

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

## 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 #276

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

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



Coordinated by Directorate-General  
Communication

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**THE GALLUP ORGANIZATION**

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## Introduction

When the EU's growth and jobs strategy was launched in March 2000, EU leaders pledged to make "a decisive impact on the eradication of poverty" by 2010. However, many people still live in destitution with no access to basic services such as healthcare. Almost 80 million Europeans live below the poverty threshold. In response, 2010 will be 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
- Public and private sectors share the responsibility to combat poverty and social exclusion
- Eradicating poverty for a more cohesive society benefits all
- Commitment at all levels of society is needed to achieve this goal<sup>1</sup>.

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 includes extensive action at national and EU levels to help households and industry and to concentrate support on the most vulnerable<sup>2</sup>.

The European Commission set out several priorities for 2009 in the Directorate-General for Employment, Social Affairs and Equal Opportunities' Annual Management Plan. They include:

- Responding to the employment impact of the economic downturn
- Initiatives in the health field, particularly tackling inequality in access to healthcare
- Preparation of the 2010 European Year against Poverty and Social Exclusion
- Information and communication activities to inform the public about the added value of EU policies in the area of employment, social affairs and equal opportunities.

It is in this context that the Directorate-General for Employment, Social Affairs and Equal Opportunities commissioned a survey to examine public opinion about the social impact of the global economic crisis. The objectives of the Flash Eurobarometer survey – "FL276 *Monitoring the social impact of the crisis: public perceptions in the European Union*" – were:

- To investigate perceptions about the existence of poverty and homelessness
- 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 the changes in healthcare and social-care affordability in the past six months
- To understand how people feel about their future pension entitlements and worries regarding income in old age.

In addition, the survey looked at the perceptions of EU citizens regarding their future (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
- Ability to afford one's current accommodation
- The likelihood of keeping one's job.

The survey's fieldwork was carried out between 8 and 12 July 2009. Over 25,000 randomly selected citizens aged 15 years and over were interviewed in the 27 EU Member States. Interviews were predominantly carried out via fixed-line telephone, reaching ca. 1,000 EU citizens in each country. To correct for sampling disparities, a post-stratification weighting of the results was implemented, based on key socio-demographic variables.

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

<sup>2</sup> Source: <http://ec.europa.eu/social/main.jsp?catId=89&langId=en&newsId=422&furtherNews=yes> and <http://ec.europa.eu/social/main.jsp?catId=308&langId=en>

## Main findings

### Perceptions about poverty in the EU

- Predominantly, trends in poverty levels were seen as negative by EU citizens: more than half of respondents (55%-75%) considered that poverty had increased at local, national and EU levels during the 12 months prior to the survey.
- The most significant negative change in the perceived amount of poverty was seen at country level: three-quarters of EU citizens said that poverty had increased in their country in the 12 months prior to the survey. One in 10 respondents (11%) felt that there had been an improvement in the level of poverty in their country.
- Individual country results showed large variations in citizens' perceptions regarding changes in poverty levels in their area. While less than 4 in 10 respondents in the Netherlands (31%), Denmark (33%), Sweden (35%) and the UK (39%) considered that poverty had *strongly or slightly increased* in the period under consideration, more than twice as many Latvians had a similar perception (81%).
- As opposed to national and local levels of poverty, respondents found it difficult to estimate any change in poverty levels across the EU. Nevertheless, the proportion who thought that poverty had *strongly or slightly increased* across the EU was significantly higher than those who thought there had been a decrease in the year prior to the survey.

### Perceptions about the numbers of poor people in the EU

- The majority of EU citizens considered that poverty was rather widespread in their country: 31% of respondents estimated that *one person in five* was poor in their country, and approximately the same proportion (29%) said that *one person in three* was poor.
- The most pessimistic citizens were those of Bulgaria, Hungary and Romania, where 62%-63% estimated that about *one-third* of their fellow citizens lived in poverty. In the most "optimistic" country, 3% of Danes thought that *about 30%* of the country's residents were living in poverty, while almost 3 in 10 (28%) believed that *less than 5%* of their residents were poor.

### Respondents' views on their household's degree of financial difficulty

- Keeping up with household bills and credit commitments was not a problem for over 4 in 10 (45%) EU citizens. Nevertheless, one-fifth stated that their household had financial difficulties. More precisely, 15% said that keeping up with household bills and credit commitments was a constant struggle, and a further 5% admitted that they had fallen behind with *some or many* bills and credit commitments.
- Greek, Latvian, Portuguese and Bulgarian citizens were the most likely to state that their household was having financial difficulties (between 42% and 54%).
- Asked whether, in the 12 months prior to the survey, their household had had, at any time, no money to pay ordinary bills, buy food or other daily consumer items, 18% of EU citizens stated that their household had been through such an experience.

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

- For the relative majority of EU citizens, no changes had been noticed in the affordability in three areas of healthcare (general healthcare, childcare and long-term care). Between 27% and

34% of interviewees said things had changed for the worse, and a few (6%-7%) now found it easier to afford services – that were applicable to them – than six months ago.

- More than 6 in 10 (64%) Latvians 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. Roughly half of Romanians (51%), Estonians and Greeks (both 47%) also felt that it was now harder for them to afford general healthcare.
- Putting the focus solely on respondents who considered the question about childcare to be relevant to their personal situation showed that more than 4 in 10 citizens in Greece (51%), Portugal (47%), Bulgaria (46%), Malta, Romania and Cyprus (all 44%) felt that it was now *somewhat or much more* difficult to afford childcare.
- The most likely to have had difficulties in coping with long-term care costs were Latvians (61% of those who answered the question on this subject), followed by Greeks (59%) and Romanians (50%).

### The impact of future pension entitlements

- While only 1 in 10 EU citizens thought that economic and financial events would not affect their pension benefits, over two-thirds either explicitly anticipated lower pension benefits or believed that, to compensate, they would have to take action – such as saving more money for when they reached old age or postponing their retirement.
- In a third of Member States, a relative majority of the public expected that they would have to save more for when they retired – namely in the Czech Republic (37%), Slovenia (34%), Belgium (33%), Portugal (31%) and Cyprus (30%).
- In about another third of EU Member States, a relative majority mentioned that they would receive lower pension benefits than expected. Between roughly a quarter and a third of respondents foresaw such a development in Latvia (38%), Germany (36%), Hungary (35%), Sweden and Greece (both 32%), Lithuania (29%), Austria (28%) and the Netherlands (26%).
- The relative majority of French (29%), Luxembourgish and British (both 25%) citizens considered that they would have to retire later than originally planned.
- Half of EU citizens were *fairly or very worried* that their income in old age would not be (or is not) enough for them to lead a dignified life; slightly fewer than half were *not very worried* or *not worried at all* in this sense.

### Expectations about the household financial situation in the next 12 months

- A quarter (26%) of EU citizens expected their household's financial situation to deteriorate in the near future. A majority (55%) expected stability in their household's financial situation during the 12 months following the survey, while a minority of 16% anticipated that their household's financial situation would improve in the next 12 months
- Over half of citizens in all but three Member States anticipated *the same or a better* financial situation for their households in the following 12 months. The exceptions were Latvia and Lithuania – where the majority of citizens expected their household's financial situation to *worsen* over the following 12 months, and Hungary – where similar numbers expected the financial situation to *deteriorate* or *to improve or at least remain the same*.

## Respondents' views as to whether they would be able to cope financially in the next 12 months

- Of the four types of payments under survey, an unexpected expense of €1,000 or its national equivalent worried respondents the most. Indeed, 6 in 10 respondents said there was at least a low risk of falling behind with payments in the next 12 months due to such an unexpected expense. Day-to-day expenditures (paying bills, buying food or other daily consumer items) were reasons for anxiety for more than 4 in 10 EU citizens.
- While more than three-quarters of citizens in Bulgaria (77%), Poland (78%), Hungary (81%), Latvia (84%) and Portugal (86%) thought that, in the year to come, they might not be able to cope with an unexpected expense of €1,000, this proportion decreased to less than 40% in Denmark, Sweden, the Netherlands, Luxembourg and Finland (between 29% and 37%).
- About a quarter (26%) of respondents felt that the question about paying rent or mortgage was not relevant to their personal situation. Focusing solely on respondents who considered the question to be relevant, a majority (55%) said they were not at all concerned about their future ability to pay their rent or mortgage on time.
- Among those who responded to the question about repaying consumer loans, the proportions who thought there would be a least some risk of being unable to repay such loans on time over the next 12 months and who saw *no such risk at all* were roughly the same (47% vs. 50%).

## Accommodation affordability in the next 12 months

- The majority of EU citizens felt that they would have no problems meeting the costs of their accommodation during the 12 months following the survey: 75% said that it was *very unlikely* that they would have to leave their accommodation in the near future because they could no longer afford it and 16% estimated that this would be *fairly unlikely*.

## The employment situation

- While roughly three-quarters of these respondents were *very* or *fairly confident* that they would not lose their job in the 12 months following the survey, only slightly more than 4 in 10 thought it would be *very* or *fairly likely* that they would be able to find a new job within six months, in the event that they were laid off.
- Though relatively few respondents (6%) were very concerned that they might lose their job in the near future, one in five respondents saw little chance they would soon be able to find employment, in the event that this did happen.
- Citizens of the Baltic states were the most pessimistic about their ability to stay in their current job in the next 12 months. About a sixth of Latvians, Lithuanians and Estonians (between 17% and 19%) were *not at all confident* that they would be able to keep their current job in that timeframe, and even more citizens of these countries were *not very confident* in this respect (35%, 30% and 26%, respectively).
- In 13 Member States, between half and two-thirds of respondents felt it would be unlikely that they would find a new job within six months of being laid off. The most pessimistic were Irish, Spanish, Italian, Latvian and Portuguese citizens: around two-thirds (64% to 67%) felt that it would *not be at all likely* or *fairly unlikely* (“1” to “5” on the scale).

## 1. Perceptions about the existence of poverty

Against the backdrop of the economic crisis and the social impact it is having on the life of EU citizens, and in the context of EU leaders' commitment to fight poverty, this survey gauged EU citizens' perceptions of poverty. First of all, it focused on their views regarding poverty trends at various levels: interviewees were asked whether poverty had decreased or increased in the 12 months prior to the survey in the area where they were living, in their country and in the EU. In addition, respondents were asked to make an estimate of the proportion of poor people living in their country.

### 1.1 Perceived trends in poverty at local, national and EU levels in the past 12 months

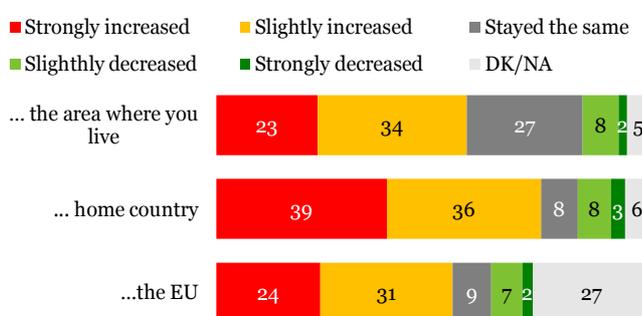
Predominantly, trends in poverty levels were seen as negative by EU citizens: more than half of respondents (55%-75%) considered that poverty had increased at local, national and EU levels during the 12 months prior to the survey.

The most significant negative change in the perceived amount of poverty was seen at **country level**. Indeed, three-quarters of EU citizens said that poverty had increased in their country in the 12 months prior to the survey. Furthermore, about 4 in 10 (39%) interviewees thought that poverty had *strongly increased* at national level. Roughly 1 in 10 respondents – in each case – considered that poverty in their country had either *remained unchanged* (8%) or had *strongly or slightly decreased* (11%) in the period under consideration.

The opinion that poverty in the respondent's **local area** had increased in the 12 months prior to the survey was held by 57% of EU citizens (23% “strongly increased” and 34% “slightly increased”). Approximately a quarter (27%) of respondents felt that – in their area – poverty had *stayed at the same* level. A positive view about the change in the level of poverty in their local area was supported by a tenth of respondents – i.e. they considered that poverty had *strongly or slightly decreased*.

Considering the three levels reviewed in the survey, respondents found it difficult to estimate any change in poverty levels across the EU: 27% gave a “don't know” response (compared to 5%-6% for local and national level questions). Nevertheless, similar to the changes in the degree of poverty at local or national levels, the proportion of interviewees who thought that poverty had *strongly or slightly increased* across the EU was significantly higher than the proportion of those who thought there had been a decrease in the year prior to the survey (55% vs. 9%).

#### 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

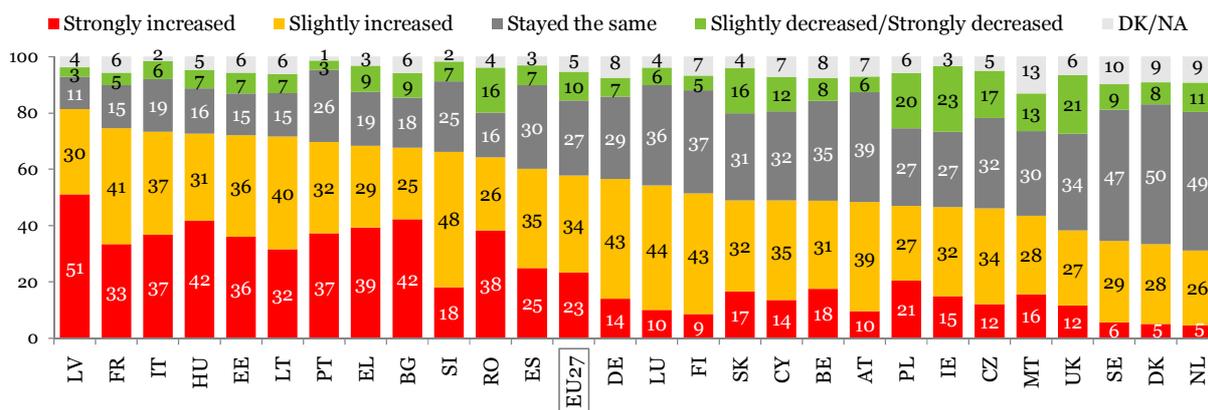
## Country variations

Individual country results showed large variations in citizens' perceptions regarding changes in **poverty levels in their area**. While less than 4 in 10 respondents in the Netherlands (31%), Denmark (33%), Sweden (35%) and the UK (39%) considered that poverty had *strongly or slightly increased* in their area in the 12 months prior to the survey, more than twice as many Latvians had a similar perception (81%; a 50-percentage point difference compared to the Netherlands). In France, Italy, Hungary, Estonia and Lithuania, roughly 7 in 10 citizens felt that the situation of poverty around them had worsened (between 72% and 74%).

About half of respondents in Latvia said that poverty had *strongly increased* in their area (51%; 28 percentage points above the EU average). A similar view was shared by roughly 4 in 10 Hungarians, Bulgarians, Greeks and Romanians (between 38% and 42%).

Focusing again on the lower end of the country distribution – where respondents were less likely to think that poverty had increased in their area, it was noted that about one in five respondents in Ireland, the UK and Poland thought that there had been a (*strong or slight*) *decrease* of poverty in their area in the year prior to the survey (between 20% and 23%), while Dutch, Danish and Swedish respondents were the most likely to feel that the level of poverty in their area had been stable (between 47% and 50%).

### 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...?

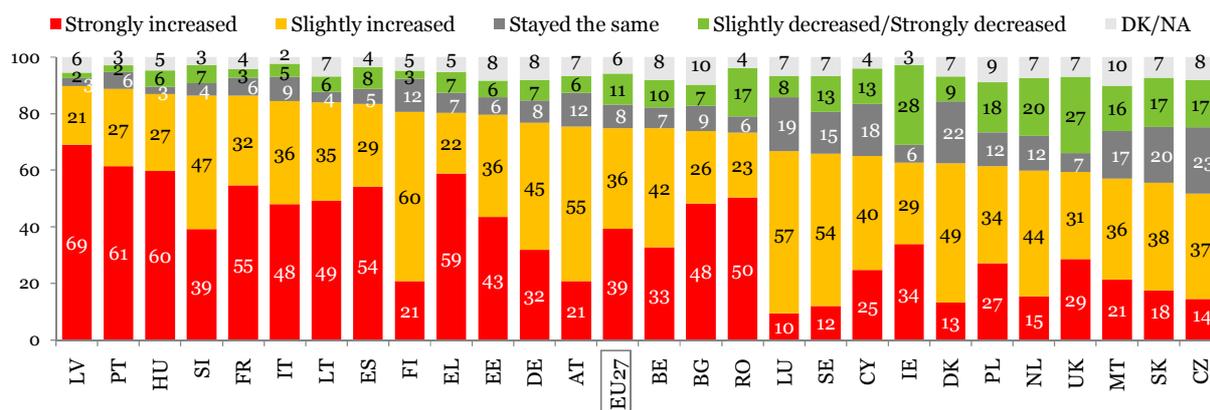
Base: all respondents, % by country

The opinion that **poverty at country level** had *strongly or slightly increased* in the past 12 months was shared by at least half of respondents in all Member States (between 51% and 90%). Once again, Latvians had the most pessimistic view about changes in the level of poverty: an overwhelming majority (90%) considered that poverty in their country had increased in the past 12 months. A similar view was held by 88% of respondents in Portugal and 87% in Hungary. In these three countries, at least 6 in 10 respondents considered that poverty had *strongly increased* in their country in the period under consideration (between 60% and 69%).

On the other hand, the least likely to say that poverty in their country had *strongly increased* in the past 12 months were respondents in Luxembourg (10%; 29 percentage points below the EU average), Sweden (12%), Denmark (13%), the Czech Republic (14%), the Netherlands (15%) and Slovakia (18%).

The idea that there had been no change in the level of poverty at country level was supported the most – by roughly one-fifth of respondents – in the Czech Republic (23%), Denmark (22%) and Slovakia (20%). Finally, just over a quarter of British and Irish respondents perceived a *strong or slight decrease* in the level of poverty in their country in the past 12 months (27% and 28%, respectively).

### 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

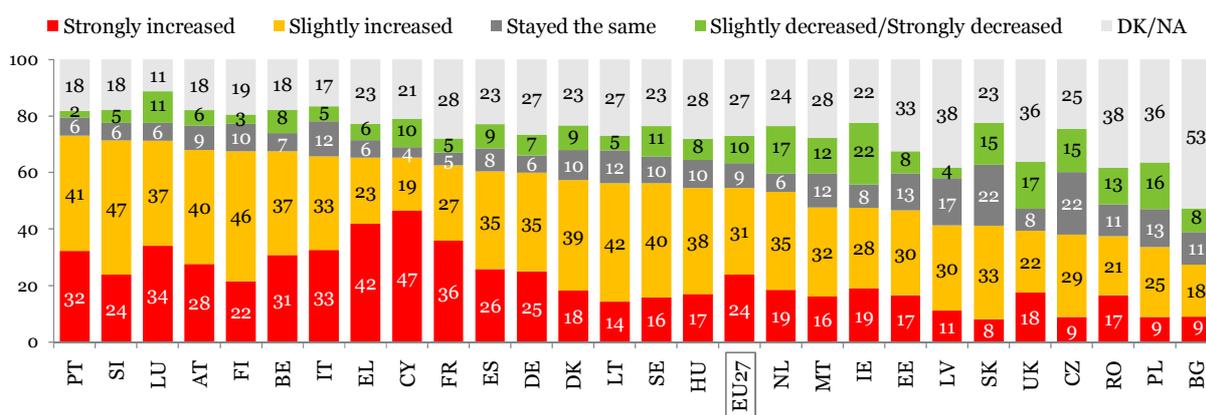
Respondents found it somewhat difficult to express an opinion about the change in the level of **poverty at EU level**: between 11% of respondents in Luxembourg and 53% in Bulgaria could not or would not say whether poverty had decreased or increased in the EU in the year prior to the survey. In several Member States that joined the EU in 2004 or later, a third or more respondents gave no response: in addition to Bulgaria, these countries were Romania and Latvia (both 38%), Poland (36%) and Estonia (33%). In addition, 36% of UK citizens gave no response.

Focusing solely on respondents who answered this question, the proportion of those who believed that **poverty in the EU** had *strongly or slightly increased* in the 12 months prior to the survey was as low as 48% in Bulgaria (26 percentage points below the EU average) and as high as 89% in Portugal (15 percentage points above the EU average). France, Slovenia, Finland and Greece joined Portugal at the higher end of the scale: between 85% and 87% of respondents in these countries perceived an overall *strong or slight* increase of poverty in the EU. On the contrary, as well as Bulgarian respondents, Polish and Slovak citizens (both 53%) were the least likely to think that poverty had increased in the EU.

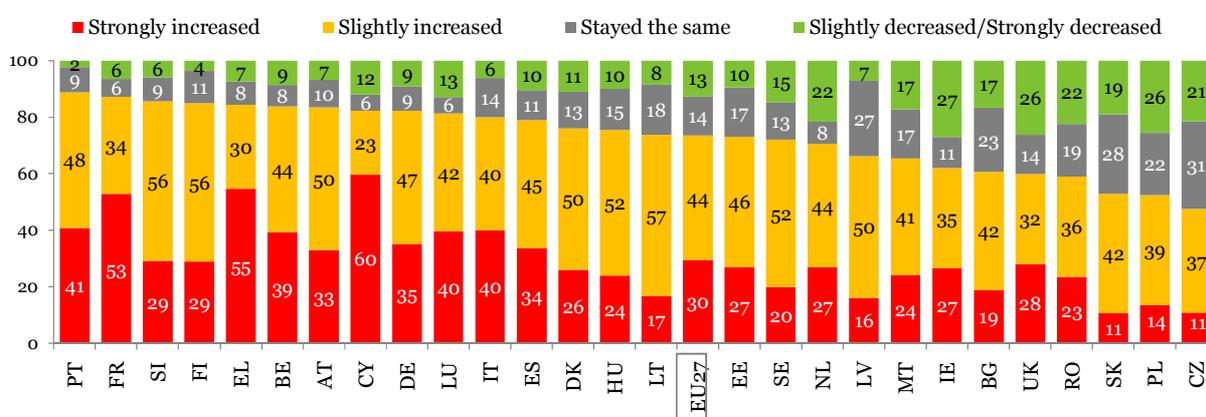
The conviction that poverty had *strongly increased* in the EU in the 12 months prior to the survey was felt by more than half of respondents in Cyprus (60%), Greece (55%) and France (53%). On the other hand, only about 1 in 10 respondents in Slovakia and the Czech Republic (both 11%) held a similar view. Respondents in the two last-named countries and those in Latvia were the most likely to sense that the level of poverty was stable at EU level (between 27% and 31%), while British, Irish and Polish respondents had the most positive view – slightly more than a quarter said that poverty in the EU had *strongly or slightly decreased* in the 12 months prior to the survey (between 26% and 27%).

## 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

### Socio-demographic considerations

The youngest respondents were less likely than their older counterparts to consider that poverty had increased in the 12 months prior to the survey in their *local area* or in their *country*. For example, while about half (49%) of those **aged** 15 to 24 said that poverty had risen locally, between 57% and 62% of the other age groups held a similar view. At the same time, 15-24 year-olds were more likely than their older counterparts to share the opinion that poverty had been stable in their local area in the period under consideration (32% vs. 24%-27% for other age groups) and to sense that – in their country – poverty had tended to decrease (15% vs. 10% of older respondents).

The over 54 year-olds were more likely to give a “don’t know” response when asked about poverty in *the EU* (32% vs. 23%-25% of all the other age groups). When taking this difference into account, however, a similar pattern of differences emerged across the age groups with the youngest respondents being the least likely to consider that poverty had increased in *the EU* in the year prior to the survey.

Full-time students, compared to all other respondents, also felt there had been smaller increases in the degree of poverty at *local* and *country* levels. While only 45% of the former said that poverty had increased in their local area in the 12 months prior to the survey and 69% saw a similar trend in their country, between 58% and 61% of those no longer in **education** thought that poverty had increased in their local area and between 75% and 76% saw the same tendency at country level. On the other hand, those still in education were slightly more likely than their counterparts to say that poverty in their country and in their local area had decreased (country level: 15% vs. 9%-11% of those no longer in education; local area level: 14% vs. 8%-11%).

Respondents with the lowest level of education found it most difficult to express an opinion about the change in the level of poverty at *EU level* (32% gave a “don’t know” response vs. 25%-27% of those with a higher level of education). Nevertheless, after controlling for the number of “don’t know” responses – and similar to the findings for poverty at local and country levels – it appeared that the respondent’s educational background had no impact on their perceptions about trends in the levels of poverty.

Within **occupational** segments, manual workers were the most likely to sense that poverty had increased in their *local area* (65% of manual workers vs. 56%-59% of all other occupational segments), and the least likely to feel that the amount of poverty had remained stable locally (22% of manual workers vs. 27%-29% of all other occupational segments). An increase in poverty at *country* level was felt to a slightly lesser extent by self-employed and non-working EU citizens (73% vs. 77%-78% of employees and manual workers). The most likely to say that poverty had increased in the *EU* in the 12 months prior to the survey were employees, while the least prone to feel that way were non-working citizens (59% vs. 51%).

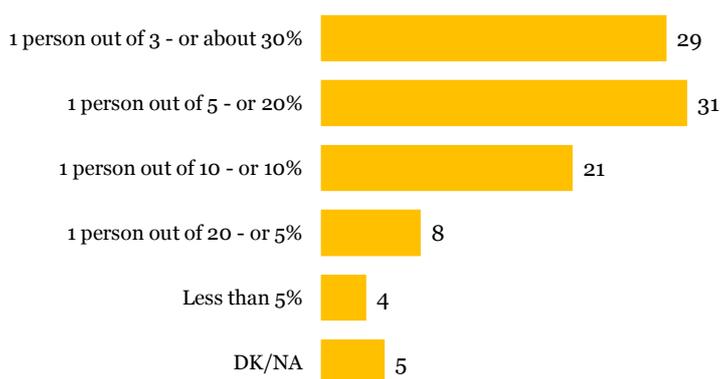
For further details, please see annex table 1b, 2b and 3b.

## 1.2 Estimating the proportion of poor people in the respondent’s country

The majority of EU citizens considered that poverty was rather widespread in their country: overall, more than half of interviewees thought that at least one in five people lived in poverty in their respective countries. More precisely, 31% of respondents estimated that *one person in five* (i.e. 20%) was poor in their country, and approximately the same proportion (29%) said that *one person in three* was poor (i.e. roughly 30% of the country’s population).

A somewhat smaller proportion (21%) of EU citizens estimated that the proportion of poor people in their country was *about 10%*, and another 12% thought that *5%, at most*, of their country’s inhabitants lived in poverty.

### 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...?

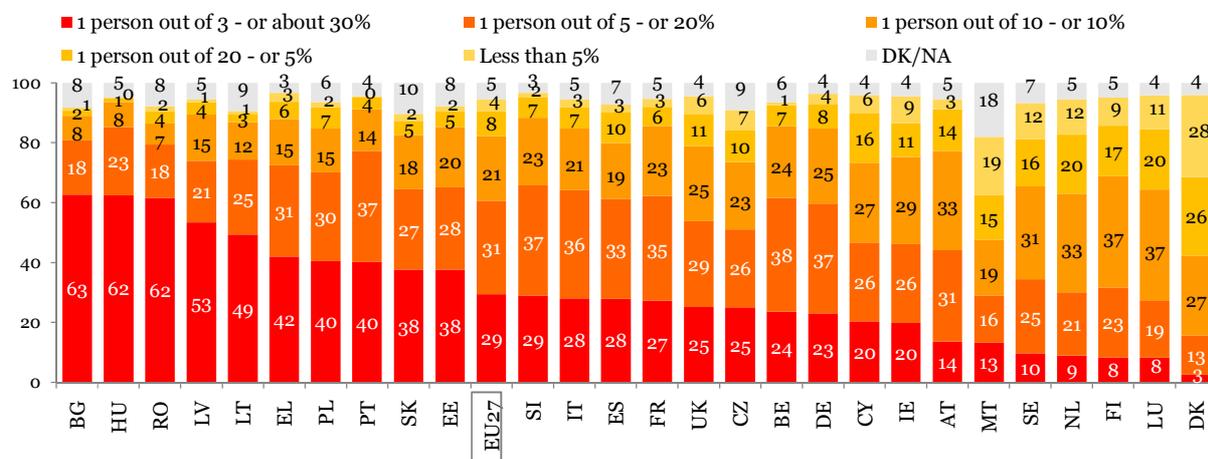
Base: all respondents, % EU27

The data analysis at country level revealed major variations in public opinion in this respect. The most pessimistic citizens were those of Bulgaria, Hungary and Romania, where 62%-63% estimated that about *one-third* of their fellow citizens lived in poverty.

Turning to the “optimistic” countries, 3% of Danes thought that *about 30%* of the country’s residents were living in poverty, while almost 3 in 10 (28%) believed that *less than 5%* of the country’s

residents were poor. Luxembourg, Finland and the Netherlands had less than 1 in 10 interviewees (8%-9%) stating that poverty affected 30% of their country's population. Overall, 8 in 10 Danish respondents (81%) thought that the proportion of poor people in their country *did not exceed 10%* of the population. Over half of respondents in Luxembourg (68%), the Netherlands (65%), Finland (63%), Sweden (59%) and Malta (53%) held similar opinions – i.e. *10% or less were poor*.

### Estimate of the proportion of poor people in respondents' countries

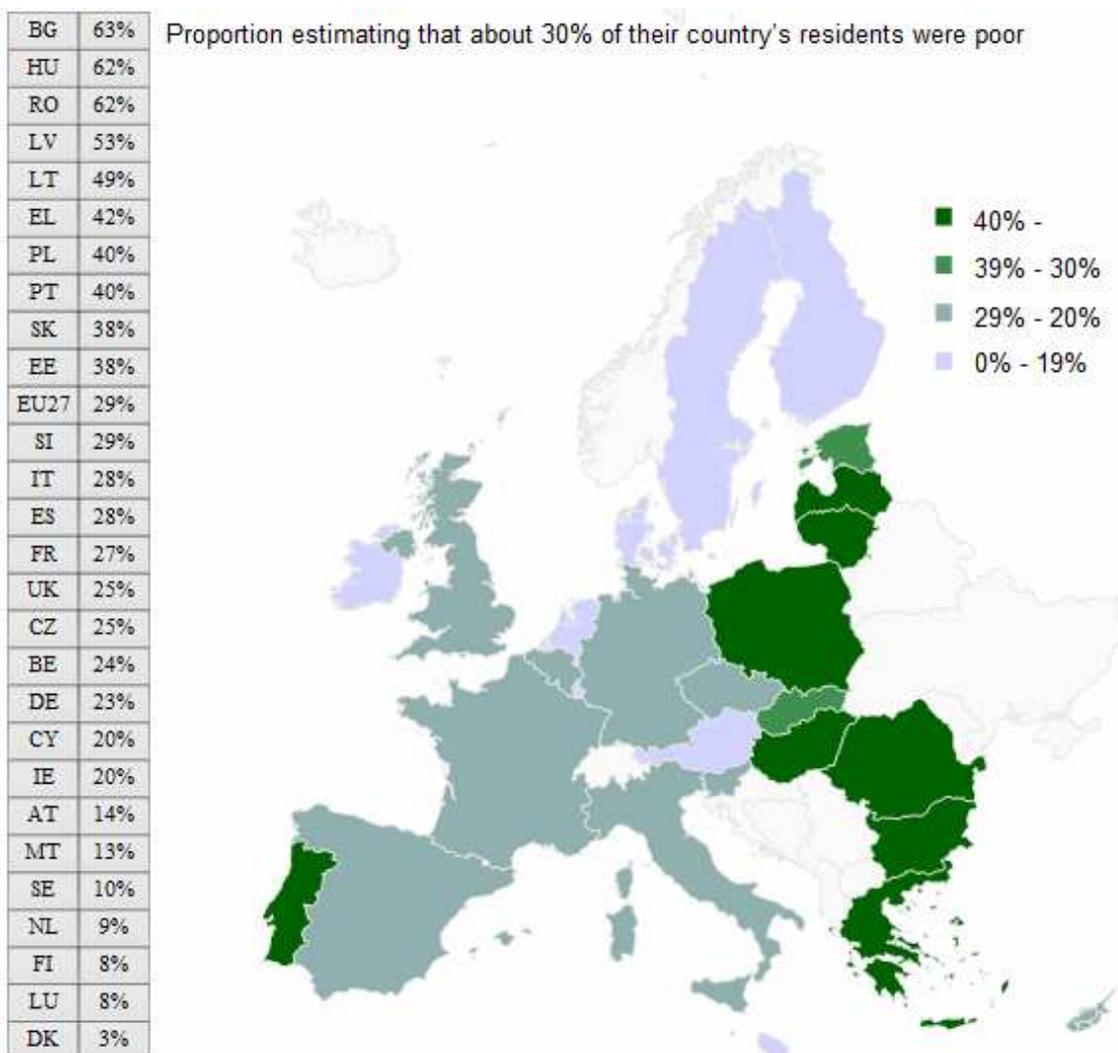


Q2. If you were to say how many poor people there are in (OUR COUNTRY), would you say that...?

