



IME GSEVEE SURVEY

HOUSEHOLDS' INCOME & EXPENDITURE



European Union
European Social Fund



Co-financed by Greece and the European Union

December 2014

SURVEY SPECIFICATIONS

The survey was carried out by *marc* S.A. – registered under NCRTV No 1 (ONE), in the framework of the subproject 3 “Repeated GSEVEE surveys – polls on issues of interest for small enterprises” in the framework of the action “GSEVEE institutional and operational capacity building”.

The action is co-financed by Greece and the European Union in the framework of the Operational Programme “Human Resources Development”.

SIZE OF SAMPLE

a representative sample of 1,000 households.

PERIOD

08-11 December 2014

AREA

Throughout Greece.

SAMPLING METHOD

Multi-stage random sampling using quota.

METHOD OF DATA COLLECTION

Telephone interviews based on an electronic questionnaire.

***marc* S.A.**

is a member of SEDEA (Association of Greek Market & Opinion Research Companies), ESOMAR, and WAPOR and respects the PESS regulation (on Quality Control for Data Collection) and international codes of conduct on carrying out and publicizing public opinion surveys.



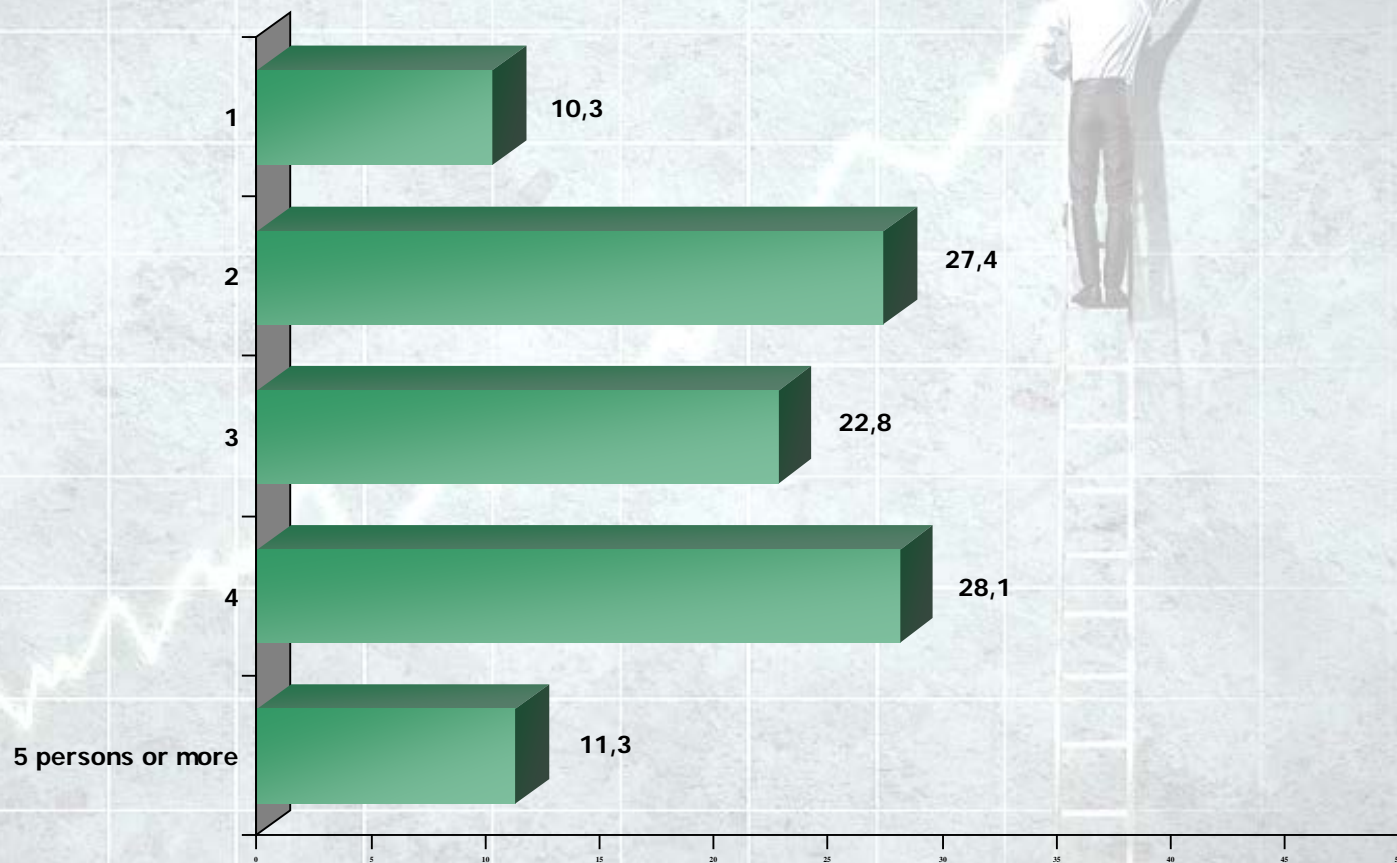
Sample Structure

Residential area

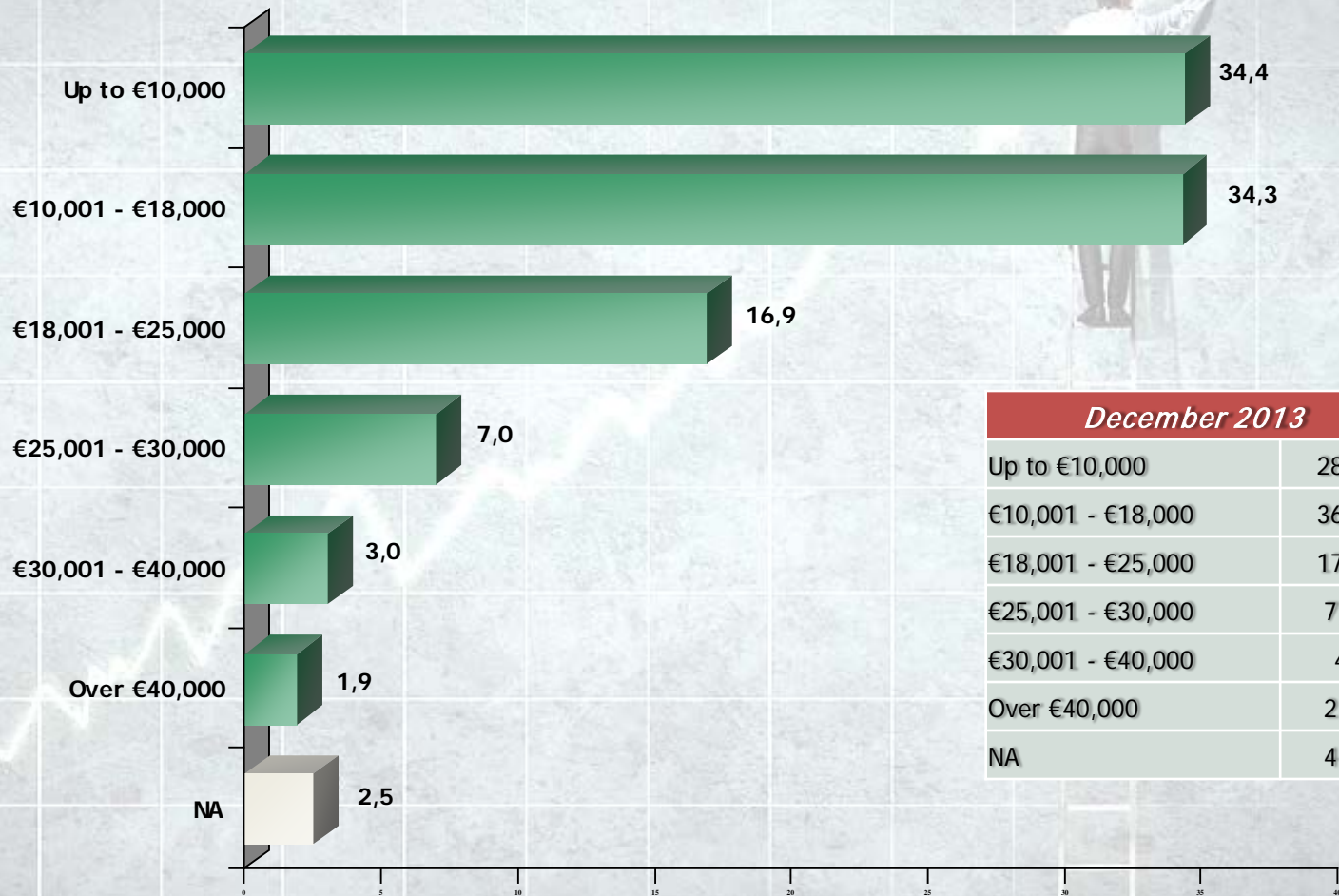


Prefecture	
Attica	36,1
Macedonia - Thrace	25,3
Epirus, Thessaly and Central Greece	14,8
Western Greece, Peloponnese, and Ionian Islands	13,6
Crete and Aegean Islands	10,2

How many persons make up your household? (yourself included)



