



SURVEY BY IME GSEBEE

HOUSEHOLDS' INCOME & EXPENDITURE

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ ΚΟΙΝΩΝΙΚΗΣ ΑΣΦΑΛΙΣΗΣ



ΕΠΙΧΕΙΡΗΣΙΑΚΟ ΠΡΟΓΡΑΜΜΑ
"ΑΝΑΠΤΥΞΗ ΑΝΘΡΩΠΙΝΟΥ ΔΥΝΑΜΙΚΟΥ"



Με τη συγχρηματοδότηση της Ελλάδας και της Ευρωπαϊκής Ένωσης

December 2013

SURVEY SPECIFICATIONS

The survey was carried out by *Marc SA.* – 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”.

SAMPLE SIZE

a representative sample of 1.201 households

PERIOD

10-12 December 2013

AREA

throughout Greece

SAMPLING METHOD

Random sampling using quota

METHOD OF DATA COLLECTION

Telephone interviews based on an electronic questionnaire

Marc SA.

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 the international codes of conduct on carrying out and publicizing public opinion surveys.



Sample Structure

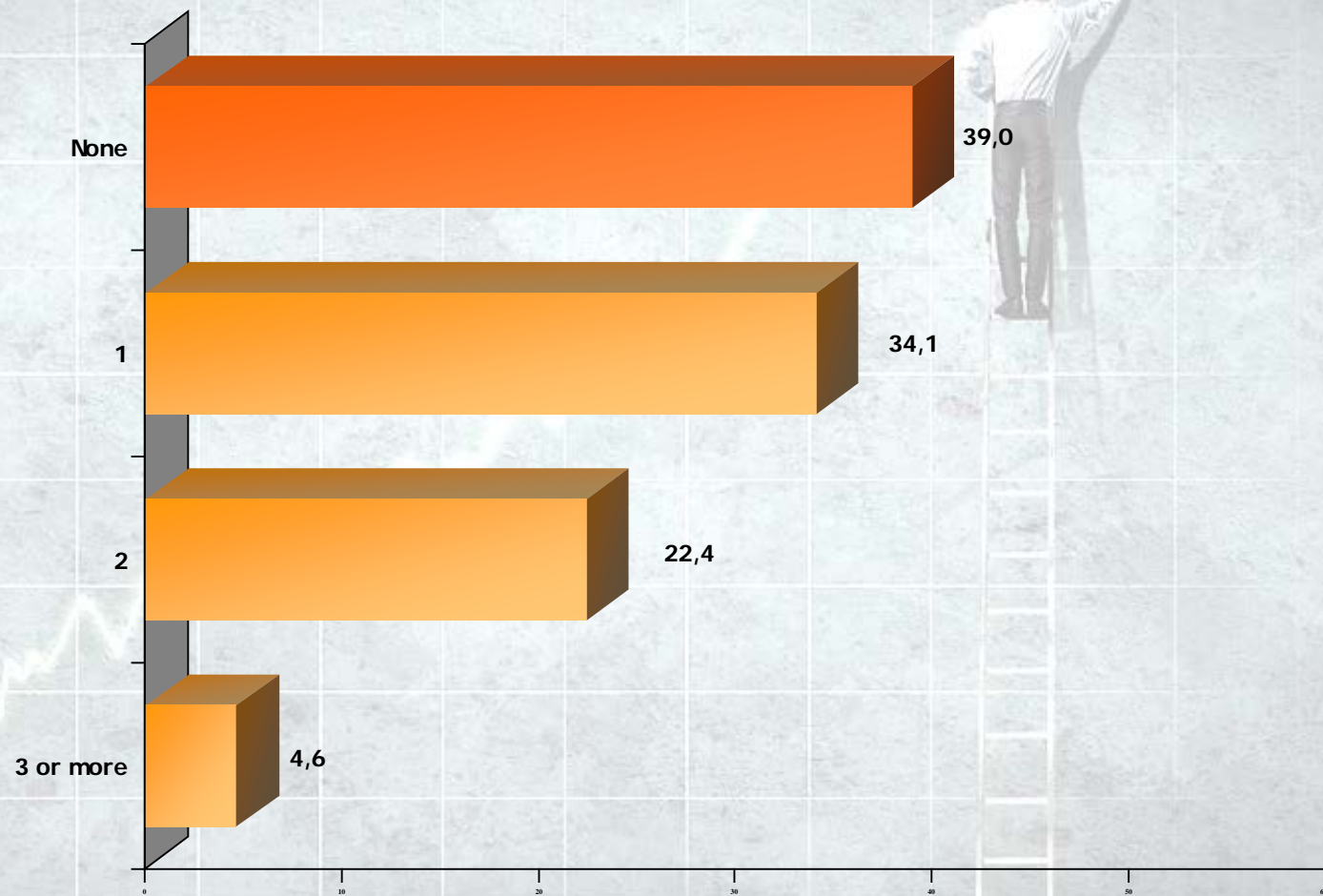
Residential area

Prefecture	
Attica	35,1
Macedonia- Thrace	25,7
Epirus, Thessaly and Central Greece	14,9
Western Greece, Peloponnese, and Ionian Islands	13,7
Crete and Aegean Islands	10,7

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



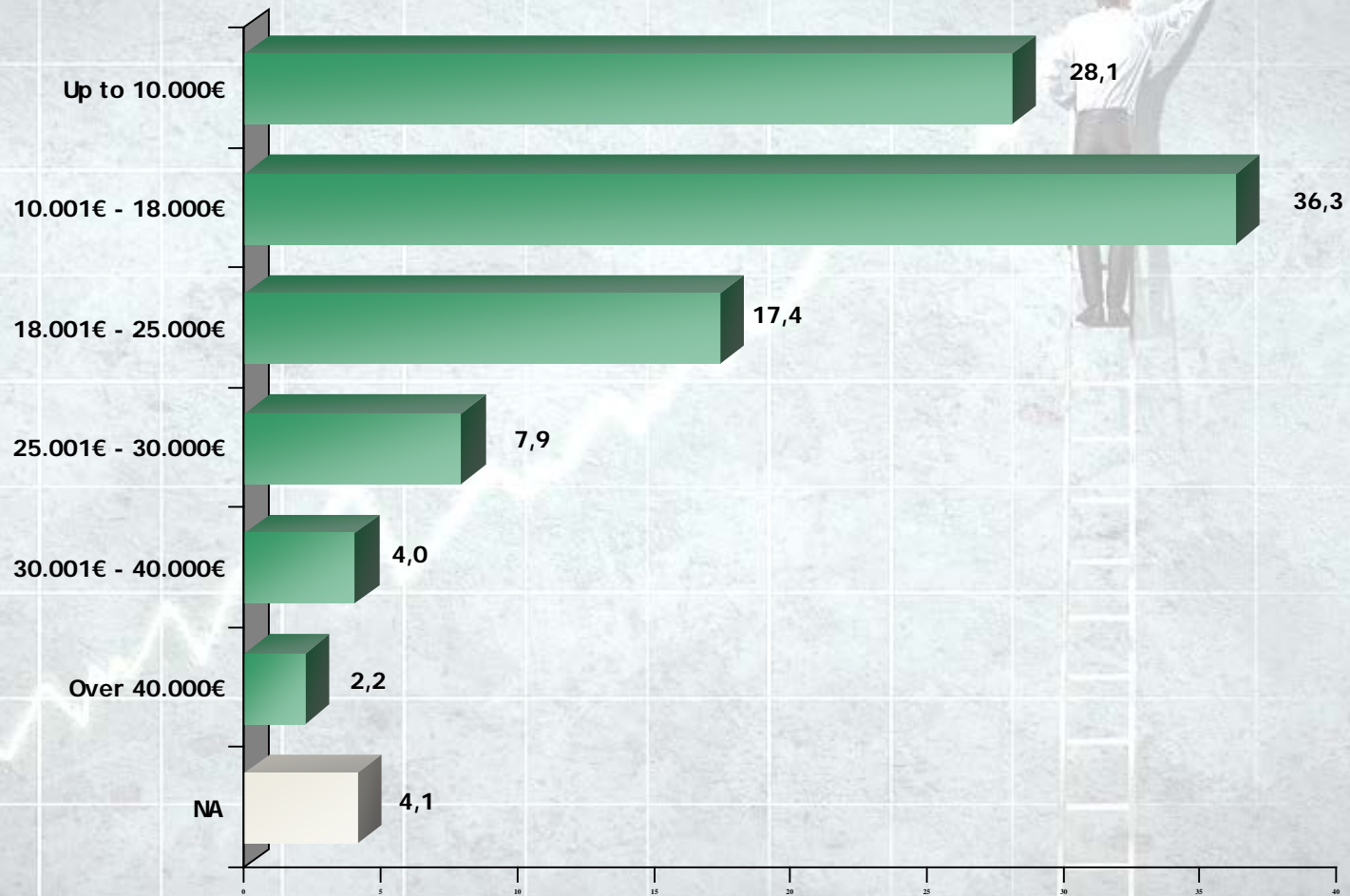
How many are working out of them?



Is there an unemployed person in your household? (a person not working and searching for a job)



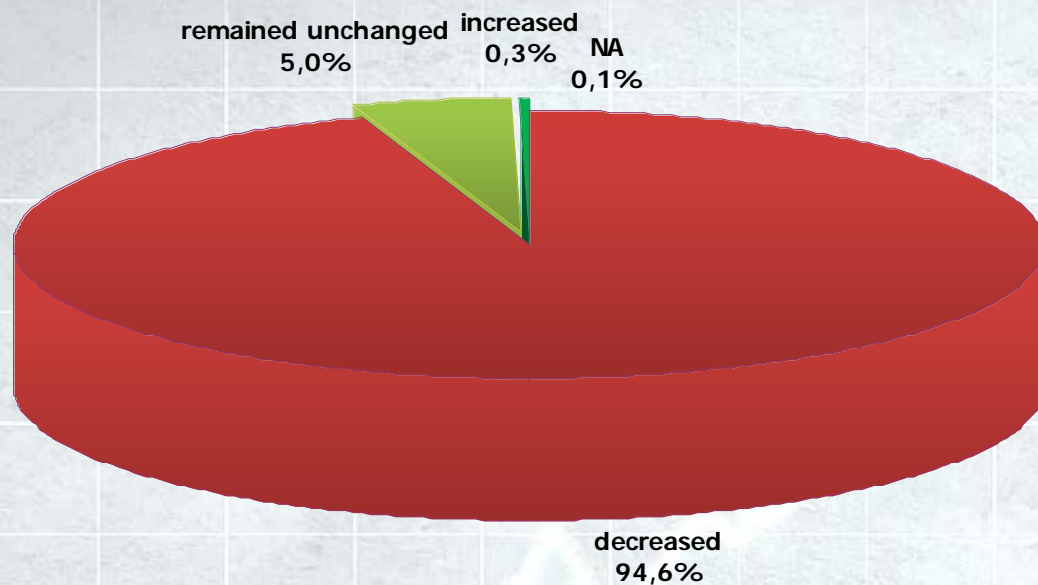
Your total family income for 2013 is:



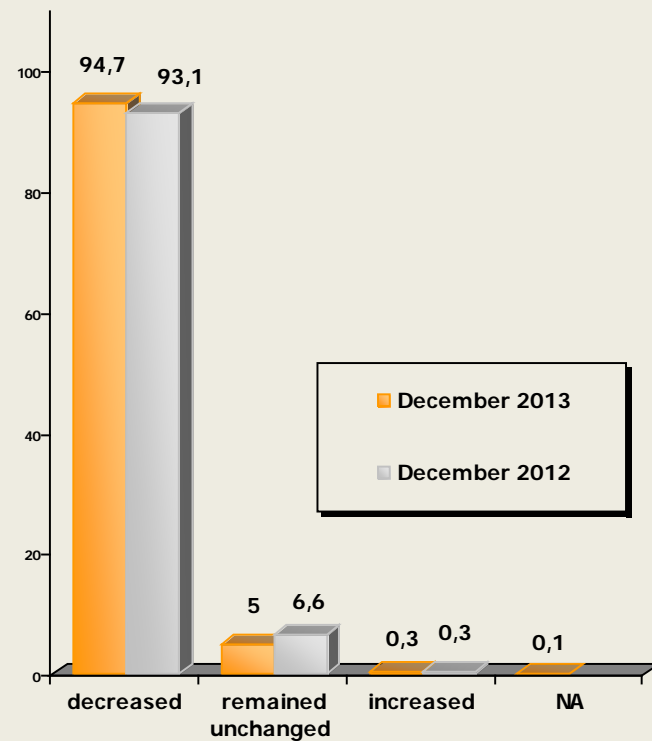


Survey results

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



**COMPARATIVE CHART
DECEMBER 2012 - DECEMBER 2013**



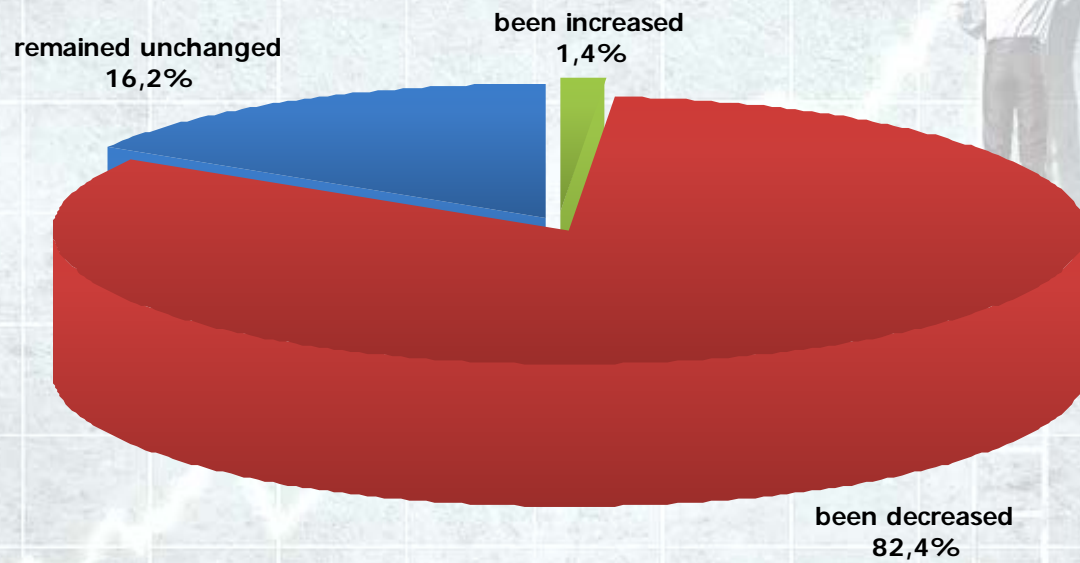
Compared to the past, how much has your total family income been decreased in percentage points?

