

4.

LIVING CONDITIONS AND WELFARE



Living conditions

Household consumption expenditure

Housing

Social protection



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4. LIVING CONDITIONS AND WELFARE

The demand for information on living conditions and welfare received a new impetus following the social chapter of the Amsterdam Treaty (1997) which became the driving force for EU social statistics. This impetus was reinforced by successive European Councils that have kept the social dimension high on the political agenda.

Income, poverty and social exclusion are multidimensional problems. To monitor them effectively at a European level, a subset of so-called '*social cohesion indicators*' has been developed within the structural indicators; these are selected from the '*Laeken*' list of social inclusion indicators⁽³¹⁾.

⁽³¹⁾ For more information, see http://ec.europa.eu/employment_social/soc-prot/soc-incl/indicator_en.htm.

Eurostat has a wide range of data within this area, including:

- the inequality of income distribution;
- at-risk-of-poverty rates with various breakdowns (e.g. age, sex, activity status, household type) and related analyses (e.g. persistence over time, severity);
- jobless households;
- the breakdown of final consumption expenditure of households by 12 consumption purposes (Coicop two-digit) and 41 sub-categories (Coicop three-digit);
- types of housing;
- tenure status of households by socioeconomic status;
- lack of amenities by economic status of households;
- households in overcrowded conditions (more than one person per room);
- dissatisfaction of households with their accommodation;
- financial burden of households due to housing costs;
- social protection expenditure;
- social protection receipts by type;
- social benefits by function.

LIVING CONDITIONS

To calculate living condition indicators, Eurostat initially used micro-data ⁽³²⁾ from the European Community Household Panel survey (ECHP) which was launched in 1994. However, after eight years of using this source, a new instrument was introduced in 2003, namely, data collection under a framework regulation on EU statistics of income and living conditions (EU-SILC). One of the main reasons for this change was the need to adapt the content and timeliness of data production to reflect current political needs. EU-SILC is Eurostat's main reference source for comparative income distribution and social exclusion statistics. It comprises both a cross-sectional dimension and a longitudinal dimension.

Household disposable income is established by summing all monetary income received from any source by each member of the household (including income from work, investment and social benefits) net of taxes and social contributions paid and certain unavoidable expenditures. In order to reflect differences in household size and composition, this total is divided by the number of 'equivalent adults' using a standard scale (the so-called 'modified OECD' scale), and the resulting figure is attributed to each member of the household.

Eurostat calculates the following ratio to compare 'rich' and 'poor': total equivalised income received by the 20 % of the population with the highest income in relation to that received by the 20 % of the population with the lowest income. The 20 % of the EU-25 population with the highest income received almost five times as much income as the 20 % of the population with the lowest income in 2004. The widest inequality was recorded in Portugal (7.2), while the Nordic Member States, the Czech Republic (2003), Hungary (2003) and Slovenia (2003) reported the lowest inequality ratios (between 3.1 and 3.5).

⁽³²⁾ Data gathered on a very smallscale, such as for an individual, a household or an enterprise, rather than aggregate data.

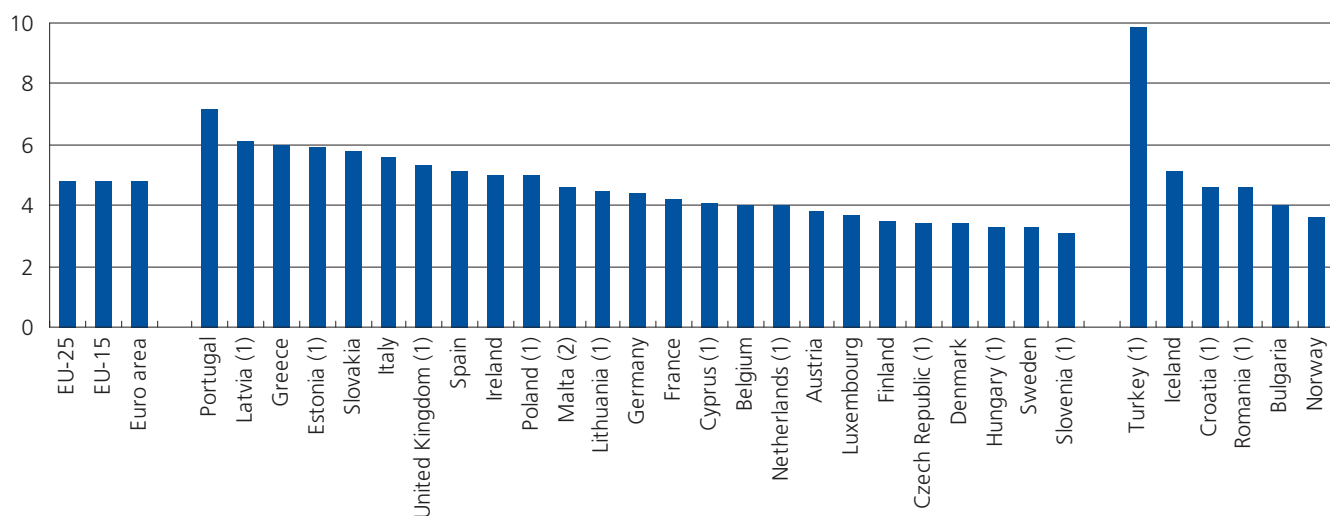
To measure the proportion of people that are at risk of poverty, a threshold is set at 60 % of the median equivalised income. Below that threshold, a person is considered to be at risk of poverty. Some 16 % of the EU-25 population were at risk of poverty in 2004, a figure which rises by 10 percentage points in the hypothetical absence of social transfers.

The impact of social transfers on the at-risk-of-poverty rate was greatest in the Czech Republic and the Nordic Member States (where poverty rates were reduced by more than 60 %). Their effects were least apparent (with a reduction of 20 % or less) in the southern Member States of Greece, Spain and Italy. Note that this analysis refers only to the impact of social transfers other than pensions, as pensions are counted as income and not as social transfers.

In 2005, about 10 % of the EU-25 population aged between 18 and 59 years lived in jobless households; the proportion of children (up to 17 years) living in jobless households was at the same level. The highest proportion of children living in jobless households was recorded in the United Kingdom (17 %), while Poland (15 %) and Belgium (14 %) recorded the highest shares of adults aged 18 to 59 living in jobless households. Note these statistics may be affected by a number of factors, including differences in average numbers of children and inactivity rates between different socioeconomic groups.

Figure 4.1: Inequality of income distribution, 2004

(income quintile share ratio)



(1) 2003.

(2) 2000.

The ratio of total income received by the 20 % of the population with the highest income (top quintile) to that received by the 20 % of the population with the lowest income (lowest quintile); income must be understood as equivalised disposable income.



Table 4.1: At-risk-of-poverty rate (1)

(%)