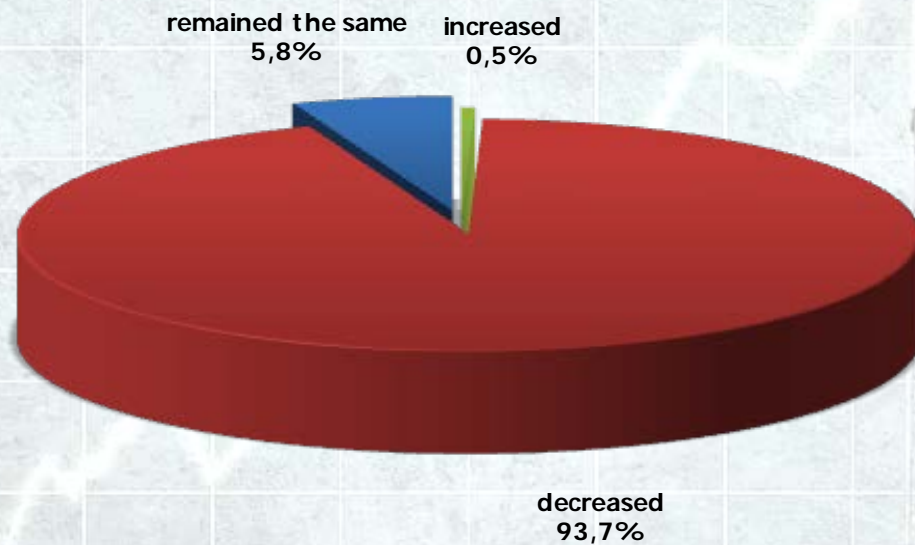
Your total annual family income for 2014 will be:



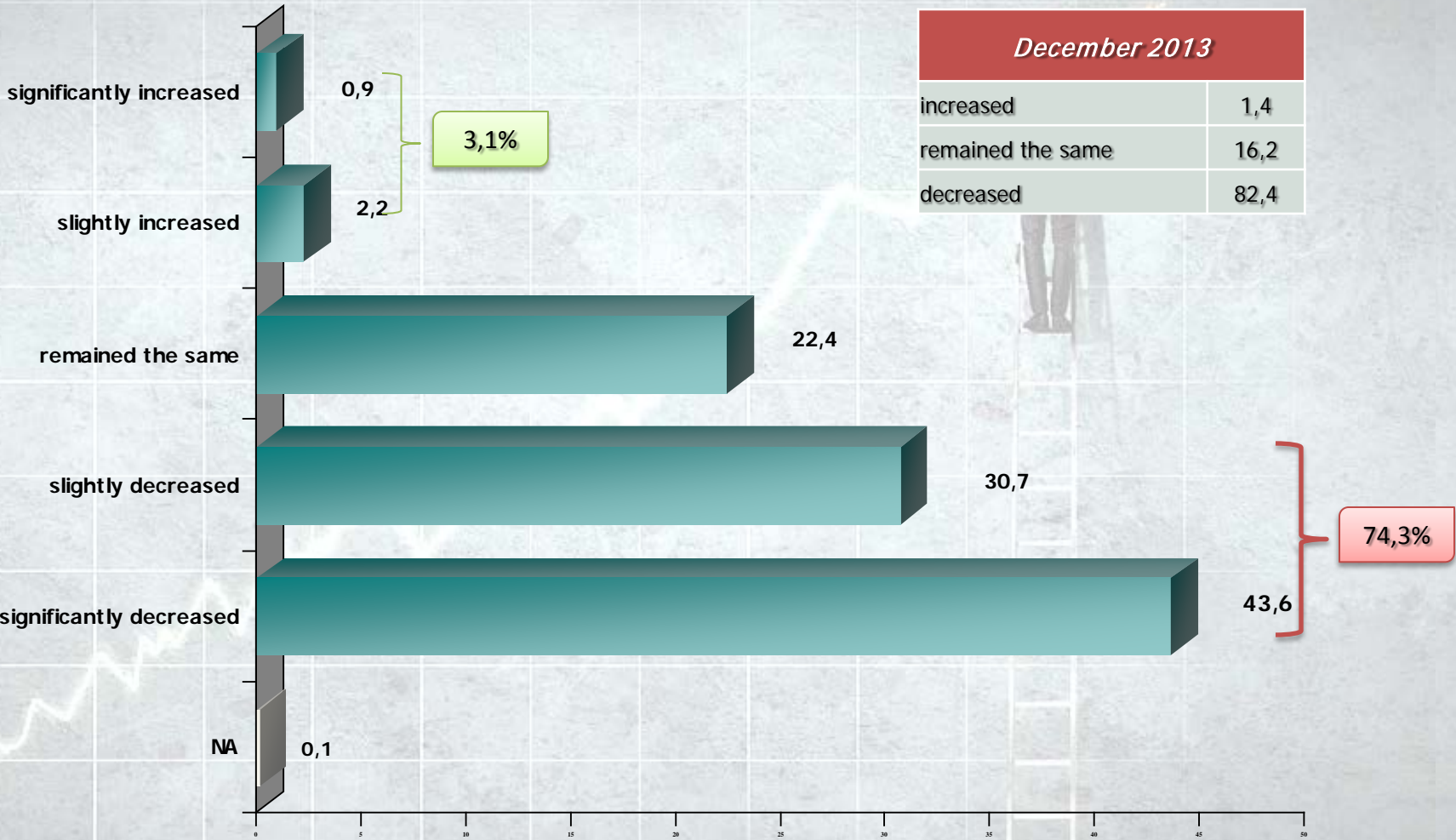


Survey Results

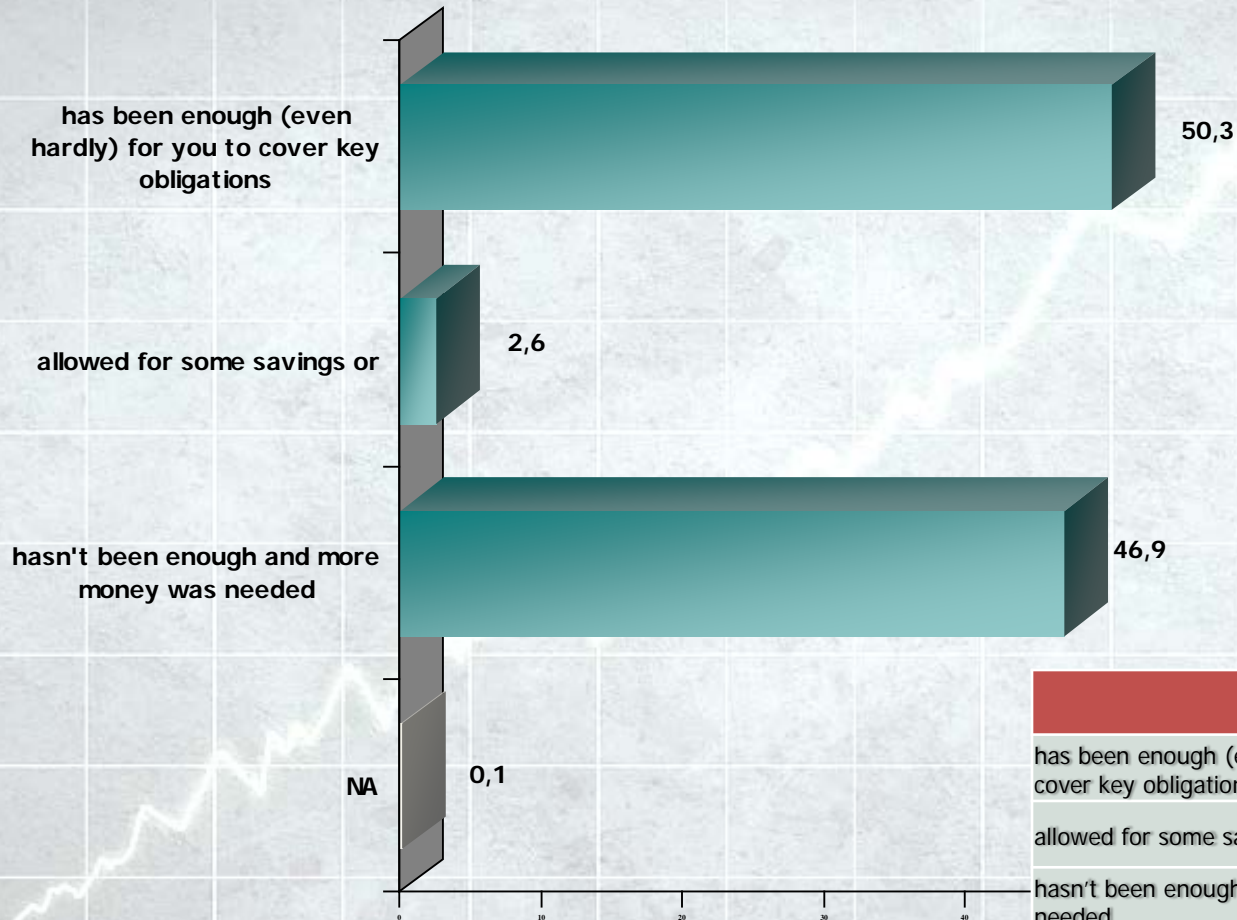
After the outburst of the crisis, your total family income has been decreased, increased, or has remained about the same?