Base: all respondents, % by country

The following map of Europe shows that it was not only respondents in Bulgaria, Hungary and Romania, but also many respondents in other eastern and south-eastern European countries who were more likely than EU citizens on average to think that poverty was widespread in their country. In Greece, Poland, Portugal and the Baltic states, roughly 4 in 10 or more interviewees considered that *one person in three* was poor in their respective countries.

The map also shows the relative optimism shown by respondents in the Nordic countries and certain northern and central European Member States.



### *Socio-demographic considerations*

Generally, **women** were more likely to believe that there was a higher proportion of poor people in their country. For example, 32% of women believed that about *one-third* of their fellow citizens were poor compared to 27% of men who held that opinion. Concurrently, 3 in 10 women assessed this proportion as being *10% or less* compared to 38% of men.

The opinion that poverty was widespread in their country was less frequently held by **the most educated** EU citizens. Respondents with the highest level of education were less likely than their counterparts to estimate high proportions of poor people in their country: 55% of the most educated respondents said that either *one-third* or *one-fifth* of their fellow citizens lived in poverty vs. 62%-64% of all others, but they were more likely to think that the proportion was *10%* (26% of the most educated vs. 17%-21% of all others).

Similarly, **the self-employed and employees** made more positive estimates about the issue compared to respondents in other occupational categories. Indeed, while only a quarter of the self-employed and employees (25% and 26%, respectively) considered that *about 30%* of the population in their respective countries were poor, 31% of those not working and 39% of manual workers felt that way. In addition, the self-employed and employees were the most likely to estimate a ratio of poor people of *10% or less* (37%-38% vs. 27%-32% of all the other occupational categories).

Finally, within the various **age** groups, we found that a higher proportion of 25-39 year-olds compared to the youngest age group mentioned the highest ratio of poverty (*30%* of the population): e.g. 32% of 25-39 year-olds vs. 26% of those aged 15 to 24. However, 40% of the youngest respondents believed that the actual proportion of poor people was *about 20%*; this belief was held by only 27%-32% of interviewees in the other age groups.

For further details, please see annex table 4b.

## 2. Degree of financial difficulty

Identifying the degree of financial difficulty of EU households was also an objective of this survey. Two subjective measures were used, with respondents being asked:

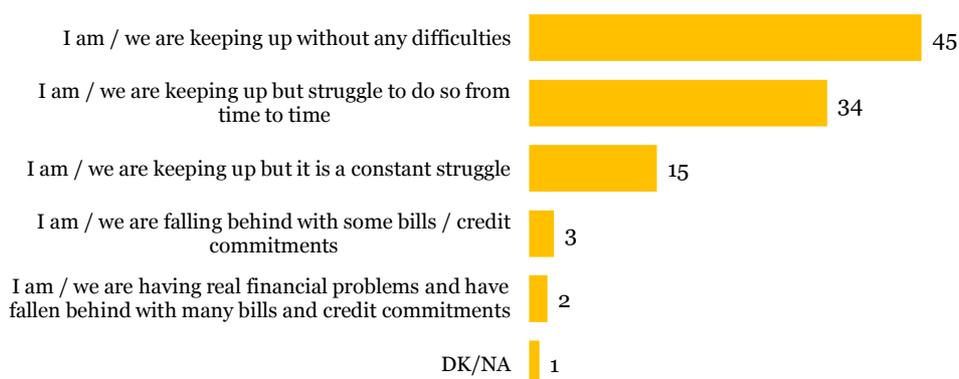
- how well their household was keeping up with bills and credit commitments at the time of the survey, and
- whether – in the past 12 months – their household had, at any time, had no money to pay ordinary bills or to buy food or other daily consumer items.

### 2.1 At present

At the time that the survey was conducted, keeping up with household bills and credit commitments was not a problem for over 4 in 10 (45%) EU citizens; about one in three (34%) said that their household had occasional financial problems.

Nevertheless, one-fifth of EU citizens stated that their household had financial difficulties<sup>3</sup>. More precisely, 15% said that keeping up with household bills and credit commitments was a constant struggle, and a further 5% admitted that they had real trouble with such payments (3% had fallen behind with some bills and credit commitments, and 2% had real financial problems and had fallen behind with many such payments)<sup>4</sup>.

#### 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

Between 7 and 8 out of 10 respondents in Denmark (80%; 35 percentage points above the EU average), Sweden (76%), the Netherlands (72%) and Finland (70%) stated they had absolutely no difficulty in keeping up with household bills and credit commitments. On the other hand, in countries such as Greece, Latvia, Portugal, Bulgaria and Romania, the situation was far less positive: less than

<sup>3</sup> Sum of: “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”.

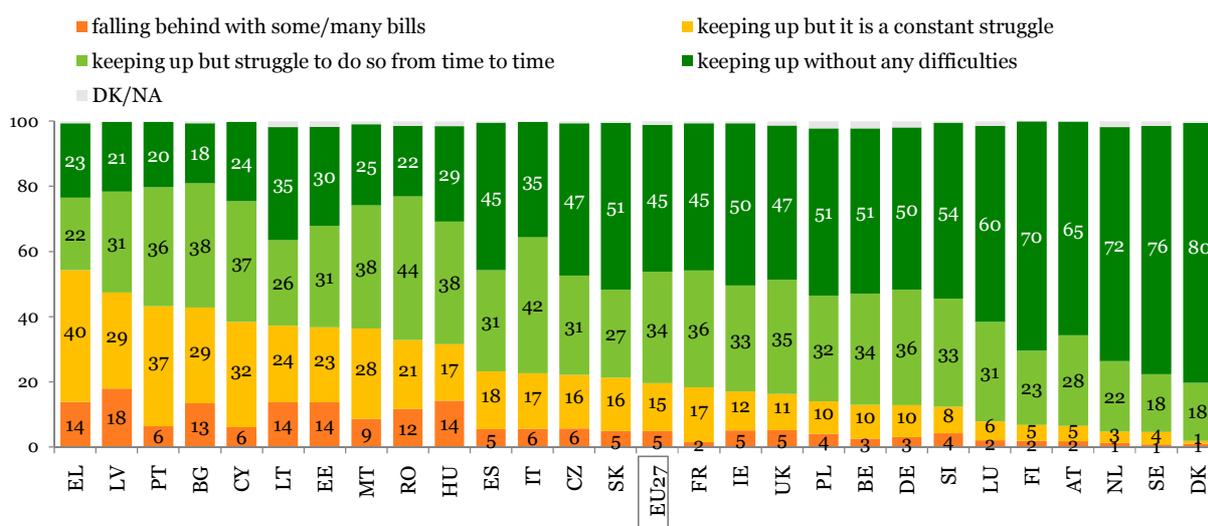
<sup>4</sup> According to the Special Eurobarometer 279 “Poverty and Exclusion” conducted in February-March 2007, 24% of EU citizens said their household had financial difficulties at the moment of the survey. More precisely, it was a constant struggle for 19% of respondents to keep up with household bills and credit commitments, and a further 5% admitted that they had real troubles with such payments (as in the current survey, 3% had fallen behind with some bills and credit commitments, and 2% had real financial problems and had fallen behind with many such payments). See page 12 of the 2007 report. The survey in 2007 interviewed 26,466 EU citizens aged 15 and over living in the 27 EU Member States, as well as 1,000 residents of Croatia.

one in four citizens in these countries stated that their household could keep up with their bills and credit commitments without any problems (between 18% and 23%).

Indeed, looking at the proportion of those who admitted having financial difficulties<sup>5</sup>, the highest proportion of respondents was found in approximately the same (above-mentioned) countries. The most likely to have been through such an experience were Greek respondents (54%), followed by Latvians (47%), Portuguese (43%) and Bulgarians (42%).

The proportion of those who said that their households were in real trouble (i.e. had fallen behind with *some* or *many* bills and credit commitments) was particularly high in Latvia (18%), followed by Greece, Lithuania, Hungary and Estonia (all 14%) and Bulgaria (13%).

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

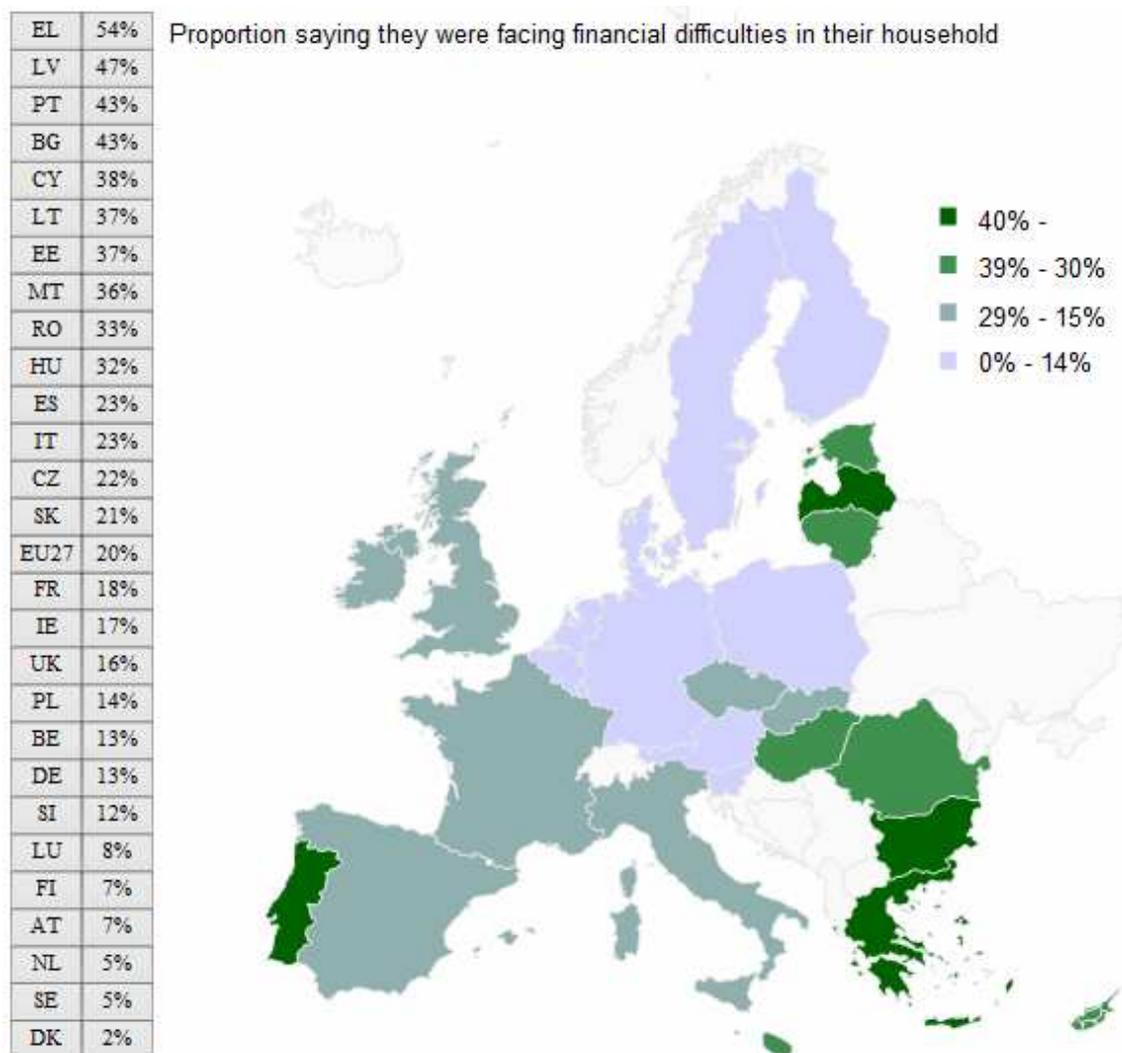


Q3. Which of the following best describes how your household is keeping up with all its bills and credit commitments at present?

Base: all respondents, % by country

<sup>5</sup> Sum of: “constant struggle” + “falling behind with some bills” + “falling behind with many bills”

As mentioned earlier, respondents in the Nordic countries – Denmark, Sweden and Finland – were among the most likely to state that they had no difficulties in keeping up with household bills and credit commitments; this can be seen on the following map. Less than a tenth of respondents in these countries and in other central and northern European Member States were constantly struggling to keep up with household bills and credit commitments or had actually fallen behind with such payments; however, the map also indicates that this proportion increased to more than a third of respondents in the Baltic states and some southern European countries, such as Greece, Portugal and Bulgaria.



Note: financial difficulties = “constant struggle” + “falling behind with some bills” + “falling behind with many bills”

### ***Socio-demographic considerations***

The youngest respondents were the least likely to state that their household was having financial difficulties<sup>6</sup> (13% vs. 19%-24% of other age groups), and the least educated were the most liable to have this viewpoint (27% vs. 12%-21% of all other educational categories). Within occupational categories, manual workers were the ones most often encountering financial difficulties, while employees were the least likely to have such a problem (28% and 15%, respectively).

Although the proportion of respondents who stated that their household was having financial difficulties was similar for men and women, and city dwellers and rural residents, men and metropolitan residents were more likely to state that they had absolutely no difficulty in keeping up

<sup>6</sup> Sum of: “constant struggle” + “falling behind with some bills” + “falling behind with many bills”

with household bills and credit commitments (both 49% vs. 42% of women and 43% of rural residents).

For further details, please see annex table 5b.

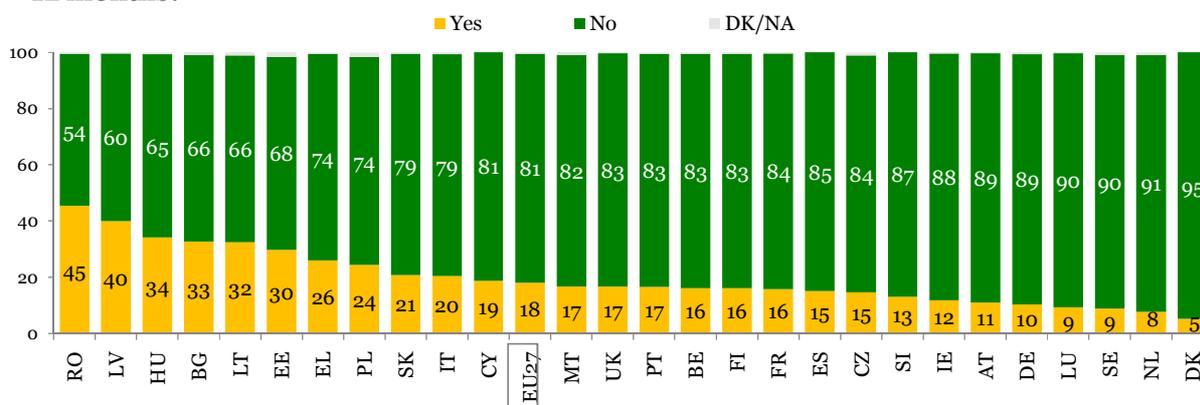
## 2.2 In the 12 months prior to the survey

Asked whether, in the 12 months prior to the survey, their household had had, at any time, no money to pay ordinary bills, buy food or other daily consumer items, 18% of EU citizens stated that their household had been through such an experience. Roughly 8 in 10 (81%) EU citizens had not encountered such difficulties during that period.

Romanians (45%; 27 percentage points above EU average) and Latvians (40%) were the most likely to have run out of money to pay ordinary bills, buy food or other daily consumer items – at any time in the 12 months prior to the survey. In Hungary, Bulgaria, Lithuania and Estonia, between 30% and 34% of respondents stated that their household had gone through a similar experience.

On the other hand, less than 1 in 10 citizens in Denmark (5%; 13 percentage points below the EU average), the Netherlands (8%), Sweden and Luxembourg (both 9%) said that during the 12 months prior to the survey their household had run out of money to pay ordinary bills, buy food or other daily consumer items.

### Has respondent's household had no money to pay ordinary bills or to buy food 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

### Socio-demographic considerations

Looking at the socio-demographic segments, those most affected by financial problems in the year prior to the survey were 25-39 year-olds, the least educated and manual workers; the least affected were the most educated and those still in education. For example, 28% of manual workers said that during the 12 months prior to the survey their household had run out of money to pay ordinary bills, buy food or other daily consumer items compared to 15%-19% of those in other occupational segments.

Across age groups, 23% of 25-39 year olds went through the same experience compared to 15%-19% of all other age groups. While approximately 1 in 10 of the most educated EU citizens and those still in education (both 12%) stated that their household had had problems with ordinary payments in the year prior to the survey, this compared to roughly one in five of those with a lower level of education (20%-24%).

For further details, please see annex table 11b.

### 3. Changes in the ability to afford various types of healthcare in the past six months

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. For the majority of EU citizens (where a specific type of healthcare was applicable to the respondent), no changes had been noticed in these three areas. Between 27% and 34% of interviewees said things had changed for the worse, and a few (6%-7%) now found it easier to afford services – that were applicable to them – than six months ago.

Almost six in 10 (59%) interviewees said there had been *no changes* in their ability to bear the costs of **general healthcare** for themselves or their relatives in the past six months. Almost 3 in 10 (29%) respondents stated that, in this timeframe, it had become *somewhat* or *much more difficult* to afford healthcare for themselves or their relatives. Finally, 5% of interviewees said that they felt that healthcare had become more affordable in the past six months.

A slim majority (55%) of respondents did not answer the question about changes in the affordability of **childcare** – as this question was not relevant to their personal situation. Among respondents who answered this question, roughly a quarter (27%) noted that it had become *somewhat* or *much more difficult* in the past six months to afford childcare. Just 7% of respondents said it had become *easier*, and 59% thought that the affordability of childcare had remained *stable*.

The question about **long-term care** for themselves and their relatives was answered by almost two-thirds of respondents – 3 in 10 respondents considered that the question was not relevant to their personal situation. Slightly more than half (53%) of respondents – who answered this question – felt that the affordability of long-term care had not changed in the past six months. Roughly one in three (34%), however, now found it more difficult to cope with the costs involved in long-term care services, while less than a tenth of interviewees (7%) had noted a positive change.

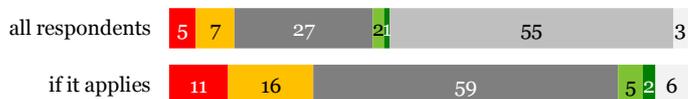
#### Perceived changes in the ability to afford various types of healthcare



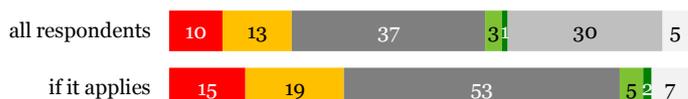
##### Healthcare for you or your relatives



##### Childcare for your children



##### Long-term care for you or your relatives



**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

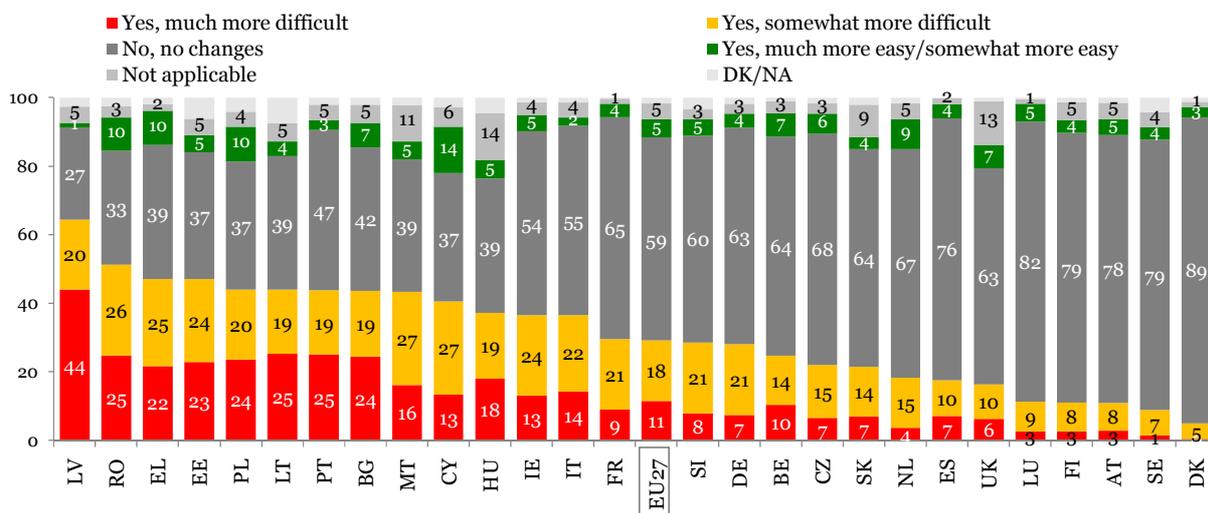
## Country variations

More than 6 in 10 (64%) Latvians 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** (44% stated that it was *much more difficult*; 33 percentage points above the EU average). Roughly half of Romanians (51%), Estonians and Greeks (both 47%) also felt that it was now harder for them to afford general healthcare.

In the last six months, a small proportion of less than 1 in 10 citizens in Denmark and Sweden found it more difficult to meet the costs of general healthcare services (5% and 8%, respectively). In these two countries, the situation in this regard was among the most stable across all EU countries. More than three-quarters of respondents in Denmark (89%; 30 percentage points above the EU average), Luxembourg (82%), Finland and Sweden (both 79%), Austria (78%) and Spain (76%) had seen *no changes* in the affordability of general healthcare in the past six months.

In all Member States (with the exception of Cyprus), not more than 1 in 10 respondents had seen an improvement in their ability to afford general healthcare services in the past six months. In Cyprus, however, 14% of respondents had seen an improvement in this respect.

### 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

Respondents were also asked to evaluate any changes in their ability to afford **childcare**. In most countries, more than half of respondents replied that this question was not relevant to their personal situation. Respondents in Cyprus, Italy, Spain and the Czech Republic were the most likely to answer this question (between 27% and 39% of interviewees said the question was “non-applicable” – compared to 55% for the EU overall).

Putting the focus solely on respondents who considered the question about the affordability of childcare to be relevant to their personal situation showed that more than 4 in 10 citizens in Greece (51%), Portugal (47%), Bulgaria (46%), Malta, Romania and Cyprus (all 44%) felt that it was now *somewhat or much more difficult* to afford childcare. It could therefore be concluded that the “pessimistic” range of the distribution was dominated by countries where citizens were also the most pessimistic about the affordability of healthcare in general.

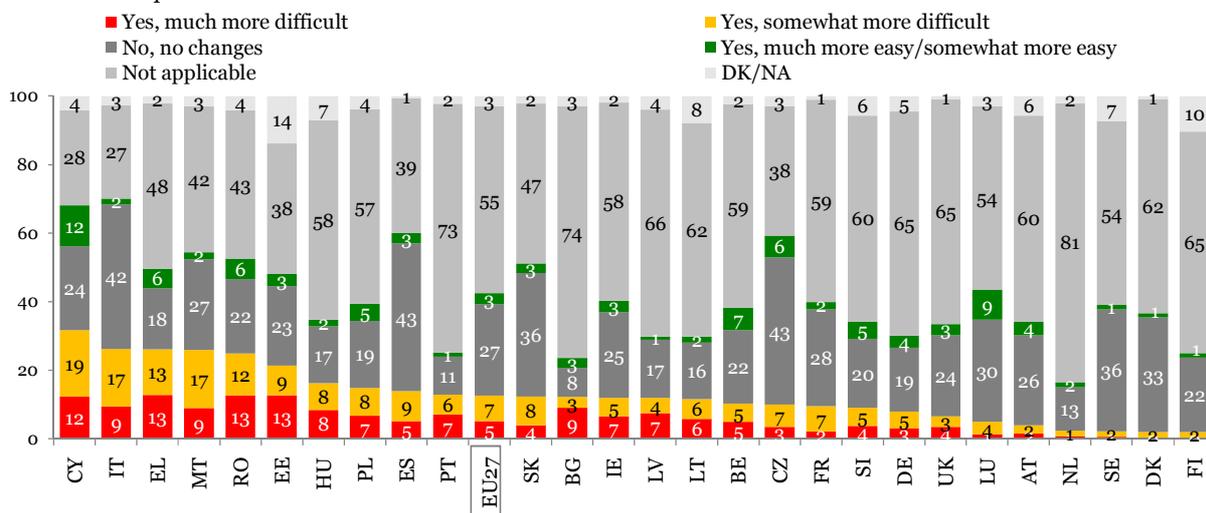
On the other hand, less than 1 in 10 of respondents in the Nordic countries – Sweden (5%), Denmark and Finland (both 6%) – agreed that it had become *somewhat or much more difficult* to bear the costs of childcare in the past six months. A vast majority of respondents (of those where childcare was applicable) in Denmark (89%) and Sweden (77%) considered that the situation in this regard was

stable. In Finland, on the other hand, only 61% of respondents had seen no change, while 29% answered that they did not know whether there had been a change in affordability.

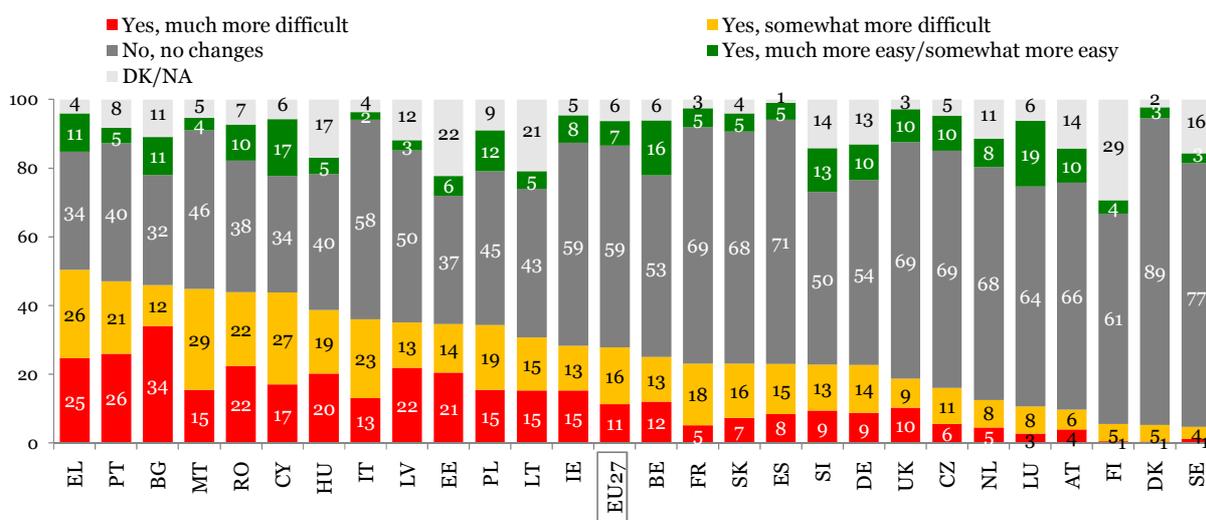
Approximately one in six respondents in Luxembourg, Cyprus and Belgium had seen an improvement in this matter in the six months prior to the survey (between 16% and 19%). In half of the Member States, however, not more than 1 in 20 respondents felt that childcare was now more affordable.

### 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

The proportion of respondents who considered that the question about **long-term care for family members** was not relevant to their personal situation ranged from 3% in Greece to 66% in Hungary. Other countries with a high proportion of “non-applicable” responses were Sweden, Portugal, Austria and Finland (between 51% and 54%).

As in the case of the affordability of general healthcare and childcare – again placing the focus on those interviewees who had actually responded – citizens of Latvia and Greece and those of Sweden and Denmark were at the extremes. While roughly 6 in 10 Latvians and Greeks said that it had become *somewhat or much more difficult* for them to afford long-term care in the past six months (61% and 59%, respectively), less than a tenth of Danes and Swedes had felt such a negative impact (7% and 9%, respectively). Furthermore, 40% of Latvians – compared to 2% of Danes and Swedes – said that it had become *much more difficult* to bear the costs of long-term care.

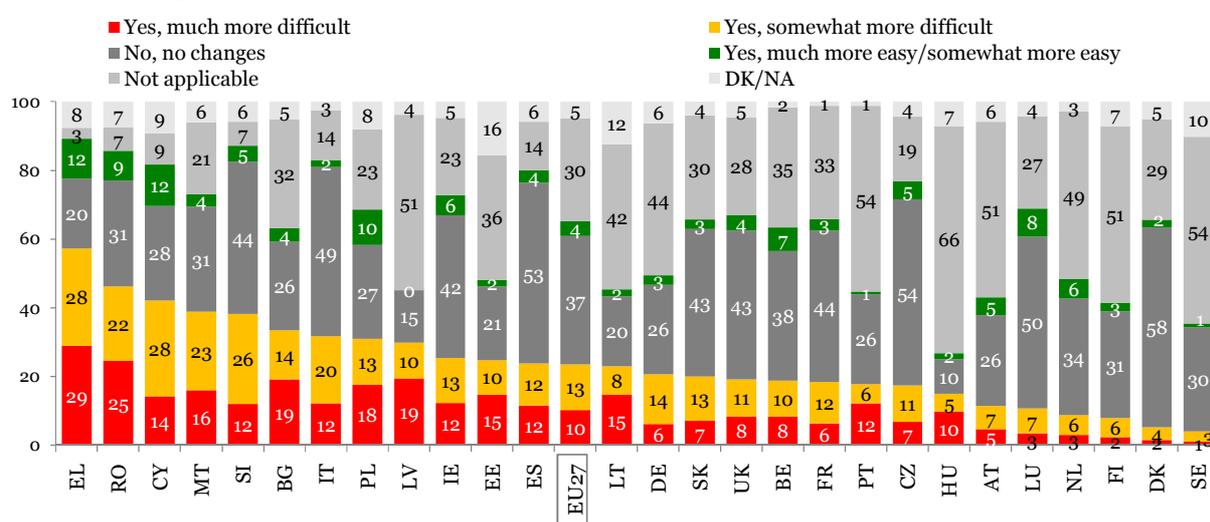
Romania, Bulgaria and Malta – once again – joined Latvia and Greece at the higher end of the ranking with 49% of respondents for whom it had become *somewhat or much more difficult* to cope with the costs of long-term care. Respondents in Finland, Luxembourg and the Netherlands were again among the least likely to express such a concern (between 15% and 17%).