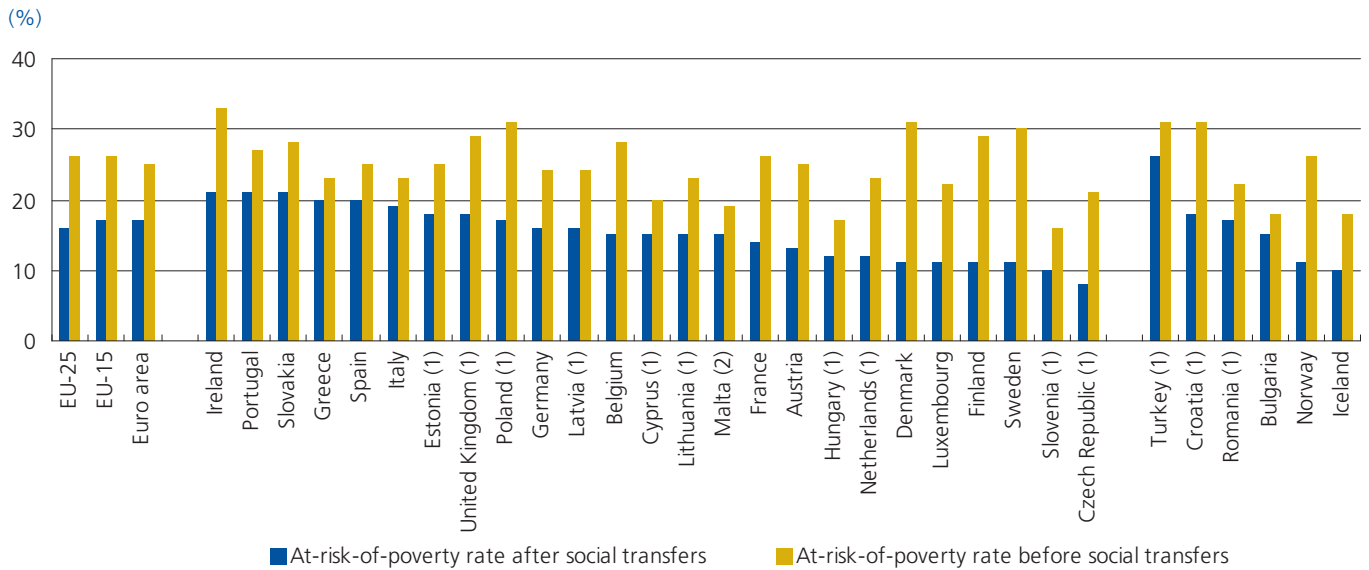
	Before social transfers						After social transfers					
	Total		Male		Female		Total		Male		Female	
	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003	1998	2003
EU-25	24	25	23	23	25	26	15	15	14	14	16	16
EU-15	24	25	23	23	25	26	15	15	14	14	16	17
Euro area	23	24	22	23	24	25	15	15	14	14	16	16
Belgium (2)	25	29	24	28	27	30	14	15	12	14	15	16
Czech Republic	:	21	:	19	:	22	:	8	:	7	:	9
Denmark (2)	:	32	:	30	:	33	:	12	:	11	:	12
Germany	22	23	21	21	22	25	11	15	10	13	12	17
Estonia	:	25	:	23	:	26	:	18	:	17	:	20
Greece (2)	22	24	21	24	23	25	21	21	20	20	22	22
Spain	25	22	25	21	25	23	18	19	18	18	18	20
France	25	24	24	24	25	25	15	12	14	12	15	13
Ireland (2)	32	36	30	35	34	38	19	21	18	20	20	22
Italy	21	:	20	:	22	:	18	:	17	:	19	:
Cyprus	:	20	:	18	:	21	:	15	:	14	:	17
Latvia	:	24	:	23	:	25	:	16	:	16	:	17
Lithuania	:	23	:	22	:	23	:	15	:	14	:	15
Luxembourg (2)	23	23	23	23	23	24	12	10	12	9	13	11
Hungary	:	17	:	17	:	17	:	12	:	12	:	12
Malta	:	:	:	:	:	:	:	:	:	:	:	:
Netherlands	21	23	21	22	22	24	10	12	10	12	10	12
Austria (2)	24	24	22	23	27	26	13	13	11	12	15	14
Poland	:	31	:	32	:	31	:	17	:	17	:	16
Portugal	27	26	26	:	28	:	21	19	19	:	22	:
Slovenia	:	16	:	15	:	18	:	10	:	9	:	11
Slovakia	:	28	:	28	:	27	:	21	:	21	:	21
Finland	22	28	21	27	23	29	9	11	8	11	11	12
Sweden	:	:	:	:	:	:	:	:	:	:	:	:
United Kingdom	30	29	26	28	33	30	19	18	17	17	21	19
Bulgaria	:	16	:	14	:	18	:	14	:	12	:	16
Croatia	:	31	:	29	:	33	:	18	:	17	:	19
Romania	:	22	:	22	:	23	:	17	:	17	:	18
Turkey	:	31	:	29	:	32	:	26	:	25	:	26
Norway (2)	26	19	:	:	:	:	:	11	:	9	:	13

(1) For some countries the available data currently only permits adjustment for social transfers on a gross basis, which may affect the accuracy of the at-risk-of-poverty rate before social transfers.

(2) Break in series, 2003.

The share of women/men with an equivalised disposable income (before social transfers) below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income (after social transfers); retirement and survivor's pensions are counted as income before transfers and not as social transfers.

Figure 4.2: At-risk-of-poverty rate, 2004

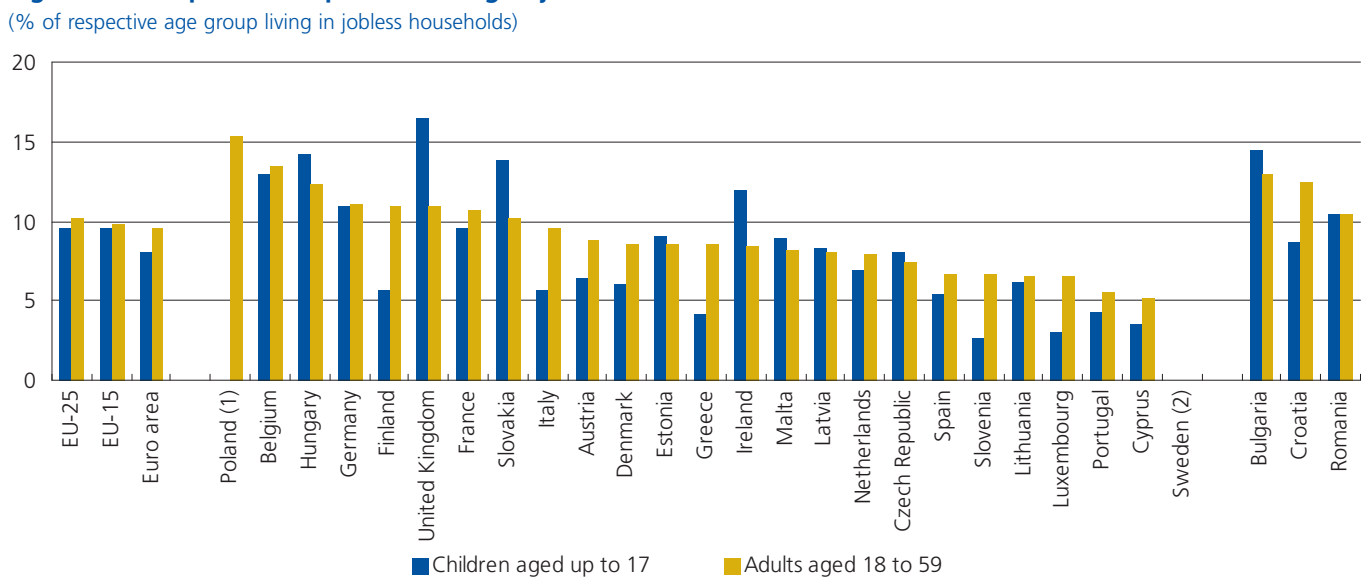


(1) 2003.
(2) 2000.

The share of persons with an equivalised disposable income (before social transfers) below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income (after social transfers); retirement and survivor's pensions are counted as income before transfers and not as social transfers.

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Figure 4.3: Proportion of persons living in jobless households, 2005



(1) Children aged up to 17 not available.
(2) Not available.

The indicator children aged 0 to 17 years living in jobless households is calculated as a share of children aged 0 to 17 who are living in households where no one is working; the indicator people aged 18 to 59 years living in jobless households is calculated as a share of persons aged 18 to 59 who are living in households where no one works; students aged 18 to 24 who live in households composed solely of students of the same age class are not counted in either numerator nor denominator.



HOUSEHOLD CONSUMPTION EXPENDITURE

The final consumption expenditure of households characterises the demand side of GDP. Its dynamics allow an assessment of the welfare of households, reflecting changes in wages and other incomes, but also in employment and in the behaviour towards savings. Therefore, the growth of household consumption can be somewhat different from the growth of real wages and incomes.

In most of the EU-15 Member States, an average of 50 to 60 % of GDP goes into household consumption. On the other hand, among the Member States that joined the EU in 2004, the share of household consumption expenditure tends to be somewhat higher. Furthermore, the consumption of households has tended to increase more rapidly than in the EU-15, albeit from a much lower starting level.

The Council regulation for the European system of accounts 1995 ⁽³³⁾ provides the underlying basis for the collection of data on household consumption expenditure referred to within this section; the data is provided by Eurostat's national accounts statistics.