Compared to the past year 2013, your income in 2014 has been:

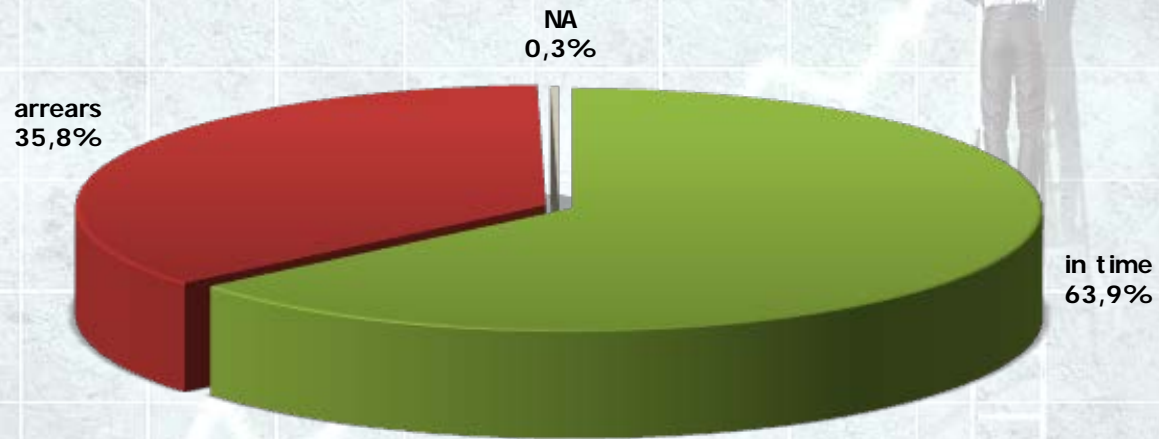


In 2014 your income:



	<i>December 2012</i>	<i>December 2013</i>
has been enough (even hardly) for you to cover key obligations	48,3	55,5
allowed for some savings	1,8	2,8
hasn't been enough and more money was needed	49,8	41,7
NA	0,1	0,1

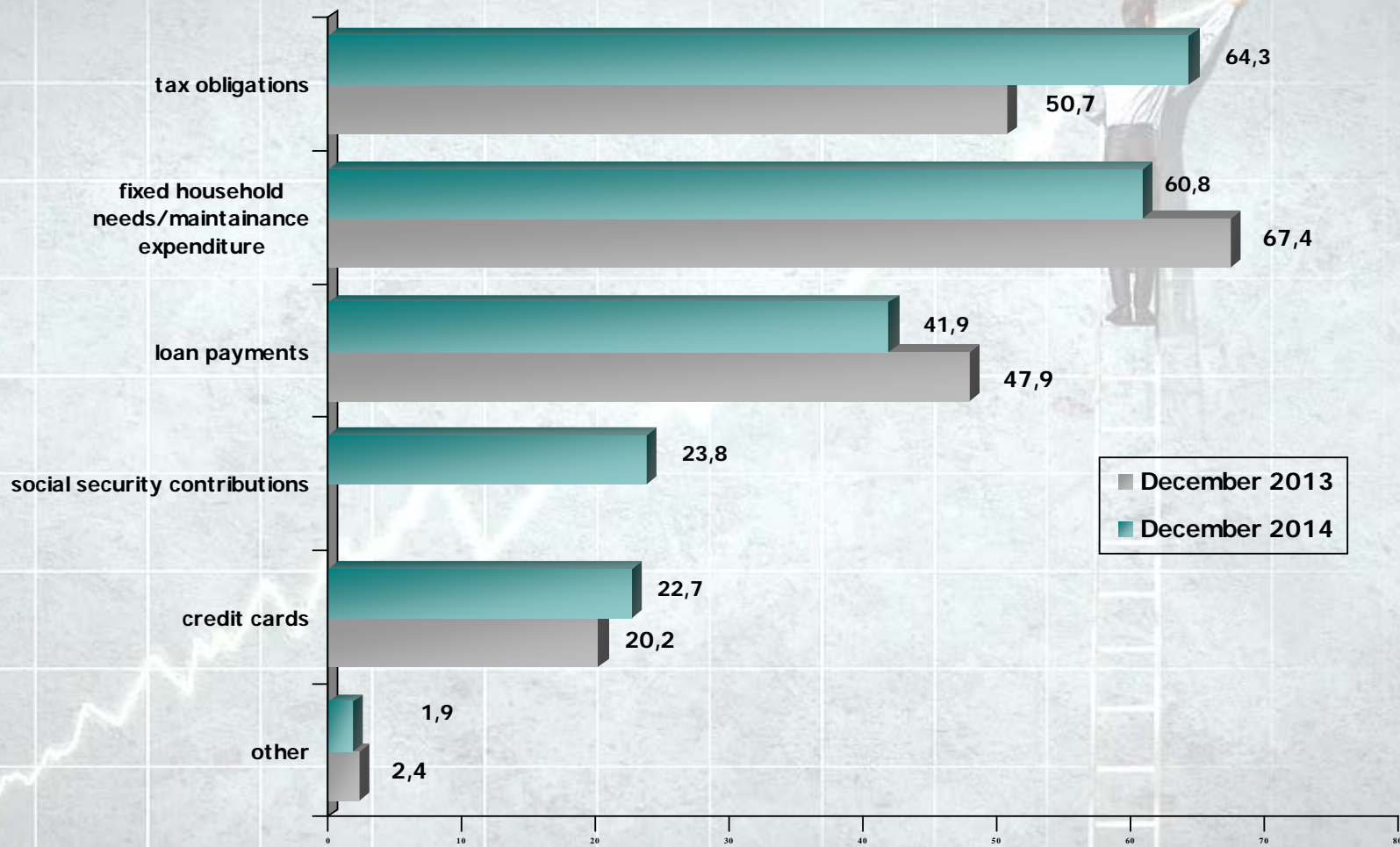
In general, do you manage to pay your obligations in time or do you have arrears which you cannot meet?



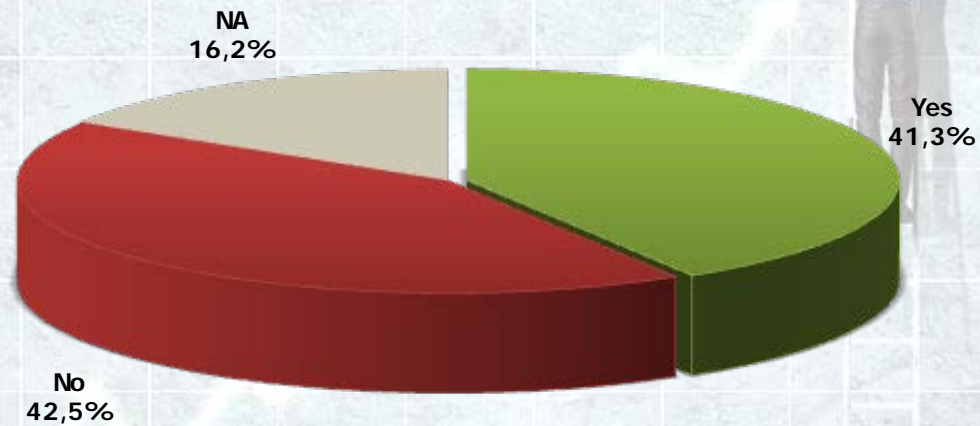
	<i>December 2012</i>	<i>December 2013</i>
In time	60,2	65,2
Arrears	39,8	34,8

DECEMBER 2013 – DECEMBER 2014 COMPARATIVE CHART

Arrears have to do with
- out of those stating arrears -

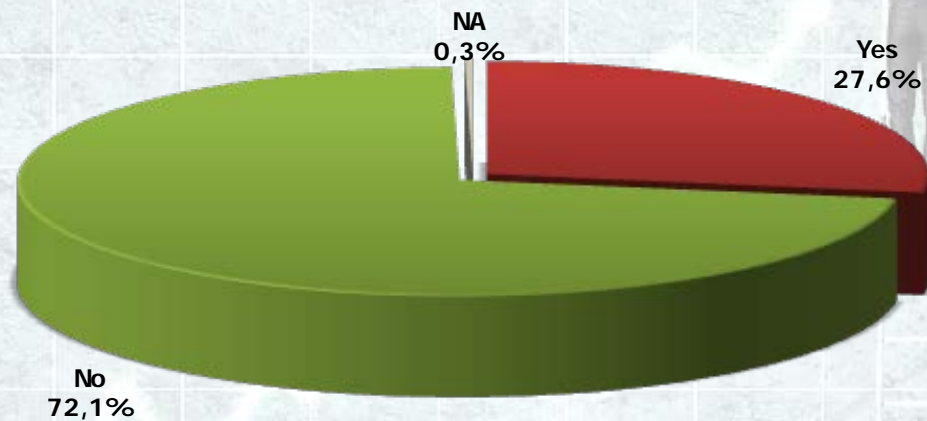


Do you expect that you will be able to cover your basic obligations during the year to come or not?



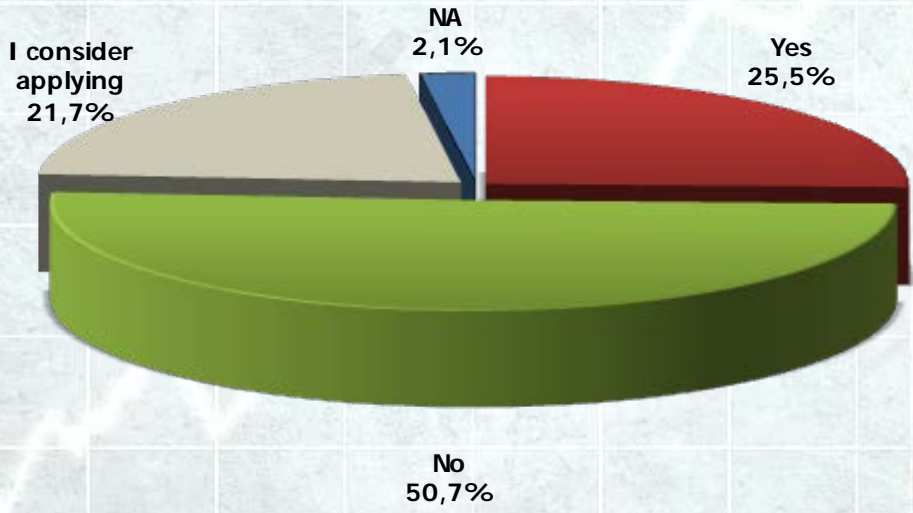
	<i>December 2012</i>	<i>December 2013</i>
Yes	32,5	43,7
No	54,3	41,7
NA	13,2	14,6

Do you or members of your household have arrears towards the tax authority?