Two-thirds or more respondents (of those where long-term care was applicable) in Denmark (82%), Luxembourg (68%), the Czech Republic (67%), the Netherlands, Sweden and France (all 66%) felt that the affordability of long-term care for themselves or their family members had remained stable.

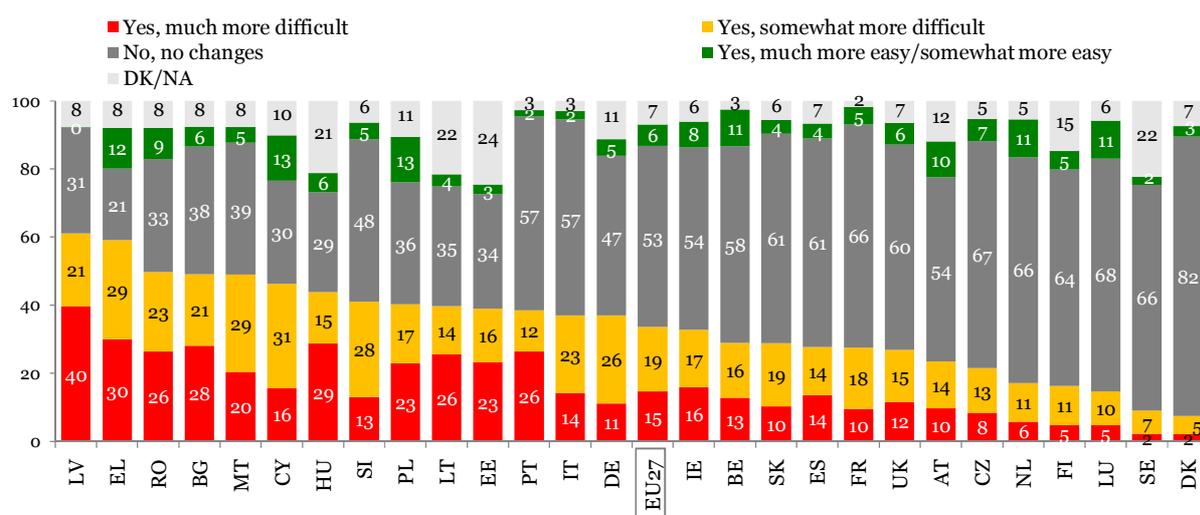
Finally, similar to results obtained for the EU overall, less than a tenth of respondents in almost all Member States had seen an improvement in their ability to afford long-term care for themselves or their family members. Furthermore, the countries where respondents were somewhat more likely to have seen an improvement in this matter – e.g. Cyprus and Greece (12%-13% “somewhat or much more easy”) – were the ones at the higher end of the country ranking, i.e. where respondents were most likely to have seen a deterioration in their situation and least likely to have seen no change.

### 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

### *Socio-demographic considerations*

The socio-demographic analysis revealed that **women** were more likely to say that in the past six months it had become *somewhat or much more difficult* to afford general healthcare (32% vs. 26% of men), childcare (14% vs. 11%) and long-term care services (26% vs. 21%).

As the **age** of a respondent increased, so too did the likelihood that an interviewee would feel that healthcare services had become less affordable. For example, 18% of the youngest citizens reported having had *somewhat or much more difficulties* in affording general healthcare in the past six months compared to approximately one-third of the oldest citizens (35%). In addition, the youngest EU citizens were less likely than the other age groups to have problems bearing the costs of long-term healthcare (15% of 15-24 year-olds vs. 22%-27% of all other age groups). On the other hand, in the last six months, higher proportions of 25-54 year-olds (17% vs. 6%-9% of all other age segments) felt it was now more difficult for them to afford childcare. Of course, this question about childcare was also more relevant to 25-54 year-olds (43%-44% “non-applicable” answers vs. 63%-68% for other age segments).

Full-time students were the least likely to find it more difficult to afford healthcare services in the half year prior to the survey, and those with the lowest level of **education** were the most likely to have that opinion. For example, 15% of full-time students and 39% of respondents with the lowest level of education now found it *somewhat or much more difficult* to afford general healthcare.

**Manual workers** and **those not working** were more likely than their counterparts to say that in the past six months it had become harder to afford general healthcare and long-term care for themselves and their family. For example, with regard to the former type of healthcare, approximately one in three respondents in these occupational groups (32% of those not working and 33% of manual workers) held this view compared to approximately one in four employed or self-employed respondents (24% and 26%, respectively). In addition, manual workers now found it more difficult than all other respondents to afford childcare (20% vs. 11%-15% of respondents of all the other occupational groups – note that 61% of non-working respondents felt that this question was not relevant to them).

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

## 4. The impact of future pension entitlements

Respondents were asked about the financial outlook for their old age, both in terms of the impact of their future pension entitlements, that might have changed, and about concerns they might have about their future financial situation.

Generally, EU citizens were pessimistic about their future situation. While only 1 in 10 respondents thought that economic and financial events would not affect their pension benefits, over two-thirds either explicitly anticipated lower pension benefits or believed that, to compensate, they would have to take action – such as saving more money for when they reached old age or postponing their retirement.

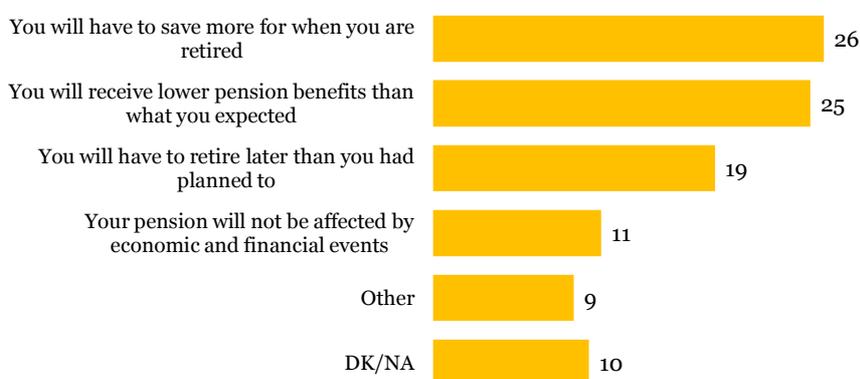
Furthermore, asked about their (anticipated) income in old age, half of EU citizens were *very* or *fairly* worried that it would not be adequate to enable them to lead a dignified life.

### 4.1 The impact of pension entitlements in the future

Turning to citizens' views about how their pension entitlements would impact their future financial situation, about a quarter (26%) of respondents thought that *they would have to save more for when they retired*. A further one in four thought that *they would receive lower pension benefits than expected*, while about one in five (19%) respondents said that *they would have to retire later than planned*.

At the opposite end of the spectrum, about 1 in 10 (11%) respondents believed that *their pension entitlements would not be affected by economic and financial events*. Similar proportions either gave other answers than they were presented with (9%) or could not (or did not want to) say what the outcome might be (10%).

#### 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

At country level, there were wide variations in the way respondents reacted to this question. In a third of Member States, a relative majority of respondents expected that they would have to **save more for their retirement** – namely in the Czech Republic (37%), Slovenia (34%), Belgium (33%), Portugal (31%), Cyprus (30%), Spain (29%), Slovakia (28%), Malta and Italy (both 25%). In Romania, the percentage of respondents sharing this opinion (24%) was the same as that of respondents who did not answer (“don’t know/no answer”, 24%).

In roughly a third of EU Member States, a relative majority demonstrated a less proactive attitude by mentioning that they would **receive lower pension benefits than expected**. Between approximately a quarter and a third of respondents foresaw such a development in Latvia (38%), Germany (36%), Hungary (35%), Sweden and Greece (both 32%), Lithuania (29%), Austria (28%) and the Netherlands (26%).

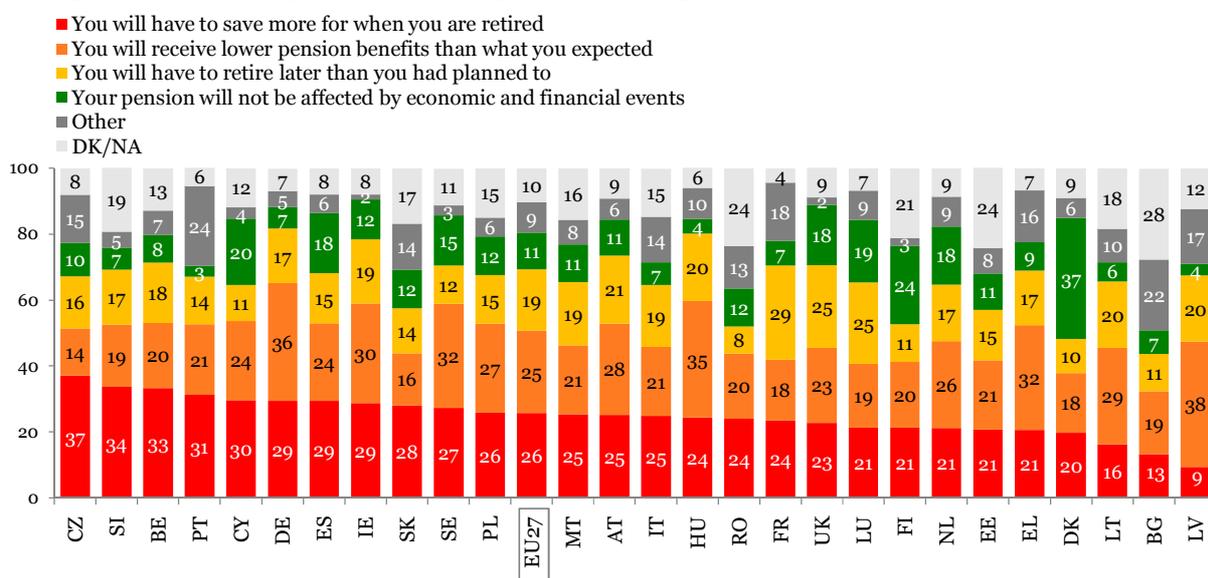
In Ireland and Poland, similar percentages either anticipated that they would *receive lower pension benefits* or thought they would *have to save more for their retirement* (Ireland: 30% and 29%, respectively; Poland: 27% and 26%).

The relative majority of French (29%), Luxembourgish and British (both 25%) citizens considered that they would have to **retire later than originally planned**. In the UK, almost the same percentages either said that they would *receive lower pension benefits than expected* (23%) or would have to *save more for when they retired* (23%).

There were only two Member States in which the relative majority of the public felt that **economic and financial events would not affect their pension**. These were Denmark, with over a third of its citizens anticipating an “economic crisis-safe” pension (37%), and Finland, with about a quarter of respondents sharing this opinion (24%).

Finally, a relative majority of Bulgarians (28%) and Estonians (24%) were **unable to present a clear answer** regarding their future pension situation (or did not want to answer the question).

### 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

### Socio-demographic considerations

Given that it can be expected that those already retired or close to retirement hold, in general, rather different views on their future financial situation<sup>7</sup> compared to younger people, results were analysed separately for respondents who had retired and respondents who had not yet retired. Given that most of EU citizens retire by the age of 65, results were also analysed separately for the group of 55-64 year-olds and for those aged 65 and over.

The oldest respondents were the most confident that their pension would not be affected by economic and financial events. One out of five respondents aged 65 and over and somewhat fewer of those aged 55 to 64 (16%) held this view, compared to 9% of 15-24 year-olds and only 6%-7% among 25-54 year-olds. On the other hand, a similar proportion (22%) of respondents likely to have already retired (aged 65+) expected lower pension benefits, and this proportion was comparable to those recorded among 15-39 year-olds (19%-22%). However, respondents getting closer to retirement age (aged 45-64) were more likely to expect lower pension benefits (30%-31%).

<sup>7</sup> This variation will partly be attributed to some of the answers the respondents were presented with – e.g. those already retired obviously would not opt for postponing (their own) retirement.

Younger respondents thought of either saving money for old age or postponing their retirement. Few respondents aged 65 and over mentioned that they would have to retire later than planned – namely 3% of them vs. 13% of respondents aged 55 to 64, and 24%-25% of younger respondents. Those aged 65 and over also less frequently mentioned that they would need to save more for their retirement – only 12% of those aged 65 and over and 18% of the 55-64 year-olds shared this opinion, compared to 27% of 40-54 year-olds, 37% of 25-39 year-olds and 33% of 15-24 year-olds.

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 is as expected, given the large overlap between the two groups. Looking only at those respondents who had not yet retired, it was noted that respondents without a professional activity (e.g. unemployed respondents, students) were less likely to consider postponing their retirement (19% vs. 24%-27% in other occupational groups). Employees and manual workers were somewhat more likely than the self-employed and those not working to anticipate lower pension benefits (27% and 28% vs. 22%-23%).

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 postpone their retirement (10% vs. 20%-22% of the more educated) and that they would need to accumulate more savings for old age (17% vs. 27%-29%). At the same time, they were slightly more confident than others that their pension would not be affected by economic and financial events (14% vs. 10%-12%).

Respondents still in education were more “proactive” than others, as a third of them thought of saving more for when they retired (33% vs. 17%-29% of those who were no longer in education), and somewhat less “passive”, that is, about a fifth (18%) simply anticipated lower pension benefits, vs. 24%-27% of those who were no longer in education.

Only minor variations were recorded in EU citizens' pension-related expectations based on **gender**. Men, for instance, were somewhat more likely to consider that they would have to retire later than they had originally planned to (20% vs. 17% of women).

For further details, please see annex table 9b.

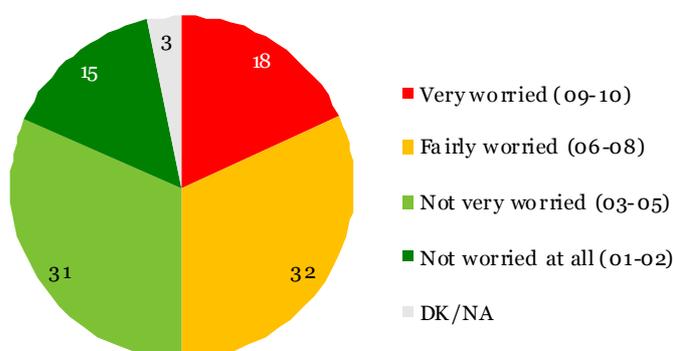
## 4.2 Concerns regarding income in old age

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 adequate enough to enable them to live a dignified life. To make the responses as accessible as possible, answers (i.e. the grades on the scale) were grouped as presented in the following chart.

EU citizens were divided on how they would cope financially in old age – there were comparable proportions feeling either positive or negative about the future.

Almost one-fifth of respondents were *very worried* about the chances that their income in old age would not be sufficient to allow them to live in dignity (18% mentioned “9” or “10” on the scale), and one-third

**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

were *fairly worried* by such an outlook (32% opted for a number between “6” and “8” on the scale). Conversely, a third of respondents were *not very worried* that they would lack a decent income in old age (from “3” to “5”, 32%), and 15% were *not worried at all* (“1” or “2” on the scale).

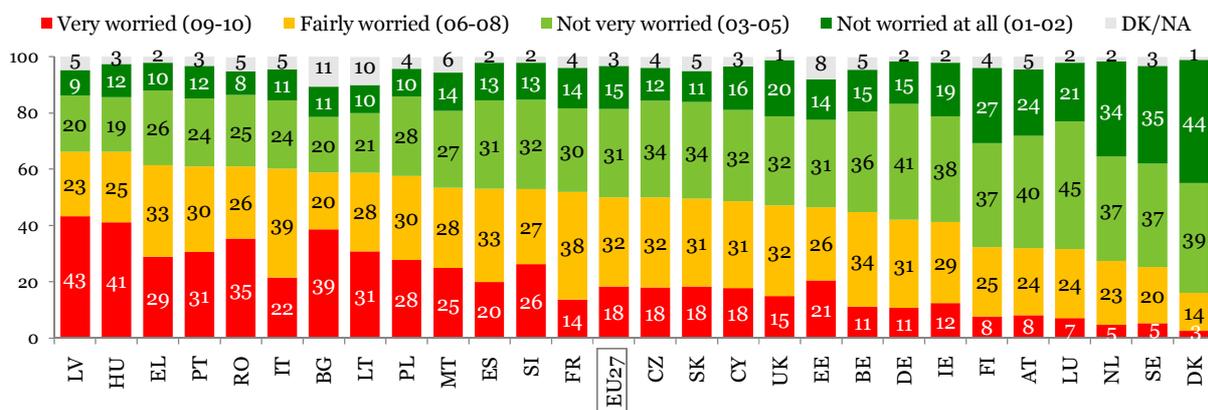
Analysing the results at country level, it was noted that in 14 Member States at least half of respondents were *very* or *fairly worried* that their income in old age would not be adequate to enable them to live in dignity. Latvians and Hungarians were *very* or *fairly worried* to the greatest degree; two-thirds (both 66%; 16 percentage points above the EU average) had rather negative expectations regarding their income in old age. Greek (62% of them indicated from “6” to “10” on the scale), Romanian, Portuguese and Italian (all 61%), Bulgarian and Lithuanian (both 59%) and Polish (58%) respondents also showed concern.

Considering only respondents who were *very worried* that their income in old age would not support a dignified life (i.e. who indicated “9” or “10” on the scale), among the Member States with large proportions of these extremely pessimistic citizens were Latvia (43%), Hungary (41%), Bulgaria (39%), Romania (35%), Lithuania and Portugal (both 31%), Greece (29%), Poland (28%), Slovenia (26%) and Malta (25%).

On the other hand, the majority of citizens in 10 Member States were *not particularly worried* that their income in old age would not be enough for them to live a decent life (from “1” to “5” on the scale). The most optimistic were the Danes, with a large majority of 83% of citizens expecting an income in old age that would make it possible for them to live in dignity. Next came the Swedes (72%), Dutch (71%), Luxembourgers (66%), Finns and Austrians (both 64%), Irish (57%), Germans (56%), British (52%) and Belgians (51%).

A focus on “extreme” views – this time those *not at all worried* about their income in old age (answering “1” or “2”) – showed that over a quarter of respondents held this opinion in Denmark (44%), Sweden (35%), the Netherlands (34%) and Finland (27%).

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

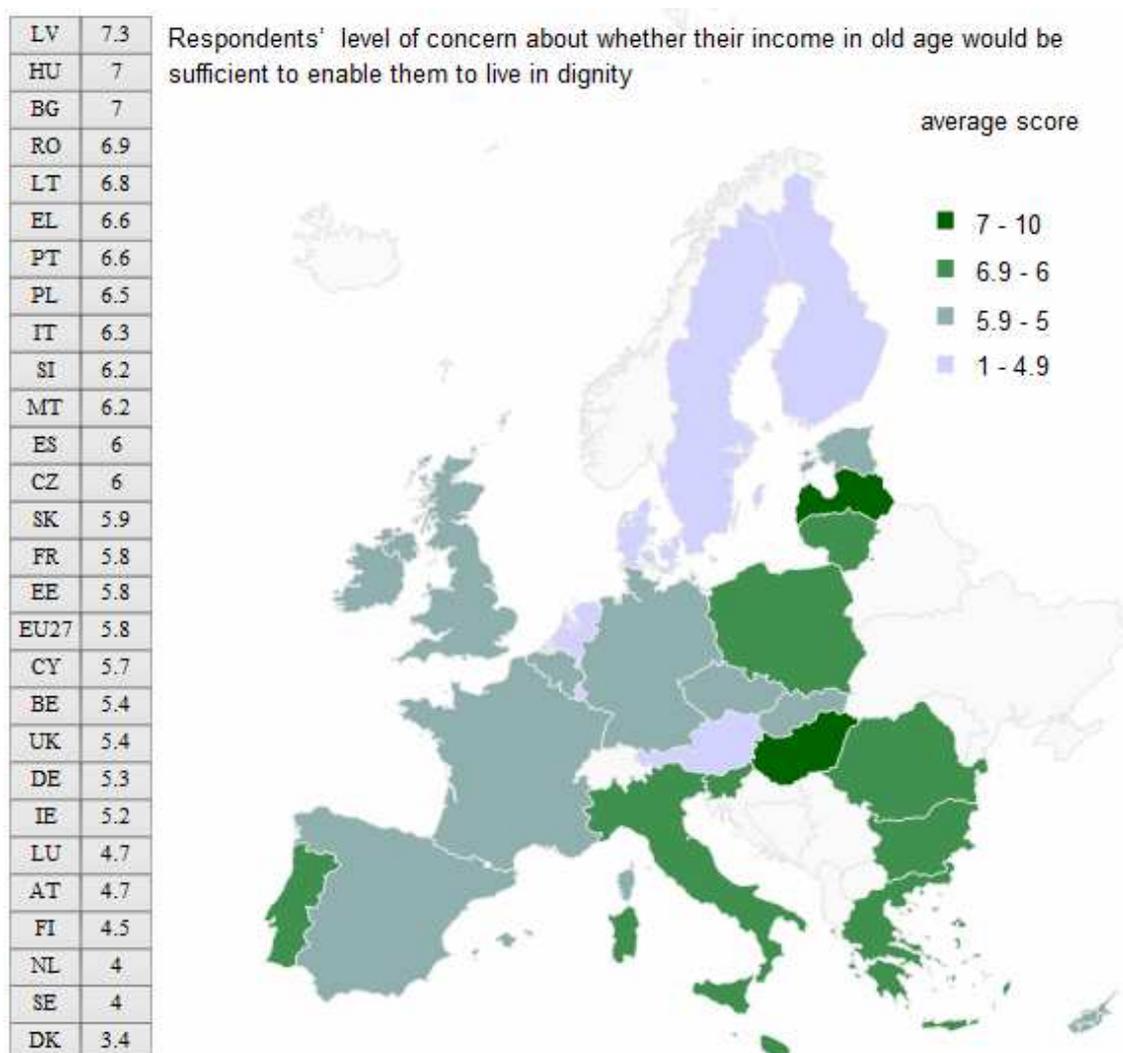


**Q6. How worried are you, if at all, that your income in old age will not be adequate enough to enable you to live in dignity. Please express your opinion on a scale of 1 to 10, where 1 means ‘Not worried at all’ and 10 means ‘Very worried’.**  
Base: all respondents, % by country

The table and the map on the following page present individual country results in a different form than the ones discussed so far. The table next to the map shows the average rankings about respondents’ levels of concern about their income in old age - for the EU overall and for each country.

In terms of individual countries, a number had results that were close to the EU average. At the same time, the map shows that respondents’ concern about their income in old age was lower in Denmark (average score 3.4), Sweden and the Netherlands (4.0), Finland (4.5), Austria and Luxembourg (both 4.7).

One can also see that respondents' concerns were higher in eastern and southern European countries: Bulgaria, Hungary and Latvia (average score of 7.0 or higher). Furthermore, interviewees in the Czech Republic, Slovenia, Poland, Lithuania, Romania, Spain, Malta, Italy, Portugal and Greece had an average score of between 6.0 and 6.9.



Note: for each country, an average score between 1 and 10 was calculated – 1 means “not worried at all” and 10 means “very worried”.

### ***Socio-demographic considerations***

**Women** were more worried about the possibility that their income in old age would not enable them to lead a dignified life. For example, 53% of women (vs. 47% of men) were *very* or *fairly worried* (from “6” to “10” on the scale); and 21% of women (vs. 15% of men) were *very worried* (“9” or “10” on the scale).

As to the variation of results by respondents' **age**, 25-54 year-olds were the most worried about the chances that their income in old age would be insufficient for them to live a decent life. Conversely, the least worried about having insufficient funds were respondents who were likely to have already retired (aged 65+) or at least to be close to retirement (55-64 year-olds), as well as members of the youngest group, aged 15 to 24.

For example, 57%-58% of respondents aged 25 to 54 were *very* or *fairly worried* about having a low income in old age, while 38% of those who might have retired (aged 65+) had the same opinion. Among the youngest age group and those aged 55 to 64, somewhat less than half were rather worried (45%-47%).

Focusing on those who were *very worried*, the following ratios were observed: 15% among those aged 65 and over, 11% among the youngest group (aged 15-24) and 21% among the three age groups in the middle.

Slightly over half of respondents with average or low levels of **education** were *very* or *fairly worried* about the possibility of a low income in old age (52%-54%); 46% of respondents with the highest educational achievements, and 41% of those still in education, were rather worried in this regard.

The proportion of respondents *very worried* 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 25% among those with the lowest education to 14% among the most educated respondents).

Inhabitants in **metropolitan zones** were somewhat less worried about their income in old age than those living in towns, other urban centres or in a rural area (47% vs. 50%-51% were *very* or *rather worried*).

Almost two-thirds of **manual workers** were *very* or *fairly worried* about their future income in old age (63%), compared to 50%-52% of the self-employed and employees, and 46% of those respondents not working. The same trend applied if only those respondents who were *very worried* in this regard were considered (26% vs. 15%-19%).

For further details, please see annex table 10b.

## 5. General expectations about the household financial situation in the next 12 months

Over half (55%) of EU citizens expected stability in their household's financial situation during the 12 months following the survey.

A quarter (26%) of respondents expected their household's financial situation to deteriorate in the near future, while a minority of 16% anticipated that their household's financial situation would improve in the next 12 months.

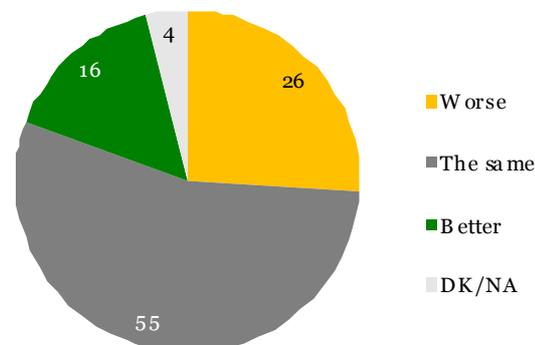
Over half of citizens in all but three Member States anticipated *the same or a better* financial situation for their households in the following 12 months. The exceptions were two of the Baltic states – Latvia and Lithuania – where the majority of citizens expected their household's financial situation to *worsen* over the following 12 months, and Hungary – where similar numbers expected the financial situation to *deteriorate* or to *improve* or to *at least remain the same*.

Approximately 6 in 10 respondents in Latvia (65%) and Lithuania (58%) expected their household's financial problems to be worse in the 12 months following the study, and at least 4 in 10 of citizens expected the same in Hungary (48%), Ireland (43%), Estonia, Greece and Romania (all 41%).

Less than a fifth of respondents were pessimistic about their household's future financial situation (i.e. thinking it would deteriorate) in Denmark (10%), Finland and Sweden (both 15%), Luxembourg (17%), Austria (18%) and Belgium (19%). At least two-thirds of respondents expected their household's financial situation to *remain the same* in the next 12 months in Finland and Austria (both 69%), Luxembourg and Denmark (both 68%) and the Netherlands (66%).

Turning to the most optimistic citizens, at least one in five respondents in Sweden (24%), Romania (22%), Denmark, Italy, Malta (all 21%) and the UK (20%) expected an *improvement* in their household's financial situation in the year to come.

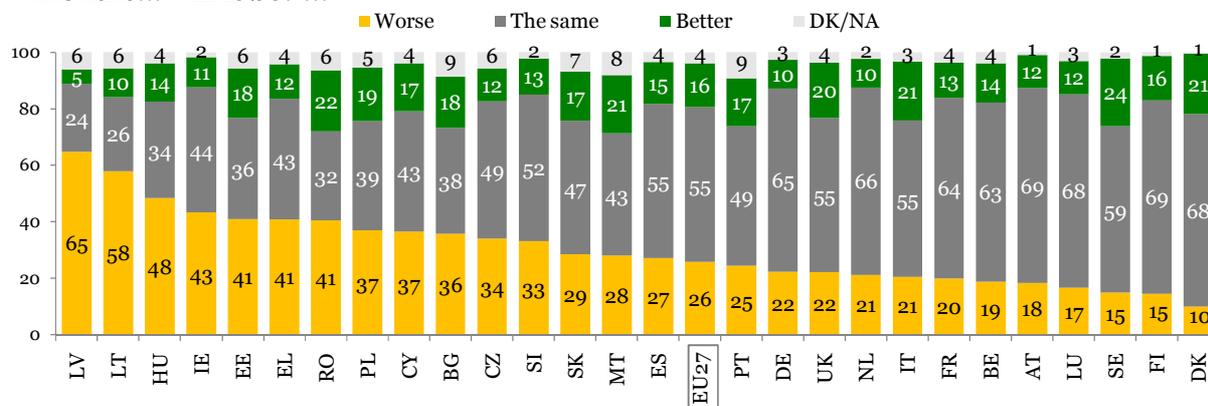
Perceived view about respondents' household financial situation in the next 12 months ... will it be?



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

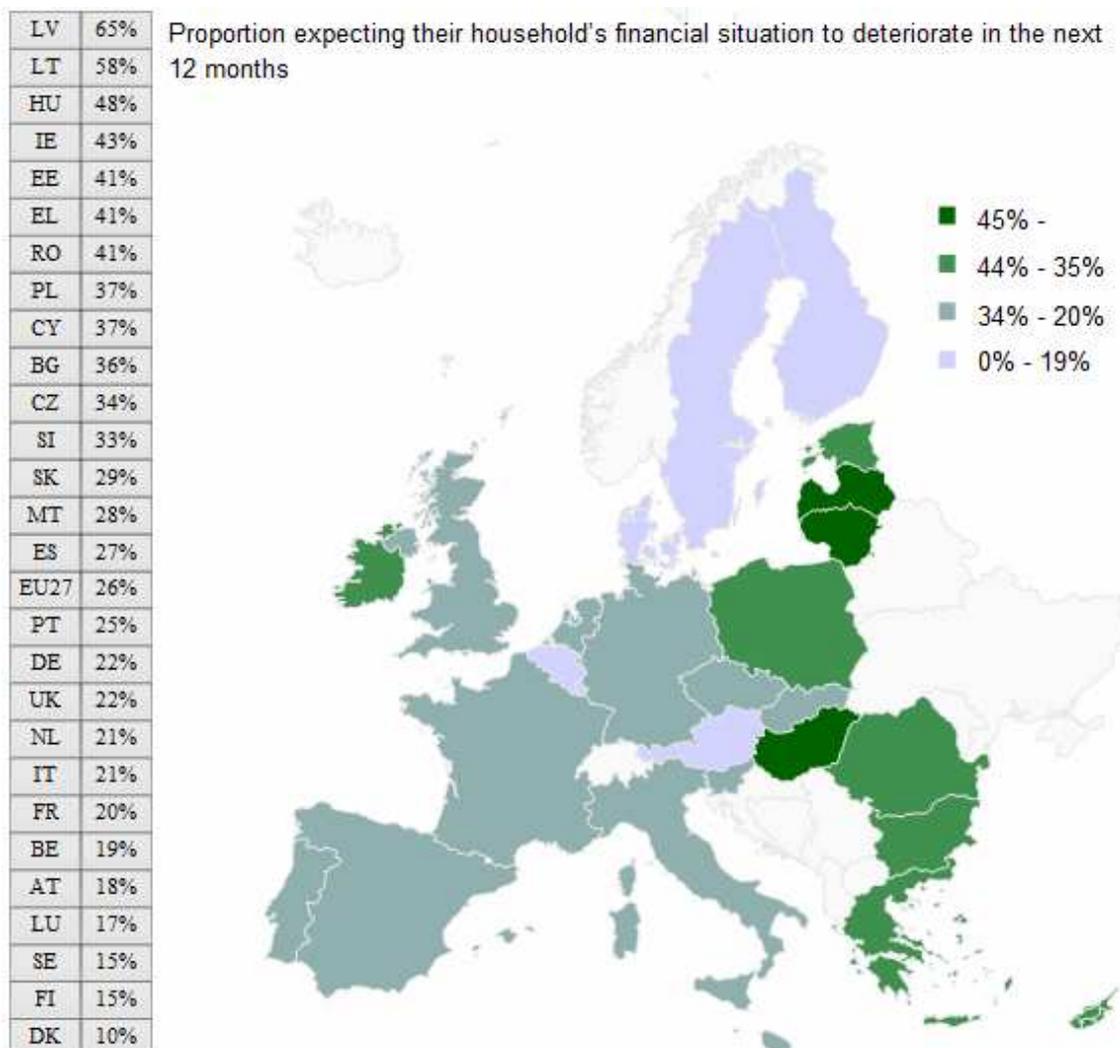
Perceived view about respondents' household financial situation in the next 12 months... will it be? ...



