5 | 15.4 | 59.5 | 20.5 | 0 |
|  | Sweden | 1001 | 0.7 | 3.4 | 13.7 | 80.7 | 0.8 | 0.7 |
|  | United Kingdom | 1000 | 4.6 | 9.6 | 20 | 46.1 | 18.8 | 0.9 |

Table 13b. Level of risk that respondents would fall behind with rent or mortgage payments over the next 12 months – *by segment*

QUESTION: Q8_A. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Paying your rent or mortgage on time










| | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|---------|-------------|-----------------|------------|------------------|------------------|---------|
| EU27 | 25570 | 5.8 | 11.2 | 14.7 | 39.9 | 27.2 | 1.2 |
|  SEX | | | | | | | |
| Male | 12343 | 5.3 | 10.9 | 15.6 | 41.7 | 25.3 | 1.2 |
| Female | 13227 | 6.3 | 11.5 | 13.9 | 38.2 | 29 | 1.2 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 4.9 | 11 | 18.5 | 39.8 | 23 | 2.7 |
| 25 - 39 | 6291 | 7.2 | 15.2 | 20.4 | 40 | 16.3 | 1 |
| 40 - 54 | 6771 | 6.5 | 12.6 | 16.3 | 42.7 | 20.9 | 1.1 |
| 55 + | 8890 | 4.6 | 7.5 | 8.1 | 37.5 | 41.4 | 0.8 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 9.4 | 10.7 | 10.5 | 29.7 | 38.9 | 0.8 |
| 16 - 20 | 11293 | 5.8 | 11.5 | 15.3 | 39.6 | 26.8 | 1 |
| 20 + | 7173 | 4.1 | 10.9 | 15.8 | 46.4 | 21.7 | 1.1 |
| Still in education | 2395 | 4 | 11.9 | 17.4 | 41.5 | 22.2 | 3.1 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 5.6 | 9.5 | 15.3 | 44.1 | 24.6 | 1 |
| Urban | 10953 | 6.3 | 12.1 | 15.7 | 37.1 | 27.4 | 1.4 |
| Rural | 9938 | 5.3 | 11 | 13.4 | 40.9 | 28.3 | 1.1 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 5.1 | 14.2 | 17.6 | 39.3 | 21.9 | 1.9 |
| Employee | 8924 | 4.5 | 11.7 | 18.5 | 47.8 | 16.7 | 0.9 |
| Manual worker | 2233 | 7.6 | 15.5 | 16.2 | 33.5 | 26.2 | 1 |
| Not working | 12084 | 6.6 | 9.5 | 11.1 | 35.4 | 36.2 | 1.3 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 5.6 | 9.4 | 13.8 | 43.9 | 26.6 | 0.7 |
| 2 | 10728 | 4.6 | 11.4 | 14.8 | 42.8 | 25.2 | 1.1 |
| 3 | 4477 | 7.3 | 11.8 | 14.3 | 34 | 30.9 | 1.7 |
| 4 | 3117 | 6.1 | 12.8 | 16.7 | 34 | 28.7 | 1.7 |
| 5+ | 1266 | 10.8 | 11.8 | 14.5 | 30.7 | 30.9 | 1.3 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 4.8 | 9.1 | 13.5 | 40.6 | 30.9 | 1 |
| 1 | 3919 | 8.1 | 12.9 | 17.2 | 37.3 | 22.5 | 2.1 |
| 2 | 2623 | 6.3 | 17.1 | 17.8 | 40.3 | 16.8 | 1.6 |
| 3+ | 857 | 6 | 22 | 17.5 | 39.9 | 13.5 | 1 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 5.9 | 9.6 | 13 | 43.1 | 27.7 | 0.7 |
| 2 | 6981 | 4.4 | 8.7 | 12.4 | 43.2 | 30.6 | 0.7 |
| 3-4 | 9251 | 5.7 | 13 | 17.3 | 37.6 | 24.6 | 1.8 |
| 5+ | 3178 | 9.1 | 14.8 | 15.3 | 33 | 26.4 | 1.4 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 24.2 | 13.8 | 10.8 | 18 | 32.3 | 1 |
| Fairly poor | 11724 | 7.2 | 13.1 | 14.7 | 32.2 | 31.4 | 1.4 |
| Fairly wealthy | 11994 | 2.7 | 9.4 | 15.4 | 48.9 | 22.7 | 0.9 |
| Very wealthy | 504 | 1.8 | 7.6 | 10.7 | 56.7 | 22.7 | 0.5 |

Table 14a. Level of risk that respondents would not be able to cope with an unexpected expense of €1,000 over the next 12 months – *by country*

QUESTION: Q8_B. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Being able to cope with an unexpected expense of € 1,000





























| | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|--|---------|-------------|-----------------|------------|------------------|------------------|---------|
|  EU27 | 25570 | 24.1 | 19.2 | 17.3 | 35.8 | 1.8 | 1.8 |
| COUNTRY | | | | | | | |
|  Belgium | 1002 | 13.1 | 7.9 | 16.2 | 57.8 | 1.2 | 3.8 |
|  Bulgaria | 1003 | 47.1 | 16.2 | 12.9 | 11.6 | 5.7 | 6.5 |
|  Czech Rep. | 1006 | 23.2 | 26.1 | 25.6 | 16.5 | 5.3 | 3.2 |
|  Denmark | 1000 | 6.4 | 8.4 | 13.5 | 69.6 | 0.4 | 1.6 |
|  Germany | 1000 | 12.3 | 13.9 | 20 | 51.8 | 0.7 | 1.3 |
|  Estonia | 1010 | 43.5 | 19.6 | 14.5 | 15 | 4.4 | 3 |
|  Greece | 1001 | 35.5 | 30.4 | 11.5 | 21.7 | 0.4 | 0.5 |
|  Spain | 1003 | 35.3 | 17.4 | 12.6 | 33.4 | 0.3 | 1 |
|  France | 1000 | 18.4 | 20.6 | 19.8 | 39.5 | 1.1 | 0.5 |
|  Ireland | 1000 | 20.2 | 24.9 | 20.2 | 32.5 | 0.6 | 1.5 |
|  Italy | 1005 | 24.2 | 24.7 | 19.8 | 28.7 | 1.9 | 0.8 |
|  Cyprus | 504 | 24.1 | 22.5 | 20.4 | 29.8 | 0.2 | 2.9 |
|  Latvia | 1002 | 60.8 | 19.7 | 7.4 | 7.4 | 2.2 | 2.5 |
|  Lithuania | 1000 | 35.4 | 26.3 | 12 | 13.7 | 5.6 | 7 |
|  Luxembourg | 500 | 6.8 | 13 | 18.8 | 60.4 | 0.3 | 0.6 |
|  Hungary | 1010 | 41 | 24.4 | 15.1 | 16.2 | 2.1 | 1.2 |
|  Malta | 504 | 27.7 | 24.2 | 17.8 | 26.3 | 0.1 | 4 |
|  Netherlands | 1003 | 9.7 | 8.1 | 16.3 | 62.3 | 1.3 | 2.2 |
|  Austria | 1003 | 5.6 | 12 | 16.8 | 62.5 | 1.1 | 1.9 |
|  Poland | 1004 | 35.2 | 27 | 15.7 | 14.5 | 5.5 | 2.1 |
|  Portugal | 1005 | 48.3 | 22.1 | 13.9 | 12.5 | 1.4 | 1.7 |
|  Romania | 1001 | 49.1 | 22.6 | 9.5 | 9.2 | 5.2 | 4.4 |
|  Slovenia | 1002 | 22.2 | 22.6 | 18.1 | 34.9 | 0.6 | 1.6 |
|  Slovakia | 1000 | 27.4 | 17.6 | 25.9 | 21.6 | 4.6 | 2.9 |
|  Finland | 1001 | 12.9 | 12.2 | 19 | 55.4 | 0.3 | 0.2 |
|  Sweden | 1001 | 9 | 9.2 | 13.5 | 66.6 | 0.2 | 1.5 |
|  United Kingdom | 1000 | 20.7 | 18.8 | 18 | 38.4 | 0.8 | 3.2 |

Table 14b. Level of risk that respondents would not be able to cope with an unexpected expense of €1,000 over the next 12 months – *by segment*

QUESTION: Q8_B. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Being able to cope with an unexpected expense of € 1,000










| | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|---------|-------------|-----------------|------------|------------------|------------------|---------|
| EU27 | 25570 | 24.1 | 19.2 | 17.3 | 35.8 | 1.8 | 1.8 |
|  SEX | | | | | | | |
| Male | 12343 | 20.1 | 18.9 | 18.5 | 39.1 | 1.7 | 1.6 |
| Female | 13227 | 27.9 | 19.6 | 16.2 | 32.6 | 1.8 | 2 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 20.1 | 21.7 | 25.3 | 26.2 | 3.3 | 3.3 |
| 25 - 39 | 6291 | 27.6 | 21.7 | 18.3 | 30 | 1.1 | 1.4 |
| 40 - 54 | 6771 | 24.3 | 18.2 | 16.9 | 38.2 | 1.1 | 1.3 |
| 55 + | 8890 | 23.2 | 17.4 | 14 | 41.4 | 2.2 | 1.9 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 33.8 | 19.4 | 13.7 | 29.4 | 1.8 | 2 |
| 16 - 20 | 11293 | 27.4 | 19 | 17.4 | 33.3 | 1.3 | 1.5 |
| 20 + | 7173 | 15.1 | 19.1 | 18 | 45.4 | 1.4 | 1.1 |
| Still in education | 2395 | 17.3 | 20.9 | 22.9 | 30.3 | 4.3 | 4.3 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 21.7 | 19.1 | 17 | 38.3 | 1.8 | 2 |
| Urban | 10953 | 25.8 | 20.2 | 17.7 | 32.7 | 1.8 | 1.8 |
| Rural | 9938 | 23.4 | 18.2 | 17 | 37.9 | 1.7 | 1.8 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 16.4 | 21.3 | 19.1 | 39.8 | 1.7 | 1.7 |
| Employee | 8924 | 19.8 | 19.3 | 19.1 | 40.1 | 0.7 | 0.9 |
| Manual worker | 2233 | 33.6 | 24 | 14.5 | 24.9 | 1.5 | 1.5 |
| Not working | 12084 | 27.1 | 17.8 | 16.2 | 33.8 | 2.6 | 2.6 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 26.4 | 18.3 | 14.6 | 36.5 | 2.1 | 2.2 |
| 2 | 10728 | 22 | 17.6 | 17.4 | 40.1 | 1.5 | 1.4 |
| 3 | 4477 | 26.4 | 21.6 | 18 | 30.4 | 1.8 | 1.8 |
| 4 | 3117 | 23.3 | 21.4 | 19.2 | 32.1 | 1.4 | 2.5 |
| 5+ | 1266 | 25.8 | 23.4 | 21.6 | 24.5 | 3 | 1.8 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 22.5 | 18.3 | 16.8 | 38.5 | 2.1 | 1.8 |
| 1 | 3919 | 26.9 | 22.9 | 19.2 | 27.6 | 1.2 | 2.1 |
| 2 | 2623 | 26.1 | 19.2 | 17.2 | 34.7 | 1 | 1.9 |
| 3+ | 857 | 30.9 | 21.2 | 15.1 | 30.9 | 1.1 | 0.8 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 25.5 | 18.2 | 15.3 | 36.9 | 2.1 | 2 |
| 2 | 6981 | 21.3 | 17.4 | 15.7 | 42.3 | 2 | 1.4 |
| 3-4 | 9251 | 24 | 19.9 | 19.8 | 33 | 1.3 | 2.1 |
| 5+ | 3178 | 28.2 | 23.3 | 17.5 | 27.4 | 1.9 | 1.7 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 67.7 | 10.7 | 6.7 | 8.9 | 3.7 | 2.3 |
| Fairly poor | 11724 | 33.5 | 21.5 | 15.3 | 26 | 1.7 | 2 |
| Fairly wealthy | 11994 | 11.5 | 18 | 20.6 | 47 | 1.5 | 1.4 |
| Very wealthy | 504 | 7.2 | 14.9 | 11.1 | 61.5 | 4.4 | 0.9 |

Table 15a. Level of risk that respondents would fall behind with repaying loans (e.g. loans to buy electrical appliances, furniture, etc.) over the next 12 months – *by country*

QUESTION: Q8_C. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Repaying consumer loans (such as loans to buy electrical appliances, furniture, etc.) on time





























| | | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|----------------|---------|-------------|-----------------|------------|------------------|------------------|---------|
|  | EU27 | 25570 | 6.7 | 11.7 | 13 | 32 | 35.3 | 1.3 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 4.2 | 2.8 | 11.6 | 38.1 | 39.4 | 4 |
|  | Bulgaria | 1003 | 7 | 12.4 | 7 | 11.3 | 57.6 | 4.6 |
|  | Czech Rep. | 1006 | 5.2 | 24.3 | 22.9 | 16.2 | 28.8 | 2.7 |
|  | Denmark | 1000 | 1 | 4.5 | 7.2 | 55.3 | 30.7 | 1.3 |
|  | Germany | 1000 | 2.2 | 6.7 | 10.7 | 47.2 | 32.5 | 0.7 |
|  | Estonia | 1010 | 6.6 | 16 | 15.4 | 16.7 | 43.3 | 2.1 |
|  | Greece | 1001 | 16.6 | 16.2 | 8.4 | 11.5 | 46.9 | 0.3 |
|  | Spain | 1003 | 10.7 | 13.9 | 11.6 | 29.1 | 33.8 | 0.9 |
|  | France | 1000 | 3.6 | 10.3 | 13.9 | 32.2 | 39.2 | 0.9 |
|  | Ireland | 1000 | 9.1 | 15.4 | 18 | 40.6 | 15.5 | 1.3 |
|  | Italy | 1005 | 12.6 | 18.9 | 14.4 | 30 | 23 | 1.2 |
|  | Cyprus | 504 | 18.8 | 16.7 | 13.2 | 18.8 | 31 | 1.4 |
|  | Latvia | 1002 | 13.8 | 13.5 | 8 | 9.4 | 53.6 | 1.6 |
|  | Lithuania | 1000 | 12.8 | 14.4 | 8.8 | 8 | 53.1 | 2.9 |
|  | Luxembourg | 500 | 1.1 | 7.9 | 13.7 | 55 | 21.9 | 0.4 |
|  | Hungary | 1010 | 3.7 | 11.4 | 11.3 | 11.6 | 61 | 0.9 |
|  | Malta | 504 | 5.7 | 13.5 | 11.4 | 23.7 | 43 | 2.7 |
|  | Netherlands | 1003 | 1.6 | 4.7 | 7.6 | 36.9 | 47.5 | 1.7 |
|  | Austria | 1003 | 1.1 | 4.3 | 11.3 | 54.1 | 26.7 | 2.4 |
|  | Poland | 1004 | 5.6 | 13.8 | 20.8 | 20.7 | 37.3 | 1.8 |
|  | Portugal | 1005 | 12.6 | 10.1 | 11.6 | 11.3 | 53 | 1.3 |
|  | Romania | 1001 | 19 | 19.2 | 10 | 9.4 | 41 | 1.5 |
|  | Slovenia | 1002 | 4.9 | 13.3 | 13.8 | 29.3 | 37.7 | 1.1 |
|  | Slovakia | 1000 | 9.3 | 11.8 | 21.9 | 16.4 | 39.1 | 1.6 |
|  | Finland | 1001 | 0.9 | 2.7 | 12.7 | 40.5 | 42.6 | 0.6 |
|  | Sweden | 1001 | 0.7 | 1.7 | 8.7 | 59.6 | 27.4 | 1.9 |
|  | United Kingdom | 1000 | 5 | 11 | 13.6 | 37.8 | 31.7 | 1 |

Table 15b. Level of risk that respondents would fall behind with repaying loans (e.g. loans to buy electrical appliances, furniture, etc.) over the next 12 months – *by segment*

QUESTION: Q8_C. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Repaying consumer loans (such as loans to buy electrical appliances, furniture, etc.) on time










| | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|---------|-------------|-----------------|------------|------------------|------------------|---------|
| EU27 | 25570 | 6.7 | 11.7 | 13 | 32 | 35.3 | 1.3 |
|  SEX | | | | | | | |
| Male | 12343 | 5.6 | 11.9 | 13.6 | 34.3 | 33.2 | 1.4 |
| Female | 13227 | 7.8 | 11.5 | 12.3 | 29.8 | 37.4 | 1.1 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 5.2 | 13.2 | 19.2 | 34.5 | 24.7 | 3.2 |
| 25 - 39 | 6291 | 8.4 | 15.1 | 17.6 | 32.5 | 25.6 | 0.9 |
| 40 - 54 | 6771 | 7.4 | 12.4 | 13.2 | 33.5 | 32.6 | 0.8 |
| 55 + | 8890 | 5.7 | 8.3 | 7.1 | 29.4 | 48.3 | 1.1 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 10.4 | 10.1 | 8.9 | 25 | 44.8 | 0.9 |
| 16 - 20 | 11293 | 7.3 | 12.9 | 13.4 | 30.7 | 34.9 | 0.7 |
| 20 + | 7173 | 4.2 | 10.4 | 13.1 | 37.2 | 33.8 | 1.3 |
| Still in education | 2395 | 4.7 | 13.1 | 18.5 | 37 | 22.8 | 3.9 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 6.1 | 10.7 | 14.4 | 32.4 | 35.7 | 0.7 |
| Urban | 10953 | 7.3 | 13.1 | 13.3 | 29.9 | 35 | 1.5 |
| Rural | 9938 | 6.4 | 10.6 | 11.9 | 34.2 | 35.6 | 1.3 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 4 | 15.3 | 11.2 | 32.3 | 36.2 | 1 |
| Employee | 8924 | 5.6 | 11.3 | 15.3 | 37.8 | 29.2 | 0.9 |
| Manual worker | 2233 | 10.1 | 16.2 | 16.2 | 27.2 | 29.1 | 1.3 |
| Not working | 12084 | 7.5 | 10.5 | 11 | 28.5 | 40.9 | 1.6 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 6.1 | 9.8 | 9.6 | 31.1 | 42.6 | 0.9 |
| 2 | 10728 | 5.6 | 11 | 12.4 | 33.8 | 36.1 | 1.1 |
| 3 | 4477 | 8.2 | 13.8 | 15.5 | 30.4 | 30.7 | 1.5 |
| 4 | 3117 | 8.2 | 14.1 | 15.3 | 31.2 | 29.4 | 1.8 |
| 5+ | 1266 | 11.1 | 13.5 | 18.9 | 27.7 | 26.7 | 2.1 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 5.4 | 10.2 | 11.6 | 33.1 | 38.6 | 1.1 |
| 1 | 3919 | 9.7 | 14.5 | 16.5 | 27.7 | 29.4 | 2.2 |
| 2 | 2623 | 7.2 | 13.7 | 15 | 34 | 29 | 1.2 |
| 3+ | 857 | 7.1 | 19.9 | 16.5 | 27.1 | 28.8 | 0.5 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 6.6 | 9.4 | 10.2 | 31.1 | 41.7 | 1 |
| 2 | 6981 | 5.5 | 10.2 | 10.7 | 34.6 | 38.1 | 0.9 |
| 3-4 | 9251 | 6.8 | 12.7 | 15.1 | 32.1 | 31.7 | 1.7 |
| 5+ | 3178 | 9.7 | 16.3 | 17.1 | 27.6 | 27.8 | 1.5 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 27.8 | 10.8 | 8.2 | 9.3 | 42.4 | 1.5 |
| Fairly poor | 11724 | 8.4 | 13.6 | 12.1 | 24.6 | 40.1 | 1.2 |
| Fairly wealthy | 11994 | 3.3 | 10.2 | 14.3 | 40.9 | 30.2 | 1.1 |
| Very wealthy | 504 | 1.2 | 6.1 | 12.3 | 49.9 | 30 | 0.5 |

Table 16a. Level of risk that respondents would not be able to pay ordinary bills or buy food or other daily consumer items over the next 12 months – *by country*

