

Income and living conditions

Year 2015

In 2015, 28.7% of the Italian resident population was at risk of poverty or social exclusion, in accordance with the definition adopted for the Europe 2020 Strategy. The indicator is the combination of the poverty risk (calculated on 2014 income), severe material deprivation and very low work intensity indicators. It corresponds to the share of population experimenting at least one of the above conditions.

In comparison with 2014, the indicator is stable: the decrease of the share of population living in very low work intensity households (from 12.1% to 11.7%) was complemented by a slight increase of the share of population at risk of poverty (from 19.4% to 19.9%), while the share of individuals in severely materially deprived households remained unchanged (around 11.5%).

The South and Islands areas were still the areas of the country with the highest risk of poverty or social exclusion, affecting a little less than half population and it showed a slight increasing trend (from 45.6% in 2014 to 46.4% in 2015). The share of population at risk of poverty or social exclusion rose also in the Centre area from 22.1% to 24%.

The risk of poverty and social exclusion intensified also among the individuals living in very large households (five or more members) and, in particular, where there were at least three children aged less than 18 years (from 42.8% to 51.2%).

In Italy, the 2014 annual household disposable income was 29,472 euros on average (about 2,456 euros per month). The mean annual household disposable income at constant prices remained stable compared to the previous year for the first time since 2009. But from 2009 to 2014 the mean annual household disposable income at constant prices has shown an overall decrease of 12%. Taking into account the adjustment for the household size and composition (equivalised income) the reduction has been of 10% over the same period.

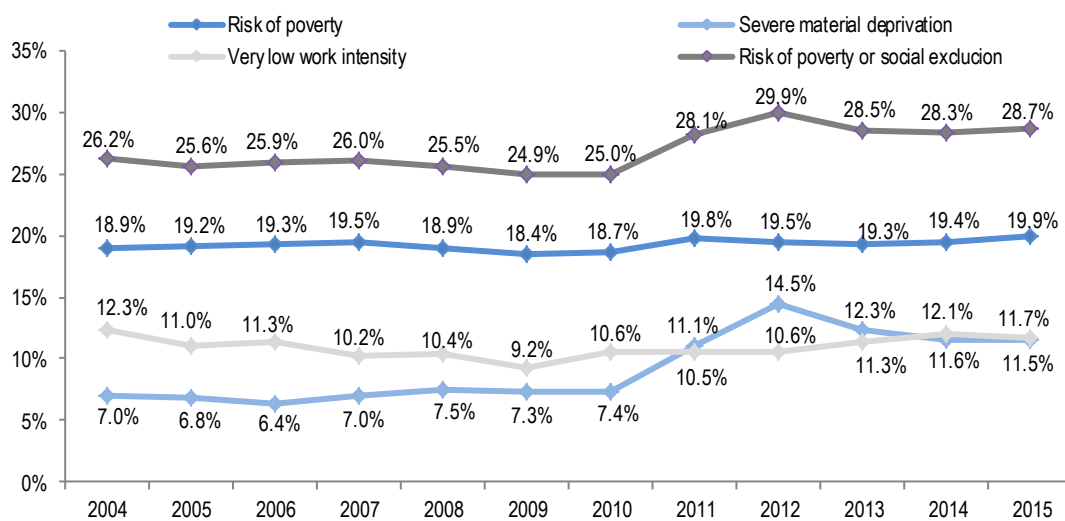
Half of the resident households earned, in 2014, a disposable income not above 24,190 euro per year (about 2,016 euro per month); in the South and Islands 50% of households received less than 20,000 euro (about 1,667 euro per month). The households with three or more income recipients showed a median income about three times higher than households with only one recipient (46,584 against 16,644 euros), while households with employee income (29,406 euros) or self-employed income (28,556 euros) as main source of income had respectively around 10,000 euros and 9,000 more than those living mainly of income from pensions or other public transfers (19,487 euros).

The share of total equivalised income (including imputed rent) received by the wealthiest fifth of the households was 37.3% against 7.7% of the poorest fifth, that means the wealthiest fifth of households had totally an equivalised income 4.9 times higher than the one of the poorest fifth of households.

The fall of real income from 2009 to 2014 has been stronger for the households of the poorest fifth, increasing the distance with the wealthiest households: the total equivalised income of the latter, in fact, passed from 4.6 to 4.9 times that of the poorest households in that period.