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

As with several other maps in this report, the one below demonstrates the level of pessimism in many eastern and south-eastern European countries. Respondents in the Baltic states and Hungary, in particular, expected their financial situation to worsen in the next 12 months. Irish respondents stood out here as they were much more pessimistic on this topic than they were when they answered other questions. Once more, the Nordic countries demonstrated the most optimistic outlook.



### *Socio-demographic considerations*

**Men** were slightly more optimistic than women regarding the evolution of their household's financial situation in the next 12 months: 18% of them anticipated a better financial situation in the year following the survey, compared to 14% of women.

The **younger** the respondents, the more likely they were to anticipate a better financial situation for their household in the following 12 months. While about a quarter (26%) of the youngest age group (aged 15-24) expected an improvement, the proportion of optimistic respondents decreased gradually to only 8% among the oldest group – aged 55 and over. On the other hand, the proportion of respondents who anticipated the household's financial situation to get worse increased from 16% among 15-24 year-olds and 23% among 25-39 year-olds to 28% among 40-54 year-olds and 31% among the oldest respondents (over 54). Between 52% and 57% of all age groups expected stability.

Respondents with an average or a higher level of **education** were somewhat more likely than those with a low level of education to expect an improvement in their household's financial situation (15%-16% vs. 11%) and they were slightly less likely to expect it to get worse (25%-27% vs. 30%). Those

still in education were the most optimistic of all (25% of them anticipated an improvement, and only 15% thought it would get worse).

There was only a marginal variation based on **subjective urbanisation** – for example, 14% of respondents in a rural area vs. 17% in urban zones expected a better financial situation during the coming year.

Employees were somewhat more likely, than those in other **occupational groups**, to expect a stable or improved financial situation for their household in the next 12 months: three-quarters (74%) of employees vs. 70% of the self-employed and 68% of manual workers and non-working respondents anticipated at least the same or a better financial situation in this timeframe.

For further details, please see annex table 12b.

## 6. Level of risk that respondents would not be able to cope financially in the next 12 months

The survey also asked whether – in the next 12 months – respondents were at risk of falling behind with various payments. Of the four types of payments under review, an **unexpected expense of €1,000** (or its equivalent in national currency) worried EU citizens the most. Indeed, 6 in 10 respondents said there was at least a low risk of not being able to cope financially in the next 12 months due to such an unexpected expense. Looking at this group in more detail, this risk was perceived as being *high* by 23% of respondents, as *moderate* by 20%, and as *low* by 17%. Approximately a third of EU citizens considered that they would be able to cope with an unforeseen financial cost of €1,000 (“no risk at all”, 35%).

Day-to-day expenditures (**paying bills, buying food or other daily consumer items**) were reasons for anxiety for more than 4 in 10 EU citizens: 44% of respondents stated that they envisaged at least a low risk of falling behind with these kinds of payments over the next 12 months. However, less than 1 in 10 respondents said that this would be a *high risk* (7%); a further 17% considered it to be a *moderate* risk and one in five respondents thought there was a *low risk* of falling behind with ordinary payments in the next year. On the other hand, the majority of EU citizens (52%) stated that there was *no risk at all* in this regard.

About a quarter (26%) of respondents felt that the question about **paying rent or mortgage** was not relevant to their personal situation (i.e. they had no rent or mortgage to pay). Focusing solely on respondents who considered the question to be relevant, a majority (55%) said they were not at all concerned about their future ability to pay their rent or mortgage on time. About 4 in 10 respondents believed there was a *high* (8%), *moderate* (16%) or *low risk* (19%) of falling behind with such payments in the next 12 months.

When asked whether respondents were at risk of being unable to **repay consumer loans** on time, 32% considered that the question was not relevant to their personal situation. Among those who did respond, the proportions who thought there would be at least some risk of being unable to repay such loans on time over the next 12 months and who saw *no such risk at all* were roughly the same (47% vs. 50%). One in 10 interviewees felt there was a *high risk* of not being able to repay consumer loans; a further 18% estimated this risk to be *moderate* and 19% thought it was *low*.

### Level of risk that respondents will 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

#### Being able to cope with an unexpected expense of € 1,000

all respondents 23 20 17 35 3

#### Paying ordinary bills or buying food or other daily consumer items

all respondents 7 17 20 52 2

#### Paying your rent or mortgage on time

all respondents 6 12 14 41 26 2

if it applies 8 16 19 55 2

#### Repaying consumer loans (e.g. loans to buy electrical appliances, furniture) on time

all respondents 7 12 13 34 32 2

if it applies 10 18 19 50 3

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...?

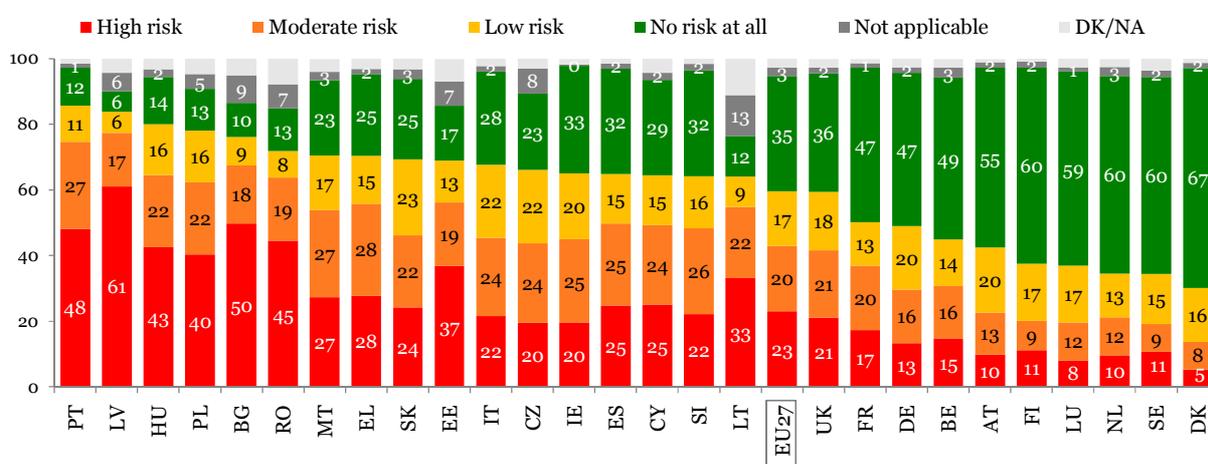
Base: all respondent, % EU27

### Country variations

While more than three-quarters of citizens in Bulgaria (77%), Poland (78%), Hungary (81%), Latvia (84%) and Portugal (86%) thought that, in the year to come, they might not be able to cope<sup>8</sup> with an **unexpected expense of €1,000** this proportion decreased to less than 40% in Denmark, Sweden, the Netherlands, Luxembourg and Finland (between 29% and 37%).

Six in 10 interviewees in Latvia (61%; 38 percentage points above the EU average) and half of Bulgarian respondents (50%) felt that there was a *high risk* of being unable to cope with an unexpected expense of €1,000 in the year to come. Less than 1 in 10 respondents in Denmark (5%) and Luxembourg (8%) thought the same; this is not surprising as Denmark and Luxembourg recorded some of the highest ratios of respondents who stated that they envisaged *no risk at all* in this regard (67% and 59%, respectively). In Sweden, the Netherlands and Finland, 6 in 10 respondents 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.

### Level of risk that respondents will 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

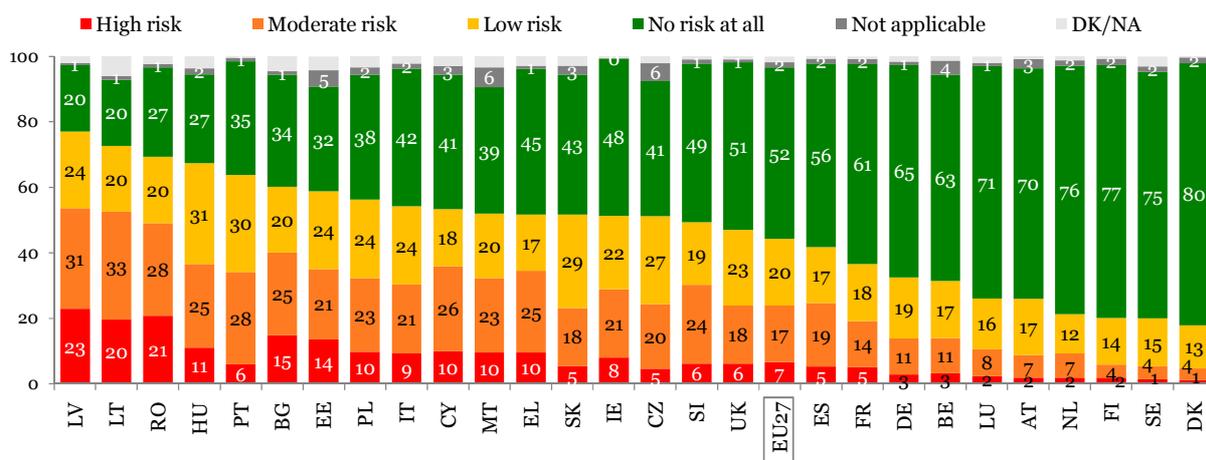
Between two-thirds and approximately three-quarters of interviewees in Hungary (67%), Romania (69%), Lithuania (73%) and Latvia (78%) said that there would be *at least a low risk* of not being able to **pay their bills, buy food or other daily consumer items** in the next 12 months. On the other hand, only one in five citizens in Denmark (18%), Finland and Sweden (both 20%) expressed their concerns about being able to pay such day-to-day bills in that timeframe.

The proportion of those who saw *no risk at all* in this respect was as low as 20% in Latvia and Lithuania and as high as 80% in Denmark. Finland, the Netherlands, Sweden and Luxembourg were also again positioned at the lower end of the distribution – with between 71% and 77% of respondents who thought that there was *no risk at all* of having difficulties in paying day-to-day bills in the year to come.

Similar to the results obtained for the EU overall, in all of the individual Member States, the proportion of respondents who thought there was a *high risk* of being unable to pay day-to-day bills in the year to come was significantly smaller than the proportion thinking that there would be a similar risk in their ability to cope with an unexpected expense of €1,000. For example, 50% of Bulgarians said that there was a *high risk* that they would be unable to cope with an unexpected expense of €1,000, whereas the proportion thinking that about their ability to pay day-to-day bills was 15%.

<sup>8</sup> Sum of: “high risk”, “moderate risk” and “low risk”.

### Level of risk that respondents will not be able to pay ordinary bills or 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

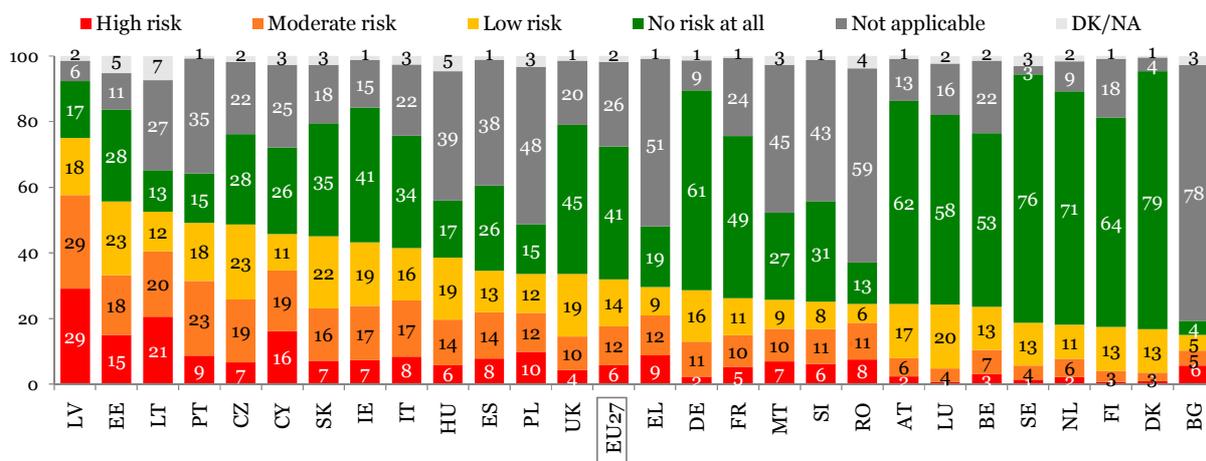
The proportion of respondents who thought that the question about **rent or mortgage payments** was not relevant to their personal situation ranged from less than a tenth in Sweden, Denmark, Latvia, the Netherlands and Germany (between 3% and 9%) to a large majority of interviewees in Romania (59%) and Bulgaria (78%). These differences are mainly due to the ownership pattern in each country and to the maturity of the mortgage sector in a particular Member State at the time of the survey.

Similarities could be seen in country rankings when respondents' concerns about being able to pay rent or mortgage payments in the next 12 months were compared to their concerns about being able to pay day-to-day bills or to cope with an unexpected expense of €1,000 during that period:

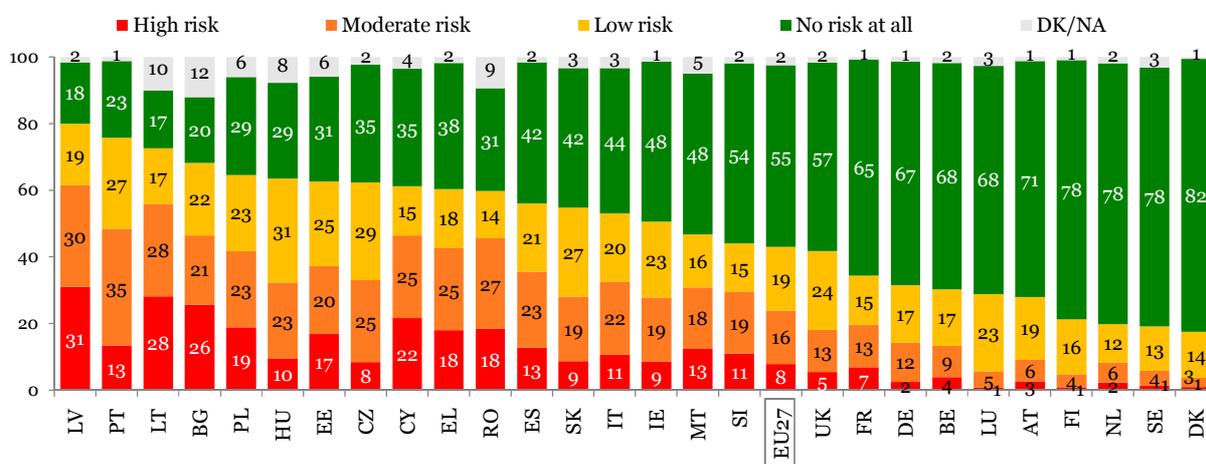
- Latvia, Portugal and Lithuania were again found at the higher end of the distribution. Among respondents who answered this question, 80% of Latvians, 75% of Portuguese and 73% of Lithuanians said there was *at least a low risk* of being unable to make rent or mortgage payments on time.
- Furthermore, Latvia once more came out as having the highest proportion of citizens who estimated that there was a *high risk* that they would have difficulties in paying the rent or mortgage in the next year (31%; 23 percentage points above the EU average).
- Danish, Swedish, Finnish and Dutch respondents – once again – were the most likely to consider that there was *no risk at all* that they would have difficulties in paying the rent or mortgage in the next year (between 78% and 82%).

## Level of risk that respondents will 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** varied from 12% in Italy to 60% in Bulgaria. In countries like Bulgaria, consumer loans are not that popular and banking services in general are used by a small proportion of citizens<sup>9</sup>; this explains why there are such big differences across countries in the proportions of “not applicable” answers.

Looking only at respondents who considered this question to be relevant, similarities could again be seen: for example, worries about the future regarding repayments of consumer loans were expressed by approximately three-quarters of respondents in Portugal (77%; 30 percentage points above the EU average)<sup>10</sup>, Latvia (76%), Bulgaria and Lithuania (both 73%), but by a quarter or less respondents in Sweden (17%), Denmark (20%), Finland (22%) and the Netherlands (25%).

Furthermore, more than 7 in 10 respondents in Denmark (78%), Sweden (77%), the Netherlands and Finland (both 73%) saw *no risk at all* that they would be unable to cope with repayments of consumer loans in the year to come. Such an optimistic opinion was shared by roughly 7 in 10 respondents in Austria, Luxembourg and Germany (69%-70%).

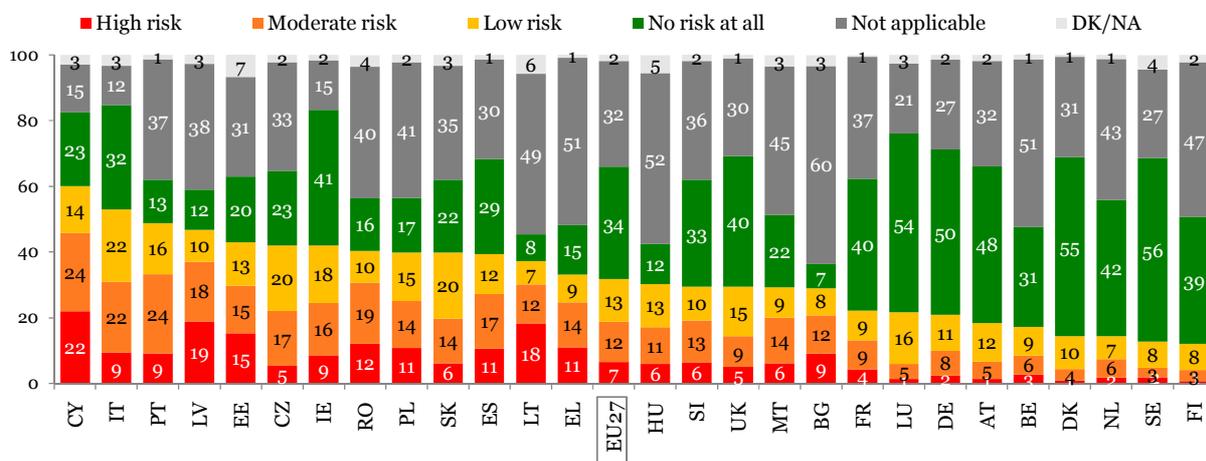
<sup>9</sup> See: [http://ec.europa.eu/public\\_opinion/flash/fl\\_243\\_en.pdf](http://ec.europa.eu/public_opinion/flash/fl_243_en.pdf)

<sup>10</sup> Sum of: “high risk”, “moderate risk” and “low risk”.

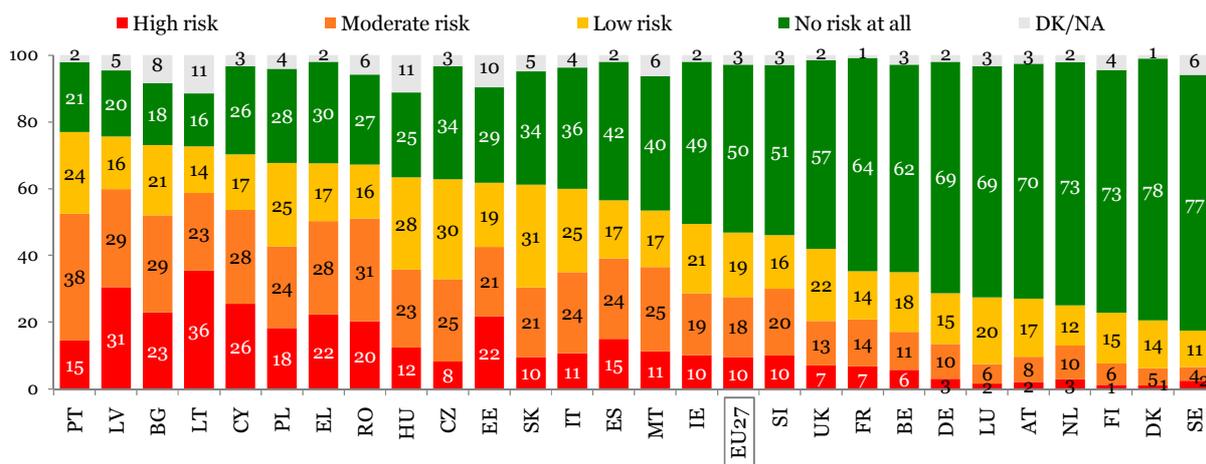
Another focus on “extreme” views – this time those saying that there was a *high risk* of falling behind with the repayment of loans in the next 12 months – showed that more than 3 in 10 respondents in Lithuania and Latvia held this opinion (36% and 31%, respectively).

**Level of risk that respondents will 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

**Socio-demographic considerations**

**Paying ordinary bills, buying food or other daily consumer items** were reasons for anxiety for manual workers – 54% of them stated that in the next 12 months they envisaged at least a low risk of falling behind with these kinds of payments, compared to 42%-45% of employees, the self-employed and inactive respondents. Over half (53%) of those with the lowest level of education and 47% of those with an average level of education shared the same opinion, compared to 35% of the most educated interviewees and 40% of full-time students. Half (51%) of 25-39 year-olds and 47% of 40-54 year-olds were worried about falling behind with such payments (vs. 39%-41% among the oldest and youngest age groups). Almost half of female respondents foresaw at least a low risk of having problems with being able to cope with such expenses in the next 12 months (48% vs. 41% of men).

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 over two-thirds of manual workers (69% vs. 54%-59% in the other occupational categories), as well as for 63%-65% of respondents with an average or low level of education (vs. 51%-58% of the other educational segments). The 25-39 year-olds (68% vs. 52% to

62% of all other age groups) and women (62% vs. 57% of men) were also somewhat more likely than their counterparts to share this view.

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 4 in 10 of the over 54 year-olds considered the question about rent or mortgage payments to be “non-applicable”, this proportion fell to 16% of 25-39 year-olds. Nonetheless, when controlling for differences in the level of “non-applicable” responses, a similar pattern of differences appeared once more. Manual workers, respondents with a low level of education, 25-39 year-olds and women were more likely than their counterparts to consider that in the year to come they would be at risk of falling behind with rental or mortgage payments and to believe that the repayment of consumer loans could be at risk during that period.

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

## 7. Affordability of accommodation in the next 12 months

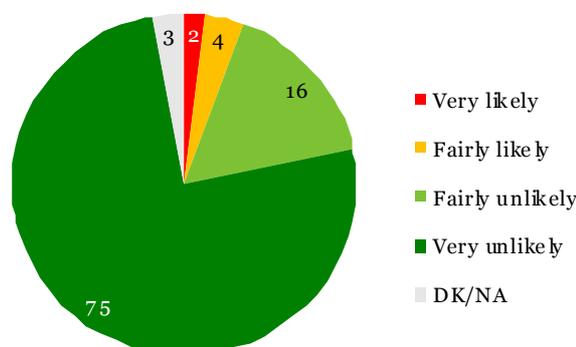
The majority of EU citizens felt that they would have no problems meeting the costs of their accommodation during the 12 months following the survey: 75% said that it was *very unlikely* that they would have to leave their accommodation in the near future because they could no longer afford it and 16% estimated that this would be *fairly unlikely*.

However, 4% of EU citizens said that they might be forced by circumstances to leave their accommodation within the 12 months following the survey, while 2% saw this as being *very likely*, as they would no longer be able to afford it.

Analysing the data at country level, there were few variations in public opinion in this respect. Latvia was, however, an exception: this country had the highest proportion of citizens questioning the future affordability of their accommodation. Overall, one in five Latvians estimated it to be *very likely* or *fairly likely* that they would need to leave their current home in the 12 months following the survey, as it would have become unaffordable. In a further five Member States, 1 in 10 respondents shared this view: Greece, Spain, Portugal, Lithuania and Estonia.

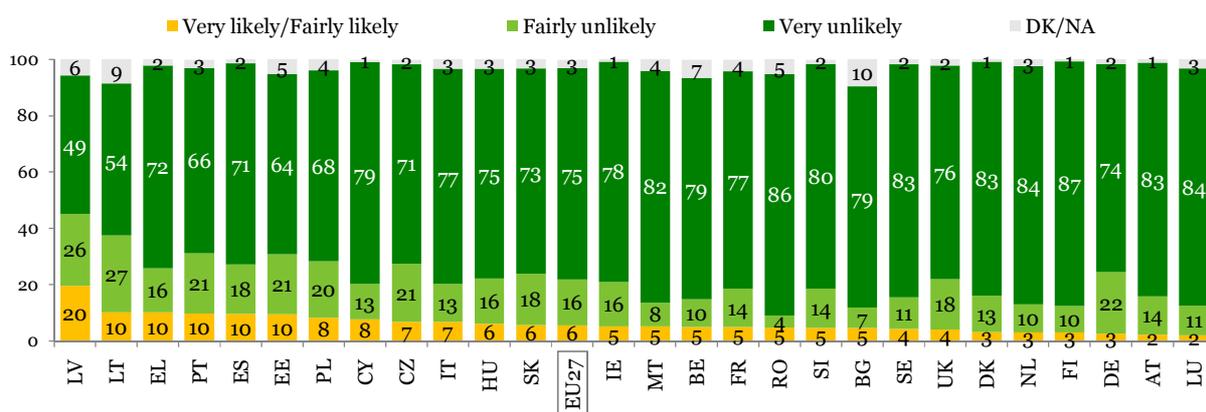
On the other hand, Finland (87%), Romania (86%), Luxembourg and the Netherlands (both 84%), Denmark, Sweden and Austria (all 83%) and Malta (82%) were among Member States that had the most citizens who were very confident that they would be able to afford their accommodation throughout the 12 months following the survey.

### Likelihood that respondents would have to leave accommodation because they could no longer afford it, in 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

### Likelihood that respondents would have to leave accommodation because they could no longer afford it, in 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

There were few variations in the socio-demographic breakdowns; details are as follows. Younger respondents aged 15 to 39, compared to their older counterparts, were somewhat more likely to feel they might have problems with the affordability of their accommodation. Between 7% and 8% of interviewees in the former groups said that it is *fairly* or *very likely* that they would not be able to

afford their current accommodation in the 12 months following the survey – compared to 5% of older respondents.

Almost 1 in 10 (9%) manual workers rated it as being *fairly* or *very likely* that they would encounter such problems in the future, while only 4% of employees and 6% of the self-employed and non-working respondents said the same.

The likelihood of leaving their accommodation because it was no longer affordable – during the 12 months following the survey – seemed to slightly decrease according to level of education (4% for those with the highest level of education vs. 6%-7% among those with lower levels of education).

For further details, please see annex table 17b.

## 8. Job situation

Respondents in employment<sup>11</sup> were asked how they felt about their chances of keeping their current job or of finding a new position in case they would be laid off. While roughly three-quarters of these respondents were *very* or *fairly confident* that they would not lose their job in the 12 months following the survey, only slightly more than 4 in 10 thought it would be *very* or *fairly likely* that they would be able to find a new job within six months, in the event that they were laid off.

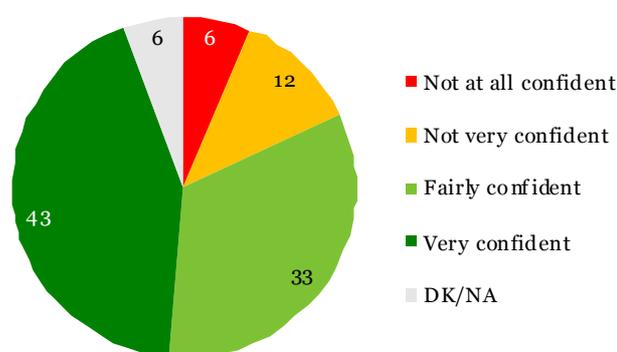
### 8.1 Confidence in the ability to keep one’s job in the next 12 months

EU citizens in employment were rather optimistic about their job situation in the near future: 43% were *very confident* that they would be able to keep their job in the 12 months following the survey, and a further 33% were *fairly confident*.

About one in five interviewees – in total – were either *not very confident* (12%) or *not at all confident* (6%) that they would stay in their job in the next 12 months.

Citizens of the Baltic states were the most pessimistic about their ability to stay in their current job in the next 12 months. About a sixth of Latvians, Lithuanians and Estonians (between 17% and 19%) were *not at all confident* that they would be able to keep their current job in that timeframe, and even more citizens of these countries were *not very confident* in this respect (35%, 30% and 26%, respectively).

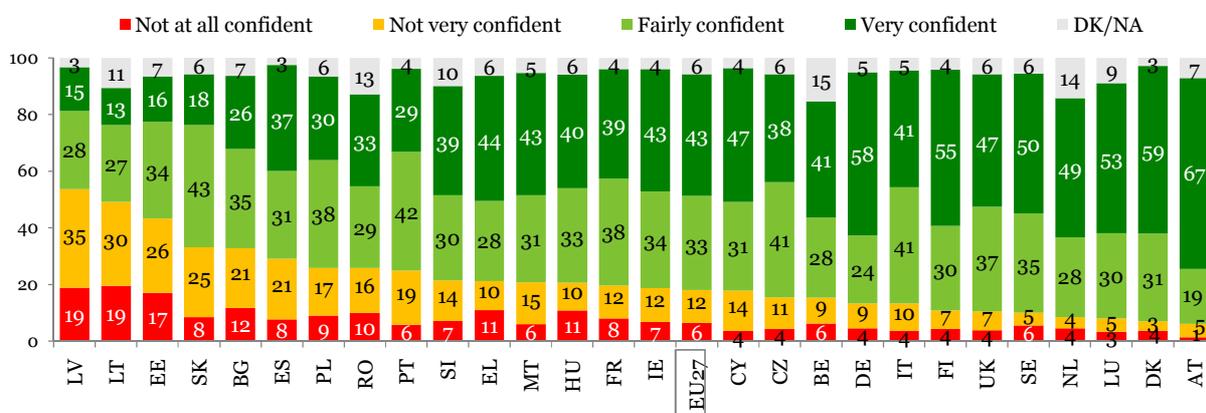
**Level of confidence in respondents’ ability to keep their job in the next 12 months**



**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

In comparison, less than 1 in 10 Austrian (6%), Danish (7%), Luxembourgish and Dutch (both 8%) citizens in employment were concerned about keeping their job. Moreover, two-thirds of Austrians (67%) and over half of Danes (59%), Germans (58%), Finns (55%) and Luxembourgers (53%), as well as around half of Swedish (50%), Dutch (49%), British and Cypriot citizens (both 47%) were *very confident* in their ability to keep their job in the following 12 months.