Final consumption expenditure of households refers to expenditure incurred on the domestic territory (by residents and non-residents) on goods and services used for the direct

satisfaction of individual needs. It covers the purchase of goods and services, the consumption of own production (such as garden produce) and the imputed rent of owner-occupied dwellings. The information is broken down according to the classification of individual consumption by purpose (Coicop), initially into 12 separate two-digit headings (Coicop offers additional detail within each of these headings at the three-digit level, with 41 sub-categories).

Household consumption expenditure averaged PPS 12 900 per capita in the EU-25 in 2004. EU-25 consumption expenditure per capita increased on average by 4.3 % per annum between 1995 and 2004.

Housing, water, electricity, gas and other fuels were the most important category of household consumption expenditure within the EU-25 in 2004, accounting for more than one fifth of total expenditure; transport, and food and non-alcoholic beverages were the two next most important categories.

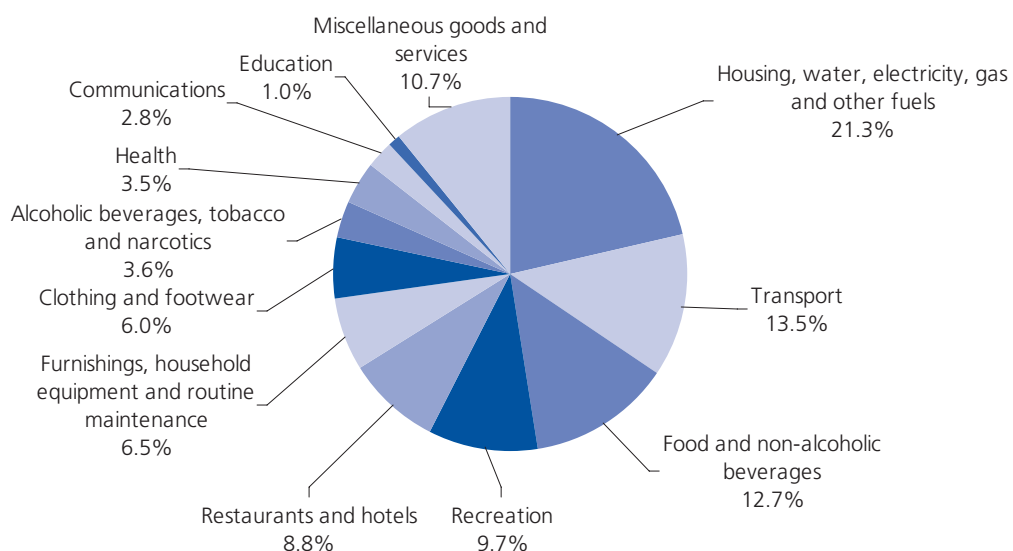
The proportion of household expenditure devoted to each of the consumption categories varies greatly between Member States. The highest proportion of total expenditure on housing, water, electricity, gas and other fuels in 2004 was recorded in Sweden (28.6 %), which was 3.4 times as high as in Malta (8.5 %).

⁽³³⁾ Council Regulation (EC) No 2223/96 (see <http://forum.europa.eu.int/irc/dsis/nfaccount/info/data/esa95/esa95-new.htm> for a consolidated version that takes account of subsequent changes).

Figure 4.4: Breakdown of household consumption expenditure, EU-25, 2004

(% of total household consumption expenditure)

TPS00079 TPS00080 TPS00081 TPS00082 TPS00083 TPS00084
TPS00085 TPS00086 TPS00087 TPS00088 TPS00089 TPS00090

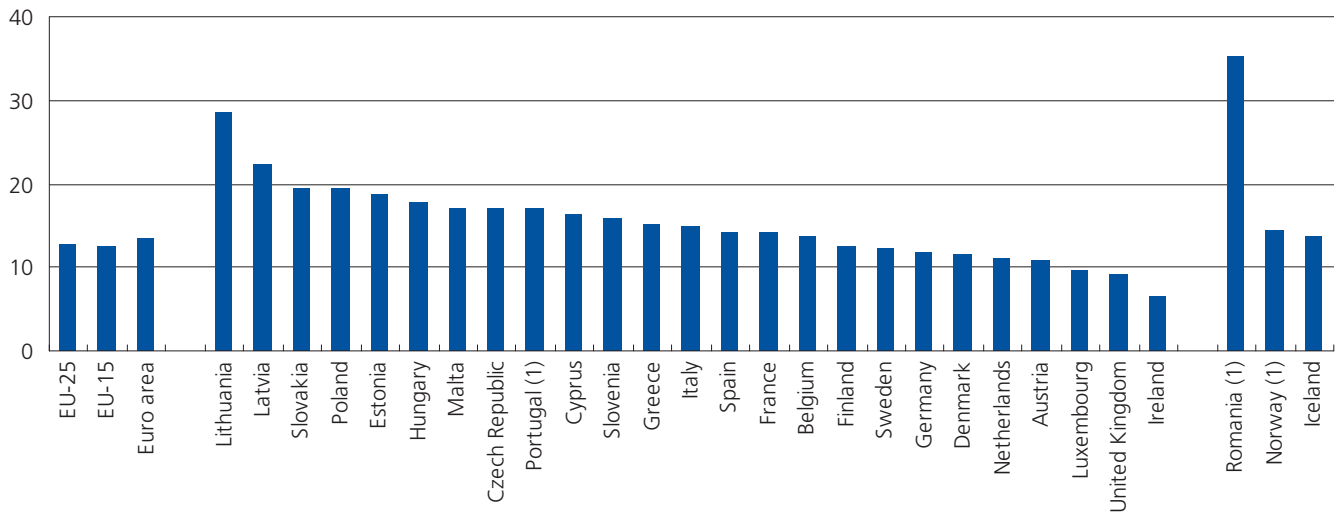


Household final consumption expenditure consists of the expenditure, including imputed expenditure, incurred by resident households on individual consumption goods and services, including those sold at prices that are not economically significant.

Figure 4.5: Household expenditure on food and non-alcoholic beverages, 2004

(% of total household consumption expenditure)

TPS00079



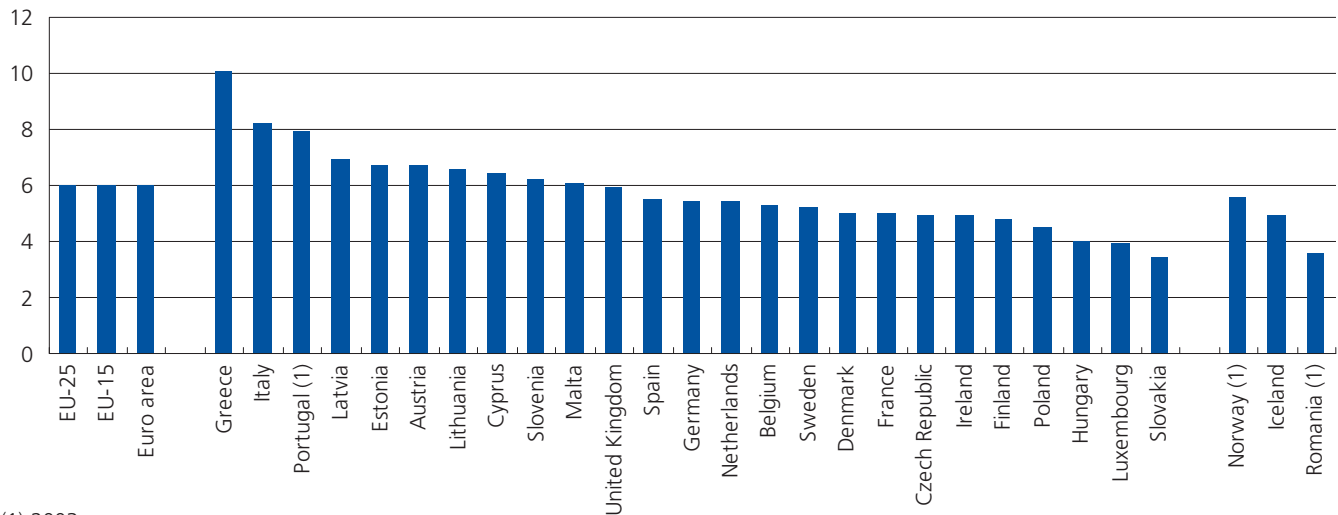
(1) 2003.

Household final consumption expenditure consists of the expenditure, including imputed expenditure, incurred by resident households on individual consumption goods and services, including those sold at prices that are not economically significant.