QUESTION: Q8_D. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Paying ordinary bills or buying food or other daily consumer items





























| | | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|----------------|---------|-------------|-----------------|------------|------------------|------------------|---------|
|  | EU27 | 25570 | 6.6 | 17.2 | 20.2 | 52.9 | 1.8 | 1.2 |
| | COUNTRY | | | | | | | |
|  | Belgium | 1002 | 3.8 | 4.4 | 16.4 | 69.3 | 2.9 | 3.1 |
|  | Bulgaria | 1003 | 14.7 | 26.6 | 21 | 32.4 | 1.6 | 3.7 |
|  | Czech Rep. | 1006 | 5.1 | 24.4 | 32.3 | 32.8 | 3.5 | 2 |
|  | Denmark | 1000 | 1.1 | 4.4 | 11.2 | 81.4 | 1 | 1 |
|  | Germany | 1000 | 3.1 | 11 | 16.6 | 67.3 | 1.4 | 0.7 |
|  | Estonia | 1010 | 9 | 25.3 | 28.6 | 32.4 | 1.4 | 3.4 |
|  | Greece | 1001 | 14.6 | 31.8 | 19.2 | 33 | 0.4 | 1.1 |
|  | Spain | 1003 | 8 | 18.3 | 15.4 | 56 | 1.2 | 1.1 |
|  | France | 1000 | 4.8 | 19.6 | 21.9 | 52.2 | 0.9 | 0.6 |
|  | Ireland | 1000 | 8 | 20.6 | 22.3 | 48 | 0.2 | 0.9 |
|  | Italy | 1005 | 9.8 | 18.6 | 21.4 | 45.7 | 4.2 | 0.4 |
|  | Cyprus | 504 | 10 | 18.3 | 21.3 | 48.7 | 0.9 | 0.8 |
|  | Latvia | 1002 | 14 | 26.2 | 23.3 | 33.1 | 1.5 | 1.9 |
|  | Lithuania | 1000 | 14.3 | 30.2 | 24.7 | 26.7 | 0.6 | 3.4 |
|  | Luxembourg | 500 | 1.5 | 8.4 | 16.7 | 71.9 | 1 | 0.5 |
|  | Hungary | 1010 | 7 | 16.6 | 31.8 | 39.5 | 2.8 | 2.4 |
|  | Malta | 504 | 8.5 | 20.4 | 20.4 | 44.9 | 2.7 | 3 |
|  | Netherlands | 1003 | 2.6 | 7.3 | 13.3 | 74.3 | 1.4 | 1 |
|  | Austria | 1003 | 1.1 | 5.9 | 15.3 | 75.4 | 1.3 | 1.1 |
|  | Poland | 1004 | 3.2 | 20.1 | 25.8 | 43.8 | 4.5 | 2.6 |
|  | Portugal | 1005 | 9.5 | 22.2 | 26.9 | 37.2 | 3.3 | 1 |
|  | Romania | 1001 | 23.8 | 33.6 | 18.7 | 20.2 | 0.7 | 3 |
|  | Slovenia | 1002 | 4.9 | 20.5 | 21.5 | 50.6 | 0.9 | 1.6 |
|  | Slovakia | 1000 | 5.6 | 16 | 33.5 | 41.4 | 2.1 | 1.4 |
|  | Finland | 1001 | 1 | 5.3 | 17.4 | 75.6 | 0.5 | 0.3 |
|  | Sweden | 1001 | 1 | 4.6 | 13.8 | 80.1 | 0 | 0.6 |
|  | United Kingdom | 1000 | 5.7 | 16.6 | 20.8 | 55.1 | 0.4 | 1.3 |

Table 16b. Level of risk that respondents would not be able to pay ordinary bills or buy food or other daily consumer items over the next 12 months – *by segment*

QUESTION: Q8_D. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...? - Paying ordinary bills or buying food or other daily consumer items










| | Total N | % High risk | % Moderate risk | % Low risk | % No risk at all | % Not applicable | % DK/NA |
|---|---------|-------------|-----------------|------------|------------------|------------------|---------|
| EU27 | 25570 | 6.6 | 17.2 | 20.2 | 52.9 | 1.8 | 1.2 |
|  SEX | | | | | | | |
| Male | 12343 | 5.4 | 15.6 | 19.3 | 56.5 | 2.1 | 1.2 |
| Female | 13227 | 7.8 | 18.7 | 20.9 | 49.6 | 1.6 | 1.3 |
|  AGE | | | | | | | |
| 15 - 24 | 3408 | 4.4 | 14.6 | 24.4 | 52 | 3.4 | 1.2 |
| 25 - 39 | 6291 | 6.4 | 20.1 | 23 | 48.6 | 1 | 0.9 |
| 40 - 54 | 6771 | 7.2 | 17.3 | 21.8 | 51 | 1.4 | 1.2 |
| 55 + | 8890 | 7.1 | 16.2 | 15.5 | 57.6 | 2.2 | 1.4 |
|  EDUCATION (end of) | | | | | | | |
| Until 15 years of age | 4194 | 11.5 | 20.2 | 19.3 | 45.8 | 1.7 | 1.5 |
| 16 - 20 | 11293 | 7.1 | 18.9 | 20.8 | 50.5 | 1.5 | 1.1 |
| 20 + | 7173 | 3.8 | 14.1 | 19.3 | 60.2 | 1.7 | 0.9 |
| Still in education | 2395 | 3 | 13.5 | 21.9 | 56.8 | 3.5 | 1.3 |
|  URBANISATION | | | | | | | |
| Metropolitan | 4646 | 5.2 | 14.7 | 20.6 | 56.4 | 1.9 | 1.2 |
| Urban | 10953 | 7 | 19.2 | 20.3 | 50.7 | 1.7 | 1.1 |
| Rural | 9938 | 6.9 | 16.2 | 19.9 | 53.7 | 1.9 | 1.4 |
|  OCCUPATION | | | | | | | |
| Self-employed | 2299 | 4.9 | 16.6 | 21.4 | 53.7 | 1.6 | 1.8 |
| Employee | 8924 | 4.2 | 16.2 | 22 | 55.9 | 1.1 | 0.6 |
| Manual worker | 2233 | 7.8 | 24.1 | 22.7 | 42.1 | 2 | 1.4 |
| Not working | 12084 | 8.5 | 16.8 | 18.1 | 52.6 | 2.4 | 1.5 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | |
| 1 | 5890 | 6.6 | 18.4 | 17.5 | 54.1 | 1.7 | 1.6 |
| 2 | 10728 | 5.4 | 16.6 | 19.8 | 55.5 | 1.8 | 0.9 |
| 3 | 4477 | 7.5 | 17.1 | 20.8 | 51.2 | 2.2 | 1.2 |
| 4 | 3117 | 8.1 | 17.6 | 23.1 | 48 | 1.7 | 1.5 |
| 5+ | 1266 | 10.2 | 16.2 | 27 | 43.9 | 1.6 | 1 |
|  NUMBER OF CHILDREN | | | | | | | |
| 0 | 17132 | 5.8 | 16.4 | 19.3 | 55.4 | 1.9 | 1.3 |
| 1 | 3919 | 9.2 | 16.6 | 24.3 | 46.9 | 1.7 | 1.3 |
| 2 | 2623 | 6.2 | 20.2 | 18.5 | 52.4 | 1.6 | 1.2 |
| 3+ | 857 | 6.9 | 21.8 | 25.8 | 43.9 | 0.7 | 0.9 |
|  HOUSEHOLD SIZE | | | | | | | |
| 1 | 6160 | 7.1 | 17.5 | 17.5 | 54.5 | 2 | 1.5 |
| 2 | 6981 | 5.4 | 16.5 | 18.4 | 56.7 | 2 | 1.1 |
| 3-4 | 9251 | 6.1 | 17.4 | 21.7 | 51.7 | 1.8 | 1.2 |
| 5+ | 3178 | 10.2 | 17.6 | 24.6 | 45.2 | 1.3 | 1.1 |
|  HH'S LIVING STANDARDS | | | | | | | |
| Very poor | 1152 | 35.7 | 25.9 | 16.5 | 18.2 | 0.9 | 2.7 |
| Fairly poor | 11724 | 8.1 | 22.9 | 21.6 | 44 | 1.7 | 1.6 |
| Fairly wealthy | 11994 | 2.4 | 11.4 | 19.4 | 64.3 | 1.9 | 0.6 |
| Very wealthy | 504 | 3.5 | 7 | 13.4 | 72.8 | 2.9 | 0.4 |

Table 17a. Likelihood that respondents would need to leave their current home, as it would be unaffordable, in the next 12 months – *by country*

QUESTION: Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it? Is it...





























| | | Total N | % Very likely | % Fairly likely | % Fairly unlikely | % Very unlikely | % DK/NA |
|---|----------------|---------|---------------|-----------------|-------------------|-----------------|---------|
|  | EU27 | 25570 | 1.6 | 3.6 | 16.6 | 76.1 | 2.1 |
| | COUNTRY | | | | | | |
|  | Belgium | 1002 | 0.3 | 2.4 | 9 | 86.5 | 1.8 |
|  | Bulgaria | 1003 | 2.3 | 3.3 | 8.7 | 83.4 | 2.4 |
|  | Czech Rep. | 1006 | 1.4 | 6.2 | 26.5 | 62 | 3.9 |
|  | Denmark | 1000 | 0.8 | 1.9 | 12.6 | 82.8 | 1.9 |
|  | Germany | 1000 | 1.5 | 1.9 | 20.7 | 75 | 0.9 |
|  | Estonia | 1010 | 1.2 | 8.3 | 24.6 | 63.5 | 2.4 |
|  | Greece | 1001 | 7.1 | 9.3 | 20.8 | 61.8 | 1 |
|  | Spain | 1003 | 1.5 | 7.7 | 25.9 | 64 | 0.9 |
|  | France | 1000 | 1.4 | 2.2 | 14.2 | 81.2 | 1 |
|  | Ireland | 1000 | 1.7 | 2.2 | 14.8 | 79.8 | 1.5 |
|  | Italy | 1005 | 1.9 | 6.1 | 12.2 | 74.8 | 5.1 |
|  | Cyprus | 504 | 5.9 | 5.9 | 10.2 | 75.1 | 2.9 |
|  | Latvia | 1002 | 3.9 | 10.5 | 22.5 | 58 | 5 |
|  | Lithuania | 1000 | 1.3 | 6.1 | 34.4 | 52.7 | 5.6 |
|  | Luxembourg | 500 | 0.2 | 2.1 | 14.4 | 82.6 | 0.8 |
|  | Hungary | 1010 | 1.5 | 3.2 | 14.4 | 77.6 | 3.3 |
|  | Malta | 504 | 0.9 | 0.9 | 7.8 | 83.4 | 7 |
|  | Netherlands | 1003 | 1.5 | 1.3 | 8.8 | 87.1 | 1.4 |
|  | Austria | 1003 | 0.5 | 0.4 | 8.2 | 90.5 | 0.4 |
|  | Poland | 1004 | 0.6 | 2.1 | 18.7 | 75.9 | 2.7 |
|  | Portugal | 1005 | 1.7 | 4.8 | 13.7 | 77.2 | 2.6 |
|  | Romania | 1001 | 2 | 2.3 | 5.8 | 85.4 | 4.5 |
|  | Slovenia | 1002 | 0.7 | 2.6 | 14.8 | 81.4 | 0.6 |
|  | Slovakia | 1000 | 1.1 | 3.7 | 18.8 | 73.2 | 3.1 |
|  | Finland | 1001 | 0.8 | 1.3 | 11.7 | 85.8 | 0.4 |
|  | Sweden | 1001 | 1.2 | 2.3 | 12.8 | 81.9 | 1.7 |
|  | United Kingdom | 1000 | 1.3 | 3.3 | 17.6 | 76.7 | 1.1 |