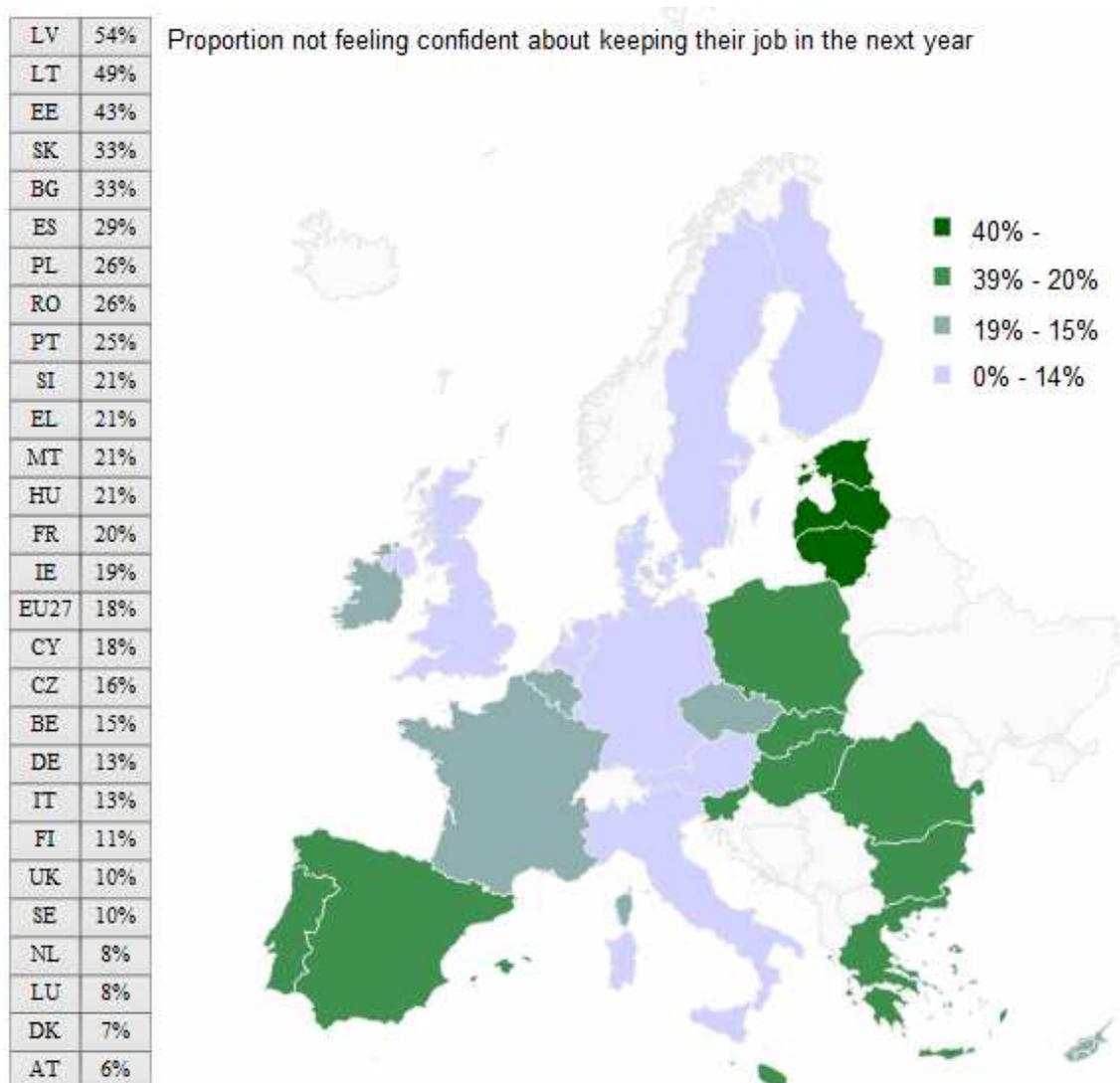
**Level of confidence in respondents’ ability to keep their job in the next 12 months**



**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

<sup>11</sup> Respondents without a professional activity, i.e. full-time students, respondents looking after the home, retirees and those looking for work were not asked the question.

The following map shows that pessimism about the ability to stay in one's current job in the next 12 months was the highest in the Baltic states (as stated above), followed by other eastern and southern European countries (e.g. Bulgaria, Spain, Portugal and Poland). Respondents in northern and western European countries (e.g. Denmark, the UK and Germany) showed a lower level of such pessimism. An exception to this rule was Italy – where its respondents were less likely than their counterparts in other southern European countries to say that they were *not very confident* or *not at all confident* that they would be able to keep their current job in the next 12 months.



Note: not confident = “not very confident” + “not at all confident”

### ***Socio-demographic considerations***

The respondents' level of optimism regarding their future job situation tended to increase with **age**. While only a third of 15-24 year-olds were *very confident* that they would keep their job (33%), this proportion reached 42% and 44% among 25-39 and 40-54 year-olds, respectively, and rose to 48% of those aged 55 and over. However, adding those respondents who were *fairly confident* in their ability to keep their job to those who were *very confident*, it was noted that optimism peaked among the 40-54 year-olds (79% compared to 69%-75% in other age groups).

Conversely, 25-39 year-olds were the most worried about their future job situation: 21% were *not very* or *not at all confident* that they would keep their current job (compared to 13%-17% in other age groups). In addition, those respondents uncertain about their job outlook (i.e. they could not or would not answer the question) were most frequently found in the youngest and eldest groups of respondents: 12% and 14%, respectively, vs. 4% of those aged 25 to 54.

The survey results suggest a direct relationship between the level of **education** and the level of confidence in the respondent's ability to keep their current job: the more educated the respondents were, the more confident they were that they would not be laid off during the 12 months following the survey. For example, the proportion of those *very confident* in the safety of their job situation increased from just over a third (36%) of those with the lowest level of education to half (50%) among the most educated. In addition, the proportion of those *not at all confident* in this respect fell from 9% to 5%, respectively, in these two groups.

Among occupational groups, **manual workers** were more pessimistic than respondents in the other groups about their job situation in the following 12 months. Roughly 1 in 10 (11%) manual workers were *not at all confident* that they could keep their job during this period, and almost twice as many were *not very confident* about that (19%), compared to proportions of only 5%-6% “not at all confident” and 10%-11% “not very confident” recorded among employees and the self-employed. In addition, only about a third of manual workers were very sure of the stability of their job situation (31%), while almost half of employees and the self-employed expressed such a high level of confidence (47%-48%).

For further details, please see annex table 18b.

## 8.2 Likelihood of finding a job within six months in the event of being laid off

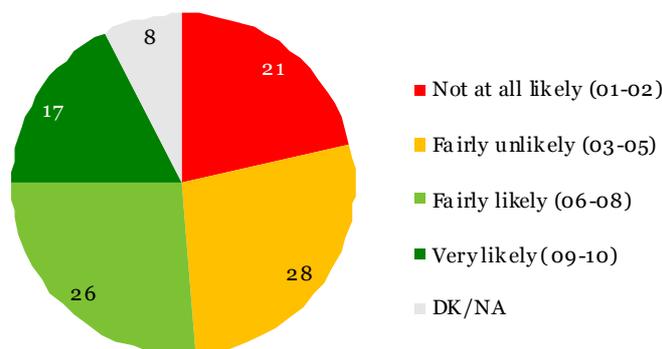
Finally, respondents in employment<sup>12</sup> were asked to rate on a scale from 1 to 10 how they estimated their chances of finding a new job within six months in the (hypothetical) event of being laid off. For ease of analysis, the answers were grouped as shown in the chart on the right.

About one-fifth of respondents thought that it would *not be at all likely* that they would find a new job within six months (21% of respondents indicated “1” or “2” on the scale), while roughly another quarter (28%) estimated that this would be *fairly unlikely* to happen (from “3” to “5” on the scale).

Roughly a quarter thought that it would be *fairly likely* that they would find a new job within six months of being laid off (“6” to “8” on the scale, 26%), while approximately one in six (17%) were quite confident this would happen (“9” or “10” on the scale).

In 13 Member States, between half and two-thirds of respondents felt that it would be unlikely they would find a new job within six months of being laid off. The most pessimistic were Irish, Spanish, Italian, Latvian and Portuguese citizens: around two-thirds (64% to 67%) felt that it would *not be at all likely* or *fairly unlikely* (“1” to “5” on the scale). Moreover, in all of the previously mentioned Member

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



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".

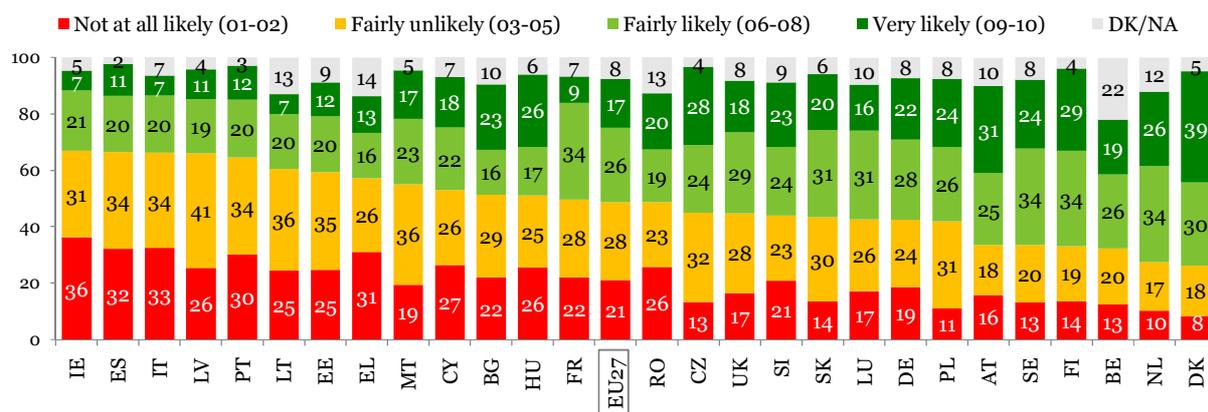
Base: respondents with a professional activity, % EU27

<sup>12</sup> Please note that, as with the previous question, respondents without a professional activity (i.e. those looking after the home, full-time students, retirees and those looking for work) were excluded from this part of the survey.

States, more than a quarter of respondents (between 26% and 36%) were extremely pessimistic about their chances of finding a new job in the event of being laid off (pointing to “1” or “2” on the scale). Danish and Dutch citizens felt the least amount of pessimism, with about a quarter (26%-27%) being fairly negative about their chances of finding a new job within six months. Next were Belgium, Finland, Sweden and Austria, with roughly a third of their citizens (33%-34%) claiming the same low likelihood, from “1” to “5” (i.e. *fairly unlikely* or *not at all likely*).

Again, Denmark and Austria had the highest proportions of citizens being optimistic about their job prospects in the event of being laid off<sup>13</sup>: 39% of Danes and 31% of Austrians were almost sure that they would find a new job within six months of a potential lay-off (pointing to “9” or “10” on the scale), closely followed by Finns (29%) and Czechs (28%).

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

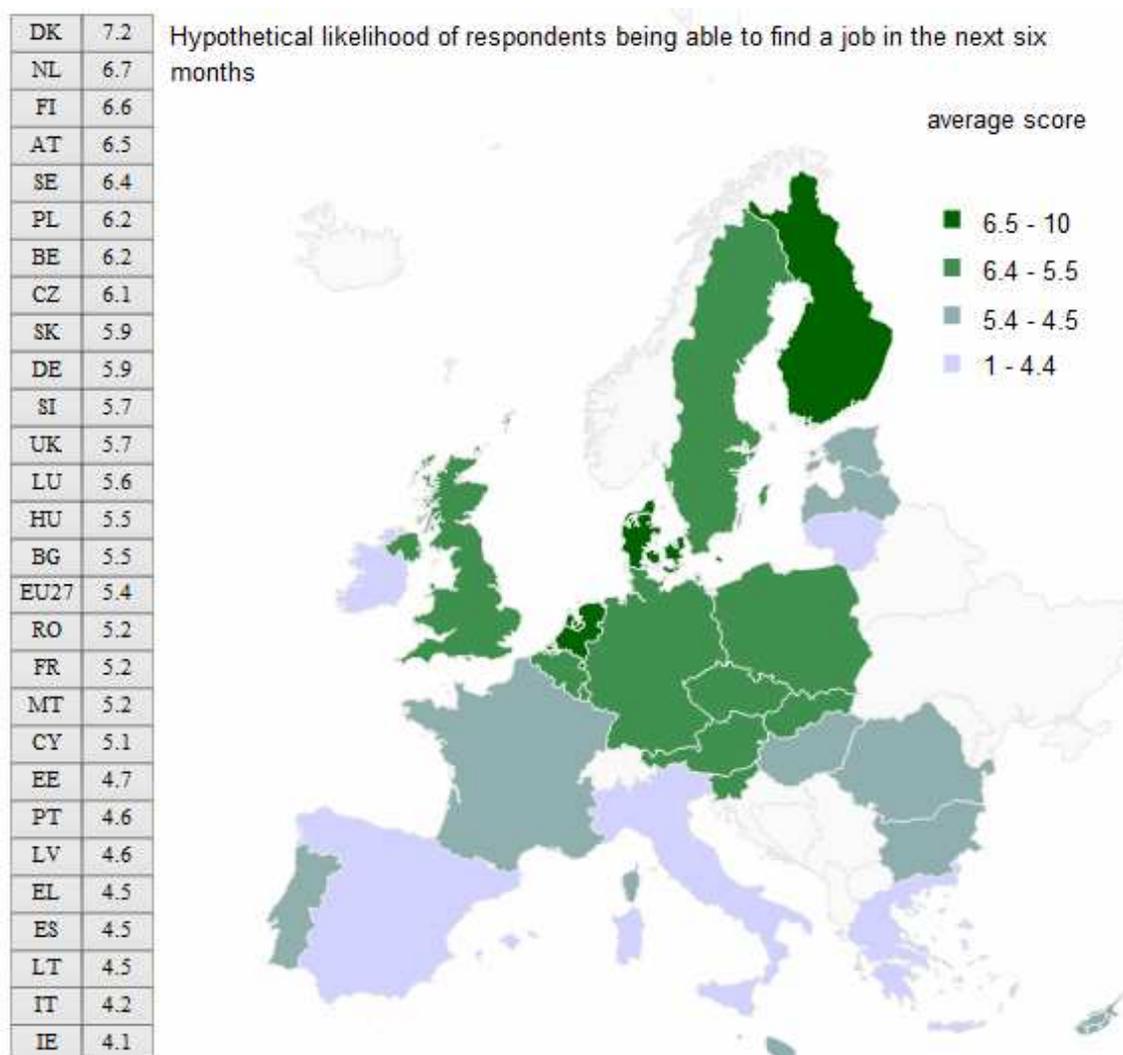


Q12. If you were to be laid-off, how would you rate on a scale from 1 to 10, the likelihood of you finding a job in the next six months? “1” means that it “would not at all be likely” and 10 means that “it would be very likely”.

Base: respondents with a professional activity, % by country

<sup>13</sup> See findings related to Denmark and Austria in the previous section 8.1.

This final map is somewhat out of step with the others in this report. It shows that respondents in all of the eastern European countries (with the exception of those in the Baltic states) had more confidence in their ability to find another job in the next six months – if they needed to – than interviewees in Member States such as Italy, Ireland, Spain and France.



Note: for each country, an average score between 1 and 10 was calculated – 1 means “not at all likely” and 10 means “very likely”.

### ***Socio-demographic considerations***

A focus on the socio-demographic breakdown of the results shows that **women** were somewhat less confident than men they would find a new job within six months of being laid off (for example, “not at all likely” – “1” or “2” on the scale: 23% vs. 20% of men; “very likely” – “9” or “10” on the scale: 16% vs. 19% of men).

The interviewees’ optimism regarding their chances of finding a new job largely decreased with **age** – this was one of the biggest disparities observed among the various socio-demographic groups. While only 12% of 15-24 year-olds and 14% of 25-39 year-olds thought it was *not at all likely* they would find a new job (“1” or “2” on the scale), the proportion of those being as pessimistic about their chances was dramatically higher among those aged over 54 (44%), and – to a much lesser extent – among the 40-54 year-olds (22%). The overall proportion of those feeling rather pessimistic (from “1” to “5” on the scale) increased progressively from 38%-43% in the groups of younger respondents to 52%-61% among the older ones.

A considerable discrepancy was also observed between groups based on the level of **education**. Generally, the lower the respondents' educational achievements, the more pessimistic they were about their likelihood of finding a new job within six months of being laid off. While around one-fifth of respondents with an average or a high level of education felt they had almost no chance of finding a new job in such circumstances (20% and 18%, respectively, indicated "1" or "2" on the scale), the proportion of those being very pessimistic among those with the lowest level of education was almost double that figure (38%). In addition, those still in education<sup>14</sup> were the least pessimistic in this regard, as only 11% of them felt that it was *not at all likely* that they would (hypothetically) find a new job.

As regards variations based on **subjective urbanisation**, rural inhabitants were slightly more pessimistic than those living in urban areas. Indeed, roughly a quarter (23%) of respondents from a rural area believed that it was *not at all likely* they would find a new job within six months of being laid off ("1" or "2" on the scale), compared to about one in five (19%) of those living in metropolitan areas and other town/urban centres (21%). Conversely, one-fifth of metropolitan residents were very optimistic in this sense (21% indicated "9" or "10"), compared to only about one in seven (15%) in other town/urban centres and about a fifth (18%) of citizens in rural areas who showed the same level of optimism.

Finally, **manual workers** were somewhat more pessimistic about their chances of finding a new job within six months compared to respondents in other occupational categories: a quarter of them anticipated that it was *not at all likely* they would be able to get a new job (26% mentioned "1" or "2" on the scale), while about one-fifth of employees and the self-employed felt that way (20% and 22%, respectively).

For further details, please consult annex table 19b.

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<sup>14</sup> Please note that this refers only to those respondents still in education who had, at the same time, a professional activity, and not to full-time students (278 respondents).

Flash EB Series #276

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

Annex  
tables and  
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details

THE GALLUP ORGANIZATION

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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
 <b>EU27</b>	25646	1.9	8.3	34.4	23.4	26.7	5.4
<b>COUNTRY</b>							
 Belgium	1002	0.7	7.5	31.2	17.6	35.4	7.6
 Bulgaria	1002	2.2	6.5	25.4	42.3	17.8	5.8
 Czech Rep.	1011	3.1	13.8	34.1	12.1	32	4.9
 Denmark	1008	0.3	7.5	28.5	5.1	49.6	9
 Germany	1014	0.7	6.1	42.6	14	29	7.5
 Estonia	1007	1.3	5.9	36	36.1	14.9	5.8
 Greece	1004	2.6	6.7	29	39.4	19.1	3.3
 Spain	1006	1.6	5.4	35.1	25	29.8	3.1
 France	1006	0.5	4	41.1	33.5	15.2	5.7
 Ireland	1000	8.1	15.2	31.7	15	26.7	3.3
 Italy	1006	0.4	6	36.5	36.9	18.7	1.5
 Cyprus	501	3.4	8.9	35.3	13.6	31.6	7.1
 Latvia	1023	0.7	2.6	30.2	51.2	11.5	3.8
 Lithuania	1000	1.4	5.4	40.1	31.6	15.5	6.1
 Luxembourg	503	0.4	5.9	44.2	10.1	35.6	3.9
 Hungary	1008	1.7	5	30.7	41.9	16	4.7
 Malta	505	3.9	9.5	27.8	15.6	30.1	13.1
 Netherlands	1000	1.5	9	26.4	4.7	49.2	9.2
 Austria	1002	1.3	4.3	38.8	9.6	38.9	7
 Poland	1013	3.6	16	26.5	20.6	27.4	5.9
 Portugal	1005	0.5	2.7	32.4	37.3	25.6	1.5
 Romania	1006	4.4	11.4	26	38.4	15.9	4
 Slovenia	1003	1.1	6.1	48.1	18.1	24.9	1.7
 Slovakia	1006	2.1	14	32.3	16.7	30.8	4.1
 Finland	1004	0.5	4.6	42.8	8.7	36.7	6.8
 Sweden	1001	0.3	8.5	28.9	5.6	46.7	9.9
 United Kingdom	1000	5.3	15.7	26.7	11.7	34.2	6.4

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
<b>EU27</b>	25646	1.9	8.3	34.4	23.4	26.7	5.4
 <b>SEX</b>							
Male	12400	2	9.4	35.6	20.6	28.1	4.3
Female	13246	1.8	7.2	33.3	26	25.4	6.3
 <b>AGE</b>							
15 - 24	3720	1.2	12	36.3	12.2	32.4	6
25 - 39	6112	2.1	7.6	36.9	23	26.3	4.1
40 - 54	6834	1.8	8.2	36.8	25.2	24.2	3.8
55 +	8821	2.1	7.2	30.1	27	26.6	6.9
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	2.4	6.9	28.7	32.1	24.7	5.3
16 - 20	11284	2.1	9	35	23.9	25.3	4.6
+ 20	6721	1.5	6.7	38.6	19.7	27.6	5.9
Still in education	2372	1	12.7	32.5	12.1	35.6	6.1
 <b>URBANISATION</b>							
Metropolitan	4203	1.7	8.6	34.2	22.5	27.1	6
Urban	11098	2	8.1	34.1	25.1	25.5	5.2
Rural	10271	1.9	8.4	34.7	22	27.8	5.2
 <b>OCCUPATION</b>							
Self-employed	2114	2.7	8.3	37	20.2	29.4	2.5
Employee	8426	1.9	7.5	39.1	19.4	26.9	5.1
Manual worker	2204	1.9	7.3	37.4	27.8	22.4	3.3
Not working	12861	1.8	8.9	30.4	25.8	26.9	6.3
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	2	7.4	32.3	24.1	26.2	8
2	10407	2	7.9	34.3	23.3	28	4.6
3	4738	2	8.5	35.5	23.1	25.3	5.6
4	3346	1.1	8.8	37.1	22.1	27	3.9
5+	1342	2	13.2	32.4	24.9	24.9	2.7
 <b>NUMBER OF CHILDREN</b>							
0	17318	1.9	7.9	33.4	23.8	27.4	5.6
1	4054	1.5	8.9	37.5	21.8	26.3	3.9
2	2677	2.5	10	34.2	22.6	25.3	5.3
3+	747	1.9	6.1	36.1	25.1	24.9	5.8
 <b>HOUSEHOLD SIZE</b>							
1	5757	1.9	7.8	32.9	24.1	25.3	8.1
2	6984	2.1	7.5	33.8	23.7	28.3	4.6
3-4	9661	1.8	8.4	35.6	22.7	26.7	4.7
5+	3243	1.8	10.5	34.6	23.3	25.7	4.2
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	4.6	7.8	22.3	51	8.9	5.4
Fairly poor	12003	2	6.7	34.9	28.5	22.2	5.7
Fairly wealthy	11710	1.4	9.7	35.8	15.4	33	4.7
Very wealthy	428	4	15.7	22.1	17.2	35	6

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
 <b>EU27</b>	25646	3.2	7.7	35.6	39.3	8.4	5.8
<b>COUNTRY</b>							
 Belgium	1002	1	8.7	42	32.8	7.4	8.1
 Bulgaria	1002	1.2	6.1	25.5	48.3	9.1	9.8
 Czech Rep.	1011	2.5	14.4	37.4	14.4	23.3	8
 Denmark	1008	1.2	7.5	49.1	13.4	21.8	6.9
 Germany	1014	2.2	5	44.9	31.9	8	8
 Estonia	1007	1.5	4.5	36.1	43.5	6.1	8.3
 Greece	1004	3	4.4	21.5	58.8	7.1	5.3
 Spain	1006	2.2	5.6	29.2	54.2	5.3	3.6
 France	1006	0.7	2.4	31.6	54.7	6.4	4.2
 Ireland	1000	16.9	11.4	28.7	33.9	6.4	2.8
 Italy	1006	0.6	4.2	36.3	48.1	8.5	2.3
 Cyprus	501	1.4	11.2	40.1	24.9	18.4	4.1
 Latvia	1023	1.3	0.6	20.8	68.9	2.9	5.6
 Lithuania	1000	1.6	4	34.7	49.3	3.6	6.8
 Luxembourg	503	0.7	7	57.2	9.5	19.1	6.6
 Hungary	1008	2.4	3.3	27.3	59.6	2.7	4.6
 Malta	505	2.5	13.5	35.6	21.4	16.8	10.1
 Netherlands	1000	4.4	16	44.4	15.5	12.3	7.5
 Austria	1002	1.2	4.6	54.6	20.9	11.9	6.8
 Poland	1013	3.2	14.3	34.3	27.2	12	9
 Portugal	1005	0.5	1.8	27.2	61.5	6.1	2.9
 Romania	1006	7	10	22.7	50.5	5.8	4
 Slovenia	1003	1.2	5.3	47.2	39.2	4.3	2.7
 Slovakia	1006	2.6	14.7	38	17.6	19.8	7.4
 Finland	1004	0.5	2.3	59.8	20.8	11.9	4.8
 Sweden	1001	1.6	11	53.8	12.1	14.8	6.8
 United Kingdom	1000	10.8	16.1	30.8	28.7	6.6	7

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
<b>EU27</b>	25646	3.2	7.7	35.6	39.3	8.4	5.8
 <b>SEX</b>							
Male	12400	3.1	8.7	39	34.1	9.6	5.6
Female	13246	3.3	6.8	32.3	44.2	7.4	6
 <b>AGE</b>							
15 - 24	3720	2	13.3	37.5	33.8	7.8	5.6
25 - 39	6112	3.4	7	36.6	39.7	8	5.3
40 - 54	6834	3.2	6.5	37.2	41.1	8	3.9
55 +	8821	3.5	6.8	32.8	40.2	9.1	7.6
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	4.3	6.3	30	45.9	7.8	5.7
16 - 20	11284	3.6	7.7	33.8	41.1	8.2	5.7
+ 20	6721	2.4	6.8	42.1	34.3	8.8	5.6
Still in education	2372	1.9	13.1	38.2	31	9.2	6.6
 <b>URBANISATION</b>							
Metropolitan	4203	3.5	7.6	37.4	38.3	8.4	4.9
Urban	11098	3.1	7.3	35	40.3	8.8	5.5
Rural	10271	3.2	8.1	35.5	38.8	8	6.4
 <b>OCCUPATION</b>							
Self-employed	2114	3.4	7	36.7	36.1	11.3	5.4
Employee	8426	3.3	7.5	39.9	37.9	7.6	3.9
Manual worker	2204	2.4	5.9	34.4	42.8	8.9	5.6
Not working	12861	3.3	8.2	32.8	40.2	8.4	7.1
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	4.1	7.2	33.5	38.6	8.5	8.2
2	10407	3.4	7.5	35.9	39.6	8.4	5.2
3	4738	2.7	7.5	37.1	39.1	8.8	4.7
4	3346	2.2	8.4	34.9	40.8	8.4	5.4
5+	1342	3.2	10.2	36.9	37.6	8.4	3.9
 <b>NUMBER OF CHILDREN</b>							
0	17318	3.1	7.3	34.5	39.9	8.8	6.4
1	4054	3	8.8	37.7	38.4	7.2	4.9
2	2677	4.5	8.5	35.1	39.9	8.1	3.9
3+	747	2.8	7.8	40	36.9	7.8	4.7
 <b>HOUSEHOLD SIZE</b>							
1	5757	3.6	7.3	34.6	37.5	8.6	8.4
2	6984	3.1	7.2	35.6	40	8.7	5.4
3-4	9661	3.2	7.8	35.4	40.5	8.2	4.9
5+	3243	2.7	9.2	37.7	37.8	8	4.6
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	5.3	5.8	18.4	57.7	5.1	7.7
Fairly poor	12003	3.2	6.1	32.6	44	8	6.2
Fairly wealthy	11710	2.8	9.2	40.8	33.2	9.1	4.9
Very wealthy	428	8	17.6	29.1	24	12.7	8.7

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
 <b>EU27</b>	25646	2.3	7.2	30.5	24	8.9	27.1
<b>COUNTRY</b>							
 Belgium	1002	0.7	7.6	36.6	30.9	6.5	17.7
 Bulgaria	1002	1.7	6.8	18.4	9.1	11.5	52.7
 Czech Rep.	1011	2	13.3	29.1	8.9	22.2	24.6
 Denmark	1008	1.4	7.3	39	18.3	10.5	23.4
 Germany	1014	2.3	5.1	34.8	25.2	6.1	26.6
 Estonia	1007	0.8	6.9	29.9	16.6	13.2	32.6
 Greece	1004	1.8	4	23.4	41.8	6.2	22.7
 Spain	1006	1.4	7.2	34.6	25.8	8.2	22.9
 France	1006	0.5	4.5	26.7	35.8	4.6	28
 Ireland	1000	10.5	11.4	28.3	19.1	8.3	22.4
 Italy	1006	0.4	4.9	33.1	32.7	12.3	16.6
 Cyprus	501	2.3	7.7	18.6	46.7	3.7	21
 Latvia	1023	0.3	3.4	30.2	11.1	16.8	38.3
 Lithuania	1000	0.6	4.6	41.9	14.4	11.6	26.9
 Luxembourg	503	2.8	8.5	37.1	34.1	6.3	11.3
 Hungary	1008	0.3	7.2	37.5	17.1	9.8	28.1
 Malta	505	2.1	10.4	31.5	16.1	12.1	27.8
 Netherlands	1000	3.8	12.9	34.7	18.5	6.5	23.6
 Austria	1002	1.5	4	40.4	27.6	8.6	17.9
 Poland	1013	4.5	11.9	24.8	8.9	13.4	36.5
 Portugal	1005	0.2	2.2	40.7	32.3	6.4	18.2
 Romania	1006	2.6	10.1	20.8	16.6	11.4	38.4
 Slovenia	1003	0.6	4.1	47.5	23.9	6.1	17.8
 Slovakia	1006	1	13.6	32.8	8.2	21.7	22.5
 Finland	1004	0	3.2	45.9	21.6	9.8	19.5
 Sweden	1001	1.6	9.2	40.4	15.8	9.6	23.5
 United Kingdom	1000	6.6	10	21.8	17.6	7.9	36.1

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
<b>EU27</b>	25646	2.3	7.2	30.5	24	8.9	27.1
 <b>SEX</b>							
Male	12400	2.4	8.2	33.8	19.7	9.3	26.6
Female	13246	2.3	6.3	27.4	28	8.4	27.6
 <b>AGE</b>							
15 - 24	3720	2.9	10.5	32.7	21.2	9.7	23
25 - 39	6112	2.5	6.6	34.1	23.3	8.7	24.9
40 - 54	6834	2.1	6	32.5	26.4	9	23.9
55 +	8821	2.1	7.2	25.8	23.9	8.5	32.4
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	2.5	6.3	23.3	27.7	8.6	31.6
16 - 20	11284	2.5	7	29.9	24.2	8.9	27.4
+ 20	6721	2.1	7.1	35.7	22.1	8.5	24.5
Still in education	2372	2.1	10.9	33.9	21.2	10.3	21.6
 <b>URBANISATION</b>							
Metropolitan	4203	1.8	7.2	33.4	24.2	8.5	25.1
Urban	11098	2.6	7.6	30.1	23.8	9.6	26.2
Rural	10271	2.3	6.7	29.9	24.1	8.2	28.8
 <b>OCCUPATION</b>							
Self-employed	2114	2.1	7.9	33.7	21.5	10.5	24.3
Employee	8426	2.6	6.2	35	24	8.2	24
Manual worker	2204	2	7.2	31.4	24.9	9.3	25.1
Not working	12861	2.3	7.7	26.9	24.2	9	29.9
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	2.3	6	26.5	24.3	8	32.7
2	10407	2.6	7	31.2	24.6	8.9	25.8
3	4738	2.1	8.2	32.8	22.4	9	25.5
4	3346	1.6	7.4	31.9	24.9	9.2	24.9
5+	1342	3.2	9.4	31	19.8	11.6	25
 <b>NUMBER OF CHILDREN</b>							
0	17318	2.3	7.1	29.4	24.2	8.6	28.4
1	4054	2.7	7.6	32.7	23.8	9.8	23.4
2	2677	2.9	7	33.6	23.7	8.2	24.5
3+	747	1.8	8.3	29.6	23.1	11.3	25.9
 <b>HOUSEHOLD SIZE</b>							
1	5757	1.9	6.6	26.6	23.7	8.3	32.9
2	6984	2.5	6.7	30.4	24.9	8.7	26.9
3-4	9661	2.5	7.4	32.7	24.4	8.5	24.6
5+	3243	2.3	8.7	31.5	21.4	11.3	24.7
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	3	6.1	16.8	30.3	8.1	35.7
Fairly poor	12003	1.9	5.8	28.4	25.6	8.3	30.1
Fairly wealthy	11710	2.5	8.6	34.5	22	9.4	23
Very wealthy	428	8.8	11.4	26.3	19.9	13.5	20.2