Figure 4.6: Household expenditure on clothing and footwear, 2004

(% of total household consumption expenditure)

TPS00082

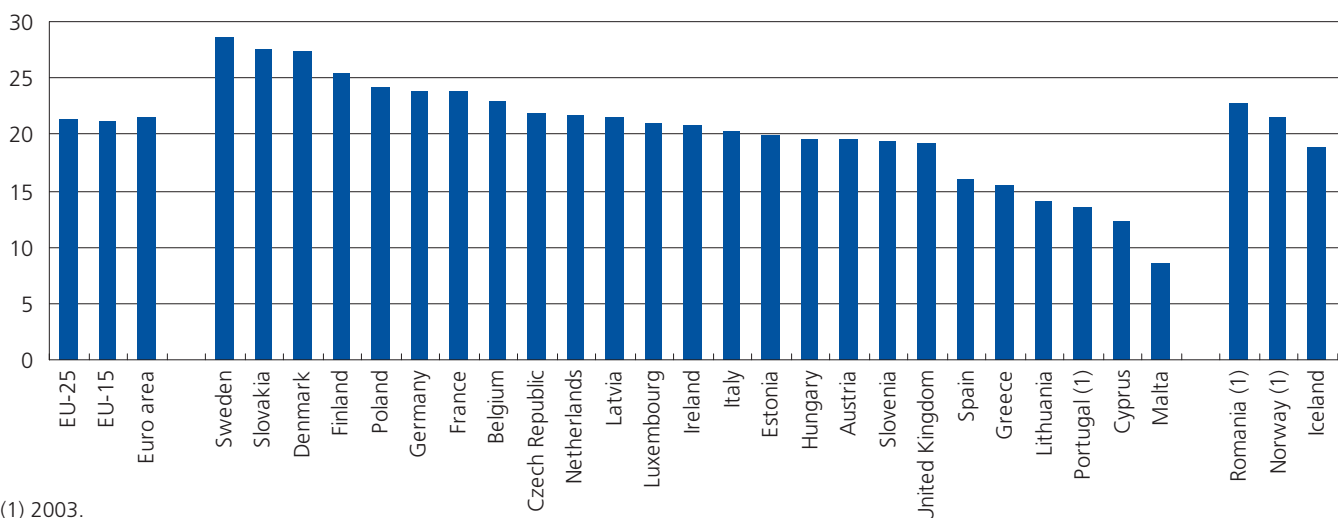


(1) 2003.

Figure 4.7: Household expenditure on housing, water, electricity, gas and other fuels, 2004

(% of total household consumption expenditure)

TPS00083



(1) 2003.



Table 4.2: Total household consumption expenditure (1)

TEC00092, TEC00093

	As a proportion of GDP (%)			Per capita (PPS)		
	1995	2000	2004	1995	2000	2004
EU-25	56.8	57.6	56.9	8 800	11 600	12 900
EU-15	56.8	57.5	56.8	9 800	12 700	:
Euro area	56.5	56.9	56.5	9 700	12 500	:
Belgium	52.3	52.1	51.0	9 800	12 200	13 700
Czech Republic	51.8	54.5	51.9	5 500	7 100	8 300
Denmark	50.6	47.0	47.5	9 600	11 900	13 100
Germany	54.8	55.7	56.4	10 200	12 500	13 800
Estonia	60.3	59.6	58.0	3 100	5 000	7 000
Greece	76.6	71.8	70.4	8 400	10 500	13 100
Spain	62.9	63.1	60.0	8 500	11 700	13 300
France	56.0	55.4	55.8	9 900	12 600	13 900
Ireland	52.3	45.7	42.7	7 900	11 600	13 200
Italy	59.6	61.1	59.4	10 800	13 900	14 200
Cyprus	82.7	84.3	75.9	10 400	13 700	14 200
Latvia	63.5	60.7	61.1	2 900	4 300	5 900
Lithuania	66.7	65.9	66.0	3 500	5 100	7 100
Luxembourg	47.6	46.6	46.3	14 700	20 800	25 000
Hungary	56.4	56.1	53.8	4 300	6 000	7 300
Malta	:	75.7	76.3	:	12 000	12 200
Netherlands	48.4	49.2	48.2	8 900	12 300	13 600
Austria	57.3	57.0	57.1	11 200	14 400	15 800
Poland	59.5	63.0	63.2	3 700	5 900	7 000
Portugal	65.6	64.6	:	7 600	10 500	:
Slovenia	61.6	59.1	57.2	6 500	8 700	10 200
Slovakia	53.8	56.3	55.8	3 600	5 400	6 700
Finland	50.1	47.5	49.3	8 100	10 900	12 700
Sweden	48.3	47.3	46.4	8 700	11 300	12 300
United Kingdom	61.2	62.3	61.2	10 200	14 000	16 300
Bulgaria	70.3	73.0	:	3 300	3 900	:
Romania	:	69.1	66.9	:	3 500	4 900
Turkey	70.3	71.5	66.1	3 200	4 300	4 300
Iceland	54.6	56.0	52.8	10 300	14 300	15 200
Norway	46.7	40.2	:	9 400	12 800	:
Japan	57.4	:	:	10 700	:	:
United States	67.4	:	:	15 600	:	:

(1) Domestic concept.

HOUSING

There is a long-standing interest in statistics on housing, although the profile of certain indicators has increased in recent years with the evolution of the open method of coordination in the field of social inclusion.

The data used in this section are primarily derived from micro-data from the European Community Household Panel survey (ECHP). The ECHP was a 'longitudinal' survey that involved annual interviews with participant households (around 80 000 across the EU), making it possible to follow-up the same individuals over consecutive years and to provide information on social dynamics (for example, the transition from education to working life; or from working life to retirement). The ECHP was replaced in 2003 by data collection under EU-SILC regulations; during the transition period to full country coverage under EU-SILC, no information is being compiled by Eurostat. Additional information is drawn from the EU labour force survey (LFS) and the decennial census.

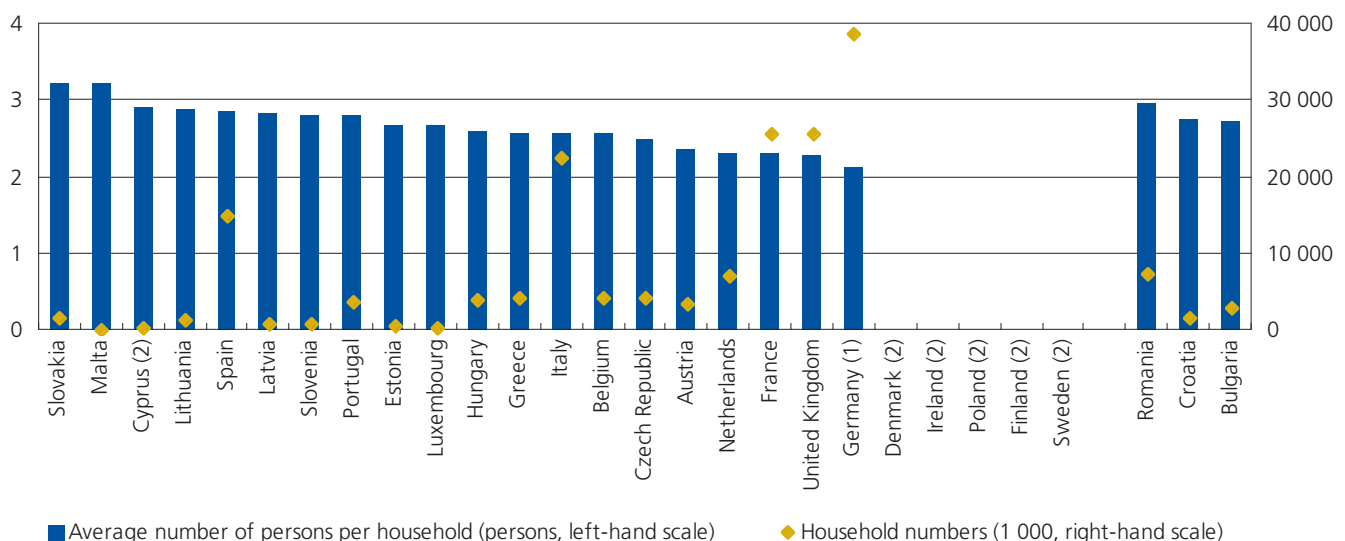
The average number of persons living in a household in the EU-25 Member States in 2004 was highest (equal to or greater than 2.8) in the southern and eastern Member States, for example, Spain, Cyprus, Latvia, Lithuania, Malta, Portugal, Slovenia and Slovakia, whereas the lowest number of persons per household (less than 2.4) was in Germany, France, the Netherlands, Austria and the United Kingdom (no data is available for Denmark, Ireland, Poland, Finland or Sweden).