Table 17b. Likelihood that respondents would need to leave their current home, as it would be unaffordable, in the next 12 months – *by segment*

QUESTION: Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it? Is it...










| | Total N | % Very likely | % Fairly likely | % Fairly unlikely | % Very unlikely | % DK/NA |
|---|---------|---------------|-----------------|-------------------|-----------------|---------|
| EU27 | 25570 | 1.6 | 3.6 | 16.6 | 76.1 | 2.1 |
|  SEX | | | | | | |
| Male | 12343 | 1.5 | 3.9 | 15.7 | 77 | 1.9 |
| Female | 13227 | 1.6 | 3.4 | 17.5 | 75.3 | 2.2 |
|  AGE | | | | | | |
| 15 - 24 | 3408 | 2.1 | 3.5 | 16.1 | 76.5 | 1.8 |
| 25 - 39 | 6291 | 1.3 | 5.2 | 19.8 | 71.4 | 2.2 |
| 40 - 54 | 6771 | 1.5 | 3.7 | 17.3 | 75.8 | 1.7 |
| 55 + | 8890 | 1.5 | 2.6 | 14.1 | 79.5 | 2.3 |
|  EDUCATION (end of) | | | | | | |
| Until 15 years of age | 4194 | 2.1 | 4.8 | 16.2 | 73.8 | 3.2 |
| 16 - 20 | 11293 | 1.2 | 4.3 | 17.7 | 74.9 | 1.9 |
| 20 + | 7173 | 1.4 | 2.3 | 16.5 | 78.4 | 1.4 |
| Still in education | 2395 | 1.8 | 2.5 | 13 | 80.7 | 1.9 |
|  URBANISATION | | | | | | |
| Metropolitan | 4646 | 1.3 | 3 | 17.1 | 76.5 | 2.2 |
| Urban | 10953 | 1.7 | 5.1 | 17.7 | 73.4 | 2.2 |
| Rural | 9938 | 1.5 | 2.3 | 15.2 | 79.1 | 1.9 |
|  OCCUPATION | | | | | | |
| Self-employed | 2299 | 1.9 | 3.3 | 17.7 | 75.6 | 1.5 |
| Employee | 8924 | 1.2 | 3 | 18 | 76.6 | 1.1 |
| Manual worker | 2233 | 1.2 | 5.6 | 19.5 | 70.5 | 3.2 |
| Not working | 12084 | 1.8 | 3.8 | 14.9 | 77 | 2.6 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | |
| 1 | 5890 | 1.8 | 3.6 | 18.5 | 73.9 | 2.2 |
| 2 | 10728 | 1.1 | 3.9 | 16.7 | 76.6 | 1.7 |
| 3 | 4477 | 1.6 | 3.2 | 16.3 | 76.8 | 2.2 |
| 4 | 3117 | 2.4 | 4 | 14.6 | 76.2 | 2.9 |
| 5+ | 1266 | 1.6 | 2.6 | 13.6 | 79.9 | 2.2 |
|  NUMBER OF CHILDREN | | | | | | |
| 0 | 17132 | 1.3 | 3.3 | 16.4 | 76.8 | 2.2 |
| 1 | 3919 | 1.8 | 4.9 | 18.6 | 72.8 | 2 |
| 2 | 2623 | 2.1 | 3 | 17.6 | 75.2 | 2.2 |
| 3+ | 857 | 2 | 6.2 | 13.7 | 77.4 | 0.7 |
|  HOUSEHOLD SIZE | | | | | | |
| 1 | 6160 | 1.8 | 3.7 | 17 | 75.3 | 2.3 |
| 2 | 6981 | 1.1 | 3.5 | 16.3 | 77.3 | 1.8 |
| 3-4 | 9251 | 1.4 | 3.5 | 17.2 | 75.8 | 2.1 |
| 5+ | 3178 | 2.5 | 4.2 | 14.8 | 76.3 | 2.2 |
|  HH'S LIVING STANDARDS | | | | | | |
| Very poor | 1152 | 5.7 | 11.2 | 19 | 58.8 | 5.4 |
| Fairly poor | 11724 | 1.8 | 4.7 | 20.7 | 70.6 | 2.2 |
| Fairly wealthy | 11994 | 1 | 1.9 | 12.6 | 83 | 1.5 |
| Very wealthy | 504 | 0.5 | 2.2 | 15.1 | 81.4 | 0.7 |

Table 18a. Level of confidence in respondents' ability to keep their job in the next 12 months – *by country*

QUESTION: Q11. How confident would you say you are in your ability to keep your job in the next 12 months?

Base: respondents with a professional activity





























| | | Total N | % Very confident | % Fairly confident | % Not very confident | % Not at all confident | % DK/NA |
|---|----------------|---------|------------------|--------------------|----------------------|------------------------|---------|
|  | EU27 | 13875 | 44.3 | 33.3 | 12.3 | 5.7 | 4.4 |
| | COUNTRY | | | | | | |
|  | Belgium | 515 | 47.2 | 31.1 | 9.3 | 5.6 | 6.7 |
|  | Bulgaria | 529 | 23.7 | 34.8 | 24.3 | 11 | 6.1 |
|  | Czech Rep. | 569 | 25.9 | 45.9 | 17.1 | 7.5 | 3.6 |
|  | Denmark | 651 | 47.6 | 37.4 | 6.4 | 3.1 | 5.5 |
|  | Germany | 554 | 58.6 | 27.6 | 8.3 | 3.4 | 2 |
|  | Estonia | 589 | 17.1 | 39.5 | 27.9 | 10.2 | 5.3 |
|  | Greece | 488 | 28.7 | 32.9 | 16.8 | 18.1 | 3.6 |
|  | Spain | 527 | 29.2 | 37.7 | 23.1 | 8.7 | 1.3 |
|  | France | 512 | 48 | 33.6 | 9.6 | 5.8 | 3 |
|  | Ireland | 613 | 44.7 | 35.4 | 8.3 | 7.1 | 4.4 |
|  | Italy | 469 | 39.6 | 40.8 | 11.9 | 4.4 | 3.2 |
|  | Cyprus | 306 | 38.4 | 35.4 | 11.6 | 7.9 | 6.7 |
|  | Latvia | 602 | 20.2 | 38.4 | 22.2 | 11.8 | 7.4 |
|  | Lithuania | 563 | 17.5 | 33.6 | 25.3 | 15.2 | 8.5 |
|  | Luxembourg | 266 | 57.4 | 28.7 | 6 | 1.5 | 6.4 |
|  | Hungary | 503 | 51.3 | 26.8 | 9.6 | 6.1 | 6.2 |
|  | Malta | 235 | 39.8 | 40.6 | 8.2 | 3.8 | 7.5 |
|  | Netherlands | 664 | 59.2 | 28.8 | 4.2 | 2.2 | 5.7 |
|  | Austria | 606 | 70.9 | 14.8 | 5.3 | 1.7 | 7.3 |
|  | Poland | 512 | 28.9 | 42.5 | 16.5 | 8.4 | 3.7 |
|  | Portugal | 591 | 29.7 | 37.7 | 16.1 | 8.8 | 7.7 |
|  | Romania | 528 | 27.9 | 27.1 | 27.7 | 9.6 | 7.8 |
|  | Slovenia | 595 | 38.1 | 40.1 | 11.7 | 5.1 | 5 |
|  | Slovakia | 546 | 18.5 | 41.7 | 26.9 | 7.5 | 5.4 |
|  | Finland | 588 | 62.7 | 25.7 | 5 | 3 | 3.5 |
|  | Sweden | 615 | 59.1 | 28 | 4 | 5.5 | 3.5 |
|  | United Kingdom | 612 | 51.6 | 30.5 | 6.5 | 3 | 8.4 |

