

Living conditions in the EU27

One third of the EU population could not afford an unexpected expenditure in 2007

7% had been late with utility bills

In 2007, one third of the **EU27** population¹ lived in a household that couldn't afford an unexpected expenditure, corresponding in each Member State to a set share of the national at-risk-of poverty threshold². In the **EU27**, 7% of population lived in a household that had been unable to pay as scheduled utility bills for their main dwelling in the last 12 months and 3% in a household that had been unable to pay either rent or mortgage payment.

More than half of the population in **Latvia** and **Hungary** (both 63%) and **Poland** (54%) lived in a household that was unable to afford an unexpected expenditure. On the other hand, only one fifth or less of the population lived in such a household in **Sweden** (18%), **Denmark** (19%) and **Portugal** (20%).

The highest shares of the population living in households that had been in arrears with utility bills were found in **Hungary** (18%), **Poland** (17%), **Greece** (16%) and **Slovenia** (11%). The highest shares of the population living in households that had been in arrears with either rent or mortgage were found in **Greece** (7%), **France** and **Cyprus** (both 6%).

These data, published by **Eurostat, the Statistical Office of the European Communities**, come from the EU Statistics on Income and Living Conditions survey (EU-SILC)³.

9% of the EU population lived in a household that could not afford to buy a car

In 2007, 80% of the **EU27** population lived in a household that possessed a car⁴, 9% in a household that couldn't afford one and 11% in a household that had other reasons not to possess a car. The highest shares of the total population living in a household that couldn't afford a car were registered in **Romania** (56%), **Latvia** (30%), **Slovakia** (24%), **Hungary** (23%), **Estonia** (21%) and **Poland** (20%), and the lowest in **Cyprus** and **Luxembourg** (both 2%), **France, Italy, Malta** and **Slovenia** (all 3%), **Spain** and **Sweden** (both 4%).

Among dependent⁵ children, 86% lived in a household that possessed a car, 9% in a household that couldn't afford a car and 4% in a household that had other reasons not to possess a car. In all Member States, the percentage of dependent children who lived in a household with a car was significantly higher than for the total population.

9% of the EU population lived in a household that could not afford to buy a computer

In 2007, 68% of the **EU27** population lived in a household that possessed a computer⁶, 9% in a household that couldn't afford one and 23% in a household that had other reasons not to possess a computer. The highest shares of the total population living in a household that couldn't afford a computer were registered in **Romania** (43%), **Latvia** (24%) and **Poland** (21%), and the lowest in **Denmark, Luxembourg, the Netherlands** and **Sweden** (all 2%), **Germany, Malta** and the **United Kingdom** (all 4%).

In all Member States, the percentage of dependent children who lived in a household with a computer was higher than for the total population. In the **EU27**, 81% of children lived in households with a computer, 10% in households that couldn't afford one and 8% in households that had other reasons not to possess a computer.

Proportion of the population living in a household with the following financial problems*, 2007 (%)

	Unable to afford an unexpected expenditure	In arrears in the last 12 months:	
		on utility bills	on rent or mortgage
EU27**	34	7	3
Belgium	21	5	3
Bulgaria	:	:	:
Czech Republic	38	4	4
Denmark	19	2	2
Germany	36p	4p	2p
Estonia	22	5	1
Ireland	39	6	5
Greece	30	16	7
Spain	29	4	3
France	33	6	6
Italy	32	10	4
Cyprus	42	10	6
Latvia	63	9	3
Lithuania	42	9	1
Luxembourg	21	2	1
Hungary	63	18	3
Malta	33	7	1
Netherlands	21	2	3
Austria	29	2	2
Poland	54	17	1
Portugal	20	5	3
Romania	45	8	0
Slovenia	42	11	2
Slovakia	43	6	3
Finland	30	5	4
Sweden	18	3	2
United Kingdom	26	4	5
Iceland	28	5	6
Norway	12	6	5

: Data not available

p Provisional

* Could your household afford an unexpected required expense equal to 1/12 of the national at-risk-of poverty threshold, with its own resources?

Has the household been unable to pay as scheduled utility bills such as electricity, water or gas for the main dwelling in the last 12 months?

Has the household been unable to pay as scheduled either rent or mortgage payments for the main dwelling in the last 12 months?

The answers to these questions were applied to all individuals living in a given household.