The most recent periodic census (2001) identifies wide ranging differences across the EU-25 as regards the ownership of different types of dwelling: in Latvia, the Czech Republic, Hungary, Lithuania and Austria there was a high proportion of ownership for one-dwelling houses, while there was a tendency for lower levels of ownership in other forms of dwelling (mainly apartments and flats). Nevertheless, ownership of other types of dwelling was above 75 % in the Netherlands, France, Germany and Ireland. It is difficult to pinpoint the reasons for such differences, as the distribution of households may be related to the degree of urbanisation, the quality of accommodation, and the supply of new/renovated housing.

As may be expected, a large proportion (75 %) of the population in the EU-25 lived in households which owned their own accommodation in 2004, while the corresponding figure for persons at risk of poverty was 63 %. In some of the southern Member States (Greece, Spain, Cyprus and Portugal) and certain eastern Member States (Estonia, Latvia and Hungary), income levels appeared to play a much stronger role in determining whether or not a household lived in its own accommodation (no data is available for the Czech Republic or Slovakia).

The proportion of people facing at least one problem in terms of housing conditions (dampness, darkness, a lack of indoor facilities) shows some variation across countries in 2003. Economic strain appeared to be particularly prevalent among a higher proportion of households in many southern Member States; it can be illustrative to compare this indicator with the standard monetary risk-of-poverty indicator (see above, under the section entitled 'Living conditions').

Figure 4.8: Household numbers and average numbers of persons per private household, 2004



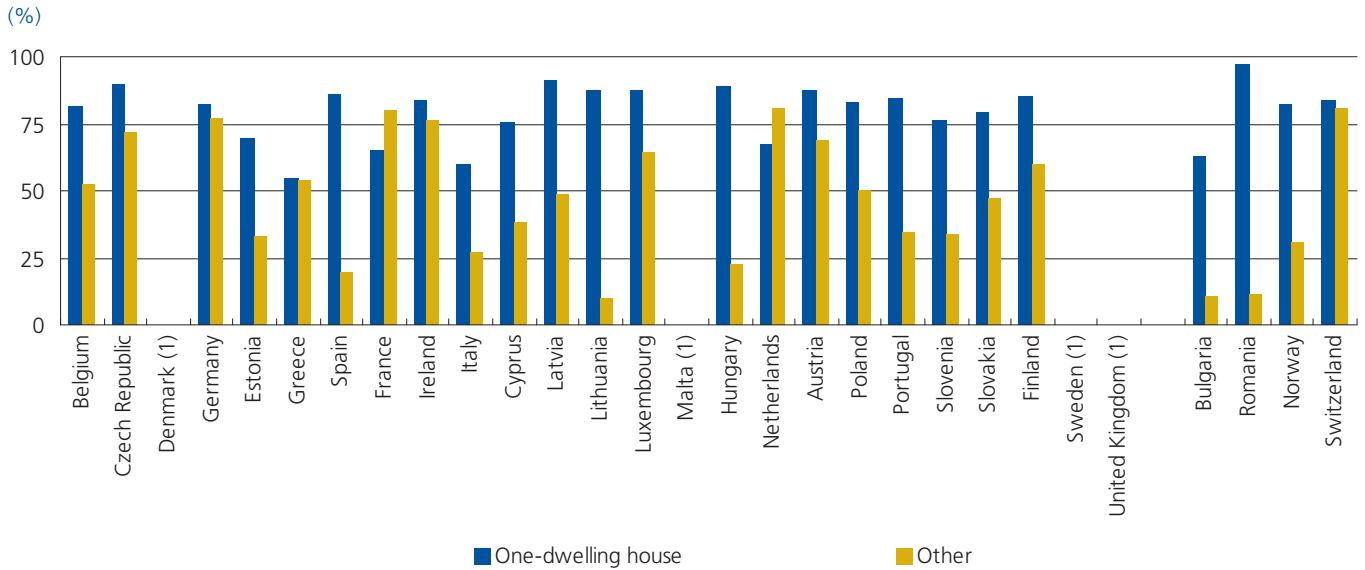
(1) Spring results instead of annual averages.

(2) Not available.

Private households are either a one-person household or a multi-person household, i.e. a group of two or more persons who combine to occupy the whole part or part of a housing unit and to provide themselves with food and possibly other essentials for living; collective households such as boarding houses, halls of residence and hospitals and the persons living in them are excluded.



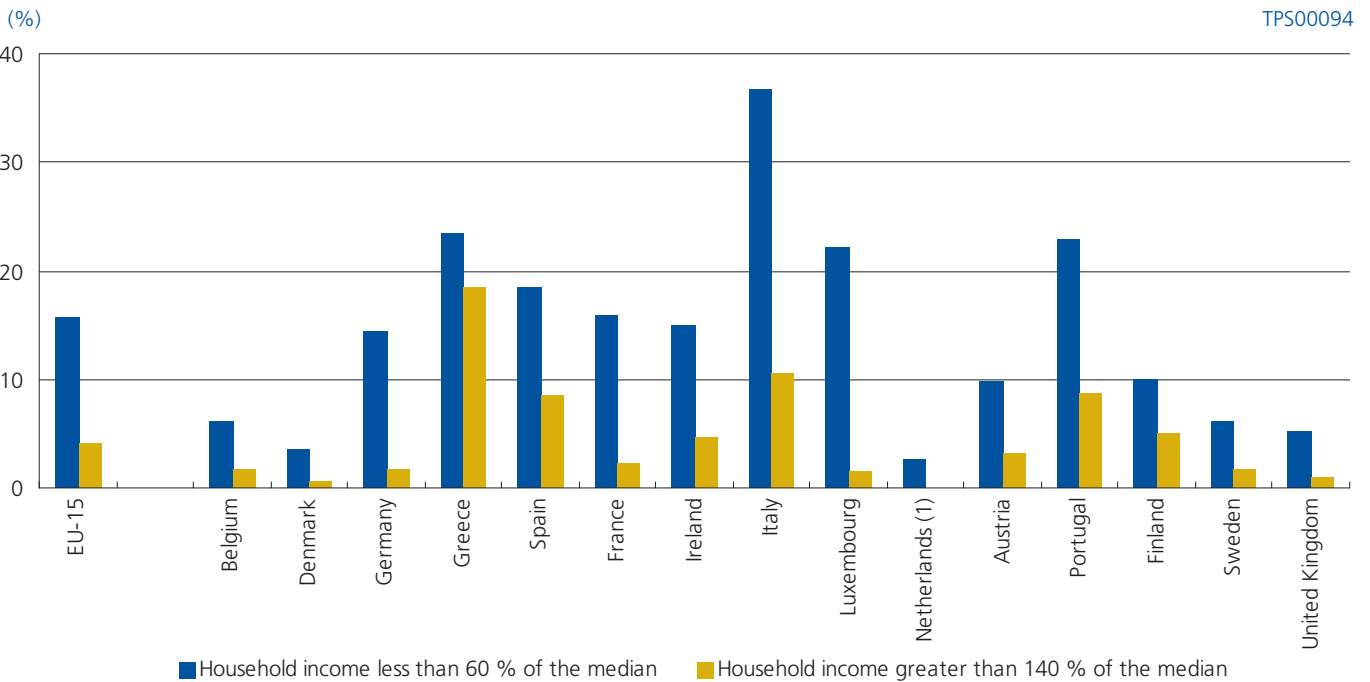
Figure 4.9: Ownership of dwellings by dwelling type, 2001



(1) Not available.