- out of those stating that their income has been decreased -

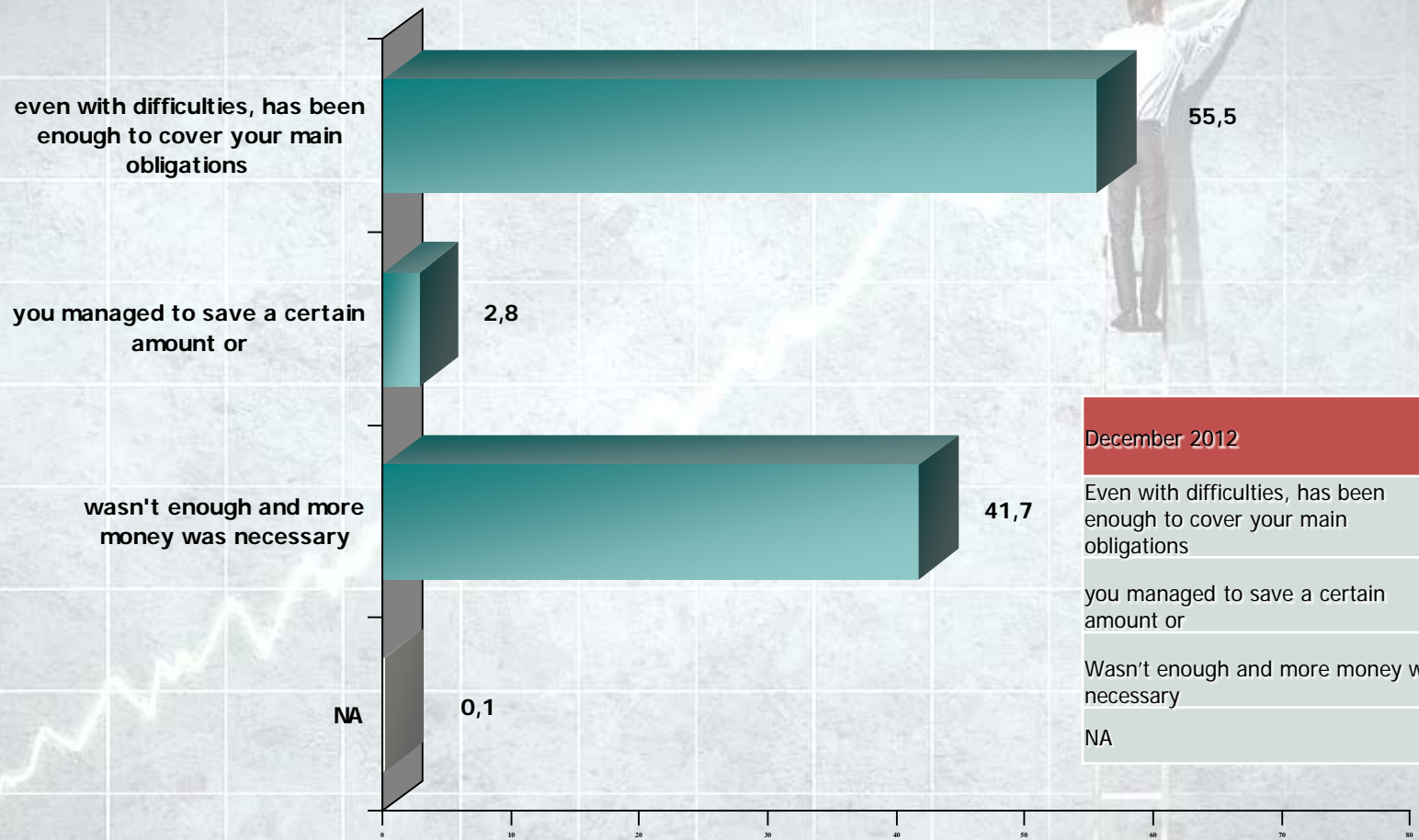


COMPARATIVE CHARTS	
Average 2013 income decrease	39,47%
Average 2012 income decrease	37,88%

Compared to 2012, your income in 2013 has



Your income in 2013:

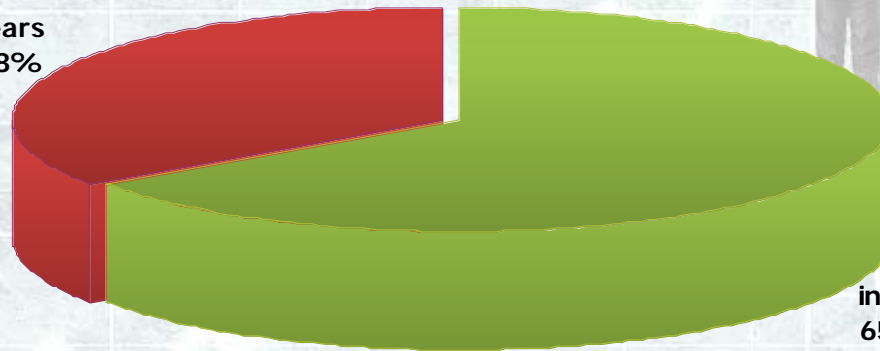


December 2012

Even with difficulties, has been enough to cover your main obligations	48,3
you managed to save a certain amount or	1,8
Wasn't enough and more money was necessary	49,8
NA	0,1

In general, do you manage to pay your obligations in time or do you have arrears?

arrears
34,8%

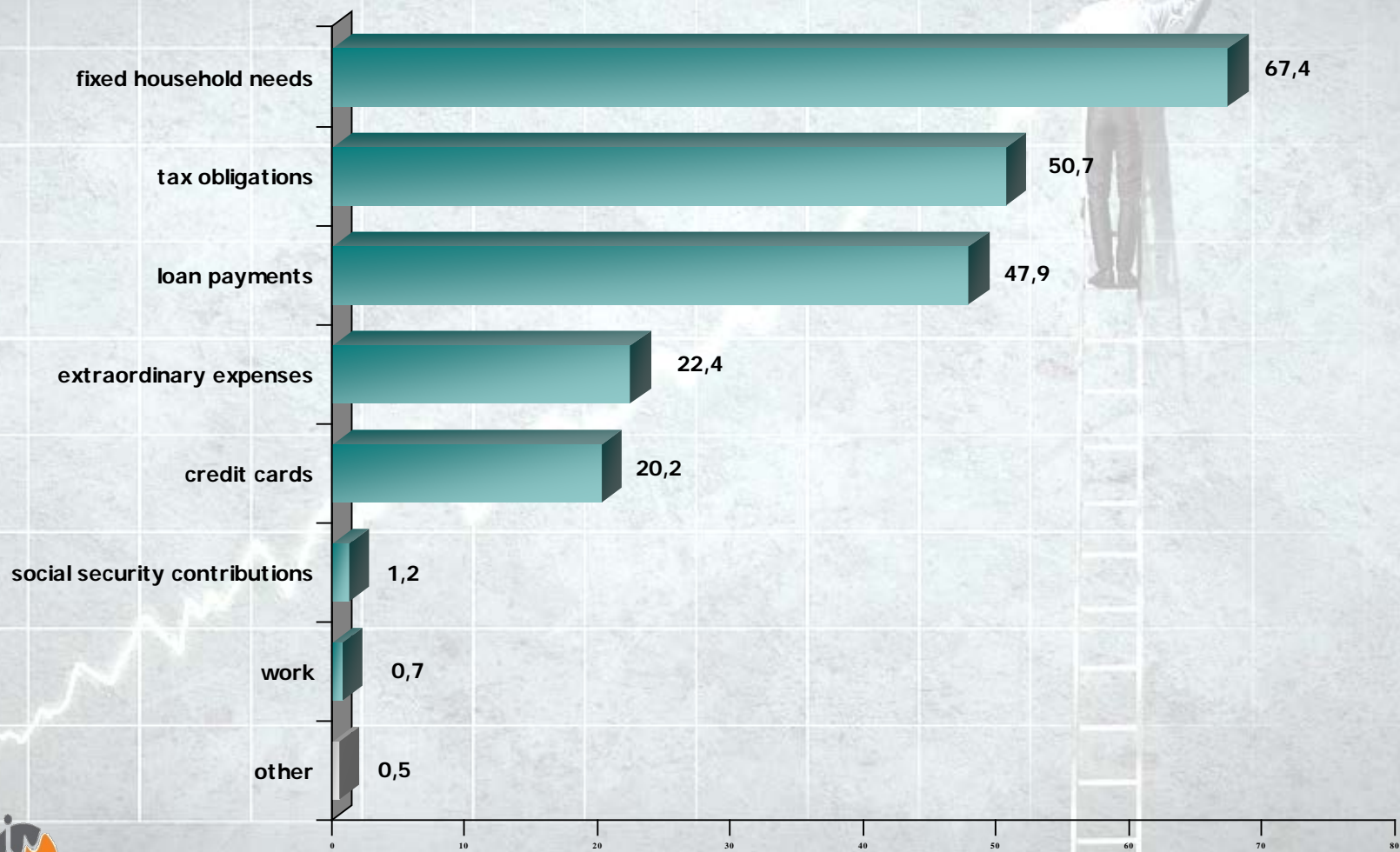


in time
65,2%

December 2012

in time	60,2
arrears	39,8

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



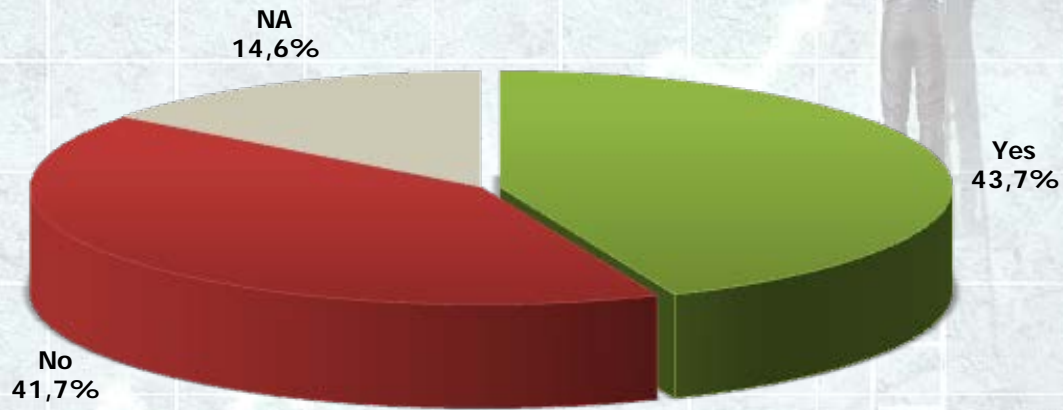
Arrears have to do with
- out of those stating that they have arrears -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons or more	None	One	More than one	Yes	No
Fixed household needs / maintenance expenditure	72	65,4	61,7	68,5	71,3	73,4	68	60,2	70,9	62,2
Tax obligations	44	47,4	53,1	50,3	54	50	53,4	47,5	53,8	46,5
Loan payments	28	38,5	42	56,4	52,9	40,3	49,4	53,4	49,8	45,3
Credit cards	16	14,1	17,3	26,8	18,4	20,2	20,8	19,5	23,1	16,3
Extraordinary expenses	20	15,4	14,8	30,2	23	17,7	27,5	19,5	25,1	18
Social security contributions		1,3	2,5	0,7	1,1		1,1	2,5	0,8	1,7
work		2,6		0,7		0,8	0,6	0,8		1,7
other	4	1,3				1,6				1,2

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

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	More than 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Fixed household needs / maintenance expenditure	75,4	65,1	60,7	64,3	30,8	72,5	64,4	65,2	60,9	68,6
Tax obligations	45,7	55,7	55,7	50	53,8	52,3	40,2	44,9	57,8	62,7
Loan payments	41,7	49,7	54,1	71,4	61,5	46,3	46	52,2	50	47,1
Credit cards	14,9	24,8	24,6	28,6	15,4	28,2	16,1	13	12,5	23,5
Extraordinary expenses	23,4	22,8	24,6	7,1	7,7	23,5	21,8	21,7	26,6	15,7
Social security contributions	1,1	1,3	1,6			0,7	1,1	4,3		
Work	0,6	0,7	1,6			0,7		2,9		
Other	1,1						1,1	1,4		

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



December 2012

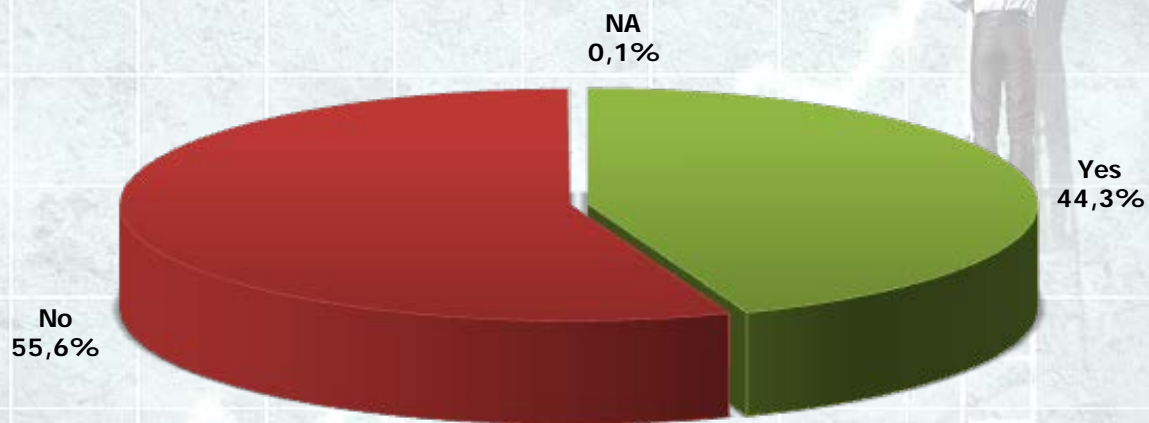
Yes	32,5
No	54,3
NA	13,2

Do you expect that you will be able to cover your main obligations during the year to come or not?
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	53,4	47,3	42,7	41,5	36,5	42,8	42,1	46,9	32,7	51,1
No	29,5	39,1	40,3	44,9	49,1	41,5	45,2	37,3	53,4	33,7
NA	17	13,6	16,9	13,6	14,5	15,6	12,7	15,7	13,9	15,2