Table 18b. Level of confidence in respondents' ability to keep their job in the next 12 months – *by segment***QUESTION: Q11. How confident would you say you are in your ability to keep your job in the next 12 months?***Base: respondents with a professional activity*










| | Total N | % Very confident | % Fairly confident | % Not very confident | % Not at all confident | % DK/NA |
|---|---------|------------------|--------------------|----------------------|------------------------|---------|
| EU27 | 13875 | 44.3 | 33.3 | 12.3 | 5.7 | 4.4 |
|  SEX | | | | | | |
| Male | 7615 | 45.1 | 33.5 | 11.9 | 5.2 | 4.3 |
| Female | 6260 | 43.3 | 33.1 | 12.7 | 6.4 | 4.5 |
|  AGE | | | | | | |
| 15 - 24 | 1008 | 42 | 34.1 | 14.3 | 3.9 | 5.7 |
| 25 - 39 | 5003 | 43 | 36.7 | 12.5 | 5.2 | 2.6 |
| 40 - 54 | 5672 | 43.8 | 33.8 | 12.3 | 6.4 | 3.8 |
| 55 + | 2072 | 49.9 | 23.9 | 10.5 | 6.3 | 9.4 |
|  EDUCATION (end of) | | | | | | |
| Until 15 years of age | 1330 | 36.6 | 29.8 | 17.5 | 7.5 | 8.7 |
| 16 - 20 | 7072 | 42.9 | 33.9 | 12.6 | 5.9 | 4.8 |
| 20 + | 5122 | 49.1 | 33.6 | 9.9 | 5.2 | 2.1 |
| Still in education | 205 | 29.9 | 31.8 | 18 | 3.7 | 16.7 |
|  URBANISATION | | | | | | |
| Metropolitan | 2718 | 46.8 | 32.3 | 11.8 | 5.3 | 3.8 |
| Urban | 5932 | 41.8 | 35.5 | 12.7 | 5.6 | 4.4 |
| Rural | 5204 | 45.8 | 31.5 | 12 | 6.1 | 4.6 |
|  OCCUPATION | | | | | | |
| Self-employed | 2299 | 46.5 | 32.9 | 11.5 | 3.4 | 5.7 |
| Employee | 8924 | 48.1 | 33.5 | 11 | 5.3 | 2 |
| Manual worker | 2233 | 31.9 | 36.8 | 19.4 | 9 | 2.9 |
| Not working | 390 | 16.2 | 12.3 | 4.7 | 9.9 | 56.8 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | |
| 1 | 2659 | 49.5 | 30.6 | 7.9 | 5.6 | 6.4 |
| 2 | 6267 | 45.5 | 33.8 | 12 | 4.8 | 4 |
| 3 | 2577 | 42 | 34.1 | 13.2 | 6.5 | 4.2 |
| 4 | 1715 | 40.2 | 32.6 | 18.1 | 6.5 | 2.7 |
| 5+ | 604 | 32.4 | 38 | 14.9 | 9.9 | 4.8 |
|  NUMBER OF CHILDREN | | | | | | |
| 0 | 8123 | 44.5 | 32.7 | 12.1 | 5.7 | 5 |
| 1 | 2684 | 40.8 | 37.3 | 12.2 | 6.1 | 3.6 |
| 2 | 1972 | 45.9 | 32.8 | 13.5 | 5.1 | 2.7 |
| 3+ | 598 | 49.5 | 27.5 | 13 | 6.6 | 3.3 |
|  HOUSEHOLD SIZE | | | | | | |
| 1 | 2666 | 48.9 | 30 | 8.5 | 6.1 | 6.4 |
| 2 | 3316 | 45.3 | 33.2 | 11.4 | 4.7 | 5.4 |
| 3-4 | 6103 | 43.2 | 34.9 | 13.4 | 5.5 | 3 |
| 5+ | 1790 | 39.5 | 33 | 15.6 | 8 | 4 |
|  HH'S LIVING STANDARDS | | | | | | |
| Very poor | 432 | 29.4 | 25.8 | 14.1 | 19.4 | 11.4 |
| Fairly poor | 5940 | 34.7 | 35.8 | 17.1 | 7.5 | 4.9 |
| Fairly wealthy | 7116 | 52.4 | 32.3 | 8.5 | 3.5 | 3.3 |
| Very wealthy | 311 | 65.8 | 22.3 | 3.3 | 5 | 3.6 |

Table 19a. Projected likelihood of respondents being able to find a job in the next six months (after being laid off) – *by country*

QUESTION: Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? "1" means that it "would not at all be likely" and 10 means that "it would be very likely"

Base: respondents with a professional activity






































| | Total N | % Not at all likely | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | % Very likely | % DK/NA |
|--|---------|---------------------|------|------|------|------|------|------|------|------|---------------|---------|
|  EU27 | 13875 | 15.2 | 5.9 | 7.8 | 5.7 | 14 | 6.3 | 10 | 10.9 | 5.2 | 13.4 | 5.7 |
| COUNTRY | | | | | | | | | | | | |
|  Belgium | 515 | 5.7 | 4.8 | 4 | 2.9 | 12.7 | 8.3 | 14.4 | 11.2 | 4.1 | 17.3 | 14.7 |
|  Bulgaria | 529 | 14 | 7.6 | 11.5 | 7 | 16.1 | 3 | 5.9 | 9.9 | 3 | 14.7 | 7.2 |
|  Czech Rep. | 569 | 10.1 | 8.6 | 6.5 | 6.3 | 20.9 | 8.8 | 7.1 | 13.4 | 9.6 | 6.3 | 2.5 |
|  Denmark | 651 | 7.5 | 2.2 | 5.5 | 4.7 | 10.9 | 4.4 | 9 | 18.3 | 7.4 | 24.9 | 5.4 |
|  Germany | 554 | 13.2 | 3.7 | 7.3 | 4.8 | 13.6 | 4.7 | 7.9 | 14.2 | 7.5 | 18.4 | 4.7 |
|  Estonia | 589 | 13.5 | 7 | 14.8 | 8.2 | 15.1 | 8.4 | 11.2 | 5.6 | 2 | 9.6 | 4.7 |
|  Greece | 488 | 31.6 | 8.1 | 14.7 | 5.8 | 12.1 | 7.1 | 5.4 | 4.4 | 0.5 | 5.5 | 4.9 |
|  Spain | 527 | 25.3 | 8.8 | 14.1 | 6.5 | 13.7 | 9.8 | 6.8 | 5.8 | 2.2 | 4.2 | 2.8 |
|  France | 512 | 16.9 | 5.2 | 7.7 | 6.3 | 15 | 5.9 | 8.8 | 12.3 | 4 | 11.2 | 6.7 |
|  Ireland | 613 | 23.6 | 8.2 | 9.3 | 8.6 | 12 | 6 | 9.7 | 7.2 | 2.9 | 8.2 | 4.1 |
|  Italy | 469 | 26.2 | 11.2 | 7.8 | 6.4 | 12.3 | 6.8 | 10.3 | 6.3 | 2.6 | 4.9 | 5.2 |
|  Cyprus | 306 | 19.4 | 8.8 | 11.7 | 6.1 | 10.7 | 6.1 | 3.7 | 7 | 3.8 | 8 | 14.7 |
|  Latvia | 602 | 17.7 | 6.1 | 14.6 | 7 | 13.2 | 5.7 | 9.5 | 8.1 | 3.5 | 6.4 | 8.2 |
|  Lithuania | 563 | 16.2 | 6 | 9.9 | 10.7 | 18.8 | 5.4 | 10.1 | 5.6 | 3.4 | 5.1 | 8.7 |
|  Luxembourg | 266 | 9 | 6.3 | 7.2 | 4.3 | 12.3 | 7.4 | 12 | 15.5 | 5.3 | 11.7 | 8.9 |
|  Hungary | 503 | 17.2 | 6.2 | 8.7 | 4.2 | 16 | 6.6 | 7.6 | 9.5 | 4.3 | 15.2 | 4.5 |
|  Malta | 235 | 14.2 | 6.7 | 8.6 | 6.4 | 18.7 | 7.2 | 6.5 | 12.3 | 3.6 | 10.4 | 5.4 |
|  Netherlands | 664 | 10.8 | 3.7 | 3.9 | 4.6 | 12.8 | 5.3 | 10.1 | 15.3 | 5.2 | 23.4 | 4.9 |
|  Austria | 606 | 9.6 | 4 | 5.3 | 3.2 | 8.6 | 4.1 | 7.8 | 8.9 | 10.8 | 25.8 | 12 |
|  Poland | 512 | 7.8 | 4.3 | 5.3 | 6.4 | 15.7 | 10.1 | 12.5 | 8.3 | 7.3 | 18.2 | 4.3 |
|  Portugal | 591 | 11.9 | 8.6 | 12.9 | 8 | 15.4 | 6.1 | 11.3 | 7.3 | 2.4 | 9.4 | 6.7 |
|  Romania | 528 | 18.1 | 10 | 5.7 | 10.1 | 16.5 | 6.3 | 7.7 | 7.2 | 2.1 | 8.3 | 8.2 |
|  Slovenia | 595 | 14.4 | 4 | 9.9 | 5.8 | 11.3 | 7.4 | 10.6 | 10.5 | 5.6 | 13.3 | 7.1 |
|  Slovakia | 546 | 8.3 | 6.3 | 5.7 | 9 | 15.9 | 8.5 | 11.9 | 10.8 | 8.4 | 11.4 | 3.8 |
|  Finland | 588 | 7.9 | 2.5 | 5.3 | 3.5 | 9.6 | 4.4 | 12.1 | 17.7 | 10.6 | 21.6 | 4.8 |
|  Sweden | 615 | 9.5 | 3 | 3.9 | 3.5 | 9.9 | 4.7 | 11.7 | 13.8 | 7.2 | 26.2 | 6.5 |
|  United Kingdom | 612 | 8.3 | 3.7 | 6.6 | 4.2 | 14 | 4.2 | 16.3 | 14.3 | 6.4 | 15.3 | 6.8 |

Table 19b. Projected likelihood of respondents being able to find a job in the next six months (after being laid off) – *by segment*

QUESTION: Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? "1" means that it "would not at all be likely" and 10 means that "it would be very likely"