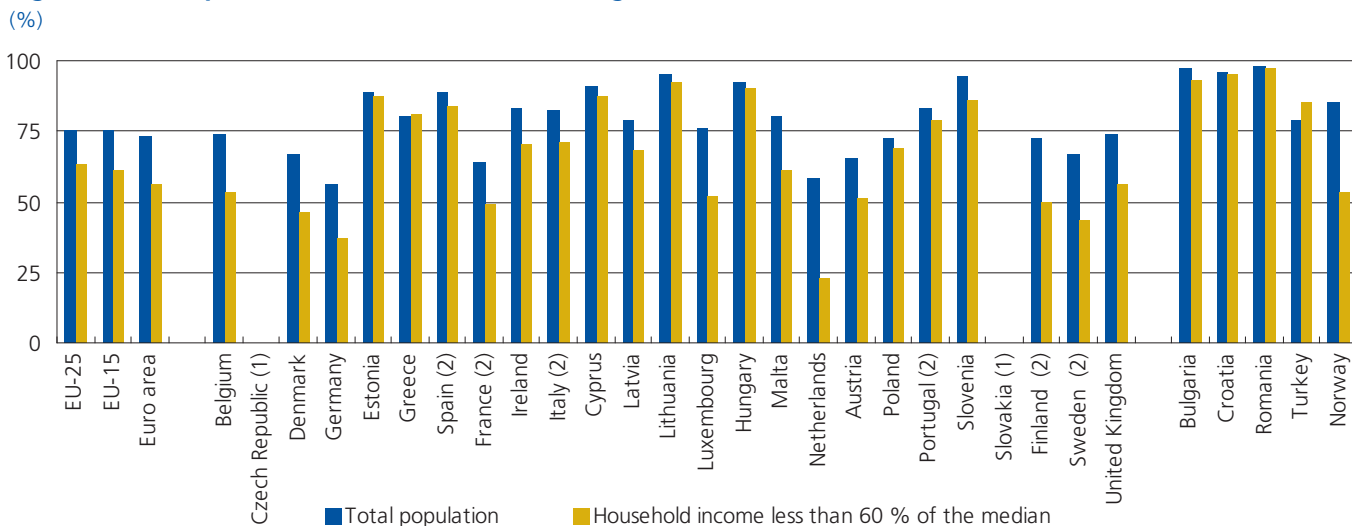
The proportion of one-dwelling houses (single, attached or detached house) that are owner-occupied compared with the same ratio for flats and other accommodation.

Figure 4.10: Proportion of all households living in overcrowded houses, 2001



(1) Household income greater than 140 %, not available.

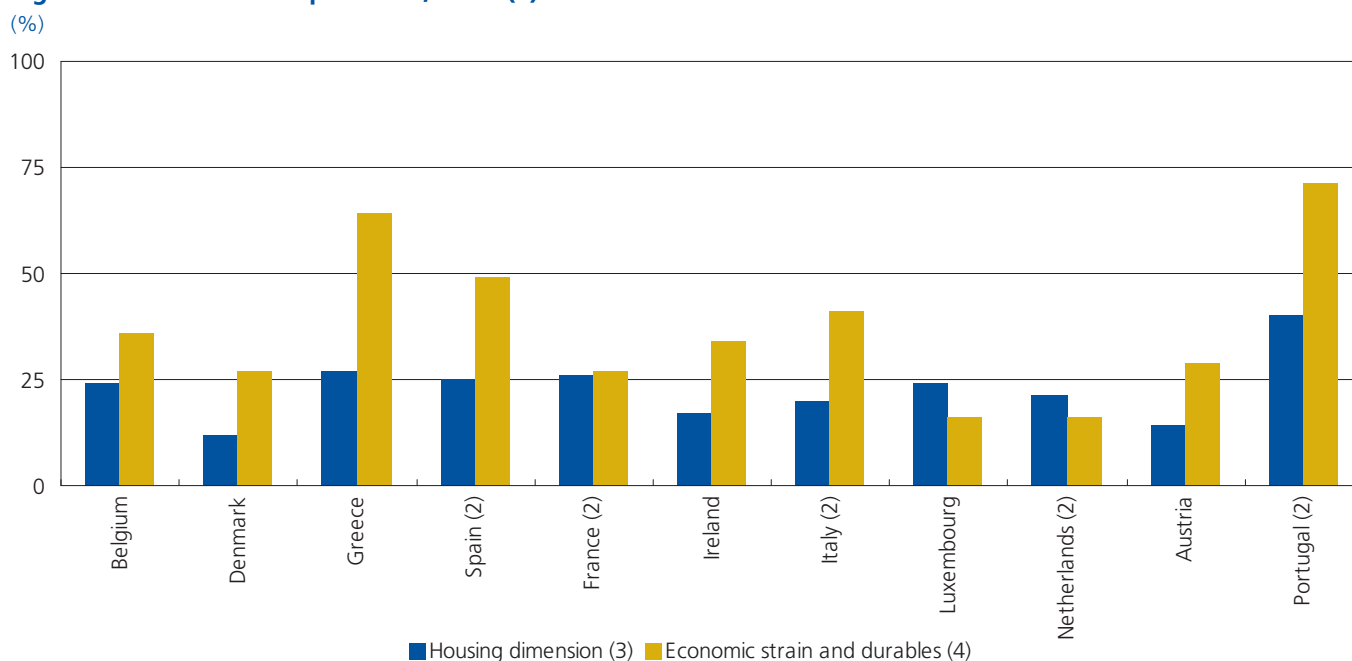
The indicator shows the share of all persons that live in overcrowded conditions (more than one person per room); there are four income groups: lower than 60 % of the median income of all households; 60 % to 100 %; 100 % to 140 %; greater than 140 %.

Figure 4.11: Proportion of all households owning their accommodation, 2004

(1) Not available.

(2) Break in series.

The indicator shows the share of all households that are owner of their accommodation; data is drawn from the European Household Panel (EU-SILC) where available, but during the transition to data collection under EU-SILC regulations, ex post harmonised national sources are still used for around half of the countries; as a consequence indicators may not be fully comparable; EU aggregates are computed as population weighted averages of available national values.

Figure 4.12: Material deprivation, 2003 (1)

(1) No data available for those Member States not presented in the graph.

(2) Data are for 2001; source: ECHP.

(3) Households with at least one of the following items: damp in roof/walls; accommodation too dark; no indoor flushing toilet; no bath or shower in dwelling.

(4) Households with at least one of the following items: cannot afford a week's holiday; unable to keep home adequately warm; cannot eat meat, chicken, fish every second day; unable to pay scheduled rent or utility bills or hire purchase; cannot afford a colour TV; no telephone; no car for private use.

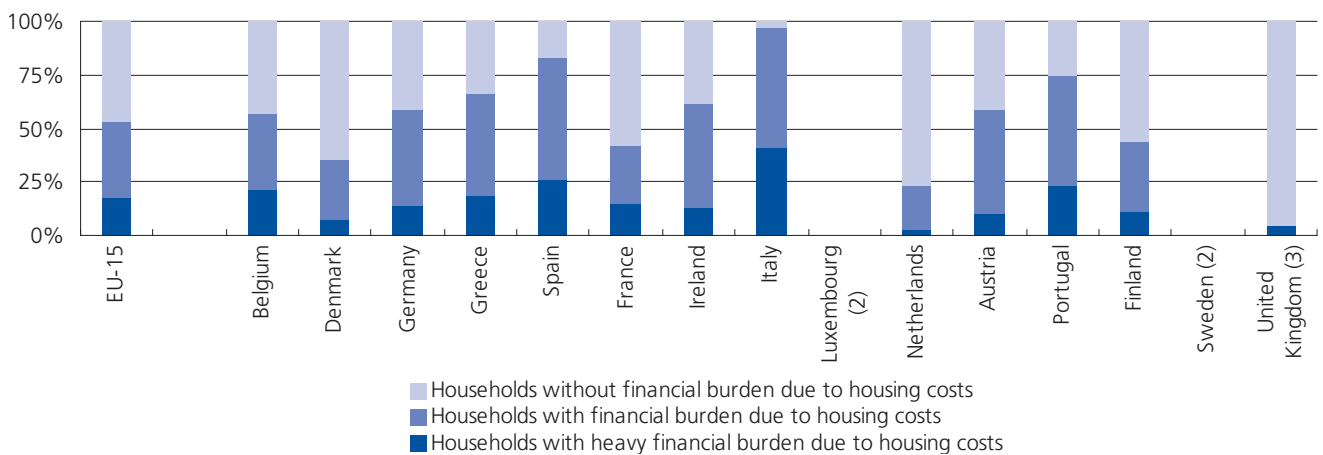
Material deprivation is defined as the enforced lack of a combination of items depicting material living conditions, such as housing conditions, possession of durables, and capacity to afford basic requirements.