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	More than 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	25,7	43,8	52,2	66,3	65,3	40,6	47,9	40,4	43,9	47,7
No	59,5	42,2	35,9	21,1	18,7	43,2	37,5	40,4	49,4	38,3
NA	14,8	14	12	12,6	16	16,2	14,6	19,1	6,7	14,1

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



December 2012

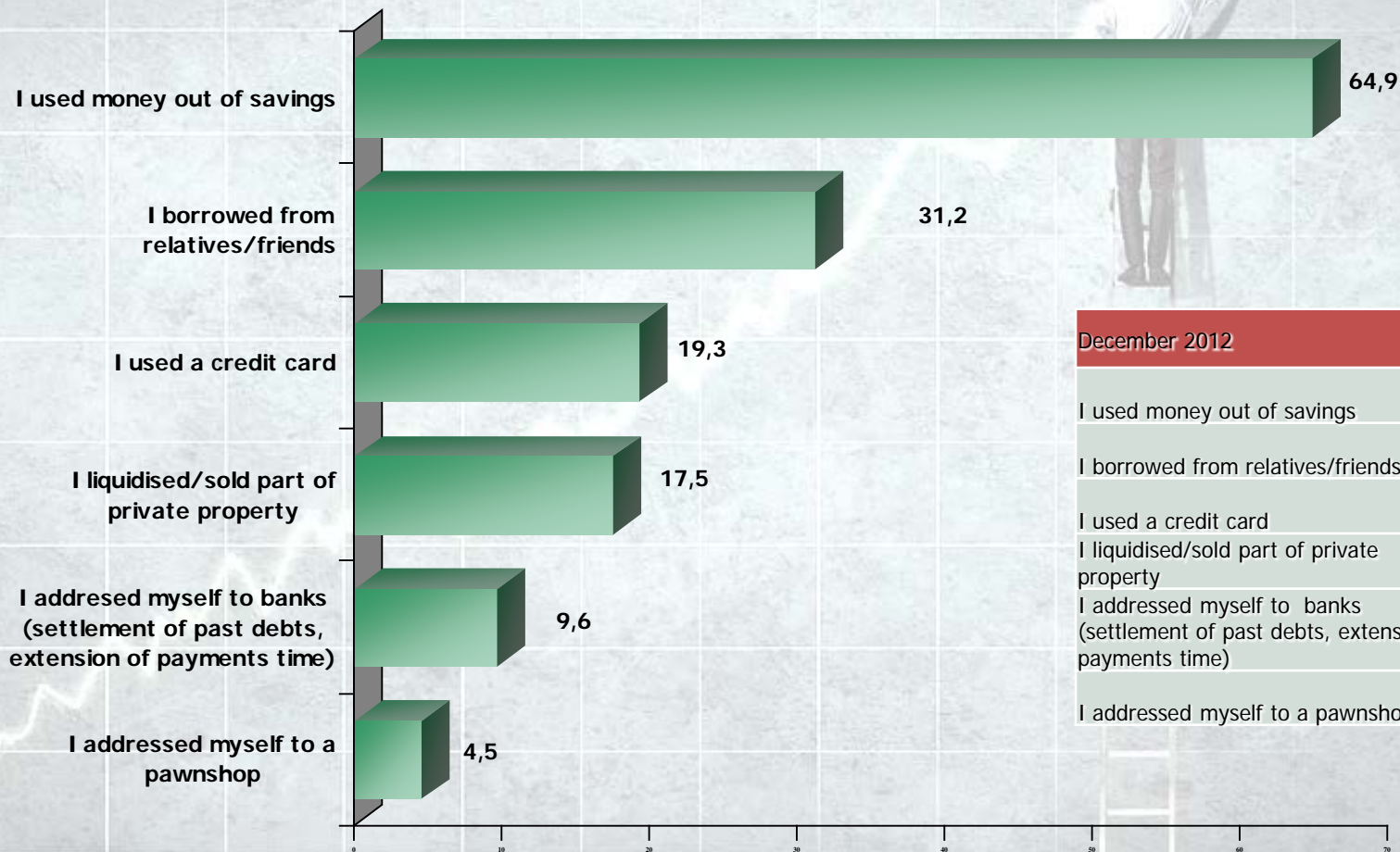
Yes	46,8
No	53,2

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

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons or more	None	One	More than one	Yes	No
Yes	28,4	32,6	44,8	53,4	57,9	33,4	48,4	54,6	50,7	39,8
No	71,6	67,4	55,2	46,6	41,5	66,6	51,6	45,1	49,3	60,1
NA					0,6			0,3		0,1

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	More than 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	42,3	43,6	48,3	47,4	50,7	44,2	44	51,1	42,1	38,3
No	57,7	56,2	51,7	52,6	49,3	55,8	56	48,9	57,9	60,9
NA		0,2								0,8

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



December 2012	
I used money out of savings	56,5
I borrowed from relatives/friends	33,1
I used a credit card	15,8
I liquidised/sold part of private property	8,8
I addressed myself to banks (settlement of past debts, extension of payments time)	19,3
I addressed myself to a pawnshop	3,4

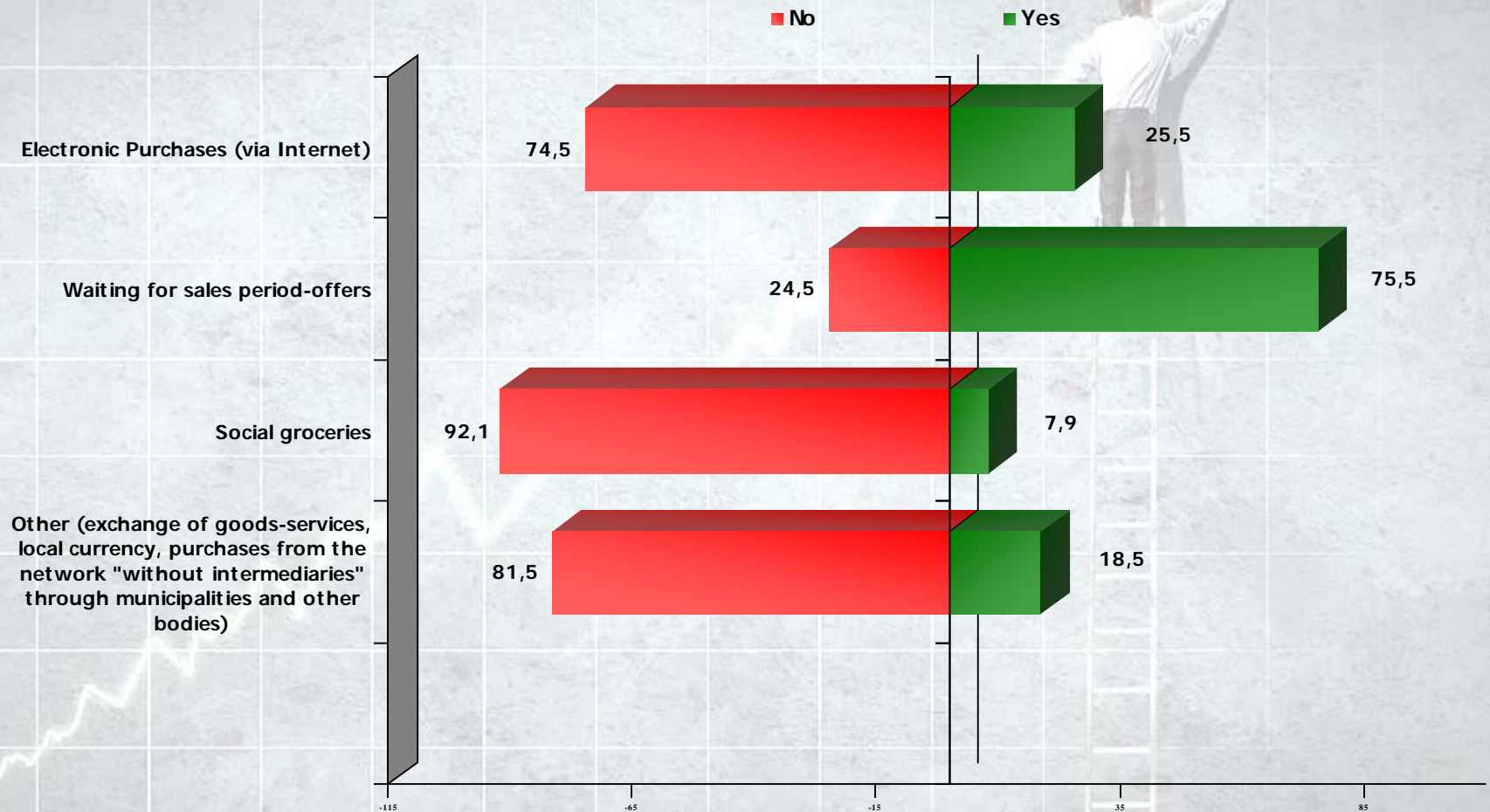
**Did you have to do something out of the following to cover obligations of yours or not?
(multiple choices)
- per category -**

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
I used money out of savings	54,5	59,3	67,3	71,6	64,8	57,7	66,7	73,1	64,8	65
I borrowed from relatives/friends	29,5	24,3	27,8	34,7	45,3	29,7	35,7	27,8	45,5	21,5
I used a credit card	12,5	15,3	20,2	21,9	25,2	15	18,3	26,9	20,1	18,8
I liquidised/sold part of private property	8	8,8	7,3	11,4	11,9	8,8	10,8	9,3	12,8	7,3
I addressed myself to banks (settlement of past debts, extension of payments time)	11,4	10,7	16,5	22,2	27	11,3	21,5	21,3	23,2	13,7
I addressed myself to a pawnshop	8	2,8	3,2	4,3	8,8	5,6	4,9	2,5	7,5	2,5

**Did you have to do something out of the following to cover obligations of yours or not?
(multiple choices)
- per category -**

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
I used money out of savings	59,5	66,7	71,3	69,5	58,7	64,6	65	65,9	65,2	64,1
I borrowed from relatives/friends	49,4	31,4	20,6	13,7	13,3	31,8	29,1	30,7	32,9	32,8
I used a credit card	11,5	17	25,4	27,4	38,7	23,8	21,4	10,6	14	18,8
I liquidised/sold part of private property	14,5	6,9	10,5	6,3	10,7	11,6	8,4	7,3	7,9	10,9
I addressed myself to banks (settlement of past debts, extension of payments time)	21,9	16,1	17,7	18,9	9,3	16,9	15,5	19	20,1	18,8
I addressed myself to a pawnshop	7,1	4,6	3,3		2,7	5,5	5,5	1,7	1,2	7

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



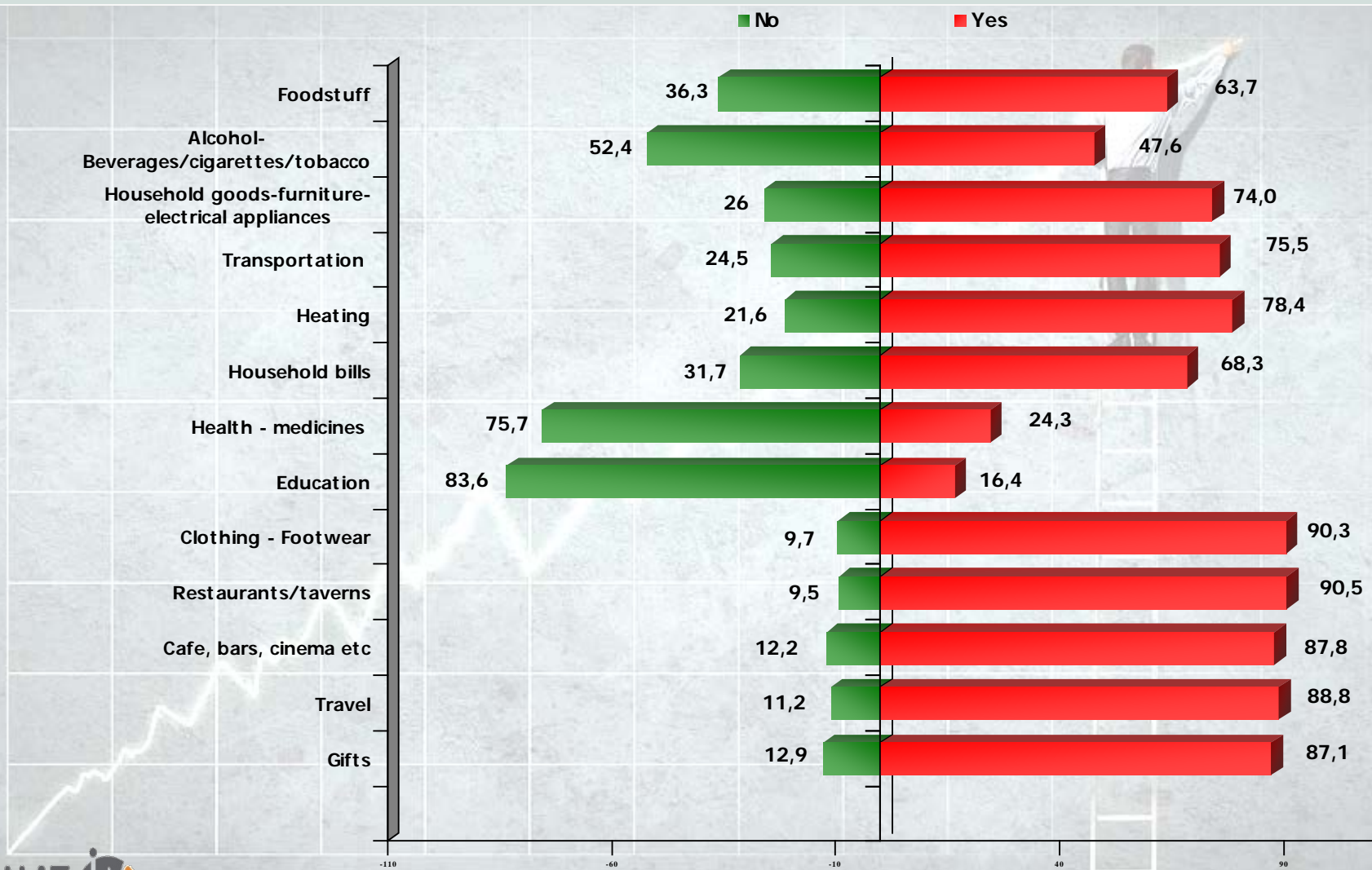
Have you pursued one of the following means to purchase basic goods?

- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Electronic purchases (via internet)	10,2	12,7	27,8	36,6	34	10,5	28,4	43,5	29,4	22,9
Waiting for sales period-offers	58	69,8	77,8	82,1	79,9	70,1	76,5	82,1	79,9	72,5
Social groceries	4,5	7,6	8,5	6,5	12,6	8,8	7,8	6,8	12,2	5
Other (exchange of goods-services, local currency, purchases from the network "without intermediaries" through municipalities and other bodies)	14,8	13,3	18,5	20,7	27	14,5	20	22,2	23,6	15,1

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Electronic purchases (via internet)	20,4	22,2	27,8	36,8	42,7	26,4	26,9	24	29,3	16,4
Waiting for sales period-offers	71,3	81,4	75,6	76,8	66,7	76	78,6	76,5	71,3	70,3
Social groceries	15,1	5,5	5,3	4,2	2,7	8,1	6,5	8,4	7,3	10,9
Other (exchange of goods-services, local currency, purchases from the network "without intermediaries" through municipalities and other bodies)	21,3	19,3	13,9	20	16	19,2	22,7	15,1	17,1	12,5

You will listen to some categories of household expenses and I would like you to tell me in which out of these you have proceeded in severe cuts and in which not.



COMPARATIVE CHART 2012-2013

<i>COMPARATIVE CHART</i>		
	<i>December 2012</i>	<i>December 2013</i>
Foodstuff	69,7	63,7
Alcohol-Beverages, cigarettes, tobacco	51,2	47,6
Household goods – furniture – electrical appliances	70,8	74
Transportation	79,4	75,5
Heating	83,2	78,4
Household bills	69,8	68,3
Health-medicines	26,9	24,3
Education	14,7	16,4
Clothing-footwear	92,5	90,3
Restaurants, taverns	93	90,5
Cafe, bars, cinema	88,8	87,8
Travel	88,7	88,8
Gifts	90,2	87,1

You will listen to some categories of household expenses and I would like you to tell me in which out of these you have proceeded in severe cuts and in which not.

- per category -

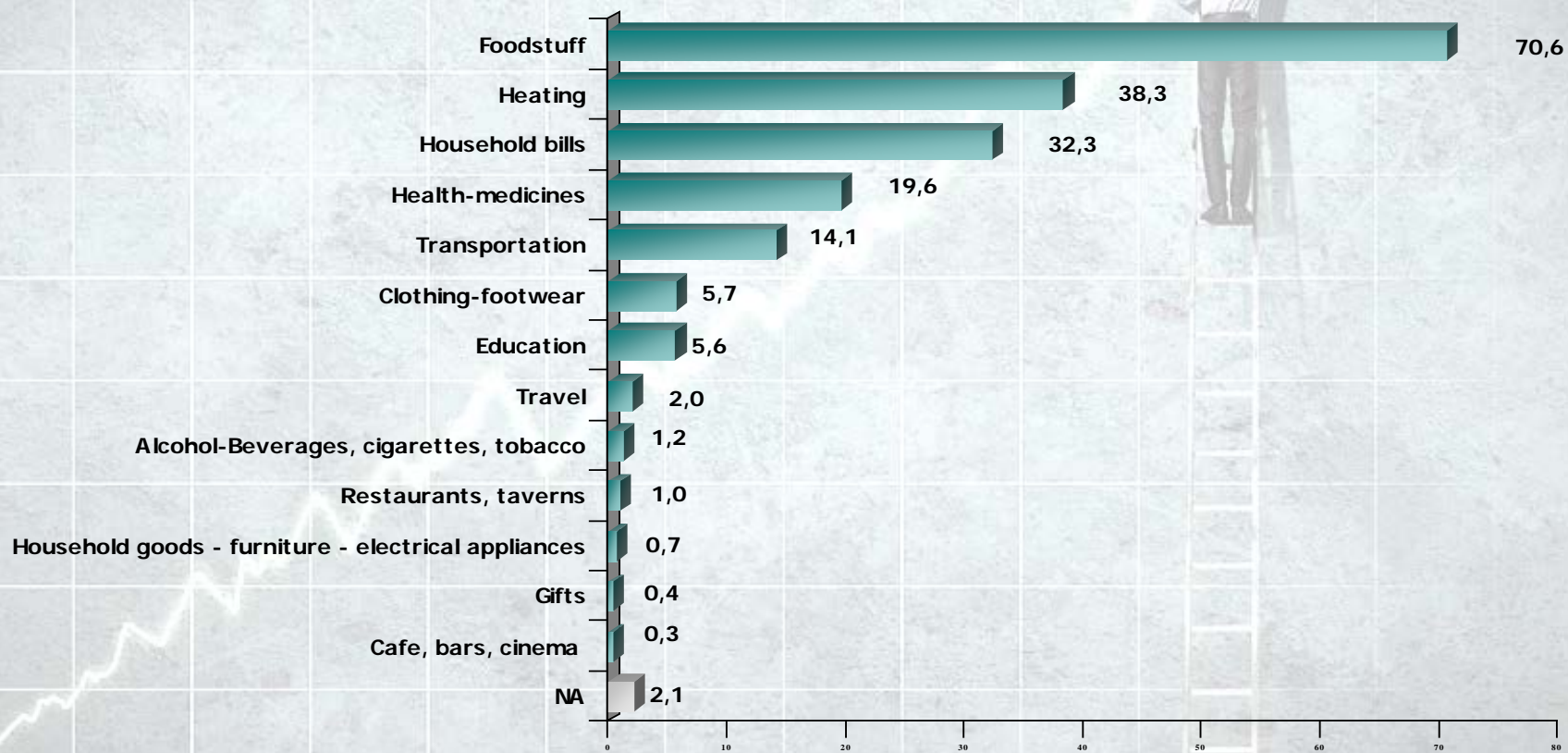
	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Foodstuff	55,7	59,9	63,3	66,5	71,1	64,3	66,7	59	72,9	57,5
Alcohol-Beverages / cigarettes / tobacco	36,4	38,7	50,8	52,3	58,5	36,8	55	54	56,9	41,3
Household goods - furniture –electrical appliances	58	63,3	77,8	83,5	79,9	65,6	79,5	79,3	84,1	67,2
Transportation	60,2	69,2	76,2	82,1	82,4	72,4	77,8	77,2	84,3	69,6
Heating	70,5	73,4	77,4	83,8	83,6	78	81,7	75	85,3	73,8
Household bills	54,5	63,3	69,4	73,6	73,6	66	72,6	66	78,1	61,6
Health - medicines	14,8	18,6	27	27,6	30,8	20,3	28,9	24,4	34,6	17,4
Education	6,8	6,2	11,3	24,7	34	8,3	22,2	20,7	22,6	12,1
Clothing - Footwear	78,4	84,7	92,3	95,5	95	85,7	92,9	93,8	95	87,2
Restaurants, taverns	78,4	84,2	93,1	95,7	95,6	84,8	94,1	94,1	95,9	86,9
Cafe, Bars, cinema etc.	72,7	81,1	91,5	93,2	93,1	82,3	92,4	89,8	93,8	83,7
Travel	75	82,2	91,9	93,8	95,6	84,2	92,2	91,4	95,4	84,4
Gifts	79,5	79,7	88,3	93,8	91,2	82,5	90,7	89,2	92,3	83,5

You will listen to some categories of household expenses and I would like you to tell me in which out of these you have proceeded in severe cuts and in which not.

- per category -

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Foodstuff	82,5	63,3	56,9	43,2	33,3	68,2	56,6	70,9	62,8	57
Alcohol-Beverages / cigarettes / tobacco	54,1	49,1	45,9	38,9	30,7	47,7	49,2	50,3	48,2	39,1
Household goods - furniture –electrical appliances	80,2	75,7	74,6	67,4	57,3	75,5	76,7	76,5	72,6	60,9
Transportation	84	75,9	78	65,3	53,3	77,7	73,8	83,2	76,8	60,2
Heating	83,1	80	80,9	72,6	56	82,2	72,2	85,5	79,9	69,5
Household bills	79,6	70,2	64,6	48,4	45,3	71,3	63,8	68,2	72	64,8
Health - medicines	34	22,5	22,5	16,8	8	26,6	18,8	27,9	29,3	18,8
Education	22,2	14	16,7	14,7	9,3	16,9	17,2	19	12,2	14,8
Clothing - Footwear	93,5	91,7	91,4	85,3	77,3	91,9	90	93,3	88,4	84,4
Restaurants, taverns	94,4	92,4	89,5	85,3	74,7	91,4	91,3	92,7	92,7	79,7
Cafe, Bars, cinema etc.	92,9	88,5	88,5	82,1	68	89,1	88,7	90,5	87,8	77,3
Travel	93,2	89,4	88	82,1	77,3	91,7	87,7	92,2	90,9	75
Gifts	93,2	87,4	85,2	84,2	70,7	88,4	88	90,5	89	73,4

In which out of these categories would an even small price increase cause you trouble? (Choose up to 3)



COMPARATIVE CHART 2012-2013

In which out of these categories would an even small price increase cause you trouble?
(Choose up to 3)

<i>COMPARATIVE CHART</i>		
	<i>December 2012</i>	<i>December 2013</i>
Foodstuff	69,5	70,6
Alcohol-Beverages/cigarettes/tobacco	1,7	1,2
Household goods-furniture -electrical appliances	0,7	0,7
Transportation	11,2	14,1
Heating	39,4	38,3
Household bills	47	32,3
Health - medicines	20,5	19,6
Education	4,6	5,6
Clothing - Footwear	5,6	5,7
Restaurants/taverns	1,2	1
Cafe, bars, cinema etc	0,7	0,3
Travel	0,9	2
Gifts	0,1	0,4

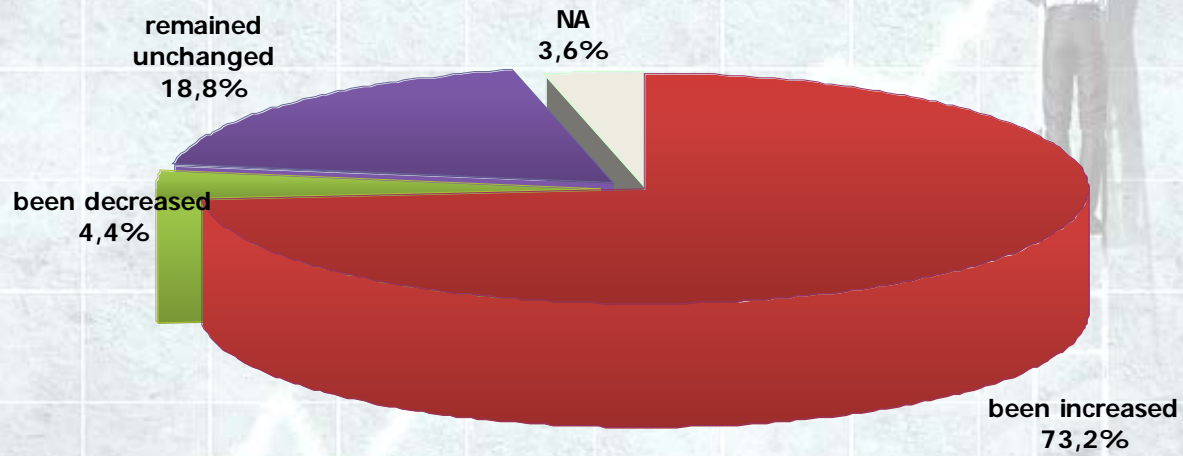
**In which out of these categories would an even small price increase cause you trouble?
(Choose up to 3)
- per category -**

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Foodstuff	65,9	64,7	70,6	75,9	74,8	68,4	72,6	71,3	76,6	66,5
Alcohol-Beverages / cigarettes / tobacco	3,4	1,1	2	0,6	0,6	1,3	1,2	1,2	1,2	1,3
Household goods - furniture –electrical appliances	1,1	0,6	1,6	0,3	0,6	0,6	0,7	0,9	0,6	0,8
Transportation	12,5	12,4	18,5	12,8	14,5	12	14,9	16	16,8	12,3
Heating	31,8	42,9	41,9	34,1	35,2	41,5	36,4	36,1	38,9	37,9
Household bills	25	27,7	29	40,3	34	30,6	33,3	33,6	37,7	28,6
Health - medicines	20,5	26	17,7	15,3	17	25,2	14,7	17,6	17,4	21,1
Education		1,1	3,2	9,9	12,6	1,9	7,6	8,3	6,2	5
Clothing - Footwear	9,1	4,2	5,2	5,4	8,2	5,6	5,6	5,9	5,2	6
Restaurants, taverns	1,1	1,1	1,6	0,6	0,6	1,1	1,2	0,6	0,4	1,4
Cafe, Bars, cinema etc.			0,4	0,9		0,4		0,6	0,4	0,3
Travel	4,5	2,5	1,6	1,7	0,6	1,9	1,5	2,8	1	2,6
Gifts	2,3	0,6		0,3		0,4	0,7		0,2	0,6
NA	1,1	4,2	1,2	0,9	1,9	2,8	0,7	2,8	1	2,8

**In which out of these categories would an even small price increase cause you trouble?
(Choose up to 3)
- per category -**