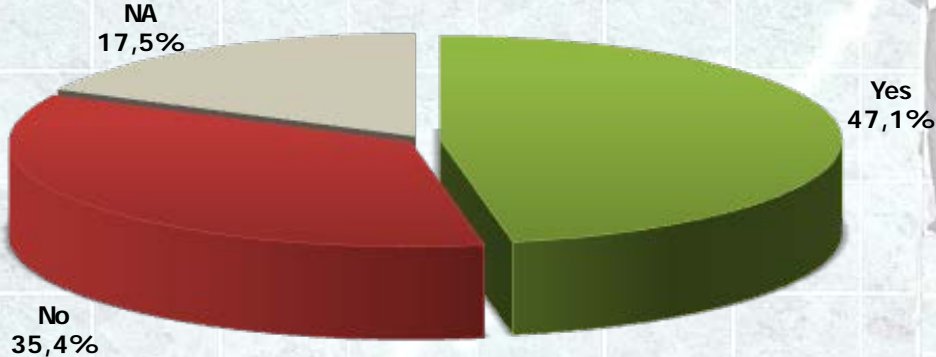


Have you applied for being subject to the provision for 72 or 100 payments for arrears towards the tax authority?

- should there be arrears towards the tax authority by a household member -



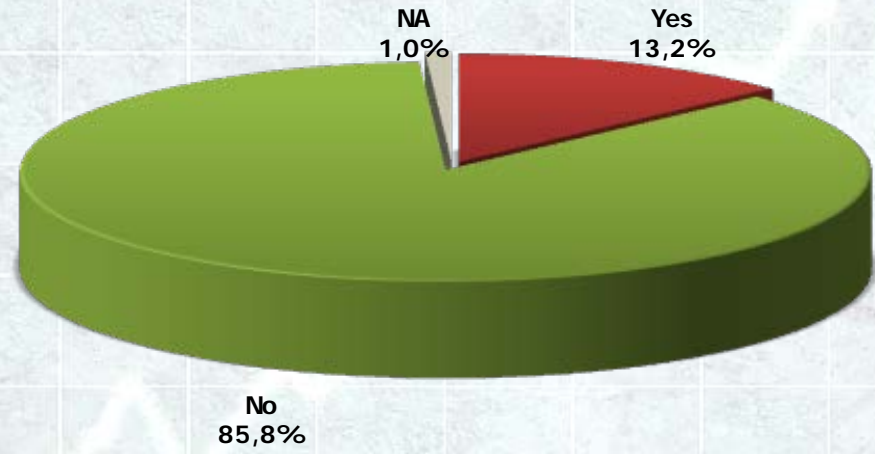
Do you estimate that the year to come you will be able to meet your tax obligations?



	<i>December 2012</i>	<i>December 2013</i>
Yes	31,2	44,0
No	49,0	36,7
NA	19,8	19,3

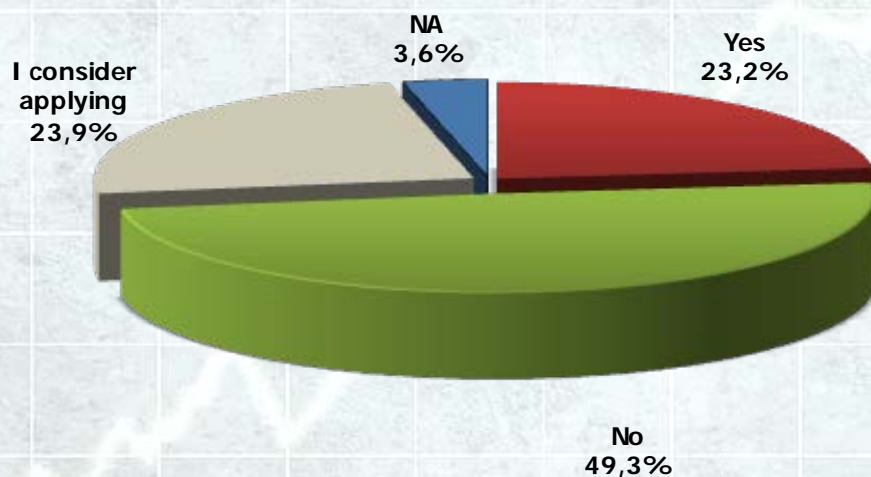


Do you or another member of your household have arrears towards social security funds?

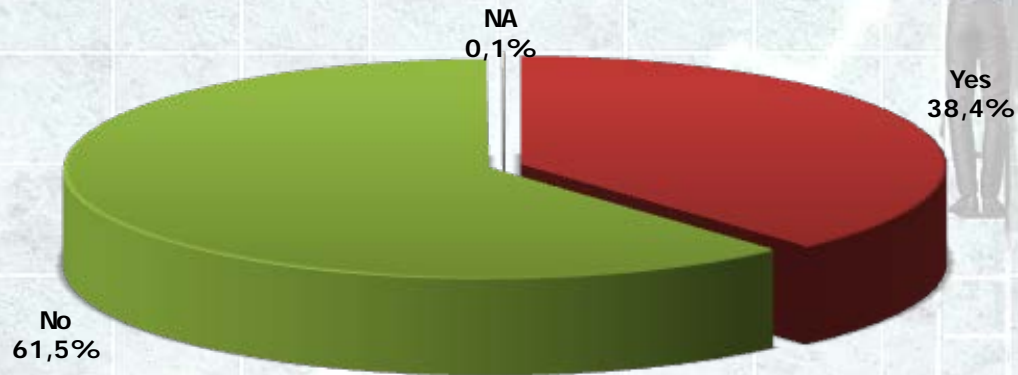


Have you applied for being subject to the provision for 72 or 100 payments for arrears towards social security funds?

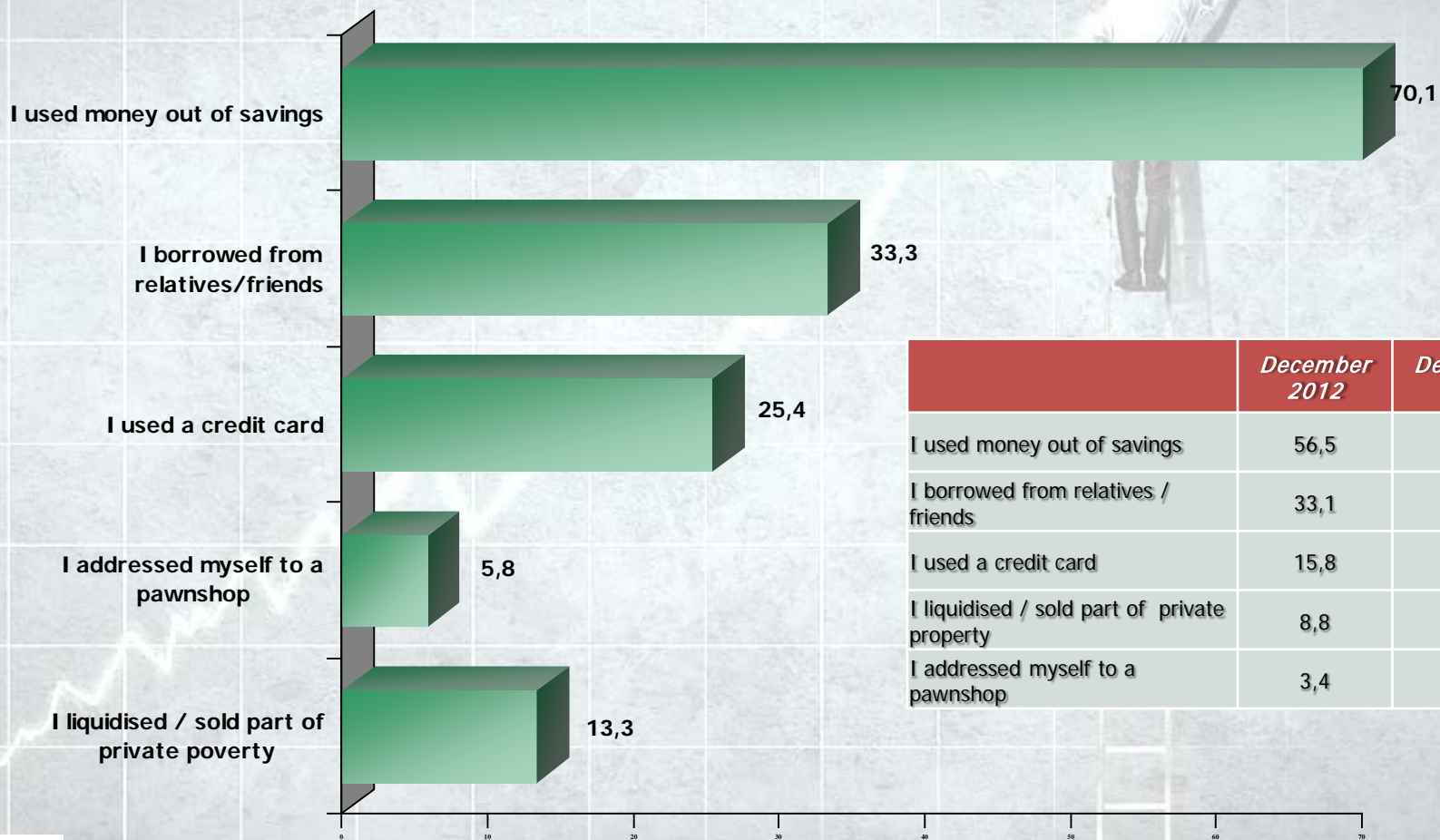
- should there be arrears towards social security funds by a household member -



Do you have financial obligations towards the banks (loan payments, cards, mortgage etc.)?