In 2014, inequality measured by the Gini index based on the equivalised income (net of imputed rent, fringe benefits other than company car and self-production income) showed a higher value for Italy (32.4) compared to the EU average index (31.0). At sub-national level the highest Gini index was in the South and Islands (33.4), while it was lower in the Centre (31.1) and in the North (29.3).

FIGURE 1. POPULATION AT RISK OF POVERTY OR SOCIAL EXCLUSION (EUROPE 2020) (a). Years 2004-2015, for 100 persons



(a) The risk of poverty is calculated on 2014 income and the very low work intensity on the number of months worked by all the household members during 2014.

TABLE 1. POPULATION AT RISK OF POVERTY OR SOCIAL EXCLUSION, BY GEOGRAPHICAL AREA AND HOUSEHOLD CHARACTERISTICS (a). Years 2014-2015 for 100 persons with the same characteristics

	Year 2014				Year 2015			
	Risk of poverty or social exclusion	Risk of poverty	Severe material deprivation	Very low work intensity	Risk of poverty or social exclusion	Risk of poverty	Severe material deprivation	Very low work intensity
GEOGRAPHICAL AREA								
North	17.9	10.8	7.1	6.5	17.4	11.0	6.1	6.0
Centre	22.1	15.4	7.4	9.0	24.0	16.1	8.4	9.4
South and Islands	45.6	33.2	19.9	21.0	46.4	34.0	20.4	20.3
HOUSEHOLD SIZE								
One	31.5	23.0	12.8	14.6	31.6	23.6	11.7	15.4
Two	22.1	13.7	9.0	17.1	22.4	13.8	9.0	17.1
Three	25.1	15.6	9.3	13.1	26.2	16.4	10.1	12.4
Four	29.7	21.5	12.4	7.8	28.7	20.9	11.6	8.1
Five or more	40.2	30.1	18.6	14.6	43.7	33.8	19.2	12.4
NUMBER OF INCOME EARNERS								
One	44.7	35.8	16.9	18.5	45.4	36.6	15.7	18.3
Two	19.8	11.6	8.6	8.0	20.6	12.6	8.8	7.9
Three or more	19.1	8.6	8.6	8.8	18.0	6.8	9.4	8.0
MAIN INCOME SOURCE								
Employee	22.5	14.6	11.3	4.3	23.5	15.5	11.2	4.9
Self-employment	29.3	24.9	7.7	4.0	30.8	25.8	8.2	4.7
Pensions and other public transfers	33.6	20.8	12.7	50.7	32.9	21.0	12.4	47.1
Other income	56.5	48.7	15.6	58.1	61.0	49.8	12.0	57.6
HOUSEHOLD TYPOLOGY								
Single person	31.5	23.0	12.8	14.6	31.6	23.6	11.7	15.4
- less than 65 years	33.2	23.1	14.1	14.6	33.1	22.7	13.2	15.4
- 65 years and over	29.6	22.8	11.2		30.1	24.5	10.2	
Couples without children	18.1	11.1	6.9	13.2	18.4	11.3	7.3	13.2
- R.P. (b) less than 65 years	21.9	13.0	7.4	12.9	22.8	13.5	8.6	12.7
- R.P. (b) 65 years and over	14.1	9.1	6.3	31.4	13.8	9.0	6.0	49.3
Couples with children	28.1	19.6	11.2	9.7	29.1	20.5	11.6	8.9
- one child	22.5	13.2	8.7	11.2	23.0	14.0	8.7	10.6
- two children	29.3	21.2	11.5	7.4	28.5	20.5	11.4	7.1
- three or more children	39.4	31.6	17.2	14.1	48.3	38.7	20.2	11.4
Single parents	39.2	28.0	16.9	21.4	40.1	27.4	16.8	22.1
Other typologies	37.5	21.7	20.2	20.7	31.2	20.1	14.8	21.1
NUMBER OF MINORS								
One minor	28.4	21.4	11.9	8.9	29.4	22.4	12.3	8
Two minors	31.7	24.3	12.9	7.6	30.5	24	11.1	6.8
Three or more minors	42.8	35.8	22.1	13.6	51.2	44.1	20.7	13.1
At least one minor	31.3	24.1	13.4	8.9	32.4	25.6	12.8	8.1
NUMBER OF ELDERLY								
One elderly	28.4	18.0	10.6	27.2	28.6	17.8	10.5	26.7
Two or more elderly	17.6	9.2	7.7	23.9	17.1	9.8	6.8	31.7
At least one elderly	23.8	14.3	9.3	26.4	23.7	14.4	8.9	28.0
CITIZENSHIP								
All household members Italian	26.0	17.7	10.1	12.4	26.3	18.1	10.2	12.4
At least one household member not Italian	48.8	35.8	25.1	10.1	49.5	36.3	22.9	7.7

Italy

(a) The risk of poverty is calculated on 2014 income and the very low work intensity on the number of months worked by all the household members during 2014.