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Foodstuff	75,7	75	68,4	56,8	50,7	73,4	65,4	76,5	72,6	63,3
Alcohol-Beverages / cigarettes / tobacco	1,5	1,1	0,5	3,2	1,3	1,2	2,3	0,6	1,2	
Household goods - furniture –electrical appliances	0,6	1,4	0,5			0,5	1,6	1,1		
Transportation	13,3	13,1	15,8	15,8	14,7	13,3	15,5	11,2	18,9	10,9
Heating	34,6	39,9	41,6	38,9	36	35,6	44,3	39,1	33,5	37,5
Household bills	30,5	33,3	35,9	33,7	29,3	34,4	35,6	28,5	26,2	30,5
Health - medicines	22,8	21,8	17,2	14,7	9,3	17,8	17,5	24,6	18,3	25
Education	3,3	6,7	5,7	7,4	8	6,2	5,2	6,1	4,3	5,5
Clothing - Footwear	6,5	5,3	5,3	4,2	5,3	5,7	6,1	6,7	4,9	3,9
Restaurants, taverns	0,3	0,9	0,5	2,1	2,7	1,4	1		0,6	1,6
Cafe, Bars, cinema etc.	0,3	0,5				0,5	0,3		0,6	
Travel	0,6	1,6	2,9	3,2	6,7	2,6	0,3	1,7	3	3,1
Gifts	0,9		1			0,7	0,6			
NA	1,5	0,7	1	5,3	8	2,1	1,9	0,6	3	3,1

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



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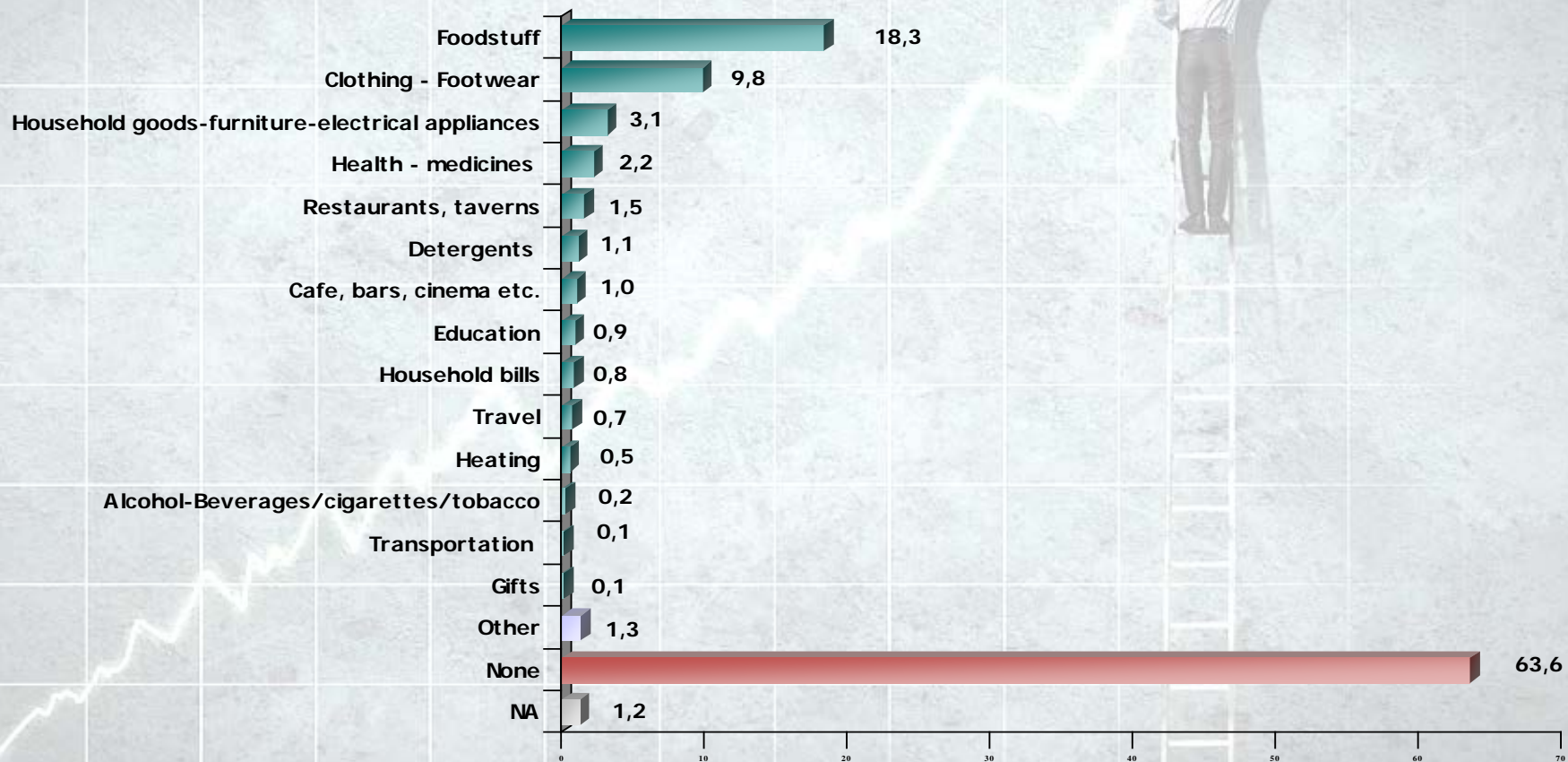
been increased	80,9
been decreased	3,6
remained unchanged	15,2
NA	0,3

**You consider that, during the last year, the prices of the goods that you purchased have...
- per category -**

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Been increased	68,2	72,3	72,6	73	79,2	74,8	73,6	70,4	77	70,7
Been decreased	4,5	4	4,4	4,8	4,4	3,8	3,9	5,9	3,5	5
Remained unchanged	20,5	20,1	19,4	18,8	14,5	17,1	19,1	21	16,4	20,4
NA	6,8	3,7	3,6	3,4	1,9	4,3	3,4	2,8	3,1	3,9

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Been increased	77,8	74,1	71,8	63,2	65,3	73,9	71,2	76	72	73,4
Been decreased	4,4	3,9	4,3	3,2	9,3	5,5	4,2	4,5	1,8	4,7
Remained unchanged	16	18,1	20,1	25,3	22,7	17,6	20,7	14,5	22,6	19,5
NA	1,8	3,9	3,8	8,4	2,7	3,1	3,9	5	3,7	2,3

In which out of the following categories have you noticed a price reduction? (choose up to 3)



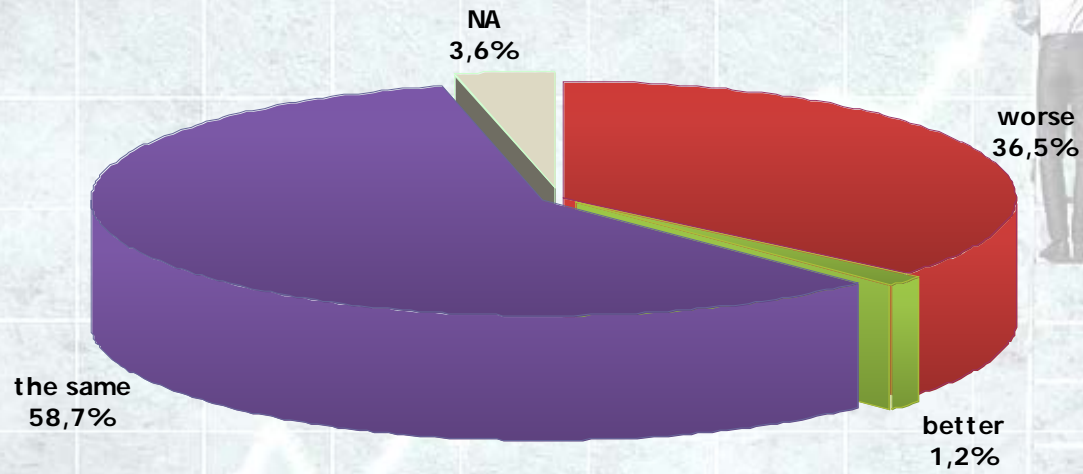
**In which out of the following categories have you noticed a price reduction?
(choose up to 3)
- per category -**

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Foodstuff	15,9	22	18,1	16,2	16,4	19,7	18,1	16,7	16,6	19,5
Alcohol-beverages/cigarettes-tobacco				0,6				0,6		0,3
Household goods-furniture-electrical appliances	1,1	1,7	5,6	2,8	3,8	1,3	3,4	5,2	2,7	3,3
Transportation				0,3			0,2		0,2	
Heating		0,3	0,4	0,6	1,3	0,2	0,7	0,6	0,6	0,4
Household bills		1,1		1,4	0,6	0,9	1	0,6	0,8	0,8
Health - medicines	1,1	3,1	2,8	1,4	1,3	1,9	2,2	2,5	1,2	2,8
Education	1,1	0,3	0,8	1,4	1,3	0,6	0,5	1,9	1	0,8
Clothing - Footwear	15,9	6,2	11,7	10,2	10,7	7,9	9,3	13,3	9,1	10,3
Restaurants, taverns	3,4	0,3	1,6	2	1,9	0,4	2,2	2,2	1,7	1,4
Café, bar, cinema etc.	2,3	0,3	1,2	1,4	0,6	0,4	1,2	1,5	0,8	1,1
Travel		0,6	0,8	0,6	1,3	0,2	0,7	1,2	0,2	1
Gifts				0,3				0,3		0,1
Detergents	1,1	1,4	0,8	0,9	1,3	1,5	1	0,6	0,8	1,3
other	1,1	1,4	0,8	2	0,6	1,1	1,2	1,9	1,7	1,1
none	63,6	65	62,5	61,4	67,3	67,1	62,8	59,6	67,1	61,2
NA	1,1	0,8	1,6	1,7	0,6	1,1	1,5	1,2	1	1,4

**In which out of the following categories have you noticed a price reduction?
(choose up to 3)
- per category -**

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Foodstuff	15,4	20,4	15,8	18,9	25,3	19,2	18,1	20,7	15,2	16,4
Alcohol-beverages/cigarettes-tobacco			1			0,2	0,3			
Household goods-furniture-electrical appliances	2,1	3,4	2,9	4,2	2,7	4,5	2,3	3,9	0,6	2,3
Transportation	0,3							0,6		
Heating	1,5			1,1		0,2	0,6	1,1		0,8
Household bills	0,9	0,5	1	1,1	2,7	0,7	1,3	1,1		0,8
Health - medicines	1,5	1,4	4,3	3,2	2,7	1,7	4,9	0,6	1,2	0,8
Education	0,9	0,7	1,4	2,1		0,7	0,6	1,7	1,8	
Clothing - Footwear	6,8	10,3	11	10,5	16	12,6	10,4	5	9,1	7
Restaurants, taverns	0,6	1,4	1,4	2,1	4	1,9	2,3		1,2	0,8
Café, bar, cinema etc.	0,6	0,7	0,5	2,1	4	1,9	1		0,6	
Travel	0,9		1,4	1,1	1,3	0,5	0,6	1,1	1,2	
Gifts			0,5				0,3			
Detergents	0,6	1,4	1	2,1		1	0,6	2,2	1,2	0,8
other	1,5	0,9	1,4	2,1	2,7	1,9	1,3	0,6	1,2	0,8
none	68,9	63,8	62,2	56,8	54,7	59,4	61,8	65,4	68,3	73,4
NA	1,2	1,1	1	4,2		2,1	0,6		1,8	0,8

The quality of products that you purchase after the outburst of the crisis is worse, better or the same?



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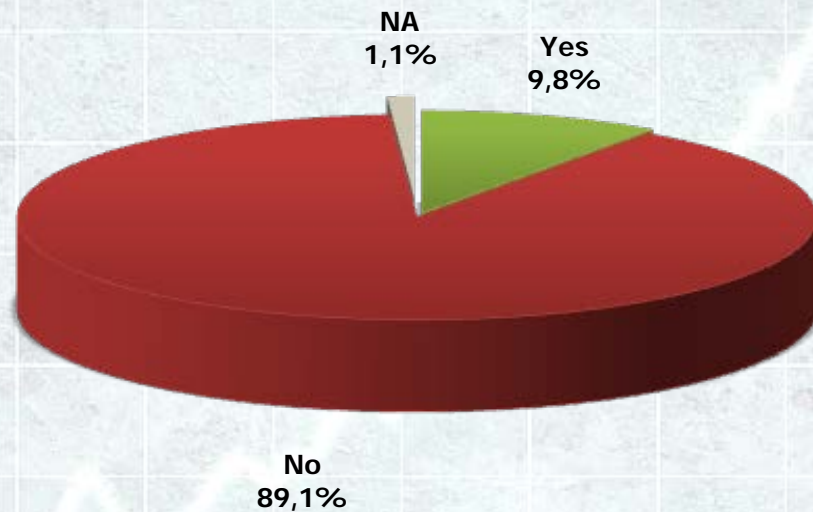
worse	42,5
better	1,1
the same	56,1
NA	0,3

The quality of products that you purchase after the outburst of the crisis is worse, better or the same? - per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
worse	40,9	32,8	35,5	36,3	44,7	35,3	38,5	35,9	41,5	33,2
better	3,4	1,1	1,2	0,9	0,6	1,5	1,2	0,6	1,5	1
the same	54,5	61,6	58,9	60	51,6	58,5	57,4	60,7	54,1	61,7
NA	1,1	4,5	4,4	2,9	3,1	4,7	2,9	2,8	2,9	4,1

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
worse	43,9	36	36,1	26,3	24	39,2	38	35,2	25,2	40,6
better	2,1	1,1		1,1		0,7	0,3	1,1	1,8	3,9
the same	51,3	58,7	61,1	69,5	72	55,8	59,4	58,1	69,9	53,1
NA	2,7	4,1	2,9	3,2	4	4,3	2,3	5,6	3,1	2,3

Does the unemployed person in your family receive an unemployment benefit;
- out of the households with unemployed (40,2%) -