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
 <b>EU27</b>	25646	29.5	31.2	21.5	8.5	3.9	5.4
<b>COUNTRY</b>							
 Belgium	1002	23.5	38.1	24	7	0.9	6.5
 Bulgaria	1002	62.7	18	8.3	1.6	1.2	8.1
 Czech Rep.	1011	25	26.1	22.5	10.4	7	8.9
 Denmark	1008	2.6	13.2	26.6	26.2	27.5	3.9
 Germany	1014	23	36.7	25.1	8	3.6	3.6
 Estonia	1007	37.6	27.6	20.2	5.1	1.8	7.7
 Greece	1004	42	30.6	15.4	5.8	3	3.3
 Spain	1006	28	33.3	18.8	10.3	2.5	7.2
 France	1006	27.2	35.1	23.4	6.3	2.7	5.3
 Ireland	1000	19.7	26.4	29.1	11.3	9	4.4
 Italy	1006	28.1	36.1	20.6	7.1	2.7	5.4
 Cyprus	501	20.3	26.4	26.6	16.4	6.3	4
 Latvia	1023	53.5	20.6	15.4	4	1	5.5
 Lithuania	1000	49.3	25.1	12.5	2.8	0.9	9.4
 Luxembourg	503	8.1	19.2	37	20.2	11.3	4.2
 Hungary	1008	62.4	23	8.2	1.4	0	4.9
 Malta	505	13.2	15.9	18.6	14.9	19.5	17.9
 Netherlands	1000	8.9	21.1	33	19.7	11.8	5.4
 Austria	1002	13.6	30.5	33.3	13.7	3.5	5.4
 Poland	1013	40.5	29.7	14.6	7	1.9	6.3
 Portugal	1005	40.3	37.1	13.7	4.2	0.3	4.3
 Romania	1006	61.7	17.7	7.1	4	1.8	7.8
 Slovenia	1003	29	36.8	22.7	6.7	1.6	3.2
 Slovakia	1006	37.6	27	18	4.7	2.4	10.4
 Finland	1004	8.4	23.3	37.2	16.9	9.4	4.8
 Sweden	1001	9.7	24.7	31.1	15.7	12.1	6.7
 United Kingdom	1000	25.2	28.6	25.1	10.8	5.8	4.5

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
<b>EU27</b>	25646	29.5	31.2	21.5	8.5	3.9	5.4
 <b>SEX</b>							
Male	12400	27.2	30.4	23.6	9.3	5.2	4.3
Female	13246	31.6	32	19.5	7.7	2.7	6.5
 <b>AGE</b>							
15 - 24	3720	25.8	40	21.6	6.9	3.3	2.4
25 - 39	6112	32.3	32.3	20.6	9.1	3.1	2.6
40 - 54	6834	27.8	31.9	22.7	9.1	4.2	4.2
55 +	8821	30.4	26.5	21	8.2	4.3	9.5
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	34.2	27.9	16.7	8.3	2.6	10.3
16 - 20	11284	32.5	30.8	20.7	8.1	3.4	4.5
+ 20	6721	22.9	31.7	26.2	9.8	5.3	4.1
Still in education	2372	23.7	40.1	22.6	7.1	4.1	2.4
 <b>URBANISATION</b>							
Metropolitan	4203	29.7	30.3	22.5	8	4.8	4.6
Urban	11098	30.4	31.1	20.8	8.6	3.6	5.4
Rural	10271	28.3	31.8	21.7	8.6	3.8	5.8
 <b>OCCUPATION</b>							
Self-employed	2114	24.8	34.1	23.5	8.5	4.8	4.2
Employee	8426	25.7	33	24	9.6	4.4	3.2
Manual worker	2204	39.3	29.5	16.5	8	2	4.6
Not working	12861	31	29.9	20.3	7.8	3.7	7.2
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	29.3	30.3	20.5	8.1	4.1	7.7
2	10407	28.3	30.5	22.5	9.3	4.4	5
3	4738	30.6	32.7	20.6	8.6	2.9	4.7
4	3346	29	33.5	21.7	7.6	4.3	3.9
5+	1342	36.3	30.1	20.5	6.6	2.3	4.3
 <b>NUMBER OF CHILDREN</b>							
0	17318	28.9	31.2	21.5	8.3	3.9	6.2
1	4054	30.9	32.4	20.4	8.1	3.8	4.2
2	2677	29.7	31.3	23.3	10.1	3.7	2
3+	747	33	25.9	19.9	11.2	6.6	3.5
 <b>HOUSEHOLD SIZE</b>							
1	5757	28.8	30.4	20.5	7.7	4.2	8.4
2	6984	27.9	29.7	22.7	9.6	4.3	5.8
3-4	9661	30	33.5	21.1	7.9	3.3	4.2
5+	3243	32.5	29.1	21.5	9.2	4.4	3.3
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	52.8	19.3	10.7	6	2.5	8.6
Fairly poor	12003	35.5	29.8	18.2	6.9	2.9	6.8
Fairly wealthy	11710	20.8	34.5	26.1	10.4	4.8	3.4
Very wealthy	428	28.4	22	24	11.1	10.2	4.2

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
 <b>EU27</b>	25646	45.1	34.2	14.6	2.9	2.1	1.2
<b>COUNTRY</b>							
 Belgium	1002	50.8	34	10.5	1.4	1.1	2.2
 Bulgaria	1002	18.4	38.1	29.3	8.3	5.2	0.7
 Czech Rep.	1011	46.7	30.5	16.3	4	1.8	0.7
 Denmark	1008	79.7	17.8	1	0.7	0.2	0.6
 Germany	1014	49.7	35.5	9.7	2	1.1	2
 Estonia	1007	30.5	31.2	23	9.4	4.3	1.7
 Greece	1004	22.8	22.2	40.5	8.5	5.3	0.6
 Spain	1006	45.3	31.1	17.8	3.1	2.3	0.4
 France	1006	45.1	35.8	16.8	0.7	0.9	0.7
 Ireland	1000	49.7	32.6	12	3.3	1.8	0.6
 Italy	1006	35.3	41.7	17.1	3	2.5	0.3
 Cyprus	501	24.3	37	32.2	3.3	2.8	0.3
 Latvia	1023	21.2	30.9	29.5	12.7	5.3	0.4
 Lithuania	1000	34.7	26.3	23.6	8.6	5	1.8
 Luxembourg	503	60.2	30.5	5.8	1.1	1	1.4
 Hungary	1008	29.3	37.6	17.3	8.4	5.9	1.5
 Malta	505	24.9	37.9	27.7	5.5	3.1	0.9
 Netherlands	1000	71.9	21.6	3.4	1	0.2	1.9
 Austria	1002	65.5	27.8	4.8	0.8	0.9	0.2
 Poland	1013	51.3	32.5	9.9	2.8	1.2	2.2
 Portugal	1005	19.9	36.5	36.9	4.7	1.7	0.3
 Romania	1006	21.6	44.2	21.1	4.8	6.8	1.4
 Slovenia	1003	54	33.2	8.2	2.5	1.6	0.5
 Slovakia	1006	51.1	27.2	16.2	3.6	1.4	0.6
 Finland	1004	70.3	22.9	4.9	1.1	0.7	0.1
 Sweden	1001	76.2	17.7	3.9	0.2	0.5	1.5
 United Kingdom	1000	47.4	35	11.1	3	2.3	1.3

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
<b>EU27</b>	25646	45.1	34.2	14.6	2.9	2.1	1.2
 <b>SEX</b>							
Male	12400	48.5	32.3	13.5	2.5	2.1	1.1
Female	13246	41.8	36	15.7	3.2	2	1.2
 <b>AGE</b>							
15 - 24	3720	42.6	40.2	8.7	2.5	1.4	4.5
25 - 39	6112	40.8	38.1	15.4	3.4	1.8	0.4
40 - 54	6834	39.8	36.1	17.7	3.3	2.7	0.4
55 +	8821	52.8	27.7	14.3	2.4	2	0.8
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	38.5	33.5	19.2	4.3	3.8	0.7
16 - 20	11284	40.8	36.9	16.1	3.2	2	1
+ 20	6721	56.3	30.3	10.6	1.4	1	0.4
Still in education	2372	47.3	36.1	8	2.6	1.2	4.9
 <b>URBANISATION</b>							
Metropolitan	4203	49	32.1	13.6	3.1	1.4	0.8
Urban	11098	45.5	34	14.5	3	2	1
Rural	10271	43.2	35.3	15.1	2.6	2.4	1.4
 <b>OCCUPATION</b>							
Self-employed	2114	44.9	31.4	17.9	3.2	2.2	0.4
Employee	8426	48.6	36.1	12	2	0.8	0.6
Manual worker	2204	32.4	39.3	20.2	4.5	3.1	0.5
Not working	12861	45	32.5	14.9	3.1	2.7	1.7
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	46.5	32.2	14.7	3.6	2.2	0.8
2	10407	49	32.7	14.3	2.3	1.4	0.3
3	4738	40.8	37.2	14.9	2.7	2.6	1.8
4	3346	40.4	37.5	13.9	3.6	1.9	2.6
5+	1342	35.3	37.2	17.7	3.4	4.2	2.1
 <b>NUMBER OF CHILDREN</b>							
0	17318	48.3	32.3	14	2.3	1.8	1.3
1	4054	37.3	39.4	16.3	3.6	2.3	1.1
2	2677	39.1	37.7	16.2	4.4	2.1	0.5
3+	747	36.2	34.9	16.4	5	7.3	0.2
 <b>HOUSEHOLD SIZE</b>							
1	5757	47.6	32	14.6	2.7	2	1.1
2	6984	51.7	30	14	2.6	1.3	0.5
3-4	9661	41.8	37.6	14.3	2.6	2.2	1.4
5+	3243	36	37.1	17.1	4.4	3.5	1.9
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	10.2	25.5	32.3	12.1	19.1	0.7
Fairly poor	12003	33.9	38.6	20.8	3.8	1.8	1
Fairly wealthy	11710	59.4	31.5	6.7	0.9	0.4	1.1
Very wealthy	428	74.5	13.7	4.7	2	3.1	2.1

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, somewh at more easy	% Yes, somewh at more difficult	% Yes, much more difficult	% No, no changes	% Not applicable	% DK/NA
 <b>EU27</b>	25646	1.5	3.8	17.6	11.4	59.3	4.6	1.7
<b>COUNTRY</b>								
 Belgium	1002	2.2	4.6	14.3	10.3	63.9	3.5	1.1
 Bulgaria	1002	3	4.1	19.1	24.4	42	5.4	2.1
 Czech Rep.	1011	2	3.8	15.4	6.6	67.5	3	1.7
 Denmark	1008	0.8	2.3	4.6	0.3	89.3	1.5	1.3
 Germany	1014	1.1	2.9	20.7	7.3	63.2	3	1.8
 Estonia	1007	1.6	3.4	24.1	22.9	37.1	4.7	6.2
 Greece	1004	2.8	7.1	25.4	21.7	39.2	1.9	2
 Spain	1006	1.6	2.6	10.4	7.1	76.5	1.7	0.2
 France	1006	0.7	3.2	20.6	8.9	64.7	1.4	0.4
 Ireland	1000	1.4	3.2	23.5	13	53.7	3.8	1.3
 Italy	1006	0.4	2	22.2	14.3	55.3	4.4	1.4
 Cyprus	501	7	6.6	27.2	13.3	37.5	5.7	2.7
 Latvia	1023	0.2	1	20.5	43.9	26.9	4.7	2.7
 Lithuania	1000	1	3.3	18.6	25.3	39	5.3	7.5
 Luxembourg	503	1.5	3.8	8.7	2.6	81.7	1.3	0.5
 Hungary	1008	1.1	4.1	19.1	18	39.3	13.8	4.5
 Malta	505	2.3	2.9	27.3	16.1	38.6	10.7	2.2
 Netherlands	1000	2.4	6.3	14.7	3.6	66.8	4.5	1.7
 Austria	1002	1.2	3.4	8.2	2.7	78.2	4.8	1.5
 Poland	1013	2.5	7.6	20.3	23.6	37.4	4.3	4.1
 Portugal	1005	0.9	1.9	18.8	25	46.8	4.6	2.1
 Romania	1006	3.3	6.3	26.4	24.7	33.4	3.5	2.4
 Slovenia	1003	0.9	4	20.7	7.9	60.3	3	3.3
 Slovakia	1006	0.7	2.8	14.5	6.9	63.5	9.4	2.1
 Finland	1004	2.2	1.7	8.3	2.6	78.7	5.1	1.3
 Sweden	1001	0.8	2.8	7.4	1.4	78.9	4.4	4.2
 United Kingdom	1000	2.1	4.7	10.1	6.3	63.1	12.7	1.1

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
<b>EU27</b>	25646	1.5	3.8	17.6	11.4	59.3	4.6	1.7
 <b>SEX</b>								
Male	12400	1.5	4.4	16.4	9.3	62.2	4.7	1.6
Female	13246	1.5	3.3	18.8	13.5	56.6	4.6	1.8
 <b>AGE</b>								
15 - 24	3720	2	6.7	14.2	3.6	66	4.3	3.1
25 - 39	6112	1.6	3.9	17.2	9.2	62.1	4.2	1.8
40 - 54	6834	1.3	2.9	17.9	12.1	59.3	5.4	1.2
55 +	8821	1.3	3.3	19.3	15.8	54.5	4.5	1.3
 <b>EDUCATION (end of)</b>								
Until 15 years of age	4784	1.5	3.5	20.6	18	49.7	5.1	1.6
16 - 20	11284	1.6	3.7	18.8	12.5	57.1	4.8	1.6
+ 20	6721	1.1	3.5	16.1	7.6	66.8	4	0.9
Still in education	2372	2.1	6.4	11.6	2.9	68.8	4.5	3.8
 <b>URBANISATION</b>								
Metropolitan	4203	1.6	3.9	16.4	10.5	61.3	4.8	1.5
Urban	11098	1.5	3.9	18.2	11.6	58	5	1.7
Rural	10271	1.4	3.7	17.5	11.7	59.9	4.1	1.8
 <b>OCCUPATION</b>								
Self-employed	2114	1.3	3.5	16.4	9.8	63.1	4.8	1.1
Employee	8426	1.4	3.7	16.1	7.8	65.3	4.7	1
Manual worker	2204	1.8	4	19.8	12.8	54.5	4.7	2.4
Not working	12861	1.5	3.9	18.5	13.9	55.6	4.6	2.1
 <b>NUMBER OF PEOPLE IN HH 15+</b>								
1	5546	1.6	3.5	15.7	12.9	57.5	6.4	2.3
2	10407	1.4	3.9	18.5	11.2	59.1	4.8	1.1
3	4738	1.2	3.6	17.2	11.1	61	3.5	2.3
4	3346	1.7	3.5	17.4	9.5	63.5	2.8	1.6
5+	1342	1.8	5.4	21.3	12.6	52.8	4.8	1.3
 <b>NUMBER OF CHILDREN</b>								
0	17318	1.4	4	17.4	11.9	59	4.6	1.7
1	4054	1.9	3.1	18.7	9.7	60.7	3.9	1.9
2	2677	1.2	3.3	17	10.9	61.2	4.9	1.5
3+	747	2.3	4.3	18.3	8.9	62.9	2.6	0.5
 <b>HOUSEHOLD SIZE</b>								
1	5757	1.7	3.6	16.4	12.9	56.5	6.6	2.4
2	6984	1.3	4.3	19	12.1	57.6	4.7	1
3-4	9661	1.5	3.5	16.8	10.3	62.6	3.7	1.7
5+	3243	1.7	4.3	19.4	11	58	3.8	1.8
 <b>HH'S LIVING STANDARDS</b>								
Very poor	1325	1.2	2.7	18.3	33.9	35.5	6.3	2.2
Fairly poor	12003	1.1	3.6	21.4	14.4	52.5	5.1	1.9
Fairly wealthy	11710	1.7	4.1	14.1	6	68.8	3.9	1.4
Very wealthy	428	8.4	6.2	6.7	6.9	63.9	6.3	1.6

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, somewh at more easy	% Yes, somewh at more difficult	% Yes, much more difficult	% No, no changes	% Not applicable	% DK/NA
 EU27	25646	1.1	2.2	7.4	5.2	26.6	54.7	2.9
<b>COUNTRY</b>								
 Belgium	1002	2.7	3.8	5.3	4.9	21.5	59.3	2.5
 Bulgaria	1002	1.2	1.7	3.2	9	8.5	73.6	2.9
 Czech Rep.	1011	1.6	4.8	6.6	3.4	42.9	37.8	2.9
 Denmark	1008	0.4	0.8	1.8	0.2	33.5	62.5	0.8
 Germany	1014	0.7	2.9	4.8	3.1	18.7	65.3	4.5
 Estonia	1007	0.7	2.7	8.7	12.7	23.2	38.2	13.8
 Greece	1004	1.4	4.3	13.3	12.8	17.8	48.3	2.1
 Spain	1006	1.3	1.7	8.8	5.1	43.1	39.4	0.6
 France	1006	0.8	1.4	7.4	2.1	28.3	59	1.1
 Ireland	1000	1.3	2	5.4	6.5	25	57.8	1.9
 Italy	1006	0.5	1.2	16.8	9.5	42.2	27.2	2.6
 Cyprus	501	4	8	19.4	12.3	24.5	27.8	4.1
 Latvia	1023	0	1	4.5	7.4	17	66.1	4
 Lithuania	1000	0.6	1.2	5.8	5.8	16.4	62.2	7.9
 Luxembourg	503	2.3	6.6	3.7	1.3	29.8	53.6	2.9
 Hungary	1008	0.3	1.7	7.8	8.4	16.6	58.2	7.1
 Malta	505	0.2	1.9	17	8.9	26.5	42.5	3
 Netherlands	1000	0.5	1.1	1.5	0.9	12.6	81.4	2.1
 Austria	1002	0.4	3.5	2.3	1.6	26.3	60.1	5.7
 Poland	1013	2	3.1	8.2	6.7	19.4	56.6	3.9
 Portugal	1005	0.1	1.2	5.8	7.1	11	72.5	2.3
 Romania	1006	1.7	4.3	12.2	12.7	21.7	43.3	4.1
 Slovenia	1003	0.8	4.3	5.4	3.7	20	60.2	5.6
 Slovakia	1006	0.6	2.3	8.4	3.9	36.1	46.6	2.2
 Finland	1004	0.4	1	1.8	0.2	21.7	64.6	10.4
 Sweden	1001	0.2	1.1	1.7	0.5	35.6	53.7	7.2
 United Kingdom	1000	1.8	1.5	3	3.5	23.8	65.5	1

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
<b>EU27</b>	25646	1.1	2.2	7.4	5.2	26.6	54.7	2.9
 <b>SEX</b>								
Male	12400	1.2	2	6.7	4.1	27.4	55.7	2.9
Female	13246	1	2.3	8.2	6.1	25.9	53.7	2.8
 <b>AGE</b>								
15 - 24	3720	1.6	2.1	3.9	1.6	24.4	62.9	3.5
25 - 39	6112	1.1	2.8	10.8	6.3	33.6	42.7	2.7
40 - 54	6834	1.4	2.4	9.5	7	34.1	43.5	2
55 +	8821	0.6	1.6	5	4.4	17.2	67.8	3.4
 <b>EDUCATION (end of)</b>								
Until 15 years of age	4784	1.2	1.7	9.3	8	21.6	55	3.2
16 - 20	11284	1.1	2.4	7.9	5.9	27.2	52.9	2.6
+ 20	6721	0.8	2.2	6.6	3.2	29.6	55.2	2.5
Still in education	2372	1.6	2.2	3.8	1.3	27	60.3	3.8
 <b>URBANISATION</b>								
Metropolitan	4203	1.2	1.6	6.8	4.3	25.9	56.9	3.3
Urban	11098	1	2	7.4	5.6	26.1	55	2.9
Rural	10271	1.1	2.5	7.8	5	27.4	53.5	2.7
 <b>OCCUPATION</b>								
Self-employed	2114	1.3	2.4	9	5.7	32.6	46.7	2.3
Employee	8426	1.3	2.3	6.9	4	32.7	50.5	2.3
Manual worker	2204	1.2	3.1	12.2	7.3	29.2	44.2	2.7
Not working	12861	0.9	1.9	6.7	5.4	21.3	60.5	3.3
 <b>NUMBER OF PEOPLE IN HH 15+</b>								
1	5546	0.4	1.4	3.5	4	14.3	72.7	3.7
2	10407	0.9	2.2	7.4	4.7	27.7	54.3	2.7
3	4738	1.5	2.3	8.7	5.9	32.3	46.6	2.7
4	3346	1.5	3	10.5	6.2	34.2	42.1	2.5
5+	1342	1.9	2.3	11.8	7.8	30.6	43.4	2.2
 <b>NUMBER OF CHILDREN</b>								
0	17318	0.6	1.5	4.7	3.4	17.3	69.5	3.1
1	4054	2.5	3.4	12.6	8.4	46.4	24.6	2.1
2	2677	1.6	4.4	14.4	9.6	51.5	16.6	1.8
3+	747	2.6	4.5	15.8	11.9	50.4	14.2	0.6
 <b>HOUSEHOLD SIZE</b>								
1	5757	0.5	1	3.8	3.1	12.7	74.7	4.4
2	6984	0.4	1.9	4.1	3.2	15.5	71.8	3.1
3-4	9661	1.5	2.5	10.4	6.6	38.2	38.8	2
5+	3243	2.2	4	12.2	8.9	40.8	29.5	2.4
 <b>HH'S LIVING STANDARDS</b>								
Very poor	1325	1.1	2.1	7.3	16.5	18.3	50.6	4.1
Fairly poor	12003	0.8	2.2	8.8	6.4	23.4	55.7	2.7
Fairly wealthy	11710	1.3	2.2	6	2.7	30.8	54.1	2.8
Very wealthy	428	3	1.7	7.7	4.8	31.2	49	2.6

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, somewh at more easy	% Yes, somewh at more difficult	% Yes, much more difficult	% No, no changes	% Not applicable	% DK/NA
 <b>EU27</b>	25646	1.1	3.2	13.3	10.3	37.3	29.9	4.9
<b>COUNTRY</b>								
 Belgium	1002	2.6	4.4	10.5	8.4	37.6	34.8	1.7
 Bulgaria	1002	1.2	2.8	14.3	19.3	25.7	31.6	5.2
 Czech Rep.	1011	1.7	3.5	10.6	6.9	54.1	18.8	4.3
 Denmark	1008	0.3	1.9	3.8	1.5	58.2	29.1	5.2
 Germany	1014	0.6	2.2	14.5	6.2	26.1	44.2	6.2
 Estonia	1007	0.5	1.4	10.1	14.8	21.4	36.3	15.6
 Greece	1004	2.7	9	28.3	29	20.3	3.1	7.6
 Spain	1006	1.1	2.6	12.2	11.6	52.5	14.1	5.8
 France	1006	0.8	2.6	12.1	6.4	44	32.9	1.2
 Ireland	1000	1.9	3.9	13	12.3	41.5	22.6	4.7
 Italy	1006	0.4	1.7	19.6	12.2	49.2	14.4	2.6
 Cyprus	501	4.7	7.4	27.8	14.3	27.5	9.1	9.2
 Latvia	1023	0	0	10.4	19.4	15.3	51.1	3.8
 Lithuania	1000	0.9	1.2	8.2	14.8	20.3	42.1	12.5
 Luxembourg	503	1.7	6.5	7.3	3.5	50	26.8	4.3
 Hungary	1008	0.6	1.3	5.2	9.8	10	65.8	7.3
 Malta	505	1.1	2.5	22.7	16.1	30.7	20.8	6.1
 Netherlands	1000	1.9	3.7	5.8	3	34	48.8	2.8
 Austria	1002	0.7	4.4	6.8	4.7	26.4	51.1	5.9
 Poland	1013	2.1	8.2	13.3	17.6	27.4	23.3	8.1
 Portugal	1005	0.4	0.5	5.5	12.2	26.2	54	1.2
 Romania	1006	2.7	5.9	21.7	24.6	30.8	7	7.4
 Slovenia	1003	0.5	4.1	26.1	12.1	44.3	7.1	5.8
 Slovakia	1006	0.6	2.2	12.9	7.2	42.8	30.3	4
 Finland	1004	1.2	1.4	5.6	2.3	31	51.3	7.2
 Sweden	1001	0.1	1	3.1	1	30.2	54.4	10.2
 United Kingdom	1000	1.5	2.9	10.9	8.4	43.2	28.5	4.7

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
<b>EU27</b>	25646	1.1	3.2	13.3	10.3	37.3	29.9	4.9
 <b>SEX</b>								
Male	12400	1.3	3.3	12.7	8.6	39.7	29.7	4.7
Female	13246	1	3	13.9	12	35.1	30	5.1
 <b>AGE</b>								
15 - 24	3720	1.9	5.4	11.6	3.5	41.3	28.9	7.4
25 - 39	6112	1.1	3	13.3	9	37.9	31.2	4.5
40 - 54	6834	0.9	2	14	10.7	37.7	31.2	3.7
55 +	8821	1.1	3.3	13.6	13.8	35	28.2	5.1
 <b>EDUCATION (end of)</b>								
Until 15 years of age	4784	1.5	3.5	15.6	15.4	32.3	26.7	5
16 - 20	11284	1.2	2.8	14.2	10.9	36.8	30	4.1
+ 20	6721	0.8	3.1	11.8	7.8	39.7	32.3	4.4
Still in education	2372	1	4.9	9	3.3	43	30.1	8.6
 <b>URBANISATION</b>								
Metropolitan	4203	1.6	3	12.5	9.7	38.9	29.3	5
Urban	11098	1.1	3.2	12.8	10.4	37.5	30	5.1
Rural	10271	1	3.3	14.1	10.5	36.5	29.9	4.7
 <b>OCCUPATION</b>								
Self-employed	2114	1.2	2.7	14	9.1	40.8	27.4	4.7
Employee	8426	1.1	2.9	12	7.7	38.5	34.1	3.7
Manual worker	2204	0.7	3.2	13.6	12.5	34.2	31.8	4
Not working	12861	1.2	3.4	14	11.8	36.5	27.2	5.9
 <b>NUMBER OF PEOPLE IN HH 15+</b>								
1	5546	1.2	3.2	11.5	10.9	32.4	35.4	5.4
2	10407	1	3.1	13	10.5	36.9	31.3	4.2
3	4738	1.1	2.7	14.2	9.6	41.1	26.5	4.8
4	3346	1	2.8	15.1	8.7	41.6	24.4	6.4
5+	1342	1.7	5.2	16.6	12.4	36.7	22.7	4.7
 <b>NUMBER OF CHILDREN</b>								
0	17318	1.1	3.4	13.1	10.6	36	30.5	5.5
1	4054	1.3	2.8	13.9	8.7	40.3	29.3	3.7
2	2677	1.1	2.5	12.9	10.3	40	28.9	4.3
3+	747	1.9	3.4	15	10.9	40.6	24.5	3.8
 <b>HOUSEHOLD SIZE</b>								
1	5757	1.3	3.5	11.7	11.1	32.6	34.9	4.9
2	6984	0.8	3.6	13	11.1	35.4	31.1	5
3-4	9661	1.2	2.5	14	9.1	41	27.5	4.7
5+	3243	1.2	3.8	14.6	11	39	25.2	5.2
 <b>HH'S LIVING STANDARDS</b>								
Very poor	1325	0.5	2.7	10.2	29.4	25.8	24.3	7.1
Fairly poor	12003	0.9	3	15.2	12.4	32.9	30.4	5.3
Fairly wealthy	11710	1.3	3.2	11.8	6.2	43	30.2	4.2
Very wealthy	428	5.1	7.9	9.2	5.9	43.6	24.9	3.5

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
 <b>EU27</b>	25646	11.1	24.9	18.6	25.8	9.3	10.3
<b>COUNTRY</b>							
 Belgium	1002	8.4	19.8	18.2	33.3	7.4	12.9
 Bulgaria	1002	7.2	19	11.3	13.3	21.5	27.6
 Czech Rep.	1011	10.2	14.3	15.8	37.1	14.5	8.1
 Denmark	1008	36.7	18.1	10.4	19.7	6	9.1
 Germany	1014	6.6	35.7	16.5	29.4	4.8	6.9
 Estonia	1007	11.1	21.1	15.2	20.7	7.7	24.3
 Greece	1004	8.6	31.7	16.6	20.6	15.8	6.7
 Spain	1006	18.2	23.5	15.3	29.4	5.7	7.9
 France	1006	7.4	18.4	28.5	23.5	17.8	4.4
 Ireland	1000	12.1	30.2	19.4	28.8	1.6	7.9
 Italy	1006	6.9	20.9	18.7	24.9	13.9	14.6
 Cyprus	501	20.1	23.9	10.9	29.7	3.6	11.8
 Latvia	1023	3.6	38	20	9.4	16.6	12.4
 Lithuania	1000	5.9	29.2	20.1	16.3	10.1	18.4
 Luxembourg	503	19	19.2	24.7	21.4	8.9	6.8
 Hungary	1008	4.4	35.4	20.3	24.4	9.5	6.1
 Malta	505	11.4	20.9	19.1	25.4	7.5	15.7
 Netherlands	1000	17.6	26.3	17.2	21.2	9	8.7
 Austria	1002	10.9	27.6	20.7	25.2	6.4	9.2
 Poland	1013	11.7	26.9	14.7	25.9	5.8	15
 Portugal	1005	3.2	21.4	14.4	31.3	24.3	5.5
 Romania	1006	11.6	19.8	8.1	24	12.9	23.6
 Slovenia	1003	6.7	18.9	16.6	33.7	4.8	19.4
 Slovakia	1006	11.7	15.9	13.6	28	14	16.8
 Finland	1004	23.6	19.9	11.4	21.4	2.5	21.2
 Sweden	1001	15.2	31.6	11.5	27.3	3.2	11.1
 United Kingdom	1000	18.2	22.7	25.1	22.8	2.4	8.9