(b) R.P.: reference person.

TABLE 2. PEOPLE LIVING IN HOUSEHOLDS WITH SOME SYMPTOMS OF SEVERE MATERIAL DEPRIVATION, BY GEOGRAPHICAL AREA AND HOUSEHOLD CHARACTERISTICS. Years 2014-2015, for 100 persons with the same characteristics

	Year 2014					Year 2015				
	Cannot afford to pay unexpected expenses of €800	Cannot afford a week holiday away from home	Cannot afford to pay loan, rent or utility bills	Cannot afford to eat meat, fish or a protein equivalent every second day	Cannot afford to keep home adequately warm	Cannot afford to pay unexpected expenses of €800	Cannot afford a week holiday away from home	Cannot afford to pay loan, rent or utility bills	Cannot afford to eat meat, fish or a protein equivalent every second day	Cannot afford to keep home adequately warm
GEOGRAPHICAL AREA										
North	30.4	37.1	10.9	10.5	10.9	30.1	34.2	11.3	8.3	9.3
Centre	34.1	43.8	12.3	10.0	11.1	36.0	42.8	12.6	10.4	13.6
South and Islands	52.5	69.2	20.0	17.0	31.4	55.1	67.3	21.1	17.4	29.2
HOUSEHOLD SIZE										
One	42.2	49.6	9.0	14.0	20.9	44.0	49.4	9.2	13.1	19.6
Two	34.5	46.8	9.2	10.7	15.4	36.3	44.0	10.2	10.6	16.2
Three	35.1	46.9	13.5	10.0	15.9	37.6	45.3	14.3	10.8	15.7
Four	38.6	49.4	18.1	13.3	17.6	37.8	45.9	17.3	11.2	15.4
Five or more	51.5	60.4	23.9	19.2	25.3	52.1	59.7	27.4	16.7	22.7
NUMBER OF INCOME EARNERS										
One	51.0	58.5	17.6	17.3	24.0	52.1	58.1	18.0	15.1	22.9
Two	32.7	43.5	12.5	10.1	14.4	33.1	40.5	12.9	9.6	13.4
Three or more	31.6	47.6	12.5	9.9	15.3	34.0	44.4	13.8	10.7	14.5
INCOME MAIN SOURCE										
Dependent work	38.4	46.6	15.5	12.0	16.9	39.8	44.6	16.1	11.7	15.4
Self-employment	31.6	43.0	15.6	8.9	12.3	31.0	40.8	15.2	8.6	12.4
Pensions and other public transfers	41.5	56.5	10.8	14.7	21.4	42.8	53.6	11.8	12.8	20.7
Other income	40.0	45.2	20.9	13.1	20.5	44.1	49.7	22.0	10.9	18.3
HOUSEHOLD TYPOLOGY										
Single person	42.2	49.6	9.0	14.0	20.9	44.0	49.4	9.2	13.1	19.6
- less than 65 years	41.3	42.9	12.3	13.5	21.1	41.0	42.2	12.8	13.4	19.4
- 65 years and over	43.1	57.0	5.4	14.5	20.8	47.1	57.0	5.4	12.7	19.8
Couples without children	30.6	43.6	6.9	10.0	13.9	32.3	41.7	7.9	9.3	14.5
- R.P. (a) less than 65 years	32.2	41.1	10.3	9.9	14.3	33.1	40.2	11.2	10.1	14.5
- R.P. (a) 65 years and over	28.9	46.2	3.3	10.1	13.6	31.5	43.2	4.5	8.5	14.5
Couples with children	37.6	48.6	16.6	12.2	17.2	38.4	46.2	17.1	11.7	15.9
- one child	32.7	44.8	13.2	9.7	14.9	34.6	41.8	12.3	10.3	14.2
- two children	38.6	48.5	17.9	12.4	16.9	37.3	45.5	17.0	11.3	14.8
- three or more children	48.1	59.5	21.7	18.4	24.6	52.8	61.1	30.4	16.8	24.1
Single parents	49.5	60.5	19.6	15.1	22.4	52.4	57.7	22.0	14.8	23.0
Other typologies	52.2	60.3	21.5	20.0	26.0	48.8	54.6	18.8	13.7	21.0
NUMBER OF MINORS										
One minor	39.3	50.1	17.4	12.2	16.2	42.0	48.2	17.6	11.5	15.6
Two minors	42.7	48.5	20.5	13.6	17.8	39.5	43.8	18.1	11.1	14.2
Three or more minors	54.0	57.0	27.8	20.7	28.1	54.0	58.7	31.2	13.6	23.7
At least one minor	42.3	50.2	19.8	13.7	18.1	42.4	47.6	19.4	11.6	16.0
NUMBER OF ELDERLY										
One elderly	40.4	55.4	9.9	13.9	19.0	41.1	51.5	8.8	12.9	18.7
Two or more elderly	30.1	48.7	5.1	10.5	14.9	33.7	46.1	6.6	8.8	15.8
At least one elderly	36.0	52.6	7.9	12.4	17.2	38.0	49.2	7.9	11.2	17.4
CITIZENSHIP										
All household members Italian	35.3	47.4	12.3	11.1	16.9	36.7	45.4	12.9	10.8	15.9
At least one household member not Italian	70.2	68.7	32.8	26.7	28.0	67.4	64.3	32.3	20.5	27.0
Italy	38.8	49.5	14.3	12.6	18.0	39.9	47.3	14.9	11.8	17.0