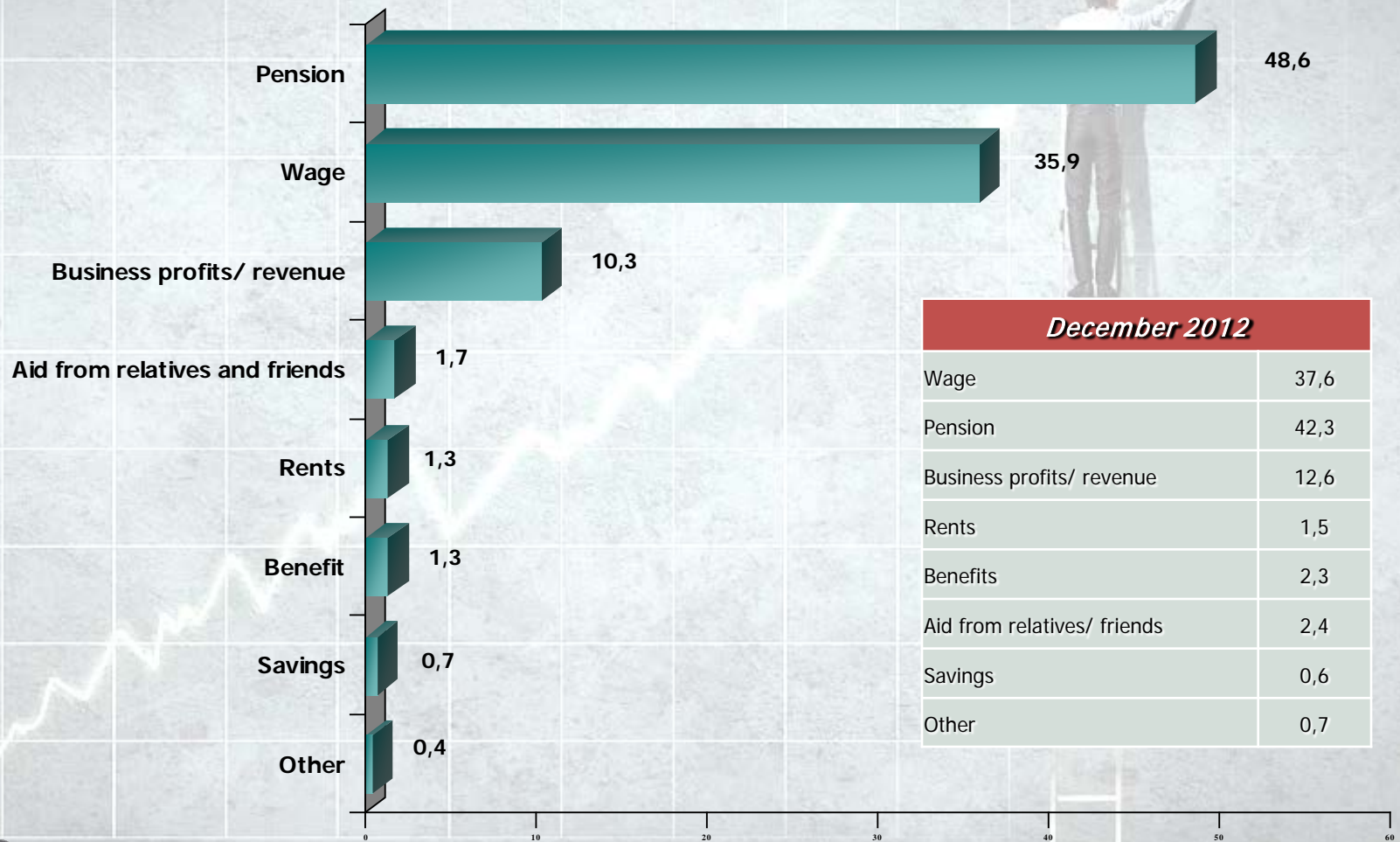


Does the unemployed member of your family receive an unemployment benefit;
- out of the households with unemployed (40,2%) -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes		7,7	12,6	9,5	9	13,1	7,4	10,8	9,9	
No	100	92,3	86,6	88,9	90,1	85,6	91,3	89,2	89	100
NA			0,8	1,5	0,9	1,3	1,2		1	

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	9,7	11,9	3,1	25		10,3	9,3	7,9	10,5	10,9
No	90,3	85,9	95,3	75	100	89,2	90,7	88,9	88,2	87
NA		2,3	1,6			0,5		3,2	1,3	2,2

Which is the main source of your income?



Which is the main source of your income? - per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Wage	10,2	13	41,1	56,4	47,8	0,4	56,4	61,4	43,6	30,7
Pension	72,7	75,1	46,8	24,8	31,4	88,7	27,2	17,6	37,3	56,2
Business profits/ revenue	3,4	7,3	8,1	15,7	11,9	1,3	13,5	19,1	9,1	11
Rents	5,7	1,4	1,6	0,3		1,9	1	0,6	1,2	1,3
Benefit		0,8		2	3,1	2,1	0,7	0,6	2,9	0,1
Aid from relatives	5,7	1,1	1,2	0,3	4,4	3,4	0,5	0,6	3,5	0,4
Savings	1,1	0,8	0,8	0,3	0,6	1,5	0,2		1,2	0,3
Other	1,1	0,3	0,4	0,3	0,6	0,6	0,5		1	

Which is the main source of your income? - per category -

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Wage	29,4	36,9	38,3	38,9	56	41,8	35,6	36,3	27,6	27,3
Pension	44,2	53,7	51,7	47,4	32	47,3	48,2	46,4	49,7	55,5
Business profits/ revenue	13,4	8,3	7,7	11,6	9,3	4,5	12	12,3	16,6	14,1
Rents	1,5	0,5	1,4	2,1	2,7	1,2	1,6	1,1	1,8	
Benefit	3,6	0,7				1,9	1	0,6	1,8	
Aid from relatives	5		1			2,4	1	1,1	1,8	1,6
Savings	1,8					0,5	0,6	1,1	0,6	0,8
Other	1,2					0,5		1,1		0,8

If you had the possibility, would you prefer not paying health and pension schemes contributions in order to get more salary to cover current economic needs?

-out of employees of the private sector, self-employed & business owners-



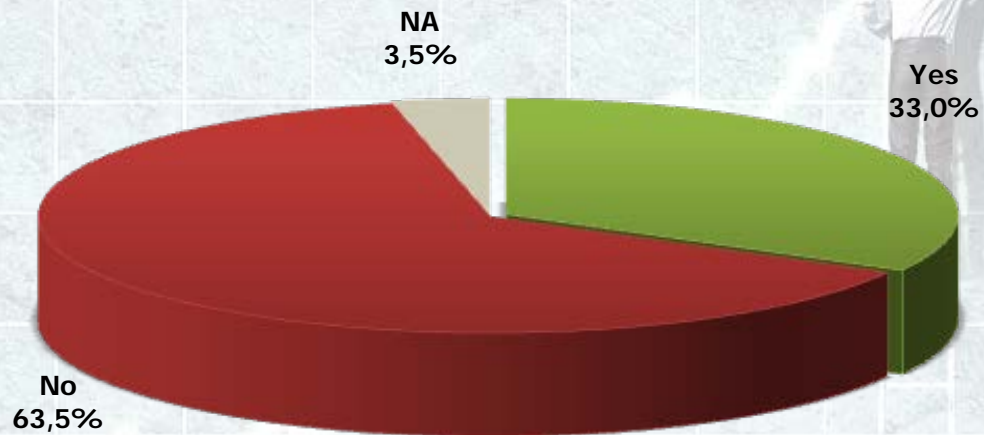
If you had the possibility, would you prefer not paying health and pension schemes contributions in order to get more salary to cover current economic needs?

-out of employees of the private sector, self-employed & business owners-

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	36,4	40,7	46,7	54	56,4		48,9	51,5	50	50,7
No	63,6	59,3	53,3	46	43,6		51,1	48,5	50	49,3

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	58,3	56,4	36,8	41,7	46,2	60	42	51,4	48,4	47,1
No	41,7	43,6	63,2	58,3	53,8	40	58	48,6	51,6	52,9

This year, did you make a settlement with the tax authority for tax debt payments?



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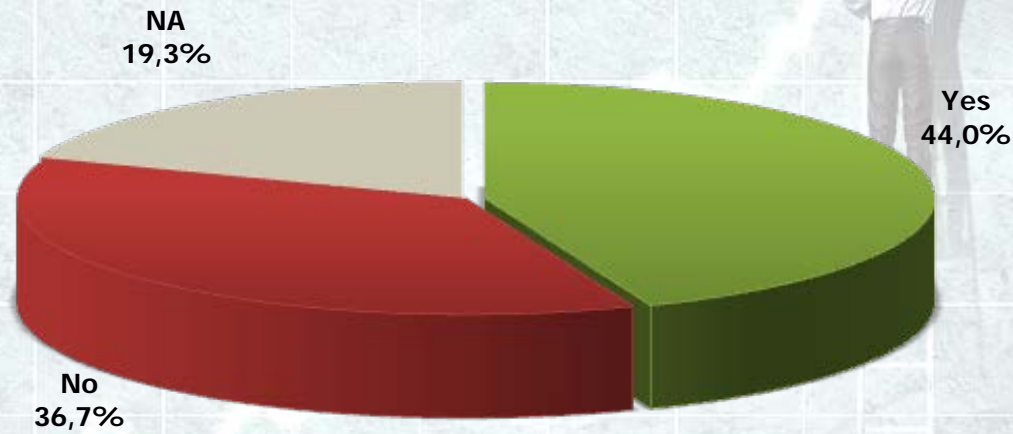
Yes	49,8
No	48,1
NA	2,1

This year, did you make a settlement with the tax authority for tax debt payments?
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	19,3	28,9	33,9	38,6	36,1	29,3	33	38,4	37,8	29,9
No	72,7	68,8	62,5	57,7	60,8	67,2	62,1	59,8	57,5	67,6
NA	8	2,3	3,6	3,7	3,2	3,4	4,9	1,9	4,8	2,5

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	27,5	37,9	36,8	31,6	25,3	30,9	31,1	36	38	34,4
No	66	60	60,8	68,4	74,7	65,1	66	61,2	57,1	63,3
NA	6,5	2,1	2,4			4	2,9	2,8	4,9	2,3

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



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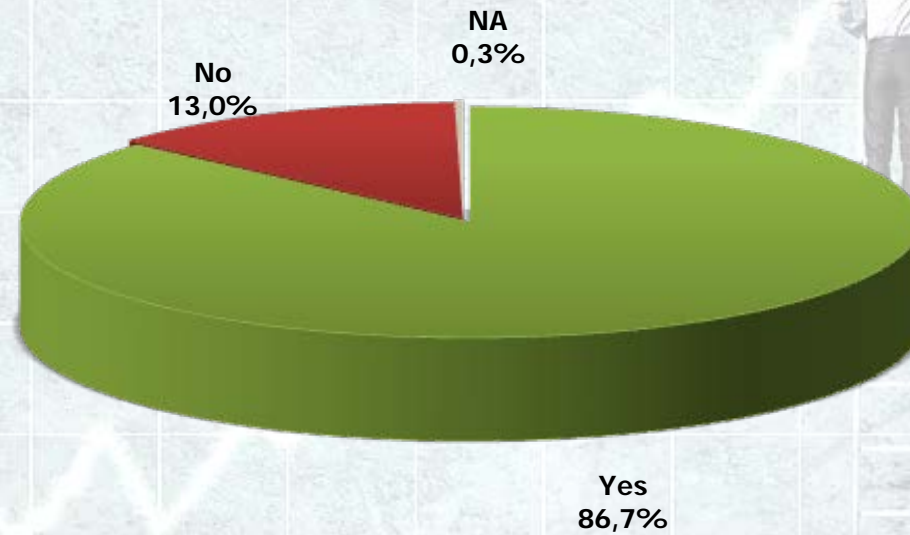
Yes	31,2
No	49,0
NA	19,8

Do you expect that during the year to come you will be able to meet your tax obligations? - per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	53,4	47,3	42,3	42,3	37,7	45	42,5	44,4	35,3	49,8
No	21,6	31,7	39,9	39,8	44	33,6	40,3	36,4	47,9	29,1
NA	25	21	17,7	17,9	18,2	21,4	17,1	19,1	16,8	21,1

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	27,8	45	47,8	65,3	66,7	43	50,2	39,7	44,2	38,3
No	51,2	35,1	35,9	18,9	20	39,2	30,7	35,8	41,7	37,5
NA	21	20	16,3	15,8	13,3	17,8	19,1	24,6	14,1	24,2