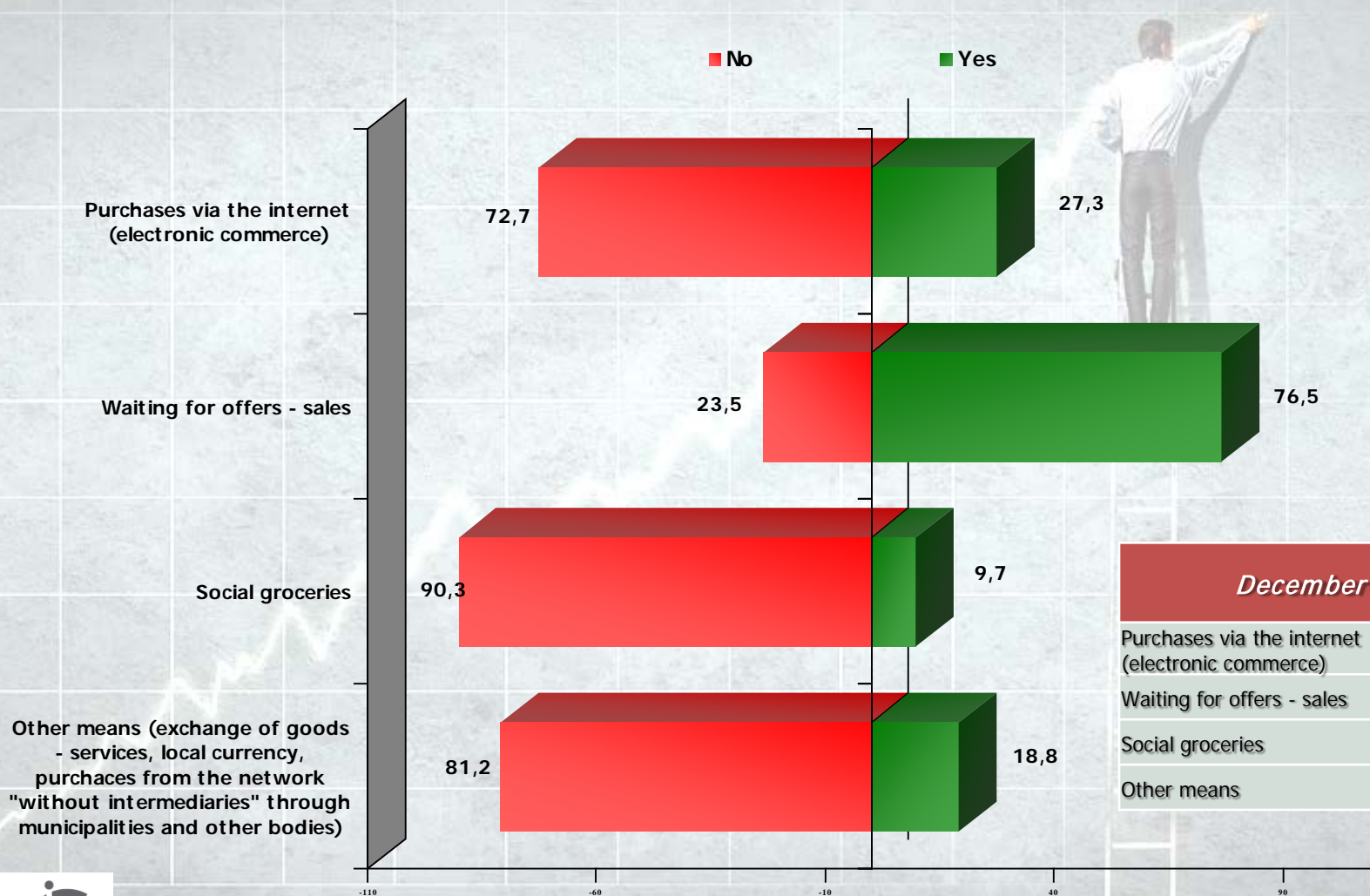


Did you have to do something out of the following to cover obligations of yours or not, due to the crisis? (multiple choices)



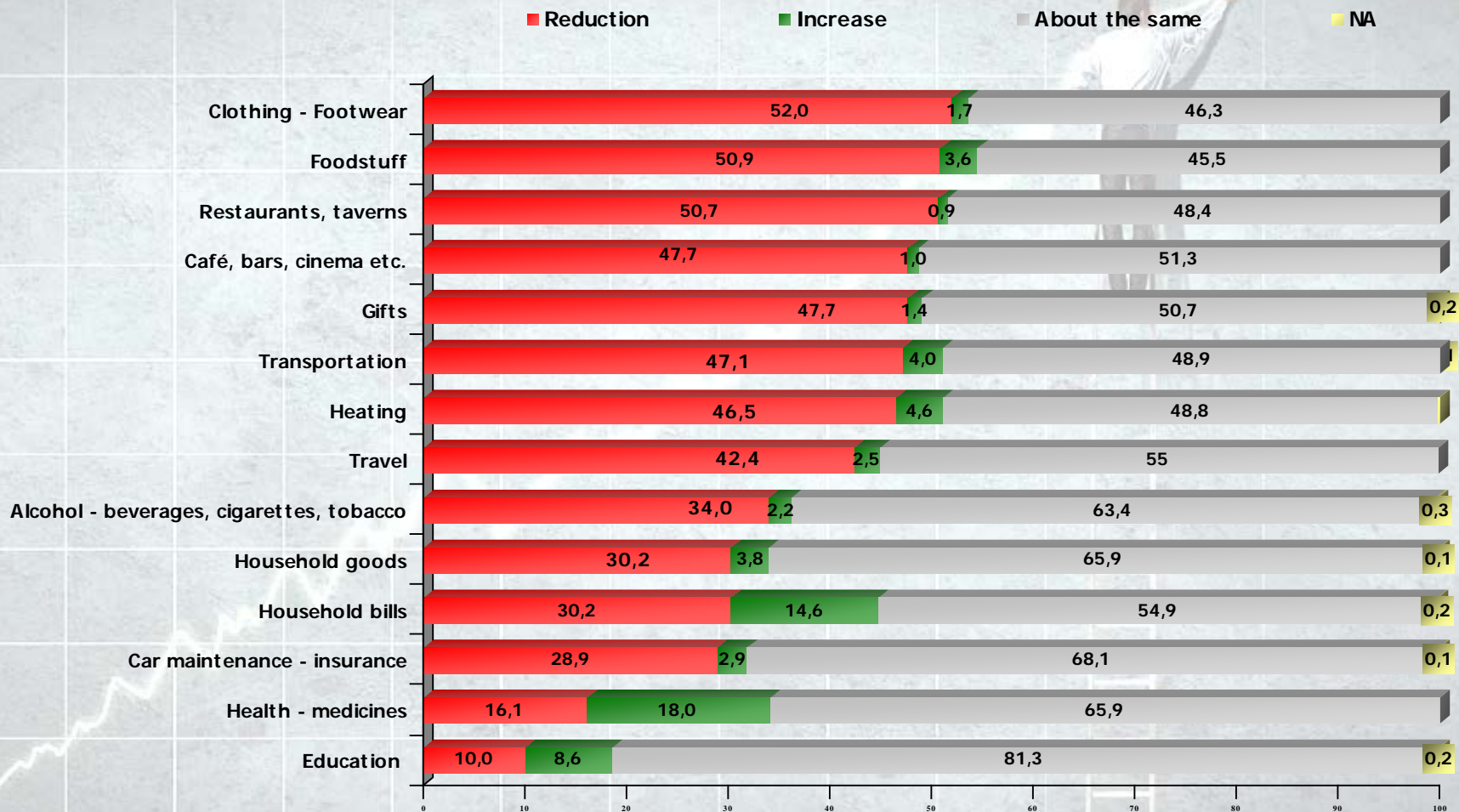
	<i>December 2012</i>	<i>December 2013</i>
I used money out of savings	56,5	64,9
I borrowed from relatives / friends	33,1	31,2
I used a credit card	15,8	19,3
I liquidised / sold part of private property	8,8	9,6
I addressed myself to a pawnshop	3,4	4,5

Have you pursued one of the following means to purchase basic goods?