Figure 4.13: Proportion of all households with/without financial burden due to housing costs, 2001 (1)

(%)

TPS00097



(1) Data is drawn from the European Community Household Panel (ECHP) where available.

(2) Not available.

(3) Data are derived from a national survey which has, *ex post*, been formatted to ECHP, and only permits a two-way distinction between households with no or some burden and households with a heavy burden; as a result households with some financial burden are included within households without financial burden.

This indicator shows the share of households that have a financial burden, a very heavy financial burden, or no financial burden due to housing costs.

SOCIAL PROTECTION

Social protection encompasses all action by public or private bodies to relieve households and individuals of the burden of a defined set of risks or needs associated with old age, sickness, childbearing and family, disability, unemployment, etc.

Social protection expenditure includes the provision of social benefits, administration costs and other expenditure (for example, interest paid to banks). Social benefits are direct transfers in cash or kind by social protection schemes to households and individuals to relieve them of the burden of distinct risks or needs; benefits via the fiscal system are excluded. Benefits are classified according to eight social protection functions:

- sickness/healthcare benefits — including paid sick leave, medical care and provision of pharmaceutical products;
- disability benefits — including disability pensions and the provision of goods and services (other than medical care) to the disabled;
- old-age benefits — including old-age pensions and the provision of goods and services (other than medical care) to the elderly;
- survivors' benefits — including income maintenance and support in connection with the death of a family member, such as survivors' pensions;
- family/children benefits — including support (except healthcare) in connection with the costs of pregnancy, childbirth, childbearing and caring for other family members;
- unemployment benefits — including vocational training financed by public agencies;
- housing benefits — including interventions by public authorities to help households meet the cost of housing;
- social exclusion benefits — including income support, rehabilitation of alcohol and drug abusers and other miscellaneous benefits (except healthcare).

The units responsible for providing social protection are financed in different ways, as their receipts comprise social security contributions paid by employers and employees (protected persons), contributions by general government, and other receipts from a variety of sources (for example, interest, dividends, rent and claims against third parties). Social contributions by employers are all costs incurred by employers to secure employees' entitlement to social benefits. These include all payments by employers to social protection institutions (actual contributions) and social benefits paid directly by employers to employees (imputed contributions). Social contributions made by protected persons comprise contributions paid by employees, by the self-employed and by pensioners and other persons.

Statistics in relation to social protection expenditure and receipts are harmonised according to the European system of integrated social protection statistics (Esspros). Built on the concept of functions of social protection and according to a common methodology, Esspros is a unique tool to compare the social policy of the various European countries.

Almost 39 % of EU-25 social protection receipts in 2003 were financed by employers, 37 % by government, and 21 % by protected persons themselves. In 2003, 28 % of GDP was spent on social protection in the EU-25. The highest share of social protection in GDP was recorded in Sweden (33.5 %), while the lowest was in Latvia and Estonia (13.4 %).

The use of a purchasing power standard (PPS) allows an unbiased comparison of social protection expenditure per capita between countries, taking account of differences in price levels. In 2003, social protection per capita was just over PPS 6 000 in the EU-25, ranging from PPS 10 905 in Luxembourg to PPS 1 174 in Latvia. The disparities between countries are partly related to differing levels of wealth and also reflect differences in social protection systems, demographic trends, unemployment rates and other social, institutional and economic factors.

Old-age benefits are the dominant social protection expenditure item in most European countries. They were the largest social benefit function within the EU-25 in 2003, accounting for 41 % of expenditure, while the only other function to record a double-digit share was sickness and healthcare (28 %). EU-25 expenditure on pensions was equivalent to 12.6 % of GDP in 2003, ranging from a high of 15.1 % in Italy to a low of 3.9 % in Ireland.

Table 4.3: Total expenditure on social protection

(% of GDP)

TPS00098

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
EU-25 (1)	:	:	:	:	:	:	:	26.9	27.1	27.4	28.0
EU-15	28.7	28.4	28.2	28.4	27.9	27.5	27.4	27.2	27.5	27.7	28.3
Euro area	28.2	28.0	27.9	28.1	27.8	27.4	27.4	27.1	27.3	27.8	28.1
Belgium	29.3	28.7	28.1	28.6	27.9	27.6	27.3	26.8	27.7	28.8	29.7
Czech Republic	:	:	17.2	17.6	18.6	18.6	19.3	19.6	19.5	20.2	20.1
Denmark	31.5	32.5	31.9	31.2	30.1	30.0	29.8	28.9	29.2	29.9	30.9
Germany	27.8	27.7	28.2	29.4	28.9	28.9	29.2	29.3	29.3	29.9	30.2
Estonia	:	:	:	:	:	:	:	14.4	13.6	13.2	13.4
Greece	22.0	22.1	22.3	22.9	23.3	24.2	25.5	26.3	27.0	26.4	26.3
Spain	24.0	22.8	22.1	21.9	21.2	20.6	20.3	19.6	19.4	19.6	19.7
France	30.4	30.2	30.3	30.6	30.4	30.0	29.9	29.3	29.5	30.2	30.9
Ireland	20.2	19.7	18.8	17.6	16.4	15.2	14.6	14.1	15.0	15.9	16.5
Italy	26.4	26.0	24.8	24.8	25.5	25.0	25.2	25.2	25.6	26.1	26.4
Cyprus	:	:	:	:	:	:	:	:	15.2	16.4	:
Latvia	:	:	:	:	:	:	:	15.3	14.3	13.8	13.4
Lithuania	:	:	:	:	:	:	:	15.8	14.7	14.1	13.6
Luxembourg	23.3	22.9	23.7	24.1	22.8	21.7	21.7	20.3	21.3	22.6	23.8
Hungary	:	:	:	:	:	:	20.7	19.8	19.8	20.7	21.4
Malta	:	:	17.5	18.8	19.0	:	17.4	16.9	17.7	18.0	18.5
Netherlands	32.3	31.7	30.9	30.1	29.4	28.4	28.0	27.4	26.5	27.6	28.1
Austria	28.2	28.9	28.9	28.8	28.7	28.4	28.8	28.3	28.6	29.2	29.5
Poland	:	:	:	:	:	:	:	20.1	21.5	21.9	21.6
Portugal	21.0	21.3	21.3	20.4	20.6	21.2	21.6	21.7	22.8	23.7	24.3
Slovenia	:	:	:	24.0	24.5	24.8	24.7	24.9	25.3	25.2	24.6
Slovakia	:	:	18.7	19.8	20.0	20.2	20.2	19.5	19.1	19.2	18.4
Finland	34.5	33.8	31.4	31.4	29.0	26.9	26.6	25.3	25.5	26.2	26.9
Sweden	38.2	36.8	34.6	33.8	32.9	32.2	31.9	31.0	31.5	32.5	33.5
United Kingdom	29.0	28.6	28.2	28.0	27.5	26.9	26.4	27.0	27.5	26.4	26.7
Iceland	19.1	18.7	19.3	19.1	18.9	18.7	19.4	19.6	20.0	22.2	23.8
Norway	28.2	27.6	26.7	26.0	25.3	27.1	27.1	24.6	25.6	26.2	27.7
Switzerland	24.8	25.0	25.7	26.6	27.5	27.7	27.6	27.4	28.1	28.7	29.8

(1) Excluding Cyprus for 2000 and 2003.