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



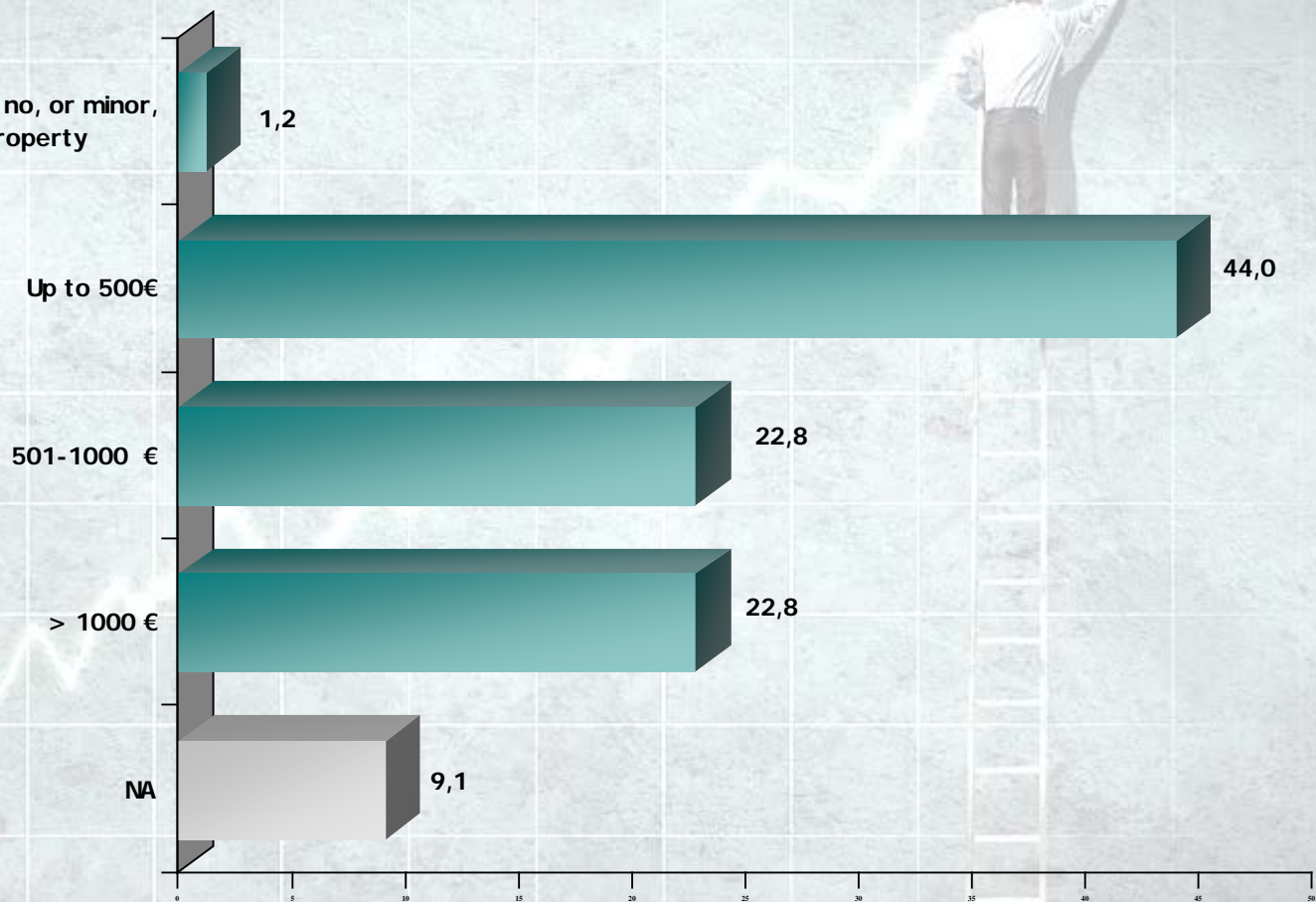
Do you possess any private property; (house, land, country-house, office, etc.)
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	75	86,4	88,3	87,2	89,9	85	86,6	89,2	84,9	87,9
No	25	13	11,7	12,5	9,4	14,7	13,2	10,2	14,9	11,7
NA		0,6		0,3	0,6	0,2	0,2	0,6	0,2	0,4

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	81,1	86,7	88,5	97,9	96	85,7	88	86	86	88,3
No	18,9	13,3	11	2,1	2,7	14	11,7	13,4	13,4	11,7
NA			0,5		1,3	0,2	0,3	0,6	0,6	

Which was the amount of property taxes that you had to pay in 2013? - out of those possessing private property-

Zero, I possess no, or minor,
private property

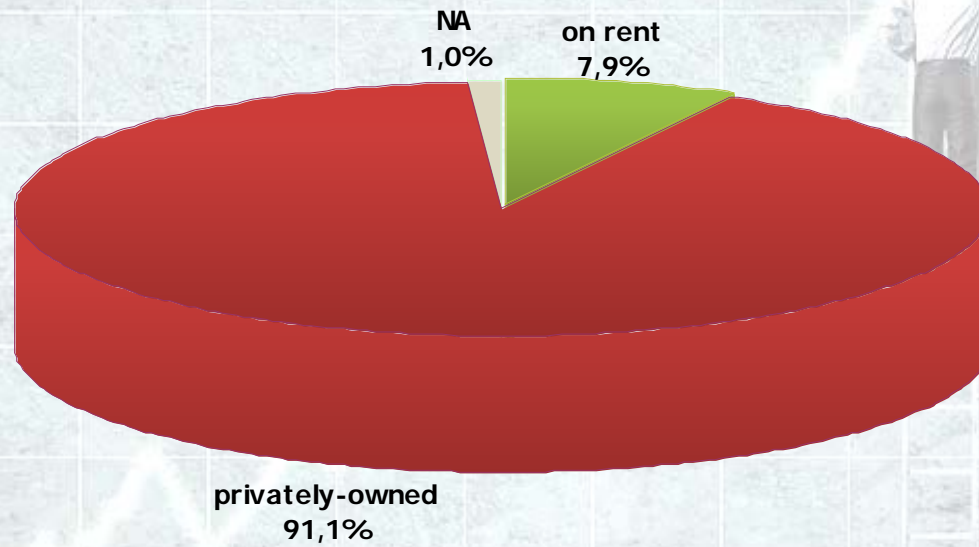


Which was the amount of property taxes that you had to pay in 2013? - out of those possessing private property-

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Zero, I have no, or minor, private property	1,5	1,6	1,4	1	0,7	2	0,6	1	1	1,4
Up to 500€	65,7	47,1	37,9	38,1	49	50,1	44,6	34,6	48,8	40,9
501-1000 €	13,4	23,2	24,2	27,4	14,7	21,6	22,6	24,9	22,2	23,3
> 1000 €	14,9	20,6	24,2	25,1	24,5	19	22,6	28,4	20	24,6
NA	4,5	7,5	12,3	8,5	11,2	7,3	9,6	11,1	8	9,8

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Zero, I have no, or minor, private property	1,5	1,6	0,5		1,4	1,7	1,1	0,6	1,4	0,9
Up to 500€	61,5	43,1	41,1	31,2	22,2	40,7	44,3	47,4	41,1	52,2
501-1000 €	16	27,8	26,5	23,7	13,9	23,8	23,1	26	20,6	17,7
> 1000 €	12,4	18,5	27,6	35,5	54,2	27,4	19	16,2	29,1	18,6
NA	8,7	9	4,3	9,7	8,3	6,4	12,5	9,7	7,8	10,6

Your residence-house is

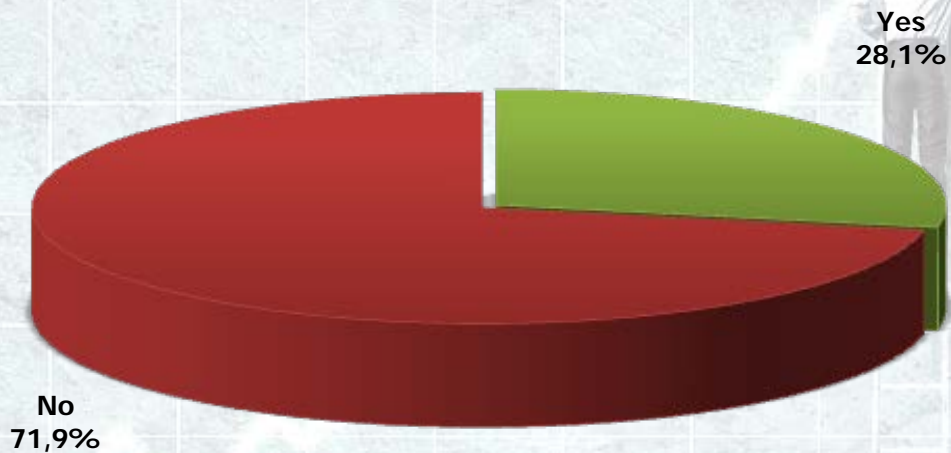


Your house-residence is - per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
On rent	12,5	7,9	8,1	8	5	8,1	8,3	7,1	8,7	7,3
Privately-owned	83	91,2	91,9	91,5	93,1	90,4	91,2	92	90,1	91,9
NA	4,5	0,8		0,6	1,9	1,5	0,5	0,9	1,2	0,8

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
On rent	6,8	8,5	8,6	5,3	5,3	12,4	4,9	6,1	6,1	5,5
Privately-owned	92	90,1	90,9	94,7	94,7	86,2	94,8	93,3	93,3	92,2
NA	1,2	1,4	0,5			1,4	0,3	0,6	0,6	2,3

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

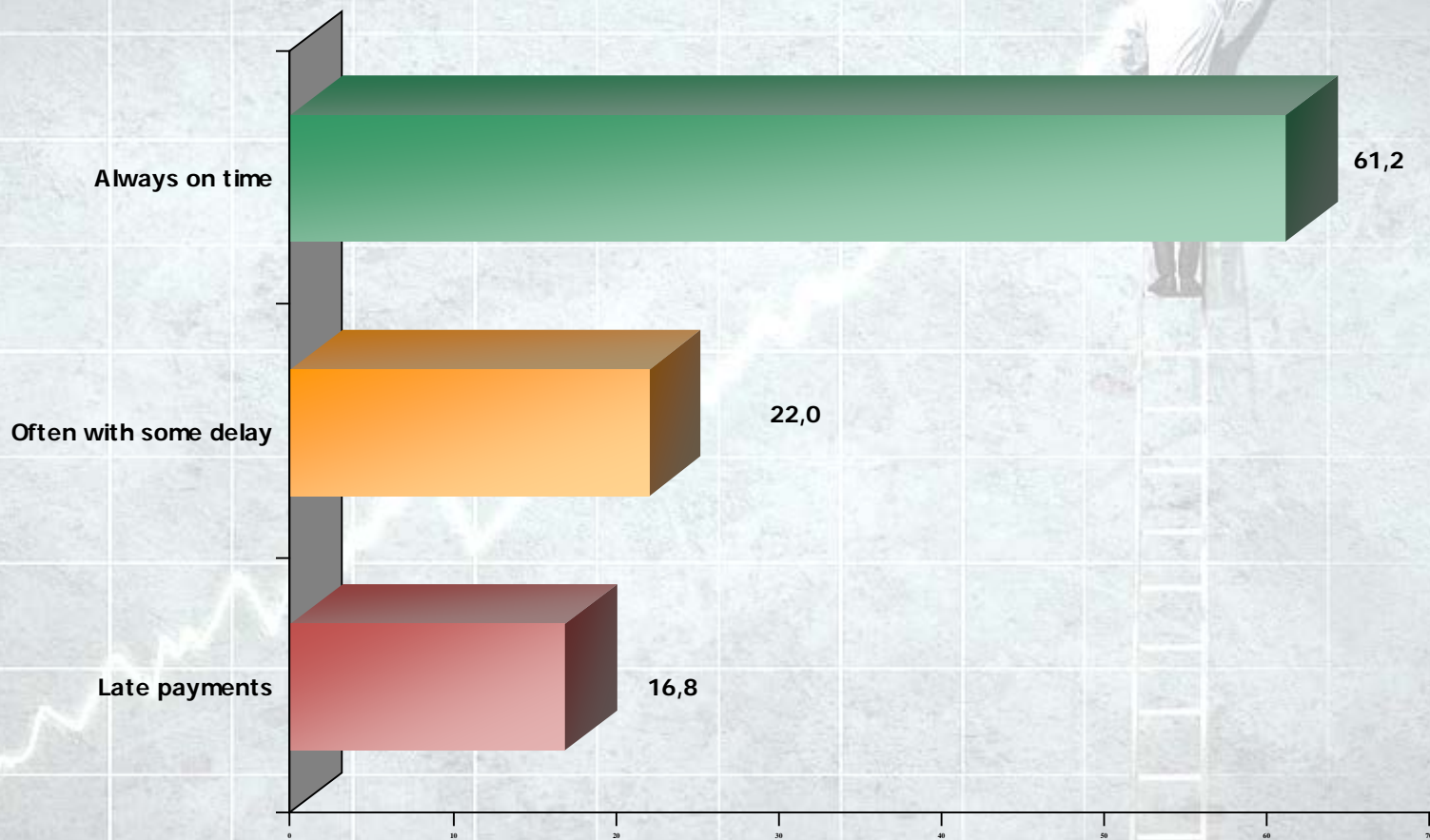


Do you currently have a mortgage?
- out of those staying at a privately-owned house -
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	11,4	15,8	28,8	38,3	39,5	17,5	32,6	37,2	33,2	24,7
No	88,6	84,2	71,2	61,7	60,5	82,5	67,4	62,8	66,8	75,3

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	22,8	25,7	36,2	32,6	37,1	24	30,3	35,4	30,9	21,2
No	77,2	74,3	63,8	67,4	62,9	76	69,7	64,6	69,1	78,8

How do you perform with respect to mortgage payments? Are your payments always regularly on time, or with some delay? Do you have late payments?



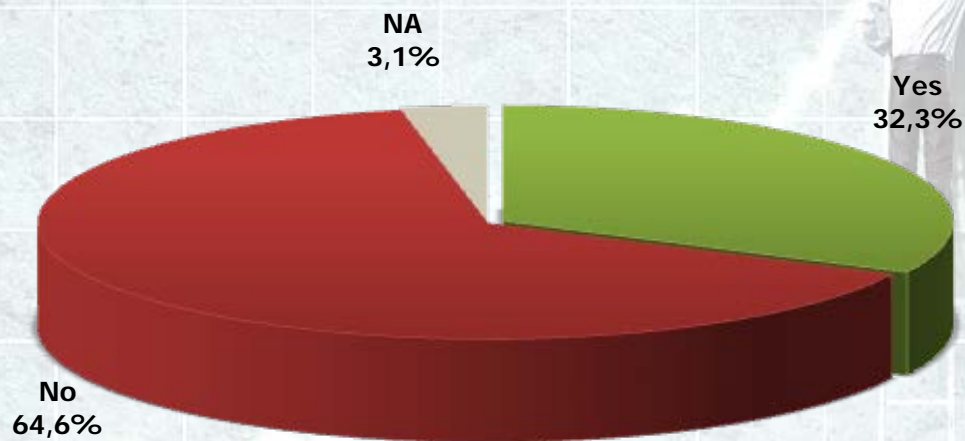
How do you perform with respect to mortgage payments? Are your payments always regularly on time, or with some delay? Do you have late payments?