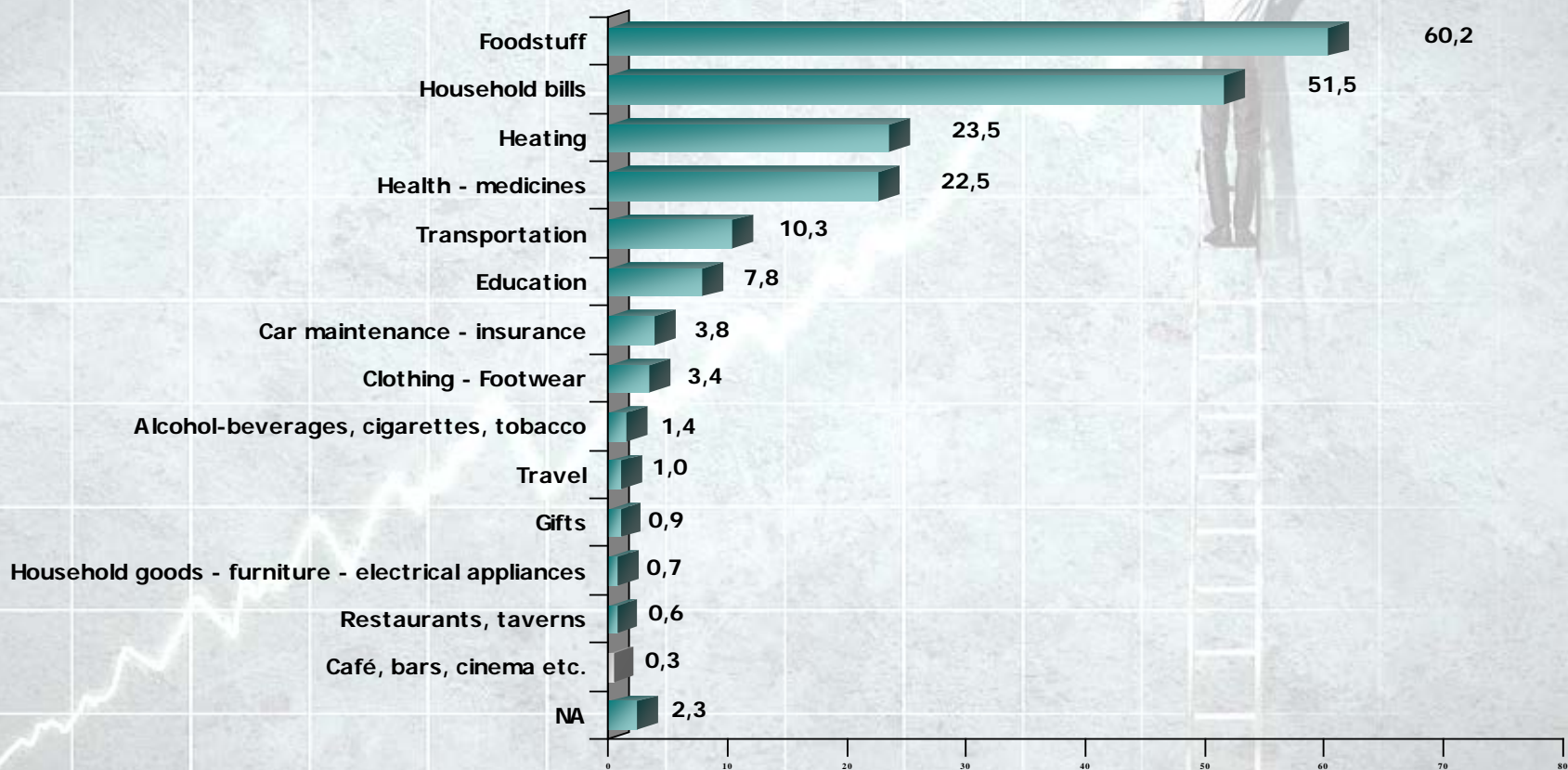


<i>December 2013</i>	
Purchases via the internet (electronic commerce)	25,5
Waiting for offers - sales	75,5
Social groceries	7,9
Other means	18,5

I would like you to tell me whether you reduced or were able to dispose more money in 2014 compared to the ones disposed in 2013



In which out of these categories would an even small price increase cause you trouble? (3 choices max.)



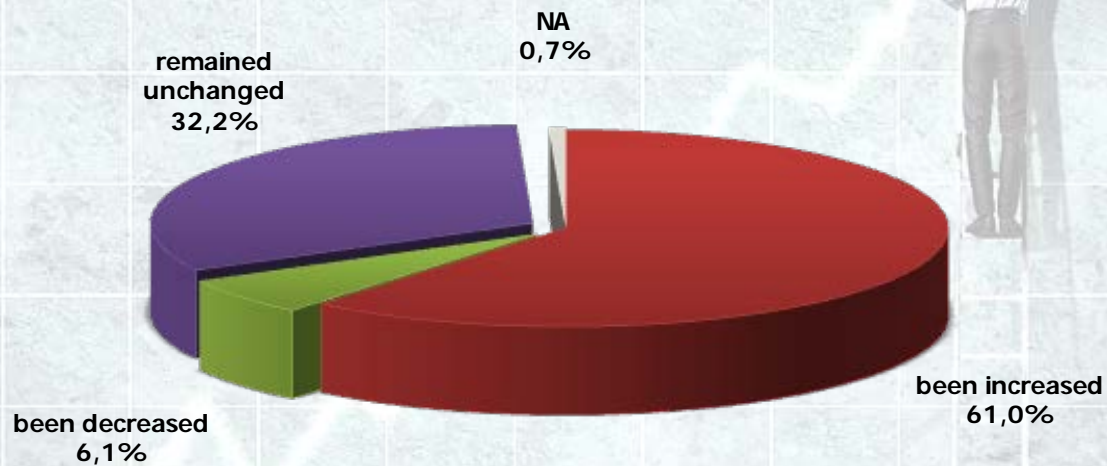
2012-2014 COMPARATIVE CHART

In which out of these categories would an even small price increase cause you trouble?
(3 choices max.)

<i>COMPARATIVE CHART</i>			
	<i>December 2012</i>	<i>December 2013</i>	<i>December 2014</i>
Foodstuff	69,5	70,6	60,2
Household bills	47	32,3	51,5
Heating	39,4	38,3	23,5
Health - medicines	20,5	19,6	22,5
Transportation	11,2	14,1	10,3
Education	4,6	5,6	7,8
Car maintenance - insurance			3,8
Clothing - Footwear	5,6	5,7	3,4
Alcohol/beverages - cigarettes - tobacco	1,7	1,2	1,4
Travel	0,9	2	1
Gifts	0,1	0,4	0,9
Household goods-furniture-electrical appliances	0,7	0,7	0,7
Restaurants, taverns	1,2	1	0,6
Café, bars, cinema etc.	0,7	0,3	0,3

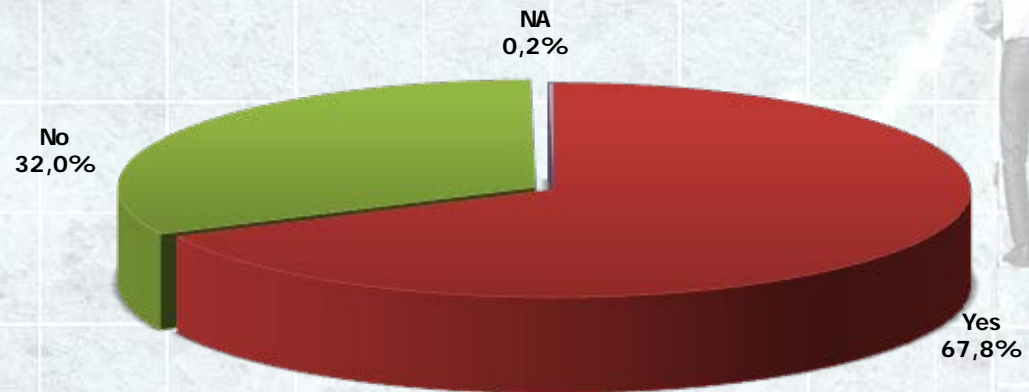


You consider that during the last year the prices of the goods that you purchased have...

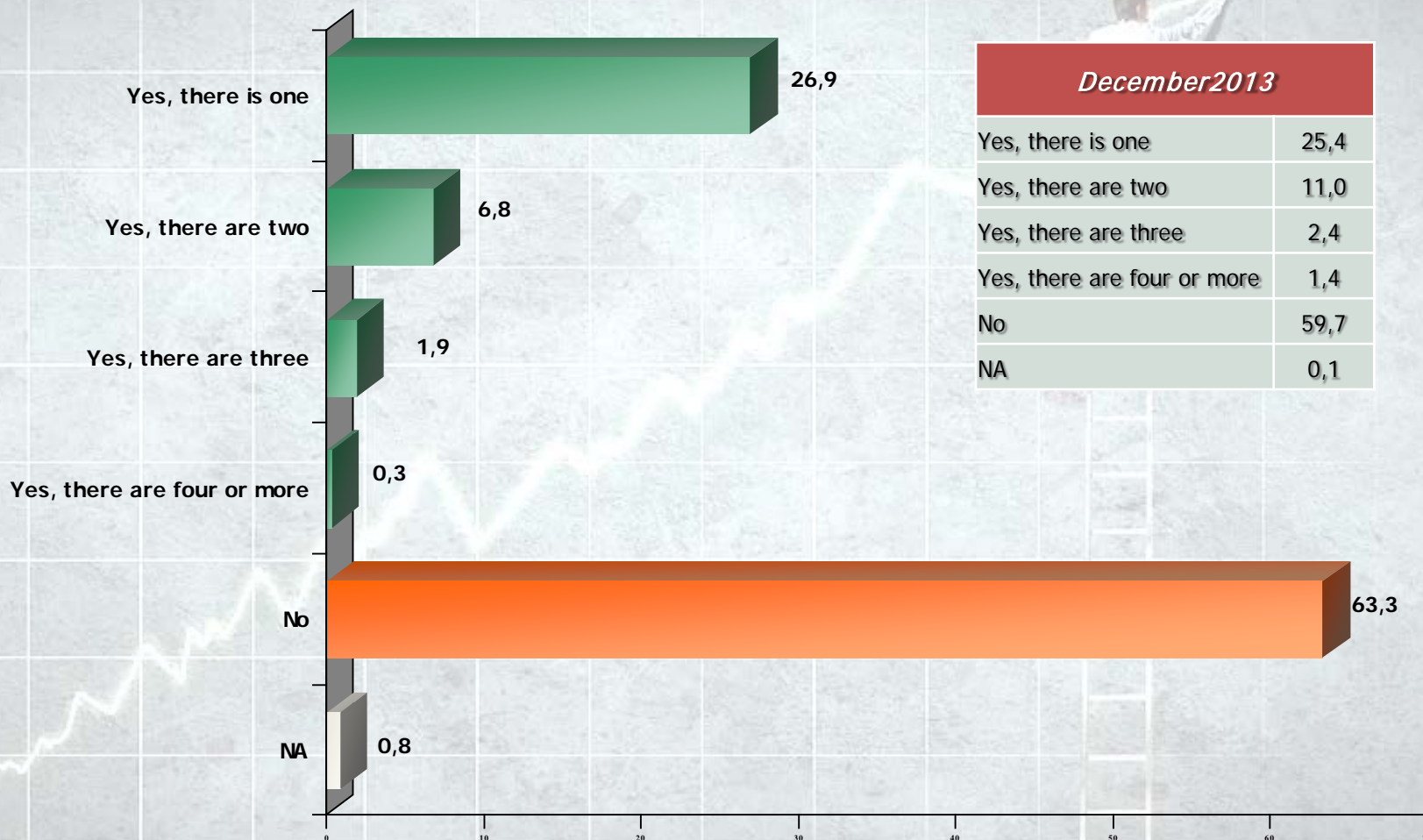


	<i>December 2012</i>	<i>December 2013</i>
been increased	80,9	73,2
been decreased	3,6	4,4
remained unchanged	15,2	18,8
NA	0,3	3,6

Have you been forced to purchase lower-quality products due to the economic crisis?