Base: respondents with a professional activity

| | Total N | % Not at all likely | 2% | 3% | 4% | 5% | 6% | 7% | 8% | 9% | % Very likely | % DK/NA |
|---|---------|---------------------|------|------|-----|------|-----|------|------|------|---------------|---------|
| EU27 | 13875 | 15.2 | 5.9 | 7.8 | 5.7 | 14 | 6.3 | 10 | 10.9 | 5.2 | 13.4 | 5.7 |
|  SEX | | | | | | | | | | | | |
| Male | 7615 | 13.6 | 6.2 | 7.5 | 6.3 | 13.2 | 6.2 | 10.2 | 11.2 | 6 | 13.6 | 6 |
| Female | 6260 | 17.1 | 5.6 | 8.1 | 5 | 14.9 | 6.4 | 9.9 | 10.4 | 4.3 | 13 | 5.3 |
|  AGE | | | | | | | | | | | | |
| 15 - 24 | 1008 | 6.2 | 5.4 | 6.9 | 6.2 | 17.7 | 8.6 | 12.9 | 11.6 | 8.1 | 12.3 | 4.2 |
| 25 - 39 | 5003 | 10.1 | 4.9 | 7.3 | 5.2 | 14.1 | 7.4 | 13.3 | 12.6 | 6.4 | 15.6 | 3.1 |
| 40 - 54 | 5672 | 13.3 | 6.3 | 8 | 6.7 | 15.4 | 6.1 | 9.1 | 11.6 | 4.7 | 13.2 | 5.6 |
| 55 + | 2072 | 36.4 | 8.2 | 8.8 | 4.2 | 8 | 2.9 | 3.6 | 4.3 | 2.5 | 8.8 | 12.4 |
|  EDUCATION (end of) | | | | | | | | | | | | |
| Until 15 years of age | 1330 | 25.3 | 8.8 | 7 | 4.7 | 14.1 | 6.4 | 5.6 | 7.9 | 2.2 | 8.8 | 9.1 |
| 16 - 20 | 7072 | 15 | 6.6 | 8.4 | 6 | 14.5 | 6.3 | 10 | 9.4 | 4.8 | 14 | 5 |
| 20 + | 5122 | 12.8 | 4.5 | 6.9 | 5.6 | 12.9 | 6.3 | 11.4 | 13.7 | 6.4 | 13.9 | 5.5 |
| Still in education | 205 | 6.6 | 2 | 14.6 | 8.1 | 12.8 | 5.3 | 8.5 | 10.9 | 10.5 | 8.1 | 12.7 |
|  URBANISATION | | | | | | | | | | | | |
| Metropolitan | 2718 | 13 | 4.3 | 7.2 | 6.6 | 14 | 6.9 | 9.5 | 12.6 | 5.3 | 14.9 | 5.7 |
| Urban | 5932 | 16.1 | 6.9 | 8.7 | 5.2 | 14.3 | 7.1 | 11.2 | 9.6 | 4.5 | 11.7 | 4.9 |
| Rural | 5204 | 15.3 | 5.8 | 7 | 5.9 | 13.6 | 5 | 9.1 | 11.4 | 6 | 14.3 | 6.6 |
|  OCCUPATION | | | | | | | | | | | | |
| Self-employed | 2299 | 16.9 | 4.9 | 6.4 | 3.9 | 11.3 | 4.4 | 9 | 10.4 | 3.9 | 15.9 | 12.9 |
| Employee | 8924 | 14.5 | 5.8 | 8.1 | 5.9 | 14.3 | 6.4 | 10.8 | 11.7 | 5.9 | 13.4 | 3.2 |
| Manual worker | 2233 | 16.2 | 7.9 | 8.6 | 7.5 | 16.1 | 7.8 | 8.8 | 8.7 | 4 | 11.8 | 2.7 |
| Not working | 390 | 14.4 | 5.1 | 5.2 | 1.9 | 11.2 | 4.7 | 6.7 | 6.7 | 3.2 | 5.8 | 35.1 |
|  NUMBER OF PEOPLE IN HH 15+ | | | | | | | | | | | | |
| 1 | 2659 | 16.6 | 5.4 | 7.4 | 5.9 | 12.7 | 5.5 | 9.2 | 10.3 | 5.2 | 15.3 | 6.5 |
| 2 | 6267 | 14.7 | 5.7 | 7.6 | 5.1 | 13.1 | 6 | 10.9 | 11.8 | 5.4 | 13.9 | 5.9 |
| 3 | 2577 | 13.4 | 6.9 | 7.7 | 6.5 | 15.9 | 6.6 | 10.5 | 10 | 5.1 | 12 | 5.3 |
| 4 | 1715 | 17.4 | 6.6 | 8.6 | 6.6 | 15.3 | 7.5 | 8.5 | 10 | 4.6 | 10.9 | 4.2 |
| 5+ | 604 | 14.4 | 5 | 8.8 | 6.5 | 17.6 | 7.6 | 7.3 | 10.8 | 5.5 | 10.4 | 6 |
|  NUMBER OF CHILDREN | | | | | | | | | | | | |
| 0 | 8123 | 16.8 | 6.5 | 7.3 | 6.1 | 12.7 | 5.8 | 9.5 | 10 | 5.6 | 13.3 | 6.4 |
| 1 | 2684 | 13.7 | 4.4 | 7.4 | 5.3 | 17.8 | 6.6 | 9.7 | 11.8 | 5.3 | 13.2 | 4.8 |
| 2 | 1972 | 8.3 | 4.6 | 10.4 | 4.6 | 13.7 | 6.8 | 15 | 14.1 | 3.8 | 14.4 | 4.3 |
| 3+ | 598 | 12.5 | 5.8 | 7.4 | 7.1 | 15.6 | 6.7 | 5.1 | 11 | 6.6 | 17.3 | 4.8 |
|  HOUSEHOLD SIZE | | | | | | | | | | | | |
| 1 | 2666 | 19 | 6.6 | 7.8 | 5.8 | 12.4 | 5.8 | 8.2 | 9.8 | 4.4 | 13.3 | 6.9 |
| 2 | 3316 | 17.5 | 6.1 | 5.9 | 5.2 | 12.3 | 4.9 | 9.9 | 9.8 | 6.2 | 15 | 7.1 |
| 3-4 | 6103 | 13 | 5.6 | 9.1 | 5.7 | 14.3 | 7.1 | 11.4 | 12.2 | 4.9 | 12.2 | 4.5 |
| 5+ | 1790 | 12.5 | 5.8 | 6.9 | 6.7 | 18.3 | 6.4 | 8.5 | 9.8 | 5.4 | 14.2 | 5.4 |
|  HH'S LIVING STANDARDS | | | | | | | | | | | | |
| Very poor | 432 | 33.4 | 10.8 | 6.7 | 3.8 | 14.4 | 1 | 3.6 | 8 | 2.1 | 6.6 | 9.7 |
| Fairly poor | 5940 | 19.1 | 7.7 | 10 | 6.6 | 15.3 | 6.3 | 7.5 | 8.2 | 2.8 | 10.9 | 5.7 |
| Fairly wealthy | 7116 | 11 | 4.4 | 6.3 | 5.3 | 13.1 | 6.6 | 12.7 | 13.3 | 7.2 | 15 | 5.2 |
| Very wealthy | 311 | 10 | 1.5 | 3.8 | 3.9 | 7.6 | 5.9 | 7.6 | 12.1 | 9.9 | 31.5 | 6.3 |

II. Survey details

This general population survey “*Monitoring the social impact of the crisis: public perceptions in the European Union – Wave 4*” (Flash Eurobarometer N° 289) was conducted for the European Commission, DG Employment, Social Affairs and Equal Opportunities – Directorate E – Unit E 2 Inclusion, Social Policy Aspects of Migration, Streamlining of Social Policies.

The current Flash Eurobarometer is the fourth wave of a trend study to monitor the social impact of the economic crisis in the EU. The first survey was conducted in July 2009 (Flash Eurobarometer survey N° 276), the second survey in December 2009 (Flash Eurobarometer survey N° 286) and the third survey in March 2010 (Flash Eurobarometer N° 288).

Sample design

The implicit assumption inherent in fixed-line telephone surveys is that their sampling frame can provide a reasonable coverage of the target population, i.e. in the case of this survey, the EU adult population. However, with mobile phones replacing fixed-line telephones in certain societal segments in several of the EU Member States, fixed-line telephone surveys can no longer reach a significant part of the Union’s population.

In countries where mobile phone users could not – or could not easily – be reached via fixed-line telephones, a mixed-mode methodology ensured that these individuals were contacted by face-to-face (F2F) interviews or by including mobile phones in the sampling frame. This methodology ensured that the reported results were representative of the EU27 population (for citizens above 15 years-of-age).

Group 1: countries with only fixed-line telephone interviews

In the countries of group 1 (such as Germany, Malta, the Netherlands and Sweden) a fixed-line random digit dial (RDD) sample was used to represent the adult population. In most countries in Group 1, fixed-line telephone coverage remains at levels well above 80%.

Note that even in the case of fixed-line RDD samples, a certain number of mobile phone numbers were included in the sample as a consequence of call forwarding and number portability (see, for example, Cyprus).

In most EU countries, the target sample size was 1,000 respondents; in Cyprus, Luxembourg and Malta, however, just 500 interviews were conducted. The table below shows the achieved sample size by mode of interviewing and country.

| Country | Fixed-line | Mobile | Total |
|--------------|---------------|-----------|---------------|
| DK | 1,000 | 0 | 1,000 |
| DE | 1,000 | 0 | 1,000 |
| EL | 1,001 | 0 | 1,001 |
| FR | 1,000 | 0 | 1,000 |
| IE | 1,000 | 0 | 1,000 |
| CY | 482 | 22 | 504 |
| LU | 500 | 0 | 500 |
| MT | 504 | 0 | 504 |
| NL | 1,003 | 0 | 1,003 |
| SI | 1,002 | 0 | 1,002 |
| SE | 1,001 | 0 | 1,001 |
| UK | 1,000 | 0 | 1,000 |
| <i>Total</i> | <i>10,493</i> | <i>22</i> | <i>10,515</i> |

Group 2: countries with both fixed-line and mobile phone interviews

Combinations of fixed-line and mobile phone random digit dial (RDD) samples were used in Austria, Belgium, Finland, Italy, Portugal and Spain. Although these countries used to have fixed-line telephone penetration rates close to saturation, the emergence of mobile phones has led to an increase in the number of people who no longer have a fixed-line telephone – resulting in high proportions of mobile-only individuals.

A full dual frame approach was used; mobile phone interviews were not limited to respondents who were “mobile-only” but also included dual users – having both a fixed-line telephone and a mobile phone. The RDD samples were developed by Gallup. The table below shows – once again – the achieved sample size by mode of interviewing and country.

| Country | Fixed-line | Mobile | Total |
|--------------|--------------|--------------|--------------|
| BE | 996 | 6 | 1,002 |
| ES | 848 | 155 | 1,003 |
| IT | 636 | 369 | 1,005 |
| AT | 641 | 362 | 1,003 |
| PT | 695 | 310 | 1,005 |
| FI | 128 | 873 | 1,001 |
| <i>Total</i> | <i>3,944</i> | <i>2,075</i> | <i>6,019</i> |

Group 3: countries with fixed-line, mobile phone and face-to-face interviews

In many eastern European countries, fixed-line telephone coverage never approached saturation – and these countries always had a significant number of people without a fixed-line telephone. These countries are now characterised by a high proportion of mobile-only households and an above average proportion of households without any telephone (mobile or fixed).