- out of those currently having a mortgage -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Always on time	57,1	74	69,2	58,9	46,6	56,2	59,7	66,1	49,7	71,4
Often, with some delay	42,9	8	18,5	25	29,3	21,9	19,3	25	26,6	18
Late payments		18	12,3	16,1	24,1	21,9	21	8,9	23,8	10,6

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Always on time	38,6	60,6	70,6	76,7	76,9	62,4	65,2	56,9	51,1	72
Often, with some delay	28,6	24,2	20,6	10	11,5	18,8	23,6	22,4	25,5	20
Late payments	32,9	15,2	8,8	13,3	11,5	18,8	11,2	20,7	23,4	8

**Are you concerned, taking the current situation into account, that at some time you will lose your house?
(inability to pay taxes, mortgage foreclosure)**



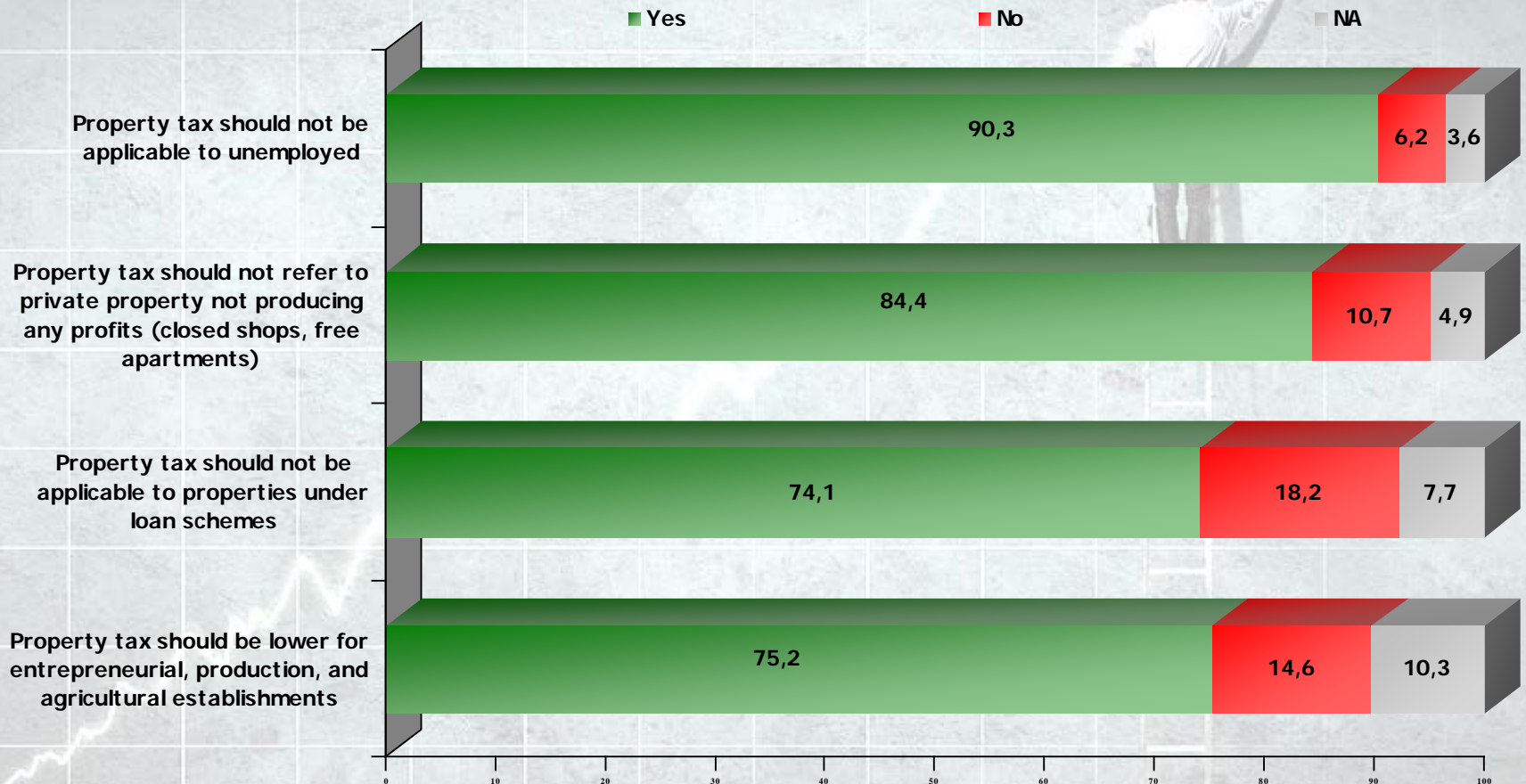
Are you concerned, taking the current situation into account, that at some time you will lose your house? (inability to pay taxes, mortgage foreclosure)

- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	10,7	27,2	28,6	38,6	46,1	26,7	37,3	33,9	43,4	24,9
No	84	69,5	67,5	59	52,6	69,5	59,8	63,8	54,6	71,4
NA	5,3	3,3	3,9	2,4	1,3	3,7	2,9	2,3	2	3,7

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	41,7	29,2	30,5	21,3	34,2	35,1	27,8	33,9	40,9	21,5
No	54,8	68,6	66,5	76,6	63	61,7	70,2	61,4	55,2	76,9
NA	3,5	2,2	3	2,1	2,7	3,2	2	4,7	3,9	1,7

Do you agree with the following?



Do you agree with the following?

- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Property tax should not be applicable to unemployed	84,1	91,5	87,9	92,3	89,9	91	90,7	88,6	93,2	88,3
Property tax should not refer to private property not producing any profits (closed shops, free apartments)	77,3	85	83,1	85,8	86,2	84,6	83,9	84,9	86,5	83
Property tax should not be applicable to properties under loan schemes	67	71,8	74,6	75,3	79,9	75	74,6	72,2	79,1	70,7
Property tax should be lower for entrepreneurial, production, and agricultural establishments	70,5	72,9	70,2	80,1	79,9	70,7	76,3	80,2	76,3	74,3

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Property tax should not be applicable to unemployed	92	93,3	87,6	86,3	88	90	89,3	91,6	89,6	92,2
Property tax should not refer to private property not producing any profits (closed shops, free apartments)	86,7	85,6	86,6	76,8	80	81,7	85,8	87,2	83,5	87,5
Property tax should not be applicable to properties under loan schemes	82,2	77,1	68,9	64,2	54,7	72	71,5	77,7	75	81,3
Property tax should be lower for entrepreneurial, production, and agricultural establishments	74,6	77,5	74,2	74,7	70,3	69,8	77,6	80,4	77,4	76,6

Were you in medical treatment need during 2013?



Were you in medical treatment need during 2013?

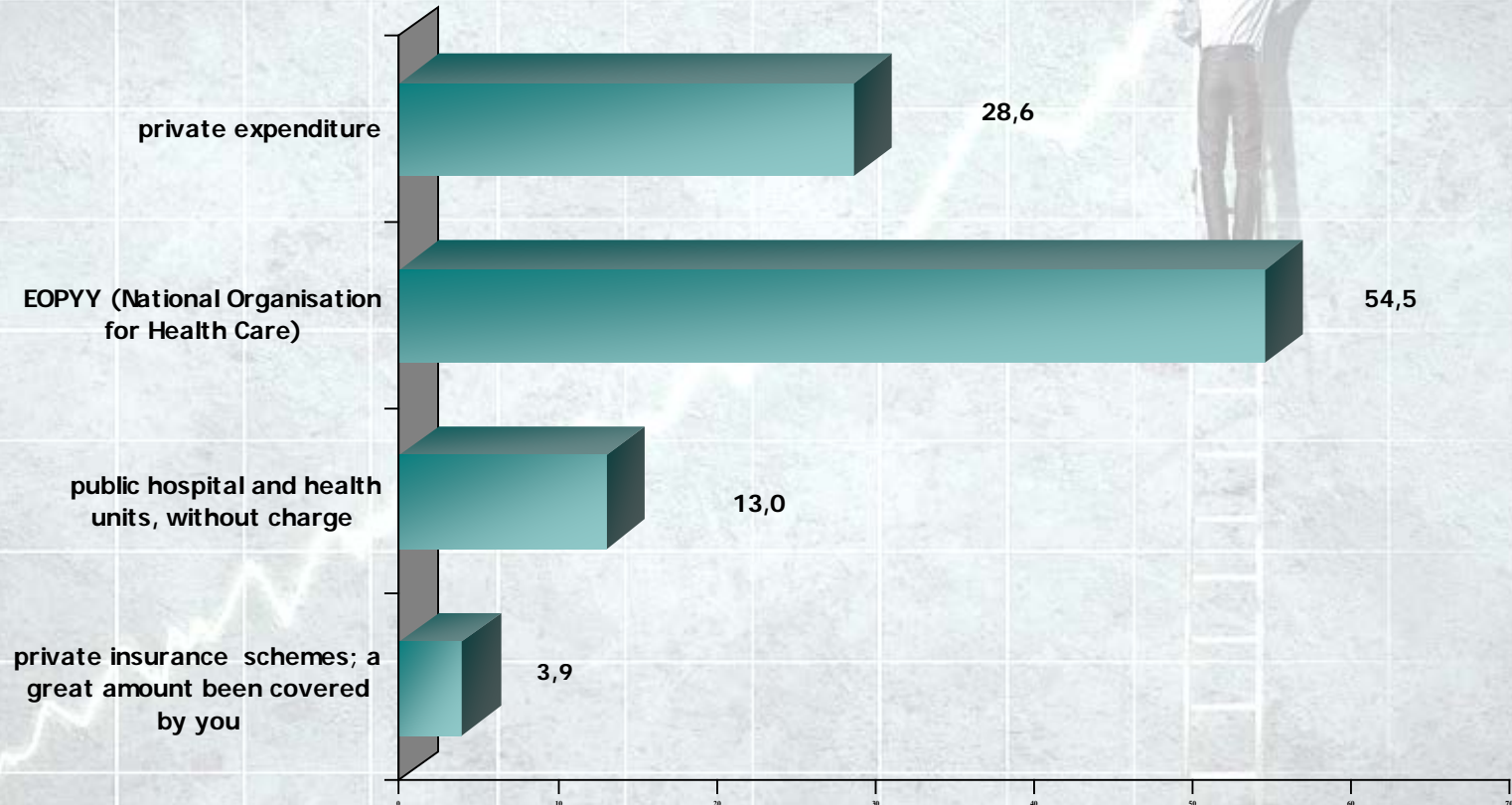
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
Yes	69	75,4	67,7	68,8	69,2	79,2	65,3	64,8	68,5	72
No	31	24,6	32,3	31,3	30,8	20,8	34,7	35,2	31,5	28

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
Yes	70	69,9	74,6	72,6	65,3	68,4	78	68	66,5	68,5
No	30	30,1	25,4	27,4	34,7	31,6	22	32	33,5	31,5

It was covered through...

- out of those that were in medical treatment need during 2013 -

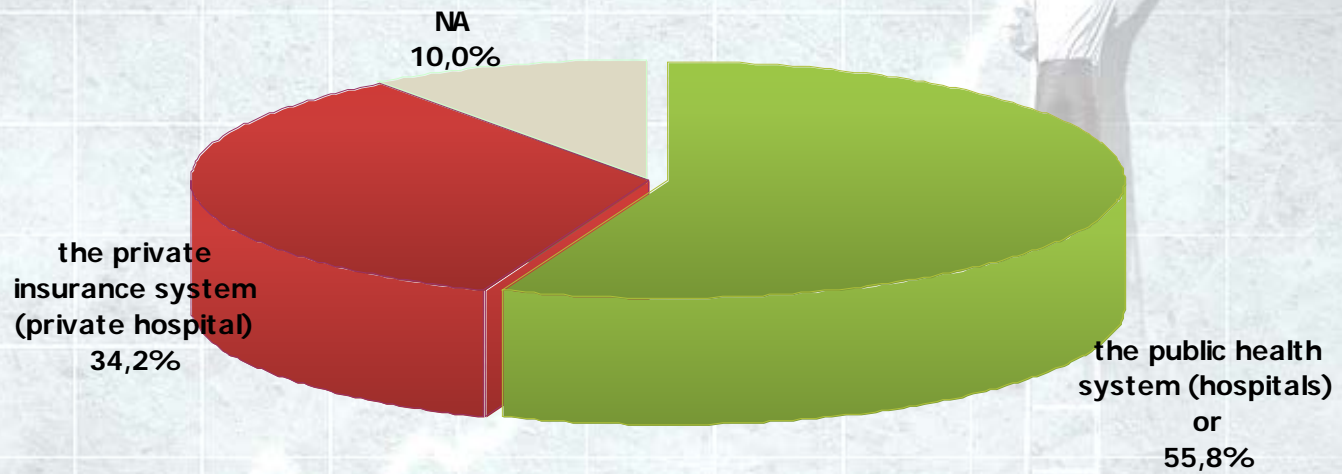


It was covered through...
- out of those that were in medical treatment need during 2013 -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
private expenditure	16,4	21,4	27,8	38,8	31,2	19,2	31,8	40,8	32,4	26,1
EOPPY	63,9	63,5	52,1	44,6	53,2	64	50,9	42,7	49,1	58
public hospital and health units, without charge	16,4	12,8	13,6	12,8	11	14,9	12,4	10,4	15,5	11,4
Private insurance scheme	3,3	2,3	6,5	3,7	4,6	1,9	4,9	6,2	3	4,4

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
private expenditure	28,9	24,6	30,8	31,9	36,7	27	31,8	34,2	32,1	12,6
EOPPY	49,8	59,7	53,2	52,2	51	57,1	52,9	50	49,5	63,2
public hospital and health units, without charge	18,3	13,1	10,3	7,2	6,1	10,7	12,4	12,5	16,5	18,4
Private insurance scheme	3	2,6	5,8	8,7	6,1	5,2	2,9	3,3	1,8	5,7

For tackling severe health problems, you trust the most:



For tackling severe health problems, you trust the most:
- per category -

	Household members					Employed household members			Unemployed household members	
	1 person	2 persons	3 persons	4 persons	5 persons and more	None	One	More than one	Yes	No
the public health system	62,5	59,6	52,8	50,9	59,1	60,5	53,3	52,2	54,2	56,9
the private insurance system	21,6	31,4	36,7	39,2	32,7	27,4	38,9	38,3	37,1	32,2
NA	15,9	9	10,5	9,9	8,2	12,2	7,8	9,6	8,7	10,9

	Annual family income in 2013					AREA				
	Up to 10.000€	10.001€ - 18.000€	18.001€ - 25.000€	25.001€ - 30.000€	Above 30.000€	Attica	Macedonia - Thrace	Epirus, Thessaly & Central Greece	Western Greece, Peloponnese, Ionian islands	Crete & Aegean islands
The public health system	51,2	57,8	58,9	51,6	60	57,7	50,2	54,7	59,1	60,2
The private insurance system	38,2	32,3	32,5	41,1	28	29,9	40,5	35,8	32,9	32,8
NA	10,7	9,9	8,6	7,4	12	12,4	9,4	9,5	7,9	7