Is there a member of your household unemployed? (who does not work and seeks for a job)



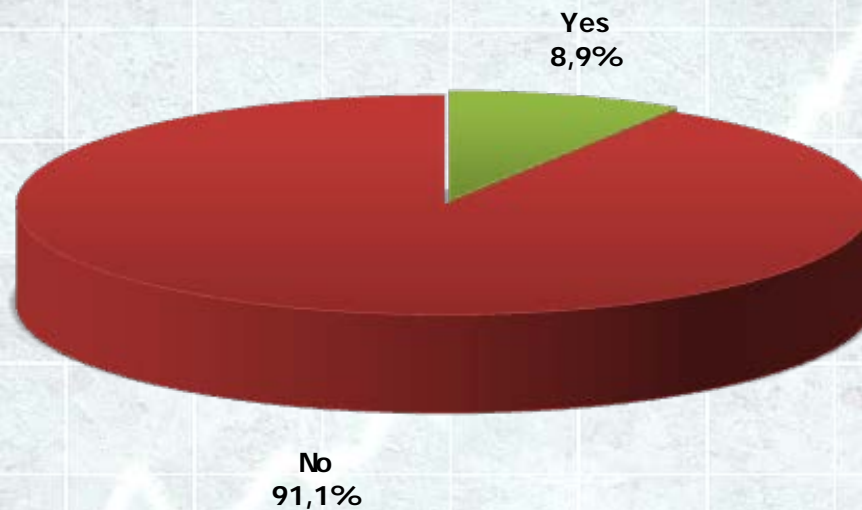
**How long has this condition of unemployment been lasting ?
(regarding the unemployed person for the larger period)
- out of the households with unemployed (35,9%) -**

less than 1 year
25,3%

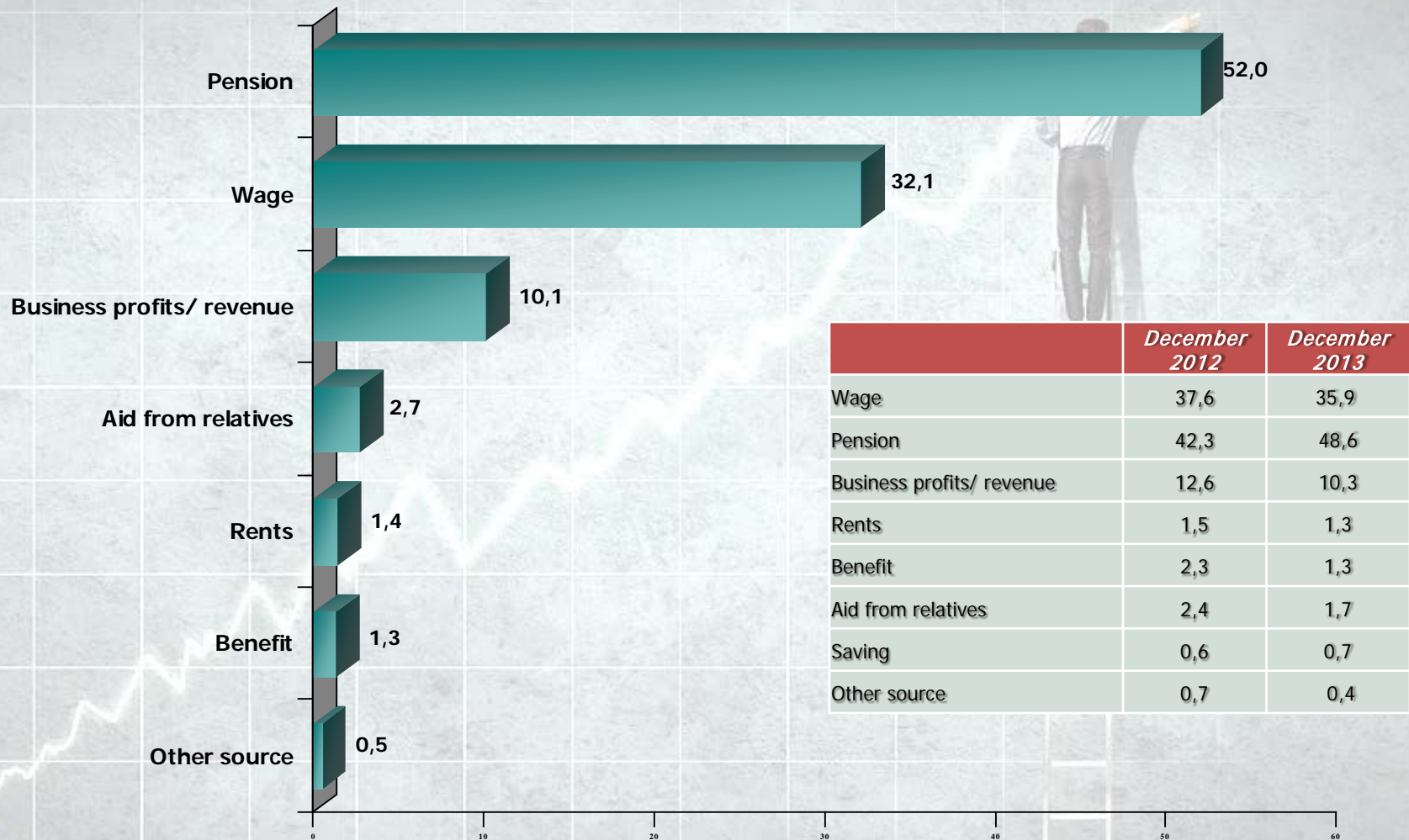


more than 1 year
74,7%

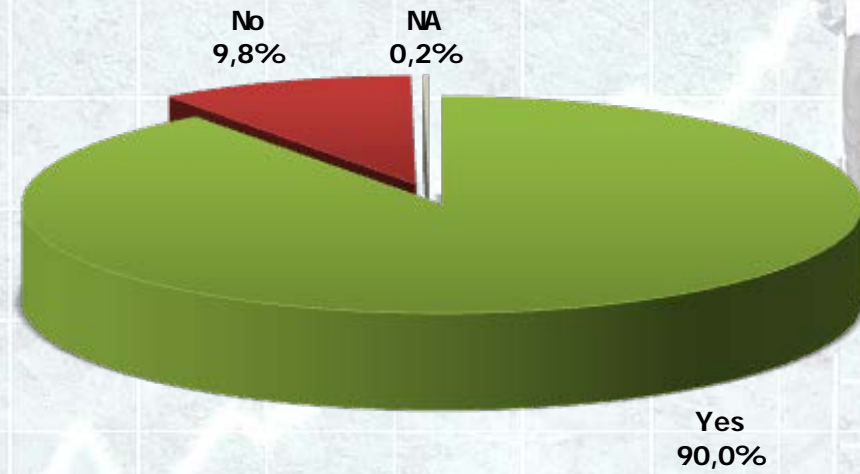
Does the unemployed member of your household receive an unemployment benefit?
- out of the households with unemployed (35,9%) -



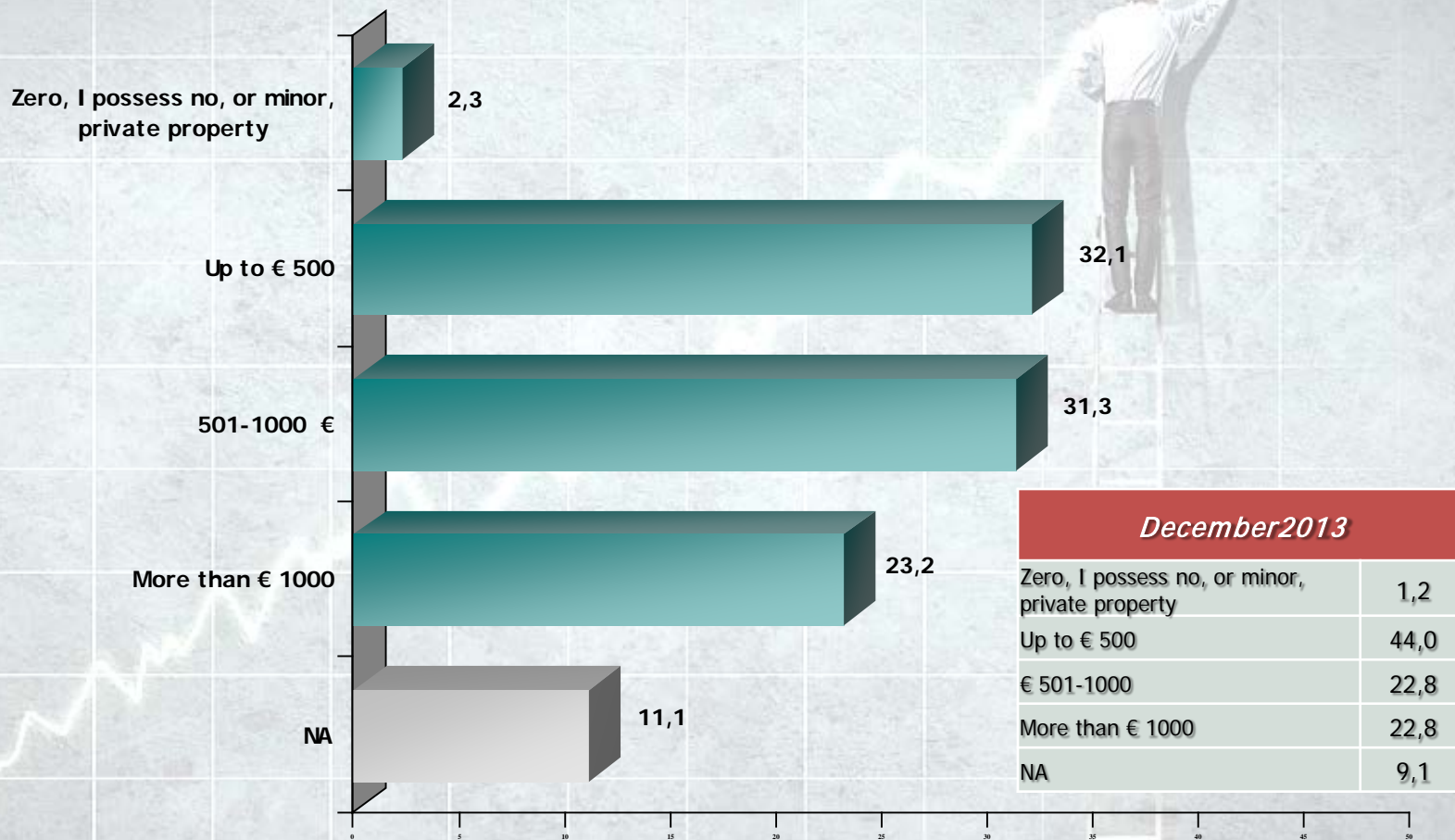
Which is the main source of your income?