In Bulgaria, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania and Slovakia fixed-line and mobile phone RDD samples were combined with face-to-face interviewing. RDD samples were developed by Gallup, and a random route method was used to select the face-to-face segment of the sample.

| Country | Fixed-line | Mobile | Face-to-face | Total |
|--------------|--------------|--------------|--------------|--------------|
| CZ | 701 | 5 | 300 | 1,006 |
| EE | 533 | 168 | 309 | 1,010 |
| LV | 323 | 379 | 300 | 1,002 |
| LT | 536 | 164 | 300 | 1,000 |
| HU | 356 | 354 | 300 | 1,010 |
| PL | 636 | 68 | 300 | 1,004 |
| SK | 689 | 11 | 300 | 1,000 |
| BG | 522 | 181 | 300 | 1,003 |
| RO | 690 | 11 | 300 | 1,001 |
| <i>Total</i> | <i>4,986</i> | <i>1,341</i> | <i>2,709</i> | <i>9,036</i> |

Fieldwork

Interviews were conducted from May 18 to May 22, 2010 by Gallup's network of fieldwork organisations:

| | | | |
|----------------|----|--------------------|---------------------------------------|
| Belgium | BE | Gallup Europe | (Interviews: 18/05/2010 - 22/05/2010) |
| Czech Republic | CZ | Focus Agency | (Interviews: 18/05/2010 - 22/05/2010) |
| Denmark | DK | Hermelin | (Interviews: 18/05/2010 - 22/05/2010) |
| Germany | DE | IFAK | (Interviews: 18/05/2010 - 22/05/2010) |
| Estonia | EE | Saar Poll | (Interviews: 18/05/2010 - 22/05/2010) |
| Greece | EL | Metroanalysis | (Interviews: 18/05/2010 - 22/05/2010) |
| Spain | ES | Gallup Spain | (Interviews: 18/05/2010 - 22/05/2010) |
| France | FR | Effience3 | (Interviews: 18/05/2010 - 22/05/2010) |
| Ireland | IE | Gallup UK | (Interviews: 18/05/2010 - 22/05/2010) |
| Italy | IT | Demoskopoea | (Interviews: 18/05/2010 - 22/05/2010) |
| Cyprus | CY | CYMAR | (Interviews: 18/05/2010 - 22/05/2010) |
| Latvia | LV | Latvian Facts | (Interviews: 18/05/2010 - 22/05/2010) |
| Lithuania | LT | Baltic Survey | (Interviews: 18/05/2010 - 22/05/2010) |
| Luxembourg | LU | Gallup Europe | (Interviews: 18/05/2010 - 22/05/2010) |
| Hungary | HU | Gallup Hungary | (Interviews: 18/05/2010 - 22/05/2010) |
| Malta | MT | MISCO | (Interviews: 18/05/2010 - 22/05/2010) |
| Netherlands | NL | MSR | (Interviews: 18/05/2010 - 22/05/2010) |
| Austria | AT | Spectra | (Interviews: 18/05/2010 - 22/05/2010) |
| Poland | PL | Gallup Poland | (Interviews: 18/05/2010 - 22/05/2010) |
| Portugal | PT | Consulmark | (Interviews: 18/05/2010 - 22/05/2010) |
| Slovenia | SI | Cati d.o.o | (Interviews: 18/05/2010 - 22/05/2010) |
| Slovakia | SK | Focus Agency | (Interviews: 18/05/2010 - 22/05/2010) |
| Finland | FI | Norstat Finland Oy | (Interviews: 18/05/2010 - 22/05/2010) |
| Sweden | SE | Hermelin | (Interviews: 18/05/2010 - 22/05/2010) |
| United Kingdom | UK | Gallup UK | (Interviews: 18/05/2010 - 22/05/2010) |
| Bulgaria | BG | Vitoshia | (Interviews: 18/05/2010 - 22/05/2010) |
| Romania | RO | Gallup Romania | (Interviews: 18/05/2010 - 22/05/2010) |

Contact procedures

As many as three attempts were made to contact every sampled telephone number (fixed-line or mobile) or household in the face-to-face samples. Calls were staggered over times of day and days of the week to maximise the chance of making contact with potential respondents.

For the fixed-line telephone sample and face-to-face sample, interviewers asked to speak to the person with the most recent birthday. If this person was not available at the time of the call or visit, the particular unit was re-contacted once or twice before being abandoned.

For the mobile sample, interviews were conducted with the person who answered the phone. Interviewers verified that the person was an adult; if the person was not an adult, they were screened out as ineligible.

Questionnaires

The questionnaire prepared for this survey, in English, is reproduced at the end of this annex. Gallup's network of fieldwork organisations translated the questionnaire in their respective national language(s). Copies of each national questionnaire are annexed to the results (volume tables).

Weighting

The purpose of weighting is to adjust the sample so that the sample profile on key variables reflects that of the population. Data for this Flash N° 289 were weighted to match national parameters on sex, age, region and telephone ownership. The weighting of the dataset had the following steps:

In the *first step*, basic **selection probability weights** were applied. These weights correct for over-coverage of households with multiple fixed telephone lines and under-coverage of persons living in households with more than one eligible person. The selection probability of those from the mobile RDD frames was assumed to be 1.

In the *second step*, on a country-by-country basis, a **post-stratification (non-response) population weighting** was carried out. As non-response rates vary by societal segments, the sample characteristics reflect these differences (e.g. there are usually fewer men and especially fewer young people in the samples than in the universe or population). In the same step, weights were calculated that corrected estimations based on the merged **dual (or triple) frame** samples, i.e. weights that deal with phone ownership. The telephone ownership parameter was created with measures from the *Standard Eurobarometer 71.2 (May-June 2009)*. This survey was used to estimate the percentage of adults who fall into each of four categories: those who have only a fixed-line telephone, those who have both a fixed-line and mobile phone, those who have only a mobile phone, and (only in countries with a face-to-face subsample) those who have no telephone at all.

The so-called *Raking Adjustment for Non-response* (raking) procedure was applied to weight the data of the Flash N° 289. The raking procedure performs iterative proportional fitting in contingency table analysis. In addition, the procedure can be used to deal with the problem of large variability of weights when weighting classes are formed based on a complete cross-classification of the auxiliary variables, with a large number of weighting classes with unstable response rates as a result.

Frame membership was used as the first variable in the raking model, and socio-demographic variables were imputed subsequently to the iteration. The following socio-demographic variables were used in all national raking procedures (with categories levels used):

| Sex & Age | Activity | Regions (NUTS2) |
|----------------------|-------------------------|--|
| Male, 15-29 | Active worker | Note that levels might be collapsed to achieve convergence due to too many or too small classes. |
| Male, 30-49 | Retired | |
| Male, 50 -64 | Other non-active worker | |
| Male, 65+ | | |
| Female, 15-29 | | |
| Female, 30-49 | | |
| Female, 50 -64 | | |
| Female, 65+ | | |

In the *last step*, a weight variable was created that projected the individual weight to the relative size of the country within the total geographical area covered. This weight was used for estimations based on more than one country (e.g. joint Nordic countries estimations, or EU27 estimations).

The table below presents, for each of the countries: (1) the number of interviews actually carried out, and (2) the population-weighted total number of interviews.

| | <i>Total Interviews</i> | | | |
|--------------|-------------------------|-------------------|----------------------|------------------------------|
| | Conducted | % of Total | EU27 weighted | % of Total (weighted) |
| Total | 25,570 | 100 | 25,570 | 100 |
| BE | 1,002 | 3.9 | 539 | 2.1 |
| CZ | 1,006 | 3.9 | 540 | 2.1 |
| DK | 1,000 | 3.9 | 272 | 1.1 |
| DE | 1,000 | 3.9 | 4,347 | 17.0 |
| EE | 1,010 | 3.9 | 70 | 0.3 |
| EL | 1,001 | 3.9 | 587 | 2.3 |
| ES | 1,003 | 3.9 | 2,332 | 9.1 |
| FR | 1,000 | 3.9 | 3,166 | 12.4 |
| IE | 1,000 | 3.9 | 211 | 0.8 |
| IT | 1,005 | 3.9 | 3,116 | 12.2 |
| CY | 504 | 2.0 | 39 | 0.2 |
| LV | 1,002 | 3.9 | 120 | 0.5 |
| LT | 1,000 | 3.9 | 175 | 0.7 |
| LU | 500 | 2.0 | 24 | 0.1 |
| HU | 1,010 | 3.9 | 524 | 2.0 |
| MT | 504 | 2.0 | 21 | .1 |
| NL | 1,003 | 3.9 | 822 | 3.2 |
| AT | 1,003 | 3.9 | 430 | 1.7 |
| PL | 1,004 | 3.9 | 1,969 | 7.7 |
| PT | 1,005 | 3.9 | 550 | 2.1 |
| SI | 1,002 | 3.9 | 106 | 0.4 |
| SK | 1,000 | 3.9 | 277 | 1.1 |
| FI | 1,001 | 3.9 | 268 | 1.0 |
| SE | 1,001 | 3.9 | 464 | 1.8 |
| UK | 1,000 | 3.9 | 3,075 | 12.0 |
| BG | 1,003 | 3.9 | 408 | 1.6 |
| RO | 1,001 | 3.9 | 1,119 | 4.4 |

Sampling error

Surveys are designed to provide an estimate of a true value of characteristics of a population at a given time. An estimate of a survey is unlikely to be exactly equal to the true population quantity of interest for a variety of reasons. For example, data in a survey are collected from only some – a sample of – members of the population, this to make data collection cheaper and faster. The “margin of error” is a common summary of sampling error, which quantifies uncertainty about (or confidence in) a survey result.

As a general rule, the more interviews conducted (sample size), the smaller the margin of error. Larger samples are more likely to give results closer to the true population quantity and thus have smaller margins of error. For example, a sample of 500 will produce a margin of error of not more than about 4.5 percentage points, and a sample of 1,000 will produce a margin of error of no more than about 3.1 percentage points.