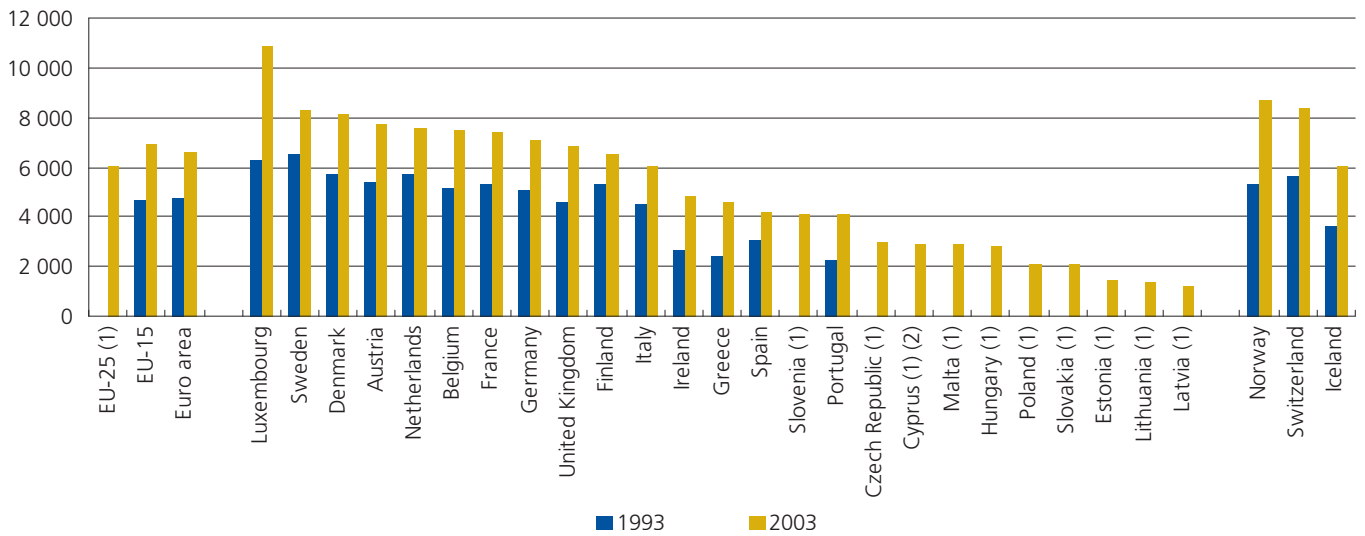
Expenditure on social protection concerns: social benefits, which consist of transfers, in cash or in kind, to households and individuals to relieve them of the burden of a defined set of risks or needs; administration costs, which represent the costs charged to the scheme for its management and administration; other expenditure, which consists of miscellaneous expenditure by social protection schemes (payment of property income and other).



Figure 4.14: Total expenditure on social protection per capita

(PPS)

TPS00099



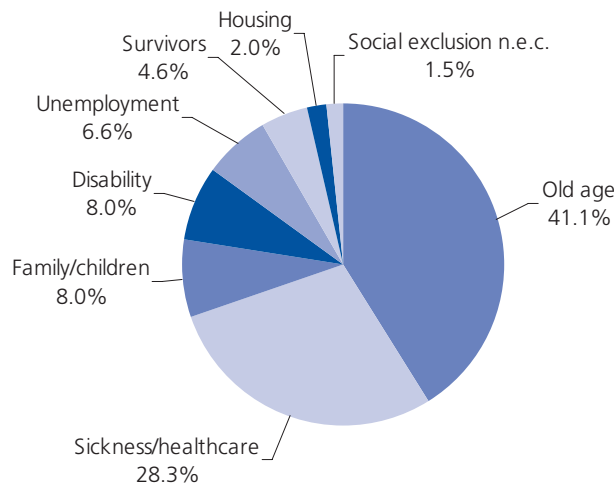
(1) 1993 not available.
 (2) 2002 instead of 2003.

4

Figure 4.15: Social benefits, EU-25, 2003

(%, based on PPS per capita)

TPS00107

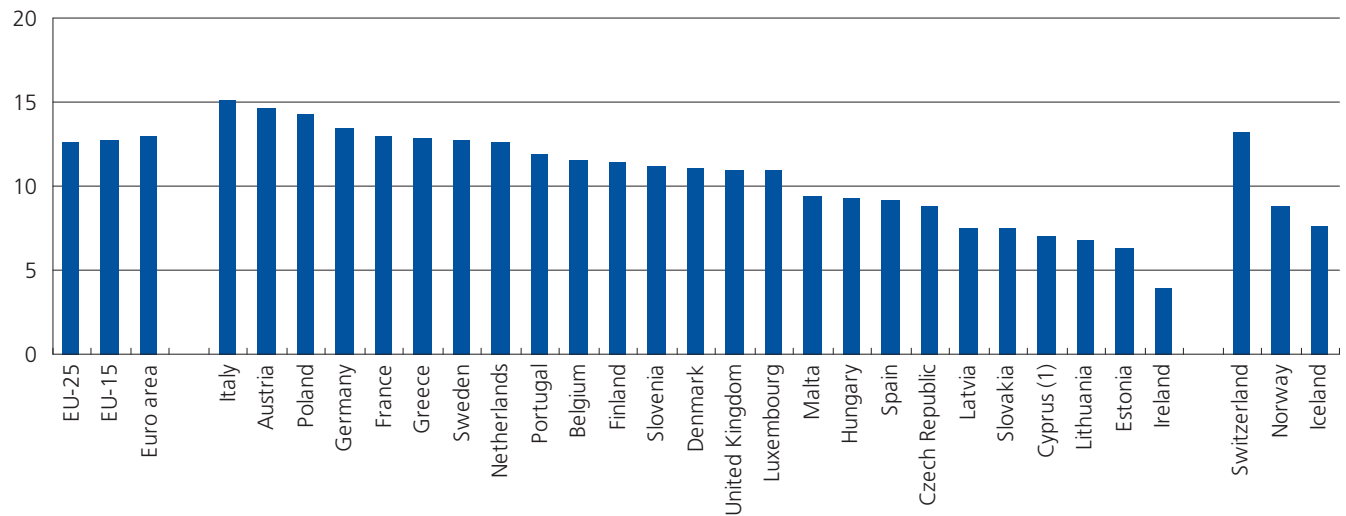


Social benefits consist of transfers, in cash or in kind, by social protection schemes to households and individuals to relieve them of the burden of a defined set of risks or needs.

Figure 4.16: Expenditure on pensions, 2003

(% of GDP)

TPS00103



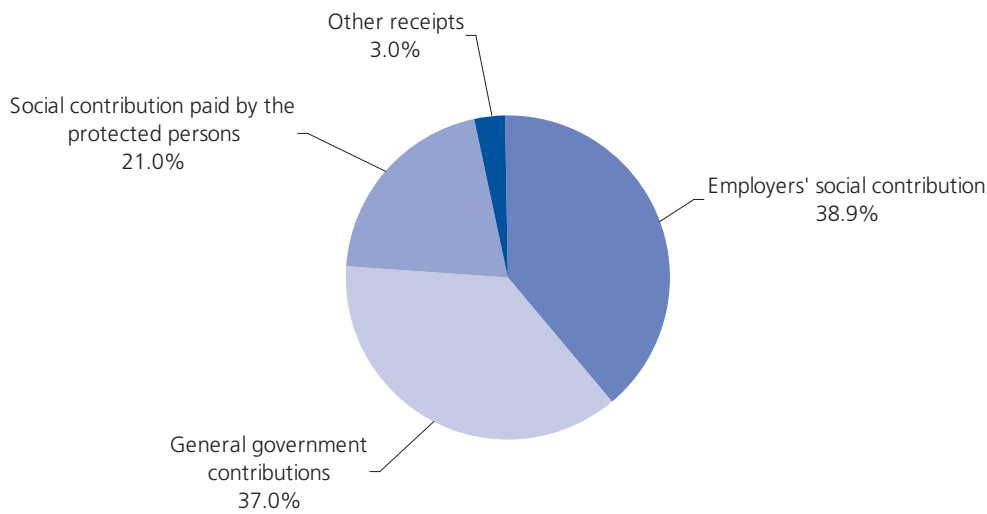
(1) 2002 instead of 2003.

The pensions aggregate comprises part of periodic cash benefits under the disability, old-age, survivors and unemployment functions; it is defined as the sum of the following social benefits: disability pension, early-retirement benefit due to reduced capacity to work, old-age pension, anticipated old-age pension, partial pension, survivors' pension, early-retirement benefit for labour market reasons.

Figure 4.17: Social protection receipts, EU-25, 2003

(% of total receipts)

TPS00108



Receipts of social protection schemes comprise social contributions, general government contributions and other receipts; employers' social contributions are the costs incurred by employers to secure entitlement to social benefits for their employees, former employees and their dependants; employers' social contributions may be actual or imputed; they can be paid by resident or non-resident employers.