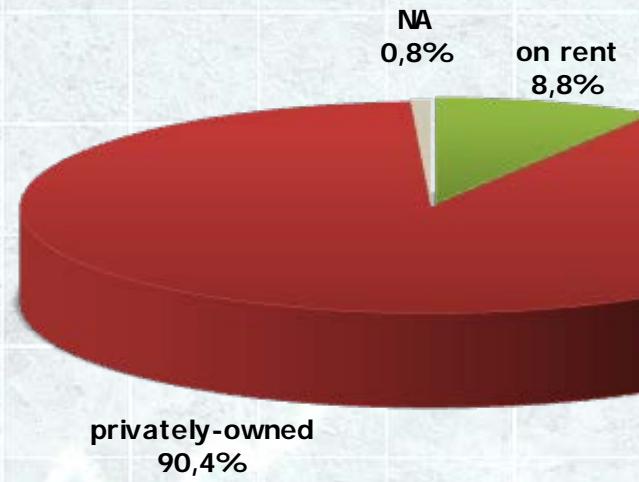
Do you possess any private property? (house, land, country-house, office, etc.)



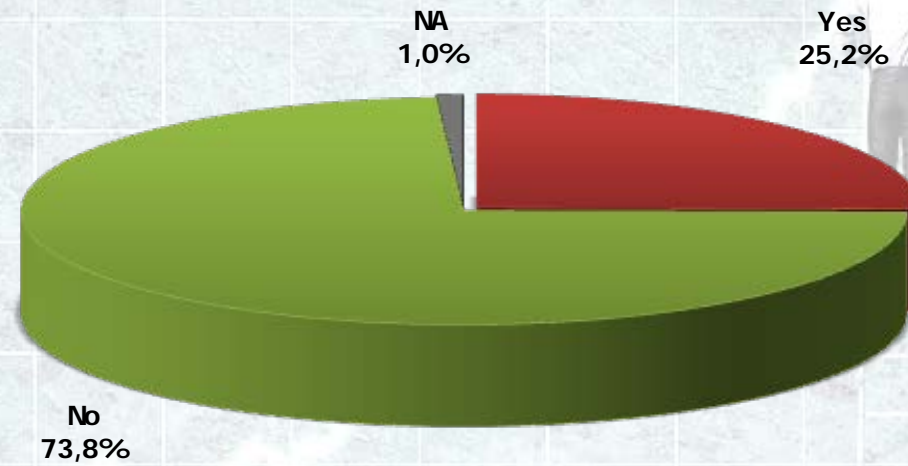
Which was the amount of property taxes that you had to pay in 2014? - out of those possessing private property -



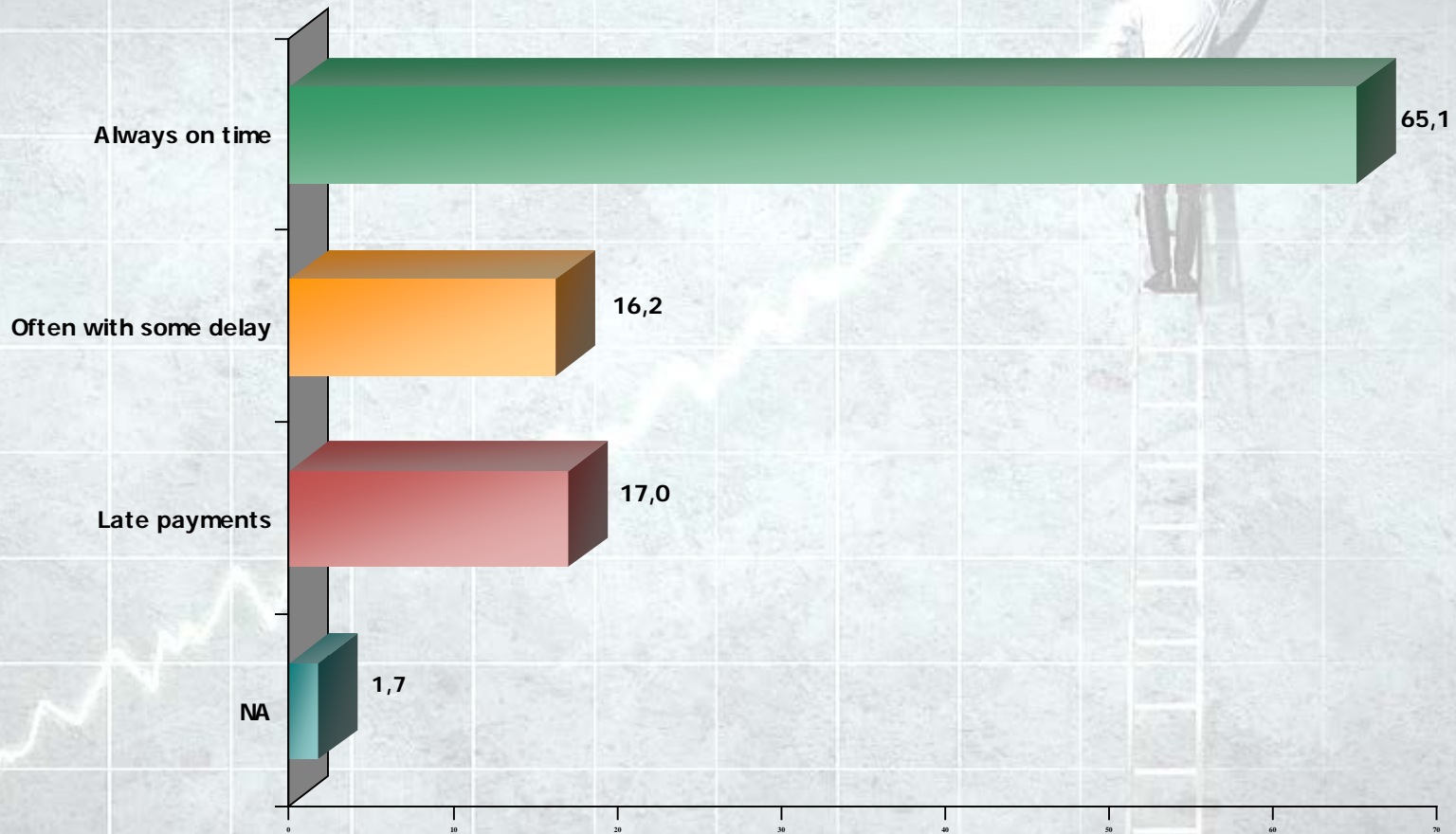
Your residence-house is:



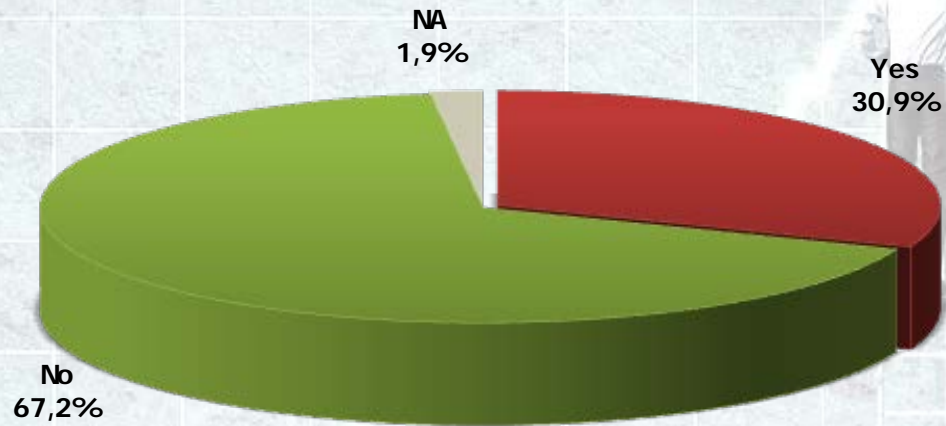
Do you currently have a mortgage?
- out of those staying at a privately-owned house -



How do you perform with respect to mortgage payments? Are your payments always regularly on time? Is there some delay? Are you late in your payments?
- out of those currently having a mortgage -



**Are you concerned, taking the current situation into account, that at some time you will lose your house?
(inability to pay taxes, bank foreclosure)**
- out of those with a privately-owned house -



In your opinion, which is the minimum monthly disposable income that your household shall possess in order to cover its basic needs?