Margin of error – at 95% confidence level – for a given survey estimate and sample size

| Survey estimate | Sample size (n) | | | | | | | | | |
|-----------------|-----------------|-------|------|------|------|------|------|-------|-------|-------|
| | 10 | 50 | 100 | 150 | 200 | 400 | 800 | 1,000 | 2,000 | 4,000 |
| 5% | 13.5% | 6.0% | 4.3% | 3.5% | 3.0% | 2.1% | 1.5% | 1.4% | 1.0% | 0.7% |
| 10% | 18.6% | 8.3% | 5.9% | 4.8% | 4.2% | 2.9% | 2.1% | 1.9% | 1.3% | 0.9% |
| 25% | 26.8% | 12.0% | 8.5% | 6.9% | 6.0% | 4.2% | 3.0% | 2.7% | 1.9% | 1.3% |
| 50% | 31.0% | 13.9% | 9.8% | 8.0% | 6.9% | 4.9% | 3.5% | 3.1% | 2.2% | 1.5% |
| 75% | 26.8% | 12.0% | 8.5% | 6.9% | 6.0% | 4.2% | 3.0% | 2.7% | 1.9% | 1.3% |
| 90% | 18.6% | 8.3% | 5.9% | 4.8% | 4.2% | 2.9% | 2.1% | 1.9% | 1.3% | 0.9% |
| 95% | 13.5% | 6.0% | 4.3% | 3.5% | 3.0% | 2.1% | 1.5% | 1.4% | 1.0% | 0.7% |

The maximum margin of sampling error when comparing individual country results between waves is ± 8.8 percentage points for countries with a sample size of 500 and ± 6.2 percentage points for countries with a sample size of 1,000. More details on calculating the margin of error for differences between surveys can be found in Franklin's 2007 paper: "The Margin of Error for Differences in Polls"⁸.

Please note that in addition to sampling errors, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

Tables of results

VOLUME A: COUNTRY BY COUNTRY

The VOLUME A tables present the EU27 results country by country.

VOLUME B: RESPONDENTS' DEMOGRAPHICS

The VOLUME B tables present the EU27 results with the following socio-demographic characteristics of respondents as breakdowns:

Volume B:

Sex (*Male, Female*)

Age (*15-24, 25-39, 40-54, 55+*)

Subjective urbanisation (*Metropolitan zone, Other town/urban centre, Rural zone*)

Occupation (*Self-employed, Employee, Manual worker, Not working*)

Education (*-15, 16-20, +20, Still in full-time education*)

Number of adults (15+) in the household (*1, 2, 3, 4, 5+*)

Number of children in the household (*0, 1, 2, 3+*)

Total number of household members (*1, 2, 3-4, 5+*)

Household's living standards (*Very poor, Fairly poor, Fairly wealthy, Very wealthy*)

⁸ <http://abcnews.go.com/images/PollingUnit/MOEFranklin.pdf>

III. Questionnaire

D1. Gender

[DO NOT ASK - MARK APPROPRIATE]

- [1] Male
- [2] Female

D2. How old are you?

- [][] years old
- [00] [REFUSAL/NO ANSWER]

D3. How old were you when you stopped full-time education?

[Write in THE AGE WHEN EDUCATION WAS TERMINATED]

- [][] years old
- [00] [STILL IN FULL TIME EDUCATION]
- [01] [NEVER BEEN IN FULL TIME EDUCATION]
- [99] [REFUSAL/NO ANSWER]

D4. As far as your current occupation is concerned, would you say you are self-employed, an employee, a manual worker or would you say that you are without a professional activity? Does it mean that you are a(n)...

[IF A RESPONSE TO THE MAIN CATEGORY IS GIVEN, READ OUT THE RESPECTIVE SUB-CATEGORIES]

- Self-employed

- i.e. : - farmer, forester, fisherman 11
- owner of a shop, craftsman 12
- professional (lawyer, medical practitioner, accountant, architect,...) 13
- manager of a company 14
- other 15

- Employee

- i.e. : - professional (employed doctor, lawyer, accountant, architect) 21
- general management, director or top management 22
- middle management 23
- Civil servant 24
- office clerk 25
- other employee (salesman, nurse, etc...) 26
- other 27

- Manual worker

- i.e. : - supervisor / foreman (team manager, etc...) 31
- Manual worker 32
- unskilled manual worker 33
- other 34

- Without a professional activity

- i.e. : - looking after the home 41
- student (full time) 42
- retired 43
- seeking a job 44
- other 45

- [Refusal] 99

D6. Would you say you live in a ...?

- metropolitan zone 1
- other town/urban centre 2
- rural zone 3
- [Refusal] 9

*ASK ALL***D20. Including yourself, how many people who are residents of [COUNTRY], age 15 or over, currently live in your household?**

[DK/NA] 99

D21. How many children under 15 years of age are now living in your household?

[DK/NA] 99

D22. On a scale from 1 to 10, where would you place the current living standards of your household? Please choose one number from 1 to 10, where “1” stands for “very poor”, and “10” stands for “very wealthy”, while the remaining numbers indicates something in between these two positions. (READ OUT – ONE ANSWER ONLY)

| | | | | | | | | | | |
|--------------|----|----|----|----|----|----|----|----|-----------------|-------|
| 01 Very poor | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 Very wealthy | DK/NA |
| 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 99 |

Q1. Generally speaking, would you say that poverty has strongly decreased, slightly decreased, slightly increased or strongly increased in the last 12 months in...? (ONE ANSWER ONLY PER LINE)

- Strongly decreased 1
- Slightly decreased 2
- Slightly increased 3
- Strongly increased 4
- Stayed the same (SPONTANEOUS) 5
- [DK/NA] 9

A. ... The area where you live? 1 2 3 4 5 9

B. ... (OUR COUNTRY)? 1 2 3 4 5 9

C. ... The European Union? 1 2 3 4 5 9

Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that... ? (ONE ANSWER ONLY)

- 1 person out of 3 - or about 30% - is poor in (OUR COUNTRY) 1
- 1 person out of 5 - or 20% 2
- 1 person out of 10 - or 10% 3
- 1 person out of 20 - or 5% 4
- Less than 5% 5
- [DK/NA] 9

Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?
(ONE ANSWER ONLY)

- I am / we are keeping up without any difficulties 1
- I am / we are keeping up but struggle to do so from time to time 2
- I am / we are keeping up but it is a constant struggle 3
- I am / we are falling behind with some bills / credit commitments 4
- I am / we are having real financial problems and have fallen behind with many bills and credit commitments 5
- [DK/NA] 9

Q4. a. In the last six months, have you noted any changes in your ability to afford healthcare for you or your relatives?
(IF YES)

Has it become much more easy, somewhat more easy, somewhat more difficult, much more difficult?

(ONE ANSWER ONLY PER LINE)

b. And your ability to afford childcare for your children?

c. And your ability to afford long-term care for you or your relatives?

- Yes, much more easy 1
- Yes, somewhat more easy 2
- Yes, somewhat more difficult 3
- Yes, much more difficult 4
- No, no changes 5
- Not applicable 8
- [DK/NA] 9

A. Healthcare for you or your relative? 1 2 3 4 5 8 9

B. Childcare for your children? 1 2 3 4 5 8 9

C. Long-term care for you or your relatives? 1 2 3 4 5 8 9

Q5. From the following possible answers, how would you say your pension will fare in the future?
(READ OUT - ROTATE - ONE ANSWER ONLY)

- Your pension will not be affected by economic and financial events 1
- You will receive lower pension benefits than what you expected 2
- You will have to retire later than you had planned to 3
- You will have to save more for when you are retired 4
- Other(SPONTANEOUS) 8
- [DK/NA] 9

Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means 'Not worried at all' and 10 means 'Very worried'.

(ONE ANSWER ONLY)

| | | | | | | | | | | |
|-----------------------|----|----|----|----|----|----|----|----|-----------------|-------|
| 01 Not worried at all | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 Very worried | DK/NA |
| 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 99 |

Q9. Has your household at any time during the past 12 months run out of money to pay ordinary bills or buying food or other daily consumer items?

(ONE ANSWER ONLY)

- Yes 1
- No 2
- [DK/NA] 9

Q7. What are your expectations for the 12 months to come, will the next 12 months be better, worse or the same when it comes to the financial situation of your household?

(ONE ANSWER ONLY)

The next 12 months will be...

- ... Better 1
- ... Worse 2
- ... The same 3
- [DK/NA] 9

Q8. Looking at the next 12 months, would you say there is a high risk, a moderate risk, a low risk or no risk at all of falling behind with...?

(ONE ANSWER PER LINE)

(READ OUT – ROTATE)

- High risk 1
- Moderate risk 2
- Low risk 3
- No risk at all 4
- Not applicable 8
- [DK/NA] 9

A. ... Paying your rent or mortgage on time 1 2 3 4 8 9

B. ... Being able to cope with an unexpected expense of €1,000 1 2 3 4 8 9

C. ... Repaying consumer loans (such as loans to buy electrical appliances, furniture, etc.) on time 1 2 3 4 8 9

D. ... Paying ordinary bills or buying food or other daily consumer items 1 2 3 4 8 9

Q10. How likely do you think it is that you will need to leave your accommodation within the next 12 months because you can no longer afford it?

Is it...
(ONE ANSWER ONLY)

- Very likely 1
- Fairly likely 2
- Fairly unlikely 3
- Very unlikely 4
- [DK/NA] 9

[Q11 AND Q12 NOT TO BE ASKED TO THOSE WHO ARE IN EDUCATION (D4 = 42 student) OR ARE NO LONGER WORKING (D4 = 43 retired) OR ARE LOOKING FOR WORK (D4 = 44 seeking a job) OR ARE LOOKING AFTER THE HOME (D4 = 41 looking after the home)]

Q11. How confident would you say you are in your ability to keep your job in the next 12 months?
(ONE ANSWER ONLY)

- Very confident 1
- Fairly confident 2
- Not very confident 3
- Not at all confident 4
- [DK/NA] 9

Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? “1” means that it “would not at all be likely” and 10 means that “it would be very likely”
(ONE ANSWER ONLY)

| | | | | | | | | | | |
|----------------------|----|----|----|----|----|----|----|----|----------------|-------|
| 01 Not at all likely | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 Very likely | DK/NA |
| 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 99 |