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
<b>EU27</b>	25646	11.1	24.9	18.6	25.8	9.3	10.3
 <b>SEX</b>							
Male	12400	11.9	25	20	25.8	8.2	9
Female	13246	10.2	24.9	17.2	25.7	10.4	11.5
 <b>AGE</b>							
15 - 24	3720	8.9	18.8	24.9	32.6	2.7	12.1
25 - 39	6112	6.1	21.7	24.4	36.8	4	7
40 - 54	6834	6.9	30.4	24.9	27	4.1	6.6
55-64	3690	15.6	30.7	12.5	17.7	13.8	9.7
65 +	5131	20.4	21.8	3.3	12	24.3	18.3
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	14.1	26.7	9.9	16.8	16.8	15.7
16 - 20	11284	9.5	26.5	20.1	26.6	8.5	8.7
+ 20	6721	11.8	23.8	21.5	28.7	7.2	7
Still in education	2372	9.2	18	23.1	33.2	2.8	13.7
 <b>URBANISATION</b>							
Metropolitan	4203	11.7	23.8	19.6	27.6	8	9.2
Urban	11098	11.2	24.1	18.6	25.9	9.6	10.6
Rural	10271	10.7	26.3	18.2	24.9	9.7	10.3
 <b>OCCUPATION</b>							
Self-employed	2114	9.9	22.2	23.8	30	6.1	8.1
Employee	8426	8.6	27.2	26.5	31.4	2.1	4.2
Manual worker	2204	6.5	28.2	26.4	27.9	3	8.1
Not working (not retired)	6602	7.9	23	19.1	28.1	8	13.9
Retired	6258	19.5	23.9	2.9	13.5	23.8	16.3
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	13.5	24.5	15.5	21.7	12.6	12.2
2	10407	11.7	25.4	17.8	25.8	10.2	9.1
3	4738	8.9	26.6	19.6	27.8	7.4	9.7
4	3346	8	22.8	23.9	29.3	5.4	10.5
5+	1342	8.1	24.1	21.1	27.1	5.5	14.1
 <b>NUMBER OF CHILDREN</b>							
0	17318	12.5	25.3	16.6	23.6	11.4	10.7
1	4054	7.4	25.5	22.6	30.8	5	8.7
2	2677	8.5	23.6	23.4	32.2	4.1	8.2
3+	747	6.1	24.4	25.2	32.9	2.4	9
 <b>HOUSEHOLD SIZE</b>							
1	5757	14.7	24	14.9	19.8	13.3	13.3
2	6984	13.6	25.5	14.9	22.6	13.5	9.9
3-4	9661	7.8	25.5	22.6	30.1	5.6	8.4
5+	3243	8.9	23.8	21	30.3	4.4	11.6
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	7.4	28.9	9.4	20.7	16.5	17.1
Fairly poor	12003	9.3	26.7	18.3	23.8	10.8	11.1
Fairly wealthy	11710	12.7	23.1	20.2	28.5	6.9	8.5
Very wealthy	428	23.9	17.7	13.2	25.5	9.4	10.3

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
 <b>EU27</b>	25646	10.8	4.5	7.6	5.8	18	8.9	11.1	11.7	4.2	14.1	3.3
<b>COUNTRY</b>												
 Belgium	1002	9	5.8	9.6	5.5	20.6	12.2	12.1	9.2	2.3	9	4.5
 Bulgaria	1002	7.6	3.1	4.4	3.8	11.6	4.8	7.3	8.1	6.4	32.2	10.7
 Czech Rep.	1011	7.4	4.3	6.6	5.6	22.1	8	11.3	12.6	5.5	12.6	3.9
 Denmark	1008	26.7	17.1	17.9	6.8	14.3	4.6	4.8	4.1	1	1.6	1
 Germany	1014	10.3	4.8	9	7.1	25.1	10.1	11.1	10	3.5	7.3	1.9
 Estonia	1007	10.4	4	10.3	5.6	15.2	6.5	9.3	10	5	15.6	8.1
 Greece	1004	8.1	1.8	5	3.9	17.5	7.8	10.9	13.8	5.5	23.5	2.3
 Spain	1006	10.2	3.2	7.1	5.3	18.9	7.6	12.3	13.3	4.8	15.1	2.1
 France	1006	10.4	4	5.6	6.4	17.8	8.3	15.4	14.4	3.3	10.5	4.1
 Ireland	1000	13.5	5.5	9.4	7.8	20.4	10.2	10.1	8.6	2.4	10	2.2
 Italy	1006	8.2	2.7	5.1	6.1	13.2	13.2	11.4	13.9	5.3	16.3	4.7
 Cyprus	501	11.9	3.6	7.1	5.1	20.2	9.1	10.2	11.5	4.1	13.7	3.4
 Latvia	1023	6.5	2.5	3.8	4.4	11.8	5.5	7.4	9.9	6.5	36.9	4.8
 Lithuania	1000	7.4	2.7	4.7	3.6	12.8	5.8	8.8	13.2	4.9	26	10
 Luxembourg	503	13.2	7.7	13	9.9	22.4	7.6	11.7	5.1	0.9	6.3	2.3
 Hungary	1008	9.8	2	4.3	3.5	11.6	5.4	7.4	12.3	6.1	35	2.6
 Malta	505	9.8	3.8	6.4	5.5	15.5	8	9.1	11.2	6.3	18.7	5.7
 Netherlands	1000	21.8	11.9	13.8	8.4	14.9	9.1	7.4	6.2	1.4	3.4	1.6
 Austria	1002	15.9	7.6	10.7	7.8	21.4	7.7	10.1	6	1.8	6.4	4.6
 Poland	1013	7.3	2.6	5.7	4.6	17.7	6.9	9.9	13.2	5.3	22.4	4.2
 Portugal	1005	9.6	2	4.5	3.8	15.8	6.1	10.6	13.7	7.6	23	3.4
 Romania	1006	6.7	1.7	6.4	5	14	4.7	9.2	11.7	9.1	26.3	5
 Slovenia	1003	10.6	2.4	7.4	5.6	18.9	7.3	8.3	11	3.8	22.5	2.3
 Slovakia	1006	6.7	4.4	7.4	5.9	20.9	8.6	10.1	12.6	7.3	11	5.2
 Finland	1004	19.8	7	13.4	7.8	15.7	6.7	8.9	9	2.2	5.5	4
 Sweden	1001	25.4	9.2	14.6	7.2	15	5.3	7.3	7.2	1.3	4.1	3.3
 United Kingdom	1000	13.3	6.6	9.8	4.9	16.9	10.2	10.9	11.1	2.4	12.6	1.3

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
<b>EU27</b>	25646	10.8	4.5	7.6	5.8	18	8.9	11.1	11.7	4.2	14.1	3.3
 <b>SEX</b>												
Male	12400	11.8	5.1	9	6.4	17.8	8.9	11.8	11.1	3.8	11.4	2.8
Female	13246	9.8	3.9	6.3	5.3	18.3	8.8	10.4	12.3	4.6	16.6	3.7
 <b>AGE</b>												
15 - 24	3720	10.6	4.4	9	8.1	18.6	10.6	14.3	8.7	2.8	8.3	4.6
25 - 39	6112	6.4	4.6	7	5.9	16.9	9.1	12.8	14.7	5.1	16.3	1.2
40 - 54	6834	7.2	3.9	6.9	5.2	18.4	9.9	12.5	13.5	4.9	16.1	1.4
55 +	8821	16.3	4.9	8	5.4	18.2	7.2	7.5	9.6	3.6	13.7	5.6
 <b>EDUCATION (end of)</b>												
Until 15 years of age	4784	10.7	3.3	5.9	5.4	17.5	6.9	7.9	12.1	4.4	20.4	5.4
16 - 20	11284	9.2	3.4	6.9	5.6	18.5	9.6	11.7	12.8	4.8	15.3	2.3
+ 20	6721	12.7	6.9	9.7	5.9	17.1	9.1	12.2	10.8	3.7	10	2
Still in education	2372	12	4.9	9.1	8.5	19.5	10.5	13.2	8.5	2.4	6.2	5.1
 <b>URBANISATION</b>												
Metropolitan	4203	11.2	4.9	9.4	5.4	18.7	8	11.2	11	3.8	13.4	2.9
Urban	11098	11	4.4	7.5	5.7	16.7	8.9	10.9	12.3	4	15.1	3.5
Rural	10271	10.4	4.4	7.1	6.2	19.1	9.2	11.2	11.5	4.6	13.2	3.1
 <b>OCCUPATION</b>												
Self-employed	2114	11.2	5	8.7	6.2	17.6	9.7	11.3	12.1	5.2	11.9	1
Employee	8426	7.9	5.2	8.5	6.7	18.7	9.8	14.4	12.8	3.6	11.5	0.9
Manual worker	2204	4.5	2.4	6.3	4.1	17.6	8.3	14.1	14.9	6.9	18.8	2
Not working	12861	13.6	4.3	7.1	5.5	17.7	8.3	8.4	10.4	3.9	15.4	5.4
 <b>NUMBER OF PEOPLE IN HH 15+</b>												
1	5546	13.5	5	7.2	5.4	16.8	8	10.7	11.3	3.4	15.3	3.5
2	10407	11.2	5.3	7.7	5.1	18.8	8.9	11	12.4	3.7	12.9	3
3	4738	7.9	3.3	8.7	7	17.5	9.7	11.3	10.6	5	15.3	3.6
4	3346	8.9	3.6	7.1	7	19.1	9.2	11.9	11	5.1	14	3.1
5+	1342	10.3	2.5	7	5.6	16.4	9.2	10.4	13.5	5.8	16	3.4
 <b>NUMBER OF CHILDREN</b>												
0	17318	12	4.6	7.6	5.8	18.7	8.6	10.5	11.2	3.7	13.6	3.7
1	4054	7.2	4	7.3	7.3	17.7	9.7	12.2	12.8	5.2	14.7	1.8
2	2677	7.9	4.5	7.5	4.7	16.1	9.8	13.5	14	4.6	15.4	2
3+	747	8.1	4.2	6.1	3.4	17.2	9.3	8	14.4	5.1	22.1	2.1
 <b>HOUSEHOLD SIZE</b>												
1	5757	14.1	4.9	7.9	5.7	16.5	8	10.8	10.3	3.8	13.8	4.2
2	6984	12.8	5.6	7.7	5.5	19.2	8.3	9.8	11.6	3.2	12.9	3.4
3-4	9661	7.7	3.7	7.6	6.3	18.4	9.6	12.5	12.3	4.7	14.2	2.8
5+	3243	9.4	3.6	6.9	5.7	16.9	9.6	10	12.6	5.5	16.8	3
 <b>HH'S LIVING STANDARDS</b>												
Very poor	1325	5.6	2.5	2.3	2	8	2.3	3.1	8	7.6	54.6	4
Fairly poor	12003	8.1	3.1	5.7	5.1	19.4	8	11	13.9	4.8	17.2	3.8
Fairly wealthy	11710	13.2	6.1	10.1	7.1	18.2	10.7	12.2	10.2	3.3	6.6	2.4
Very wealthy	428	32.6	6.4	12.1	3.6	9.6	3.9	7.4	7.1	1.5	12.4	3.3

Table 11a. Has respondent's household had no money to pay ordinary bills or to buy food 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
 <b>EU27</b>	25646	18	81.4	0.6
<b>COUNTRY</b>				
 Belgium	1002	16.1	83.4	0.4
 Bulgaria	1002	32.8	66.2	1
 Czech Rep.	1011	14.6	84.2	1.1
 Denmark	1008	5.2	94.8	0
 Germany	1014	10.4	88.9	0.7
 Estonia	1007	29.8	68.4	1.8
 Greece	1004	26	73.5	0.4
 Spain	1006	15.1	84.9	0
 France	1006	15.9	83.7	0.4
 Ireland	1000	11.8	87.8	0.5
 Italy	1006	20.4	78.9	0.7
 Cyprus	501	18.8	81.2	0
 Latvia	1023	40	59.6	0.5
 Lithuania	1000	32.4	66.4	1.2
 Luxembourg	503	9.4	90.4	0.2
 Hungary	1008	34.2	65.1	0.6
 Malta	505	16.7	82.3	1
 Netherlands	1000	7.7	91.3	0.9
 Austria	1002	11	88.8	0.3
 Poland	1013	24.4	73.9	1.6
 Portugal	1005	16.6	82.9	0.4
 Romania	1006	45.4	54	0.6
 Slovenia	1003	13.1	86.9	0
 Slovakia	1006	20.9	78.6	0.5
 Finland	1004	16.1	83.4	0.5
 Sweden	1001	8.9	90.1	0.9
 United Kingdom	1000	16.7	83.1	0.2

Table 11b. Has respondent's household had no money to pay ordinary bills or to buy food 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
<b>EU27</b>	25646	18	81.4	0.6
 <b>SEX</b>				
Male	12400	16.3	83.2	0.5
Female	13246	19.7	79.6	0.7
 <b>AGE</b>				
15 - 24	3720	16.1	82.6	1.3
25 - 39	6112	22.9	76.6	0.5
40 - 54	6834	19	80.7	0.3
55 +	8821	15	84.5	0.5
 <b>EDUCATION (end of)</b>				
Until 15 years of age	4784	24.3	75	0.7
16 - 20	11284	20.1	79.5	0.4
+ 20	6721	12.1	87.5	0.4
Still in education	2372	11.8	86.6	1.6
 <b>URBANISATION</b>				
Metropolitan	4203	16.4	83.1	0.4
Urban	11098	18.6	80.8	0.6
Rural	10271	17.9	81.5	0.6
 <b>OCCUPATION</b>				
Self-employed	2114	17.9	82.1	0
Employee	8426	14.7	84.7	0.5
Manual worker	2204	27.8	71.8	0.4
Not working	12861	18.6	80.6	0.7
 <b>NUMBER OF PEOPLE IN HH</b>				
15+				
1	5546	20.1	79.2	0.7
2	10407	16.3	83.4	0.3
3	4738	18.3	81.2	0.5
4	3346	17.6	81.7	0.7
5+	1342	23.7	75.1	1.2
 <b>NUMBER OF CHILDREN</b>				
0	17318	15.8	83.6	0.6
1	4054	21.9	77.6	0.5
2	2677	21.4	78.2	0.4
3+	747	34.5	65.3	0.2
 <b>HOUSEHOLD SIZE</b>				
1	5757	17.7	81.3	1
2	6984	15.4	84.4	0.2
3-4	9661	18.4	81.1	0.5
5+	3243	23.5	75.6	0.9
 <b>HH'S LIVING STANDARDS</b>				
Very poor	1325	62.2	37.3	0.6
Fairly poor	12003	23.3	76	0.7
Fairly wealthy	11710	8.1	91.5	0.4
Very wealthy	428	8.3	91.7	0.1

Table 12a. Perceived view about respondents' household financial situation 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
 <b>EU27</b>	25646	15.5	25.9	54.7	3.8
<b>COUNTRY</b>					
 Belgium	1002	13.8	18.8	63.4	4
 Bulgaria	1002	18.1	35.7	37.5	8.7
 Czech Rep.	1011	11.7	34.1	48.5	5.7
 Denmark	1008	21.4	9.9	68.2	0.6
 Germany	1014	10.1	22.3	65	2.6
 Estonia	1007	17.5	41	35.8	5.6
 Greece	1004	12.2	40.8	42.7	4.3
 Spain	1006	14.7	27.2	54.6	3.6
 France	1006	12.5	20	63.8	3.7
 Ireland	1000	10.6	43.3	44.4	1.6
 Italy	1006	20.7	20.5	55.4	3.3
 Cyprus	501	16.9	36.6	42.6	3.9
 Latvia	1023	5.2	64.8	24	6
 Lithuania	1000	10.1	57.9	26.3	5.7
 Luxembourg	503	11.9	16.7	68.4	3
 Hungary	1008	13.6	48.4	34.1	3.9
 Malta	505	20.5	28	43.4	8.1
 Netherlands	1000	10.2	21.2	66.3	2.3
 Austria	1002	11.6	18.4	69	1
 Poland	1013	19	37.1	38.5	5.3
 Portugal	1005	16.8	24.5	49.4	9.3
 Romania	1006	21.6	40.5	31.5	6.4
 Slovenia	1003	12.8	33.2	51.8	2.2
 Slovakia	1006	17.3	28.5	47.3	6.9
 Finland	1004	15.7	14.5	68.5	1.4
 Sweden	1001	24.1	14.9	58.9	2
 United Kingdom	1000	19.6	22.2	54.6	3.6

Table 12b. Perceived view about respondents' household financial situation 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
<b>EU27</b>	25646	15.5	25.9	54.7	3.8
 <b>SEX</b>					
Male	12400	17.7	25	53.7	3.6
Female	13246	13.5	26.8	55.7	4
 <b>AGE</b>					
15 - 24	3720	25.7	16.3	53.9	4.2
25 - 39	6112	21.7	22.7	51.6	4
40 - 54	6834	14.6	27.7	55.1	2.6
55 +	8821	7.8	30.8	56.9	4.5
 <b>EDUCATION (end of)</b>					
Until 15 years of age	4784	10.9	29.9	53.3	5.9
16 - 20	11284	16.1	26.5	54.1	3.4
+ 20	6721	15.2	25.2	56.8	2.7
Still in education	2372	24.5	15.2	56.7	3.5
 <b>URBANISATION</b>					
Metropolitan	4203	17.2	24.8	54.9	3.1
Urban	11098	16.6	25.6	54	3.8
Rural	10271	13.6	26.7	55.6	4.1
 <b>OCCUPATION</b>					
Self-employed	2114	19.4	26.3	50.5	3.7
Employee	8426	15.8	23.3	58	2.8
Manual worker	2204	17.7	27.8	50.3	4.2
Not working	12861	14.3	27.3	54.1	4.3
 <b>NUMBER OF PEOPLE IN HH 15+</b>					
1	5546	13.5	27	54.8	4.7
2	10407	14.5	25.7	56.7	3.1
3	4738	16.9	25.3	53.9	3.9
4	3346	17.9	25.1	53.5	3.5
5+	1342	21.7	28.5	45.2	4.6
 <b>NUMBER OF CHILDREN</b>					
0	17318	13.7	26.7	55.6	3.9
1	4054	19.8	24.4	52.6	3.3
2	2677	18.9	24.3	53.8	3.1
3+	747	18	27.3	49.2	5.5
 <b>HOUSEHOLD SIZE</b>					
1	5757	13.6	26.2	55.2	4.9
2	6984	12	27.2	57.5	3.4
3-4	9661	17.9	24.6	54.1	3.3
5+	3243	19.4	26.6	49.8	4.2
 <b>HH'S LIVING STANDARDS</b>					
Very poor	1325	12.9	48.9	31	7.2
Fairly poor	12003	13.6	31	50.7	4.7
Fairly wealthy	11710	17.5	18.7	61.7	2.1
Very wealthy	428	25.9	14.6	55	4.4

Table 13a. Level of risk that respondents will 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
 <b>EU27</b>	25646	5.8	11.8	14.3	40.5	25.8	1.8
<b>COUNTRY</b>							
 Belgium	1002	3.1	7.3	13.2	52.8	22.1	1.5
 Bulgaria	1002	5.6	4.6	4.8	4.3	78	2.6
 Czech Rep.	1011	6.6	19.2	22.9	27.5	22	1.7
 Denmark	1008	0.9	2.6	13.3	78.6	4.1	0.5
 Germany	1014	2.2	10.7	15.7	61	9.1	1.3
 Estonia	1007	15	18.1	22.5	28	11.1	5.3
 Greece	1004	8.8	12.1	8.7	18.5	51	0.9
 Spain	1006	7.8	14.1	12.6	26	38.4	1
 France	1006	5.2	9.7	11.3	49.4	23.8	0.5
 Ireland	1000	7.3	16.5	19.4	41	14.6	1.2
 Italy	1006	8.4	17.1	16	34.2	21.7	2.6
 Cyprus	501	16.1	18.6	11.1	26.4	25.1	2.7
 Latvia	1023	29.1	28.5	17.5	17.2	6.2	1.5
 Lithuania	1000	20.5	20	12.1	12.6	27.4	7.3
 Luxembourg	503	0.6	4.1	19.5	57.8	15.6	2.3
 Hungary	1008	5.8	13.8	19	17.4	39.3	4.7
 Malta	505	6.9	10	8.8	26.5	45.1	2.7
 Netherlands	1000	2.1	5.5	10.5	71.1	9.2	1.7
 Austria	1002	2.4	5.5	16.5	61.9	12.7	1.1
 Poland	1013	9.8	11.9	11.8	15.2	48.1	3.2
 Portugal	1005	8.7	22.7	17.8	15	35.1	0.7
 Romania	1006	7.5	11.1	5.8	12.6	59.2	3.8
 Slovenia	1003	6.2	10.6	8.3	30.7	43	1.1
 Slovakia	1006	7.1	16	21.9	34.5	17.8	2.7
 Finland	1004	0.7	3.3	13.4	63.8	18	0.8
 Sweden	1001	1.3	4.4	12.9	75.8	2.5	3.1
 United Kingdom	1000	4.3	10.2	19	45.4	19.6	1.4

Table 13b. Level of risk that respondents will 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
<b>EU27</b>	25646	5.8	11.8	14.3	40.5	25.8	1.8
 <b>SEX</b>							
Male	12400	4.9	11.1	14.9	43.2	24.4	1.7
Female	13246	6.7	12.5	13.7	38	27.2	1.9
 <b>AGE</b>							
15 - 24	3720	5.5	13.1	16.6	39.9	20.1	4.8
25 - 39	6112	7.1	15.9	18.8	40.6	16	1.5
40 - 54	6834	6.3	14.2	17.1	41.5	19.8	1.1
55 +	8821	4.7	6.7	7.9	39.9	39.6	1.2
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	7.8	11	11	31.3	37.5	1.5
16 - 20	11284	6.4	13.1	14.9	38.8	25.2	1.5
+ 20	6721	3.8	10.6	15	49.5	19.9	1.2
Still in education	2372	4.7	11.7	16.5	43.5	18.5	5.1
 <b>URBANISATION</b>							
Metropolitan	4203	5.2	12.4	14.9	43.2	22.7	1.6
Urban	11098	6.1	12.2	14.4	39.4	25.9	2
Rural	10271	5.6	11.2	13.9	40.7	27	1.6
 <b>OCCUPATION</b>							
Self-employed	2114	5.6	13.3	16.8	40.4	23.2	0.7
Employee	8426	4.5	12.7	17.3	48.5	15.9	1.1
Manual worker	2204	9.8	16.3	17.9	31	23	2
Not working	12861	6.1	10.2	11.2	37	33.2	2.3
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	5.9	10.5	12.9	44	25.3	1.4
2	10407	5.5	11.4	14.3	43	24.8	1
3	4738	6.2	12.8	15	36.4	27.7	1.8
4	3346	5.4	12.6	15.8	37.5	25.1	3.7
5+	1342	7.7	15.8	12.8	28.5	31.4	3.8
 <b>NUMBER OF CHILDREN</b>							
0	17318	4.8	10.4	12.7	41.4	29.2	1.6
1	4054	7.8	15.3	17.9	37.9	19.1	2
2	2677	7.4	14.2	18.1	42.3	16.1	1.9
3+	747	11.6	17.5	14.7	38	16.3	1.8
 <b>HOUSEHOLD SIZE</b>							
1	5757	5.4	10.3	13	42.5	27	1.8
2	6984	4.4	9.6	12.2	43.3	29.6	0.9
3-4	9661	6.4	13.2	16	39.2	23.2	2
5+	3243	7.9	15.2	15.7	34.7	23.6	2.9
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	21.7	13	11.6	17.6	32.6	3.4
Fairly poor	12003	7.3	14.2	13.7	33.3	29.9	1.6
Fairly wealthy	11710	2.6	9.5	15.3	50.1	20.8	1.7
Very wealthy	428	4	9	8.4	56.4	21.2	0.9

Table 14a. Level of risk that respondents will 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...? - Being able to cope with an unexpected expense of Euros 1,000

	Total N	% High risk	% Moderate risk	% Low risk	% No risk at all	% Not applicable	% DK/NA
 <b>EU27</b>	25646	23	20	16.6	35.1	2.5	2.8
<b>COUNTRY</b>							
 Belgium	1002	14.7	16.1	14.1	49.3	3.1	2.6
 Bulgaria	1002	49.8	17.7	8.7	10.3	8.5	5.1
 Czech Rep.	1011	19.5	24.3	22.3	23.3	7.6	3.1
 Denmark	1008	5.3	8.4	16.4	67	1.7	1.2
 Germany	1014	13.3	16.3	19.5	46.7	1.6	2.6
 Estonia	1007	36.8	19.4	12.8	16.7	7.4	6.8
 Greece	1004	27.7	28.2	14.5	24.9	1.6	3.1
 Spain	1006	24.8	25	15	32.2	1.5	1.5
 France	1006	17.3	19.6	13.3	47.1	1.3	1.3
 Ireland	1000	19.6	25.4	20.1	32.8	0.4	1.6
 Italy	1006	21.6	23.8	22.3	28.4	1.6	2.4
 Cyprus	501	25.1	24.2	15.2	29.1	2.1	4.3
 Latvia	1023	61	16.5	6.4	6.1	5.7	4.3
 Lithuania	1000	33.2	21.7	9.2	12.3	12.5	11.1
 Luxembourg	503	8.1	11.5	17.3	59.2	1.3	2.6
 Hungary	1008	42.6	22	15.5	14.4	2.3	3.2
 Malta	505	27.4	26.5	16.6	23	2.5	3.9
 Netherlands	1000	9.6	11.6	13.4	60.1	2.8	2.4
 Austria	1002	9.8	12.9	19.8	54.7	1.7	1
 Poland	1013	40.3	22	15.8	12.7	4.5	4.7
 Portugal	1005	48.2	26.5	11	11.5	1.3	1.6
 Romania	1006	44.5	19.3	8.1	13	7.3	7.8
 Slovenia	1003	22.2	26.1	15.9	32.2	2	1.7
 Slovakia	1006	24.2	21.9	23.3	24.5	2.9	3.3
 Finland	1004	11.2	9	17.4	59.7	1.8	0.9
 Sweden	1001	10.7	8.5	15.2	60.1	1.9	3.6
 United Kingdom	1000	21	20.6	17.8	36.1	1.8	2.6

Table 14b. Level of risk that respondents will 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...? - Being able to cope with an unexpected expense of Euros 1,000

	Total N	% High risk	% Moderate risk	% Low risk	% No risk at all	% Not applicable	% DK/NA
<b>EU27</b>	25646	23	20	16.6	35.1	2.5	2.8
 <b>SEX</b>							
Male	12400	19.8	19.4	17.5	38.7	2.3	2.4
Female	13246	26	20.6	15.8	31.7	2.6	3.2
 <b>AGE</b>							
15 - 24	3720	18	24.3	19.5	28.2	3.1	6.9
25 - 39	6112	26.6	23.4	18.2	28.4	1.4	2
40 - 54	6834	22.8	19.7	18.1	36.2	1.8	1.4
55 +	8821	22.8	16.3	13.1	41.7	3.4	2.7
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	32.5	20.3	12.6	28.5	3.1	3
16 - 20	11284	25.2	20.2	17.3	32.4	2.5	2.4
+ 20	6721	14.3	19.2	17.4	46.5	1.3	1.3
Still in education	2372	15.8	22.1	20.1	30	4.1	7.9
 <b>URBANISATION</b>							
Metropolitan	4203	21.3	19.4	18.3	37.1	2.1	1.9
Urban	11098	24.3	20.9	16.3	33.2	2.3	3
Rural	10271	22.1	19.4	16.2	36.6	2.8	2.9
 <b>OCCUPATION</b>							
Self-employed	2114	15.8	20.7	17.8	42.7	1.8	1.1
Employee	8426	17.9	21.9	19	38.6	1.2	1.4
Manual worker	2204	33.3	21.1	14.4	25.4	2.6	3.2
Not working	12861	25.7	18.5	15.2	33.3	3.4	3.9
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	27	17.3	14.3	35.9	2.4	3.1
2	10407	20.9	19.7	15.9	39.4	2.2	1.8
3	4738	22.8	21.8	18.4	31.2	2.7	3.1
4	3346	21.3	22.6	19.6	30.2	2.2	4.1
5+	1342	28.7	22.1	17.2	24.6	3.7	3.7
 <b>NUMBER OF CHILDREN</b>							
0	17318	22.3	19.5	15.9	37.1	2.4	2.7
1	4054	24.1	21.3	20.2	28.7	2.4	3.4
2	2677	22.4	22	16.3	34	2.3	3
3+	747	34.7	20.1	11.2	30	1.6	2.5
 <b>HOUSEHOLD SIZE</b>							
1	5757	25	17.1	15	36.8	3	3
2	6984	20.9	18.4	15.3	41	2.2	2.2
3-4	9661	22.1	22.6	18.4	32	2.4	2.6
5+	3243	26.6	20.9	16.9	28.8	2.4	4.4
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	61.7	12.9	3.9	11.3	4.1	6.1
Fairly poor	12003	31.3	21.5	15	26.5	2.8	2.9
Fairly wealthy	11710	10.6	19.8	20	45.6	1.8	2.2
Very wealthy	428	8.9	10.8	13.3	61.6	3.1	2.2

Table 15a. Level of risk that respondents will 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
 <b>EU27</b>	25646	6.5	12.3	13	34.1	32.2	1.9
<b>COUNTRY</b>							
 Belgium	1002	2.8	5.6	8.8	30.5	51	1.4
 Bulgaria	1002	9.1	11.6	8.3	7.3	60.3	3.3
 Czech Rep.	1011	5.4	16.6	20	22.7	33.1	2.2
 Denmark	1008	0.8	3.6	10	54.5	30.5	0.7
 Germany	1014	2.3	7.6	11	50.4	27.2	1.5
 Estonia	1007	15.2	14.5	13.3	19.9	30.5	6.7
 Greece	1004	11	13.7	8.5	15	50.9	1
 Spain	1006	10.5	16.7	12.1	29	30.3	1.4
 France	1006	4.3	8.8	9.1	40.1	37.1	0.5
 Ireland	1000	8.6	15.8	17.6	41.3	15.1	1.6
 Italy	1006	9.4	21.5	22	31.9	11.9	3.3
 Cyprus	501	21.9	23.9	14.2	22.5	14.6	2.9
 Latvia	1023	18.9	18.1	9.8	12.2	38.3	2.8
 Lithuania	1000	18.2	11.9	7.1	8.2	48.8	5.8
 Luxembourg	503	1.3	4.6	15.8	54.3	21.4	2.6
 Hungary	1008	5.9	11.2	13.2	12.2	52	5.4
 Malta	505	6.2	13.8	9.2	22.1	45.2	3.4
 Netherlands	1000	1.7	5.7	6.9	41.6	42.9	1.2
 Austria	1002	1.4	5.2	11.8	47.7	32.1	1.8
 Poland	1013	10.8	14.3	14.8	16.6	41.2	2.4
 Portugal	1005	9.2	24.1	15.5	13.3	36.6	1.3
 Romania	1006	12.1	18.5	9.7	16.1	40	3.5
 Slovenia	1003	6.4	12.8	10.3	32.6	36.1	1.9
 Slovakia	1006	6.2	13.6	20.1	22.1	34.8	3.2
 Finland	1004	0.7	3.4	8	38.6	47	2.3
 Sweden	1001	1.8	2.9	8	55.9	26.9	4.4
 United Kingdom	1000	5	9.3	15.2	39.7	29.7	1.1