** Eurostat estimate

Proportion of the population living in a household that possessed a car*, 2007 (%)

	All population			Dependent children		
	Yes	No, can not afford	No, other reason	Yes	No, can not afford	No, other reason
EU27**	80	9	11	86	9	4
BE	85	7	8	90	6	4
BG	:	:	:	:	:	:
CZ	71	12	17	79	13	9
DK	79	9	13	90	6	3
DE	86p	5p	9p	92p	3p	4p
EE	62	21	17	75	17	8
IE	85	9	6	89	9	2
EL	81	9	9	91	7	2
ES	84	4	12	92	4	4
FR	88	3	9	94	3	3
IT	88	3	10	96	2	2
CY	93	2	5	98	1	1
LV	55	30	15	66	27	7
LT	65	15	20	76	15	9
LU	93	2	6	97	1	1
HU	58	23	19	66	23	11
MT	88	3	9	95	2	3
NL	86	5	8	94	4	2
AT	83	6	11	90	6	4
PL	65	20	16	74	18	7
PT	79	11	10	86	11	3
RO	31	56	13	35	57	8
SI	91	3	6	97	2	1
SK	60	24	16	69	23	8
FI	84	8	8	95	3	2
SE	85	4	12	93	3	4
UK	84	5	11	89	5	6
IS	95	1	4	97	1	2
NO	86	5	9	94	3	3

: Data not available

p Provisional

* The car may be rented, leased or provided on loan. Company cars or vans that are available for private use are included.

** Eurostat estimate

Proportion of the population living in a household with a computer*, 2007 (%)

	All population			Dependent children		
	Yes	No, can not afford	No, other reason	Yes	No, can not afford	No, other reason
EU27**	68	9	23	81	10	8
BE	75	6	19	91	5	4
BG	:	:	:	:	:	:
CZ	62	10	28	79	11	11
DK	85	2	13	96	2	2
DE	82p	4p	15p	96p	2p	2p
EE	66	12	22	86	8	6
IE	72	7	21	82	8	11
EL	44	16	41	57	18	24
ES	66	8	26	79	9	12
FR	69	6	24	87	6	6
IT	55	7	38	72	8	20
CY	65	7	27	81	8	11
LV	53	24	23	68	23	9
LT	58	15	27	73	17	10
LU	79	2	18	90	3	7
HU	55	16	29	71	17	12
MT	69	4	27	84	4	12
NL	90	2	9	99	0	0
AT	69	6	25	86	6	9
PL	58	21	20	72	21	7
PT	56	18	26	69	22	10
RO	35	43	23	43	44	13
SI	73	6	21	89	4	7
SK	58	16	26	74	15	11
FI	78	5	17	96	2	2
SE	84	2	14	97	1	2
UK	80	4	16	91	4	4
IS	92	1	7	98	1	1
NO	85	2	13	97	1	1

: Data not available

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* The computer may be rented, leased or provided on loan. Machines dedicated to video games but without any broader functionality and computers provided only for work purposes are excluded.

** Eurostat estimate

- The reference population is all private households and their current members residing in the territory of the Member States at the time of data collection. Persons living in collective households and in institutions are generally excluded from the target population as well as small and remote parts of the national territory amounting to no more than 2% of the national population. Data were not available for Bulgaria.
- "Could your household afford an unexpected required expense equal to 1/12 of the national at-risk-of poverty threshold with its own resources?" With own resources means not borrowing money, postponing other payments or paying on instalment usual expenses previously paid cash. The national at-risk-of poverty threshold is set at 60% of the national median income per equivalent adult.
 These amounts were: Belgium €800, the Czech Republic €252, Denmark €671, Germany €860, Estonia €147, Ireland €900, Greece €492, Spain €550, France €800, Italy €700, Cyprus €687, Latvia €107, Lithuania €116, Luxembourg €1 400, Hungary €179, Malta €466, the Netherlands €850, Austria €900, Poland €145, Portugal €360, Romania (no threshold), Slovenia €440, Slovakia €169, Finland €900, Sweden €865, the United Kingdom €731 as well as Norway €1 247 and Iceland €1 484.
- The **EU-SILC survey** is the EU reference source for comparative statistics on income distribution and social exclusion. More information can be found on the Eurostat website:
http://epp.eurostat.ec.europa.eu/pls/portal/url/page/PGP_DS_LIVING_CONDITIONS/PGE_DS_LIVING_CONDITIONS
- "Does your household possess a car?" To possess a car also includes a car that is rented, leased or provided on loan as well as a company car or van, if it is available for private use.

5. Dependent children are those below the age of 18 or those aged 18-24 who are economically inactive and live with at least one of their parents.
6. "Does your household possess a computer?" To possess a computer also includes a computer that is rented, leased or provided on loan. Machines dedicated to video games without any broader functionality and computers provided only for work purposes are excluded.

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