Table 15b. Level of risk that respondents will 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
<b>EU27</b>	25646	6.5	12.3	13	34.1	32.2	1.9
 <b>SEX</b>							
Male	12400	5.6	12.3	13.4	37.3	29.9	1.5
Female	13246	7.2	12.3	12.7	31.1	34.4	2.3
 <b>AGE</b>							
15 - 24	3720	5.2	15	16.5	36.5	22.5	4.2
25 - 39	6112	7.5	15.3	16.7	32.6	26.2	1.8
40 - 54	6834	7.3	13.8	14.8	36	26.8	1.3
55 +	8821	5.7	7.9	7.8	32.4	44.7	1.5
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	9.7	13.1	10.9	26	38.2	2.1
16 - 20	11284	6.8	12.9	13.7	33.1	31.7	1.8
+ 20	6721	4.1	10.4	12.7	39.6	32.2	0.9
Still in education	2372	4.1	13.6	16.9	39.7	21.3	4.3
 <b>URBANISATION</b>							
Metropolitan	4203	6.2	11.2	13.5	34.7	33.1	1.2
Urban	11098	6.5	13.1	13.6	32.3	32.3	2.2
Rural	10271	6.4	11.7	12.4	35.9	31.9	1.8
 <b>OCCUPATION</b>							
Self-employed	2114	5.4	13.5	12.7	37.1	30.7	0.6
Employee	8426	5.2	11.7	15.5	39.7	26.4	1.3
Manual worker	2204	10.1	18.4	14.1	27.3	27.8	2.3
Not working	12861	6.8	11.4	11.3	31.1	37	2.4
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	6.7	8.5	10.4	31.9	40.5	2
2	10407	5.4	11.4	13	36.3	32.8	1.2
3	4738	7.2	15.2	15.1	33	27.6	1.8
4	3346	7.2	14.3	14.7	33.7	26.3	3.7
5+	1342	9.6	18.9	13.9	29.6	25.4	2.6
 <b>NUMBER OF CHILDREN</b>							
0	17318	5.9	10.5	11.9	34.5	35.4	1.8
1	4054	6.6	17	15.6	33.4	25.1	2.3
2	2677	8	14.7	16	33.1	26.3	1.9
3+	747	11.4	17.8	12.6	34.2	21.4	2.6
 <b>HOUSEHOLD SIZE</b>							
1	5757	6.2	8.8	10.3	32.2	40.5	2
2	6984	5.2	9	12	36.4	36.2	1.2
3-4	9661	6.6	15.3	14.8	34.1	27.2	2
5+	3243	9.2	16.4	15.1	32.3	23.9	3.1
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	25.1	12.3	8.2	13	37.1	4.3
Fairly poor	12003	7.9	14.4	12.8	27	36	1.8
Fairly wealthy	11710	3	10.4	14	43.5	27.7	1.6
Very wealthy	428	3.9	5.7	11.8	46.9	30.4	1.2

Table 16a. Level of risk that respondents will 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...? - 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
 <b>EU27</b>	25646	6.7	17.2	20.4	52.3	1.6	1.7
<b>COUNTRY</b>							
 Belgium	1002	3.2	10.8	17.4	63	4.3	1.4
 Bulgaria	1002	14.9	25.2	20	34.2	1.2	4.5
 Czech Rep.	1011	4.6	19.7	26.9	41.2	5.5	2.2
 Denmark	1008	1.2	3.6	13.1	80	1.8	0.4
 Germany	1014	2.9	10.9	18.7	64.7	1.2	1.6
 Estonia	1007	13.6	21.4	23.8	32	5	4.1
 Greece	1004	9.6	24.9	17.2	44.6	0.8	3
 Spain	1006	5.3	19.4	17	56	1.6	0.7
 France	1006	5.1	14	17.5	61	1.5	0.8
 Ireland	1000	8	20.9	22.4	48	0.1	0.7
 Italy	1006	9.3	21.1	23.8	42	1.5	2.3
 Cyprus	501	9.9	26	17.5	40.9	2.7	3
 Latvia	1023	22.9	30.7	23.5	20.1	0.8	2
 Lithuania	1000	19.7	32.9	20	20.3	1.1	6
 Luxembourg	503	2.4	8.1	15.6	70.9	1	1.9
 Hungary	1008	11.1	25.4	30.8	27.2	1.9	3.6
 Malta	505	9.5	22.8	19.7	38.6	6	3.4
 Netherlands	1000	1.9	7.4	12	75.8	1.7	1.2
 Austria	1002	1.9	6.9	17.2	70.4	2.7	0.9
 Poland	1013	9.8	22.5	24	38	2.3	3.4
 Portugal	1005	6	28.1	29.7	34.7	1	0.5
 Romania	1006	20.8	28.2	20.4	27.2	1	2.4
 Slovenia	1003	6.2	24.1	19	48.5	1.2	1.1
 Slovakia	1006	5.4	17.8	28.5	42.7	2.7	2.9
 Finland	1004	1.8	4.1	14.2	77.2	2	0.8
 Sweden	1001	1.3	4.1	14.6	75.2	1.7	3
 United Kingdom	1000	6.2	17.8	23	51.2	0.8	1.1

Table 16b. Level of risk that respondents will 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...? - 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
<b>EU27</b>	25646	6.7	17.2	20.4	52.3	1.6	1.7
 <b>SEX</b>							
Male	12400	5.3	15.9	19.5	56.1	1.6	1.7
Female	13246	8	18.5	21.3	48.8	1.6	1.8
 <b>AGE</b>							
15 - 24	3720	3.5	15.4	22.4	52.5	2.3	3.9
25 - 39	6112	6.7	19.9	24.7	46.5	0.9	1.4
40 - 54	6834	7	18.1	21.4	51.1	1.1	1.2
55 +	8821	7.9	15.5	16	57	2.1	1.4
 <b>EDUCATION (end of)</b>							
Until 15 years of age	4784	11.8	21.1	20	43.4	1.8	1.8
16 - 20	11284	7.3	18.5	21.5	49.5	1.5	1.6
+ 20	6721	3.3	13.1	18.4	63.5	1	0.7
Still in education	2372	2.7	15	22.5	52.3	2.9	4.6
 <b>URBANISATION</b>							
Metropolitan	4203	5.7	16.3	20.3	54.6	1.8	1.4
Urban	11098	7	17.8	20.6	51.4	1.4	1.9
Rural	10271	6.8	16.9	20.2	52.6	1.7	1.7
 <b>OCCUPATION</b>							
Self-employed	2114	5.5	17.8	19.3	55.4	1	0.9
Employee	8426	4.1	15.4	22.2	56.5	0.9	1
Manual worker	2204	8.3	22.4	23.2	42.4	0.9	2.7
Not working	12861	8.4	17.5	18.9	50.8	2.2	2.2
 <b>NUMBER OF PEOPLE IN HH 15+</b>							
1	5546	8.3	16.9	18.3	53	1.4	2.1
2	10407	5.5	16.2	20.2	55.6	1.5	1.1
3	4738	6.4	19.4	22.2	48.1	2	1.8
4	3346	7.1	17.5	21.6	49.9	1.2	2.6
5+	1342	9.9	19.5	21.6	44.7	1.9	2.3
 <b>NUMBER OF CHILDREN</b>							
0	17318	6.3	16.2	19.5	54.9	1.6	1.6
1	4054	6.5	19.8	23.3	47.1	1.3	2
2	2677	7.2	18.6	21.7	49.3	1.4	1.9
3+	747	13.8	23.9	18.8	41.2	0.5	1.8
 <b>HOUSEHOLD SIZE</b>							
1	5757	7.5	16.1	18.6	53.8	1.8	2.2
2	6984	5.9	15.6	18.7	57.2	1.6	1
3-4	9661	6	18.2	22.7	49.7	1.6	1.7
5+	3243	9.4	19.9	20.4	46.7	1	2.6
 <b>HH'S LIVING STANDARDS</b>							
Very poor	1325	33	25.4	17	19.3	0.8	4.5
Fairly poor	12003	8.2	21.9	22	44.4	1.8	1.7
Fairly wealthy	11710	2.4	12	19.5	63.6	1.2	1.3
Very wealthy	428	4.3	5.9	14.7	70.6	3.3	1.1

Table 17a. Likelihood that respondents would have to leave accommodation because they could no longer afford it, in 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
 <b>EU27</b>	25646	2	3.6	16.2	75.2	2.9
<b>COUNTRY</b>						
 Belgium	1002	1.4	3.6	9.8	78.6	6.5
 Bulgaria	1002	2.4	2.3	7.1	78.6	9.6
 Czech Rep.	1011	1.6	5.2	20.7	70.8	1.6
 Denmark	1008	1.7	1.5	12.9	83.1	0.9
 Germany	1014	0.8	1.8	21.9	73.9	1.6
 Estonia	1007	2	7.5	21.4	63.8	5.3
 Greece	1004	4.5	5.7	15.6	72	2.2
 Spain	1006	3.8	5.8	17.5	71.4	1.5
 France	1006	2	3	13.7	77.1	4.1
 Ireland	1000	2.5	2.7	15.8	78.2	0.8
 Italy	1006	1.2	5.6	13.4	76.5	3.4
 Cyprus	501	2.1	5.6	12.6	78.7	0.9
 Latvia	1023	4.8	14.8	25.6	49.1	5.7
 Lithuania	1000	1.9	8.3	27.3	54	8.6
 Luxembourg	503	1.8	0.2	10.6	84.2	3.3
 Hungary	1008	2.4	3.7	16	74.6	3.4
 Malta	505	1.6	3.6	8.4	82.3	4.1
 Netherlands	1000	1.2	1.8	10.1	84.4	2.5
 Austria	1002	1	1.3	13.6	82.9	1.3
 Poland	1013	2.4	5.9	20	67.7	4.1
 Portugal	1005	2.6	7.2	21.4	65.7	3
 Romania	1006	2.5	2.3	4.3	85.6	5.4
 Slovenia	1003	1.3	3.4	14	79.7	1.5
 Slovakia	1006	1.2	4.5	18.2	72.9	3.3
 Finland	1004	1.7	1.3	9.5	86.8	0.7
 Sweden	1001	1.7	2.7	11.2	82.7	1.8
 United Kingdom	1000	2.3	1.8	17.9	75.9	2.1

Table 17b. Likelihood that respondents would have to leave accommodation because they could no longer afford it, in 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
<b>EU27</b>	25646	2	3.6	16.2	75.2	2.9
 <b>SEX</b>						
Male	12400	1.6	3.2	15.8	76.3	3
Female	13246	2.3	4	16.6	74.2	2.9
 <b>AGE</b>						
15 - 24	3720	2.1	4.4	15.5	73.5	4.5
25 - 39	6112	3.1	4.6	20.7	69.4	2.2
40 - 54	6834	1.5	3.2	17.9	75.2	2.2
55 +	8821	1.5	3	12.1	80.2	3.2
 <b>EDUCATION (end of)</b>						
Until 15 years of age	4784	2.4	4.4	15.1	74.3	3.7
16 - 20	11284	2.1	3.9	17.1	74	2.9
+ 20	6721	1.6	2.6	16.3	77.7	1.8
Still in education	2372	1.6	3.7	14	76.8	3.9
 <b>URBANISATION</b>						
Metropolitan	4203	2.4	4.3	16.6	74.1	2.6
Urban	11098	1.9	3.8	17.5	74	2.9
Rural	10271	1.9	3.2	14.6	77.2	3.1
 <b>OCCUPATION</b>						
Self-employed	2114	2.5	3.3	18.6	74.1	1.6
Employee	8426	1.3	2.9	17.2	76.7	1.9
Manual worker	2204	3.5	5.2	21	66.2	4.1
Not working	12861	2.1	3.9	14.4	76	3.7
 <b>NUMBER OF PEOPLE IN HH 15+</b>						
1	5546	2.5	4.2	17.3	72.6	3.3
2	10407	1.9	3.2	16.7	76.1	2.2
3	4738	1.3	3.8	14.1	76.5	4.2
4	3346	2.1	3.2	15.2	76.6	2.9
5+	1342	2.7	4.9	17.6	72.1	2.7
 <b>NUMBER OF CHILDREN</b>						
0	17318	1.8	3.5	14.9	76.8	2.9
1	4054	1.5	3.1	20.4	71.5	3.4
2	2677	2.7	3.9	18.1	72.9	2.4
3+	747	5.4	4.8	15	71.2	3.5
 <b>HOUSEHOLD SIZE</b>						
1	5757	2.2	4.5	16.3	73.5	3.5
2	6984	1.9	2.9	15.6	77.4	2.2
3-4	9661	1.7	3.5	16.6	75.3	3
5+	3243	2.7	4	16.3	73.7	3.3
 <b>HH'S LIVING STANDARDS</b>						
Very poor	1325	8.5	12.3	16	54.8	8.4
Fairly poor	12003	2.3	4.6	19.5	70	3.7
Fairly wealthy	11710	1	1.8	13.2	82.6	1.4
Very wealthy	428	1.3	2.9	7.3	85.2	3.2

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
 <b>EU27</b>	13383	42.9	33.4	11.6	6.3	5.8
<b>COUNTRY</b>						
 Belgium	563	41.1	28.3	9.1	6.2	15.3
 Bulgaria	397	25.8	35	21.1	11.7	6.5
 Czech Rep.	625	38.1	40.6	11.2	4.3	5.9
 Denmark	655	59.2	31.1	3.3	3.6	2.9
 Germany	485	57.8	23.9	8.9	4.4	5.1
 Estonia	652	16	34.2	26.3	17	6.5
 Greece	476	44.1	28.3	10.3	10.9	6.4
 Spain	531	37.4	31.1	21.4	7.6	2.5
 France	611	38.6	37.8	11.7	7.9	4
 Ireland	625	43.2	34.1	11.9	6.8	3.9
 Italy	387	41.2	41.2	9.6	3.6	4.5
 Cyprus	303	47.3	31.4	14.3	3.5	3.5
 Latvia	595	15.4	27.7	34.8	18.8	3.3
 Lithuania	479	13.1	27.1	29.8	19.4	10.6
 Luxembourg	266	53.1	30.2	4.7	3.2	8.8
 Hungary	485	40	33.4	9.8	10.8	6.1
 Malta	246	43	30.9	14.8	5.9	5.4
 Netherlands	519	49.1	28.3	4	4.4	14.3
 Austria	571	67.4	19.4	4.8	1.3	7.1
 Poland	465	29.6	38.1	16.8	9	6.4
 Portugal	549	29.4	41.9	19.1	5.8	3.8
 Romania	544	32.5	28.8	16	9.8	12.8
 Slovenia	553	38.6	30.2	14.2	7.1	9.9
 Slovakia	520	17.9	43.1	24.8	8.4	5.9
 Finland	559	55.3	29.8	6.5	4.3	4.2
 Sweden	593	49.5	35	4.5	5.5	5.5
 United Kingdom	626	46.8	37	6.5	3.9	5.8

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
<b>EU27</b>	13383	42.9	33.4	11.6	6.3	5.8
 <b>SEX</b>						
Male	7524	43.7	33.7	11.6	5.7	5.2
Female	5859	41.8	33	11.7	6.9	6.6
 <b>AGE</b>						
15 - 24	1165	33.1	36.1	10.1	6.5	14.2
25 - 39	4847	41.7	34	13.7	7.2	3.5
40 - 54	5434	44.3	34.5	11.4	6	3.7
55 +	1858	48.3	26.3	8.3	4.7	12.4
 <b>EDUCATION (end of)</b>						
Until 15 years of age	1353	36.1	33.1	13.2	9	8.6
16 - 20	6780	40.2	34.7	12.6	6.9	5.6
+ 20	4829	49.5	32.3	10	4.7	3.6
Still in education	278	24.6	31	8.1	5.6	30.7
 <b>URBANISATION</b>						
Metropolitan	2416	42.3	35.8	10.6	6.2	5
Urban	5768	42.1	33.4	12.4	6.1	6
Rural	5150	44.2	32.2	11.2	6.5	5.8
 <b>OCCUPATION</b>						
Self-employed	2114	46.5	33	9.7	5.6	5.3
Employee	8426	47.1	34.7	10.7	5.1	2.4
Manual worker	2204	30.6	34.6	19.1	11.3	4.4
Not working	598	17	14	3.8	7.1	58.1
 <b>NUMBER OF PEOPLE IN HH 15+</b>						
1	2537	45.5	29.1	11.2	5.6	8.7
2	5712	44.6	34.8	10.6	5.6	4.4
3	2511	40.6	33.7	11.1	8.1	6.5
4	1822	38.8	34.8	14.3	6.7	5.5
5+	681	38.4	33.3	16.9	7.1	4.2
 <b>NUMBER OF CHILDREN</b>						
0	7930	42.6	32.2	12	6.2	7
1	2651	40.8	36.4	11.6	6.9	4.2
2	1919	48.3	33.8	10	5.5	2.4
3+	501	41.8	30.9	12.7	9.9	4.7
 <b>HOUSEHOLD SIZE</b>						
1	2515	45	29.8	10.1	5.3	9.9
2	3087	43	32.9	12.3	6.3	5.5
3-4	5957	42.6	34.9	11.4	6.2	4.8
5+	1824	40.8	34.3	13.4	7.8	3.8
 <b>HH'S LIVING STANDARDS</b>						
Very poor	426	23.7	22.4	21.8	19.3	12.8
Fairly poor	5918	36.7	34.7	14.4	8.2	6
Fairly wealthy	6763	49.2	33.4	8.7	3.7	5
Very wealthy	219	51	22.6	10.4	8.5	7.6

Table 19a. Hypothetical likelihood of respondents being able to find a job in the next six months – *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	13383	15.4	5.8	7.8	5.6	14.1	6.1	8.9	11.3	4.6	12.8	7.6
<b>COUNTRY</b>												
 Belgium	563	8.2	4.3	3.7	5	11.2	3.6	11.7	10.8	5.3	14.1	21.9
 Bulgaria	397	16.4	5.7	7.1	6.5	15.6	5	5.7	5.2	4.1	19.1	9.5
 Czech Rep.	625	8.4	5	10.5	5.8	15.3	5.1	9.8	9	9.1	18.6	3.5
 Denmark	655	6.3	2.1	4.7	2.5	10.6	5	9.2	15.4	9	30.2	5
 Germany	485	13.8	4.9	6.5	4.5	12.8	5.4	7.8	15.2	5.2	16.5	7.5
 Estonia	652	17.8	6.9	12	8.4	14.1	4.8	7.1	8	5.1	6.9	8.8
 Greece	476	27.3	3.7	7.9	5.3	13	3.8	5.1	7.1	2.9	10.1	13.7
 Spain	531	24.1	8.1	9.9	7.7	16.7	4.4	9.5	5.9	2.9	8.5	2.3
 France	611	15.2	6.9	7.2	5.1	15.2	6.1	11.8	16.3	2.6	6.8	6.9
 Ireland	625	28	8.3	10	6.7	13.9	5.2	9.1	7	2	5.1	4.7
 Italy	387	24	8.5	8.4	10.1	15.2	9.7	5.9	4.7	1.2	5.8	6.6
 Cyprus	303	22.4	4.1	7.8	4.1	14.5	4	10.1	8.1	3.7	14.2	7.2
 Latvia	595	18.4	7.1	11.9	8.6	20	5.7	7.9	5.5	3	7.7	4.3
 Lithuania	479	15.3	9.3	11.9	7.6	16.3	5.6	7.3	6.6	1.9	5.2	12.9
 Luxembourg	266	12.3	4.9	8.4	6.5	10.6	9.2	10.8	11.3	5.3	11	9.5
 Hungary	485	16.1	9.5	7.3	5.3	12.8	5.7	4.2	7.4	9.1	16.5	6.1
 Malta	246	15.6	3.8	11.4	8.7	15.5	6.5	10.2	6.5	5.1	12.1	4.5
 Netherlands	519	8.1	2.2	3.8	4.8	8.6	8.3	11.2	14.5	7.5	18.8	12.1
 Austria	571	11.9	4	5.7	3.9	8.1	3.3	9.4	12.7	5.9	25	9.9
 Poland	465	6.9	4.1	7.7	5.6	17.6	7	8.7	10.6	5.2	19	7.6
 Portugal	549	18.8	11.4	13.1	5.5	15.8	4.1	6.4	9.9	3.3	8.7	3
 Romania	544	17	8.8	8	4.9	10	3.8	5.4	9.5	5.4	14.4	12.9
 Slovenia	553	14.7	6.2	7.9	3.7	11.5	5.1	10.7	8.5	5.5	17.3	8.9
 Slovakia	520	8.9	4.6	6.8	6.7	16.4	7.2	12.2	11.5	6.4	13.3	6
 Finland	559	8.9	4.8	7	1.7	10.7	7.3	7.9	18.6	9.4	19.7	3.9
 Sweden	593	10.5	2.7	6.3	4.2	9.8	4.4	12.6	17.1	5.5	18.9	8
 United Kingdom	626	13.1	3.4	8.9	4.4	14.9	7.4	9.9	11.4	6.1	12.2	8.3

Table 19b. Hypothetical likelihood of respondents being able to find a job in the next six months – *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
<b>EU27</b>	13383	15.4	5.8	7.8	5.6	14.1	6.1	8.9	11.3	4.6	12.8	7.6
 <b>SEX</b>												
Male	7524	13.6	6	7.9	5.4	14	5.9	8.7	12.3	4.8	13.7	7.6
Female	5859	17.7	5.5	7.7	5.9	14.2	6.2	9.1	10.1	4.4	11.5	7.6
 <b>AGE</b>												
15 - 24	1165	6.4	5.7	7.1	6.5	12.6	8.9	13.9	15.4	5.3	9.2	8.9
25 - 39	4847	9.1	4.8	8	5.6	15.6	6.6	11.3	14.4	5.6	14.3	4.6
40 - 54	5434	15.6	6.1	8.5	6.4	15.3	5.9	7.8	10.2	4.6	13.3	6.4
55 +	1858	36.7	7.4	6.3	3.2	7.2	3.5	2.7	4.6	1.4	9.7	17.4
 <b>EDUCATION (end of)</b>												
Until 15 years of age	1353	30.6	7.2	6.8	5.6	13.8	3.2	3.9	5.5	2.7	11.3	9.4
16 - 20	6780	14.7	5.7	8.7	5.8	14.3	7	8.7	10.9	3.9	13.6	6.7
+ 20	4829	12.3	5.7	6.8	5.5	14.5	5.2	9.9	13.9	6.4	12.4	7.3
Still in education	278	8.8	2.4	8.3	4	9.8	14.4	21.8	7.6	1.8	6.4	14.7
 <b>URBANISATION</b>												
Metropolitan	2416	13.1	5.5	6.9	4.6	14.2	5.4	11.8	11.2	5.8	15.5	6.1
Urban	5768	14.7	6.4	8.4	6.8	14.8	5.9	8.6	11.5	4.6	10.6	7.6
Rural	5150	17.2	5.4	7.6	4.9	13.1	6.5	8	11.2	4.1	14	8.1
 <b>OCCUPATION</b>												
Self-employed	2114	17.1	5.1	7.6	4.8	10.7	5	5.8	9.1	2.9	16.7	15.4
Employee	8426	14.5	5.5	8.1	5.8	15.4	6.1	10.1	12.9	5.4	12.1	4.1
Manual worker	2204	17.6	8.3	8.2	6.6	14.4	6.1	8.1	9.7	4.2	13.2	3.7
Not working	598	13.3	2.9	3.2	2.8	8.2	8.7	6.2	4	1.6	8	41
 <b>NUMBER OF PEOPLE IN HH 15+</b>												
1	2537	14.9	5.8	6.5	6.3	14.7	4.2	8.1	11.6	5.5	12.5	9.8
2	5712	15.5	6.3	7.9	4.9	14.2	6.7	9.1	11.5	4.5	13	6.5
3	2511	14.9	4.5	8	6.2	14.9	7	8.8	11.1	4	11.9	8.7
4	1822	16.1	5	9.5	6.8	12.7	5.1	10.8	10.9	4.2	12.2	6.6
5+	681	17.2	8.2	8.4	4.6	12	7.1	5.7	7.9	5.3	17	6.7
 <b>NUMBER OF CHILDREN</b>												
0	7930	17.8	6.2	8.5	6	13.3	5.4	8.5	9.9	4.2	11.9	8.3
1	2651	11.6	4.3	6.1	5.4	15.5	7.7	9.8	15.1	3.9	13.1	7.5
2	1919	11.4	6.2	8.1	4.3	16.4	5.7	8.8	12.8	6.3	16.1	3.8
3+	501	16.7	5.1	6.6	3.8	12.5	8.9	10.1	7.9	8.2	12.8	7.4
 <b>HOUSEHOLD SIZE</b>												
1	2515	14.4	6.5	6.4	6.5	13.9	4.4	9	10.9	4.4	12.8	10.8
2	3087	19.5	6.6	8.6	4.9	12.6	5.7	7.9	10.2	4.7	11.7	7.7
3-4	5957	13.5	5	7.8	6.1	15.2	6.8	9.7	12.5	4.2	12.7	6.5
5+	1824	15.6	6.2	8.6	4.1	13.5	6.6	7.8	10.1	6.1	14.8	6.5
 <b>HH'S LIVING STANDARDS</b>												
Very poor	426	34.2	6.5	4.6	2.2	12	4.4	3.2	2	1.1	16	13.8
Fairly poor	5918	18.5	7.5	9.7	6.2	15.8	5.2	7.5	8.9	3.1	11.2	6.5
Fairly wealthy	6763	11.4	4.5	6.7	5.4	13	7	10.6	14.3	6.1	13.4	7.7
Very wealthy	219	17.7	0.6	2.1	6.1	10.8	3	6.9	4.5	7.7	30.3	10.3

## II. Survey details

This general population survey “*Monitoring the social impact of the crisis: public perceptions in the European Union*” (Flash Eurobarometer N° 276) 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.

Telephone interviews were conducted in each country, with the exception of the Bulgaria, Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Romania and Slovakia where both telephone and face-to-face interviews were conducted (70% webCATI and 30% F2F interviews).

Telephone interviews were conducted in each country between the 08/07/2009 and the 12/07/2009 by the following institutes:

Belgium	BE	Gallup Europe	(Interviews: 08/07/2009 - 12/07/2009)
Czech Republic	CZ	Focus Agency	(Interviews: 08/07/2009 - 12/07/2009)
Denmark	DK	Hermelin	(Interviews: 08/07/2009 - 12/07/2009)
Germany	DE	IFAK	(Interviews: 08/07/2009 - 12/07/2009)
Estonia	EE	Saar Poll	(Interviews: 08/07/2009 - 12/07/2009)
Greece	EL	Metroanalysis	(Interviews: 08/07/2009 - 12/07/2009)
Spain	ES	Gallup Spain	(Interviews: 08/07/2009 - 12/07/2009)
France	FR	Efficience3	(Interviews: 08/07/2009 - 12/07/2009)
Ireland	IE	Gallup UK	(Interviews: 08/07/2009 - 12/07/2009)
Italy	IT	Demoskopoea	(Interviews: 08/07/2009 - 12/07/2009)
Cyprus	CY	CYMAR	(Interviews: 08/07/2009 - 12/07/2009)
Latvia	LV	Latvian Facts	(Interviews: 08/07/2009 - 12/07/2009)
Lithuania	LT	Baltic Survey	(Interviews: 08/07/2009 - 12/07/2009)
Luxembourg	LU	Gallup Europe	(Interviews: 08/07/2009 - 12/07/2009)
Hungary	HU	Gallup Hungary	(Interviews: 08/07/2009 - 12/07/2009)
Malta	MT	MISCO	(Interviews: 08/07/2009 - 12/07/2009)
Netherlands	NL	MSR	(Interviews: 08/07/2009 - 12/07/2009)
Austria	AT	Spectra	(Interviews: 08/07/2009 - 12/07/2009)
Poland	PL	Gallup Poland	(Interviews: 08/07/2009 - 12/07/2009)
Portugal	PT	Consulmark	(Interviews: 08/07/2009 - 12/07/2009)
Slovenia	SI	Cati d.o.o	(Interviews: 08/07/2009 - 12/07/2009)
Slovakia	SK	Focus Agency	(Interviews: 08/07/2009 - 12/07/2009)
Finland	FI	Norstat Finland Oy	(Interviews: 08/07/2009 - 12/07/2009)
Sweden	SE	Hermelin	(Interviews: 08/07/2009 - 12/07/2009)
United Kingdom	UK	Gallup UK	(Interviews: 08/07/2009 - 12/07/2009)
Bulgaria	BG	Vitoshia	(Interviews: 08/07/2009 - 12/07/2009)
Romania	RO	Gallup Romania	(Interviews: 08/07/2009 - 12/07/2009)

### ***Representativeness of the results***

Each national sample is representative of the population aged 15 years and above.

### ***Sample sizes***

In most EU countries the target sample size was 1000 respondents, but 500 interviews in Cyprus, Luxembourg, Malta. The table below shows the achieved sample size by country.

A weighting factor was applied to the national results in order to compute a marginal total where each country contributes to the European Union result in proportion to its population.

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

### *Total interviews*

	<b>Total Interviews</b>			
	<b>Conducted</b>	<b>% of Total</b>	<b>EU27 weighted</b>	<b>% of Total (weighted)</b>
<b>Total</b>	<b>25646</b>	<b>100</b>	<b>25646</b>	<b>100</b>
BE	1002	3.91	541	2.11
BG	1002	3.91	409	1.59
CZ	1011	3.94	542	2.11
DK	1008	3.93	273	1.06
DE	1014	3.95	4360	17.00
EE	1007	3.93	70	0.27
EL	1004	3.91	589	2.30
ES	1006	3.92	2338	9.12
FR	1006	3.92	3176	12.38
IE	1000	3.90	211	0.82
IT	1006	3.92	3125	12.19
CY	501	1.95	39	0.15
LV	1023	3.99	121	0.47
LT	1000	3.90	175	0.68
LU	503	1.96	24	0.09
HU	1008	3.93	525	2.05
MT	505	1.97	21	0.08
NL	1000	3.90	824	3.21
AT	1002	3.91	431	1.68
PL	1013	3.95	1975	7.70
PT	1005	3.92	551	2.15
RO	1006	3.92	1122	4.38
SI	1003	3.91	106	0.41
SK	1006	3.92	278	1.08
FI	1004	3.91	269	1.05
SE	1001	3.90	465	1.81
UK	1000	3.90	3085	12.03

### *Questionnaires*

1. The questionnaire prepared for this survey is reproduced at the end of this annex, in English.
2. The institutes listed above translated the questionnaire in their respective national language(s).
3. One copy of each national questionnaire is annexed to the results (volume tables).

### *Tables of results*

#### **VOLUME A: COUNTRY BY COUNTRY**

The VOLUME A tables present the European Union results country by country.

#### **VOLUME B: RESPONDENTS' DEMOGRAPHICS**

The VOLUME B tables present the European Union 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*)**Sampling error**

Surveys are designed and conducted 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 exactly equal the true population quantity of interest for a variety of reasons. One of these reasons is that 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.

Usually, one calculates a 95 percent confidence interval of the format: survey estimate +/- margin of error. This interval of values will contain the true population value at least 95% of time.

For example, if it was estimated that 45% of EU citizens are in favour of a single European currency and this estimate is based on a sample of 100 EU citizens, the associated margin of error is about 10 percentage points. The 95 percent confidence interval for support for a European single currency would be (45%-10%) to (45%+10%), suggesting that in the EU the support for a European single currency could range from 35% to 55%. Because of the small sample size of 100 EU citizens, there is considerable uncertainty about whether or not the citizens of the EU support a single currency.

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 no 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 percentage points.

*Margin of error (95% confidence interval)*

Survey estimate	Sample size (n)									
	10	50	100	150	200	400	800	1000	2000	4000
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 values in the table are the margin of error – at 95% confidence level – for a given survey estimate and sample size)

The examples show that the size of a sample is a crucial factor affecting the margin of error. Nevertheless, once past a certain point – a sample size of 800 or 1,000 – the improvement is small. For example, to reduce the margin of error to 1.5% would require a sample size of 4,000.

### 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