(a) R.P.: reference person.

TABLE 3. POPULATION AT RISK OF POVERTY OR SOCIAL EXCLUSION, BY REGION(a). Years 2014-2015, for 100 persons with the same characteristics

REGION	Year 2014				Year 2015			
	Risk of poverty or social exclusion	Risk of poverty	Severe material deprivation	Very low work intensity	Risk of poverty or social exclusion	Risk of poverty	Severe material deprivation	Very low work intensity
Piemonte	18.8	13.8	5.3	7.2	18.0	11.9	6.6	6.7
Valle d'Aosta-Vallée d'Aoste	17.5	8.4	9.4	6.7 (b)	17.9	7.0 (b)	9.4	6.6 (b)
Lombardia	18.1	9.0	8.5	7.1	17.6	11.1	6.4	5.3
Trentino-Alto Adige	11.7	7.7	3.1 (b)	4.6	14.8	8.3	5.2	4.3
Bolzano-Bozen	9.7	5.4	3.3	2.4	13.7	6.4	5.3	3.5
Trento	13.6	10.0	2.8	6.8	15.8	10.2	5.1	5.2
Veneto	16.9	11.6	4.7	5.5	16.8	10.9	3.6	7.2
Friuli-Venezia Giulia	16.3	9.2	7.2	6.0	14.5	8.2	4.9	7.8
Liguria	26.5	16.6	12.7	10.1	25.8	15.9	11.6	8.7
Emilia-Romagna	16.4	10.1	7.3	5.0	15.4	9.7	5.9	4.9
Toscana	19.2	11.6	7.3	8.6	18.6	9.6	8.9	7.1
Umbria	21.9	16.5	5.2	10.7	28.5	18.4	10.4	11.7
Marche	19.6	12.2	9.5	8.4	23.0	13.9	10.8	9.1
Lazio	24.7	18.5	7.3	9.2	27.0	20.5	7.2	10.5
Abruzzo	29.5	22.0	9.5	11.6	30.1	21.7	11.1	11.8
Molise	40.7	32.1	8.9	15.6	31.7	27.1	9.9	11.4
Campania	49.0	38.1	18.7	22.8	46.1	35.5	16.3	19.4
Puglia	40.3	25.8	23.2	16.6	47.8	30.3	26.9	17.8
Basilicata	39.6	25.6	15.1	19.6	41.5	28.1	14.0	14.1
Calabria	43.5	32.4	15.6	22.1	44.2	33.8	15.7	16.6
Sicilia	54.4	40.1	26.0	25.0	55.4	42.3	27.3	28.3
Sardegna	37.7	25.9	14.7	19.4	36.6	25.5	14.5	19.1
Italy	28.3	19.4	11.6	12.1	28.7	19.9	11.5	11.7

(a) The risk of poverty is calculated on 2014 income and the very low work intensity on the number of months worked by all the household members during 2014.

(b) Estimation based on a sample size between 20 and 49 observations.

FIGURE 2. GINI COEFFICIENT OF EQUIVALISED DISPOSABLE INCOME BY EU COUNTRIES. Year 2014

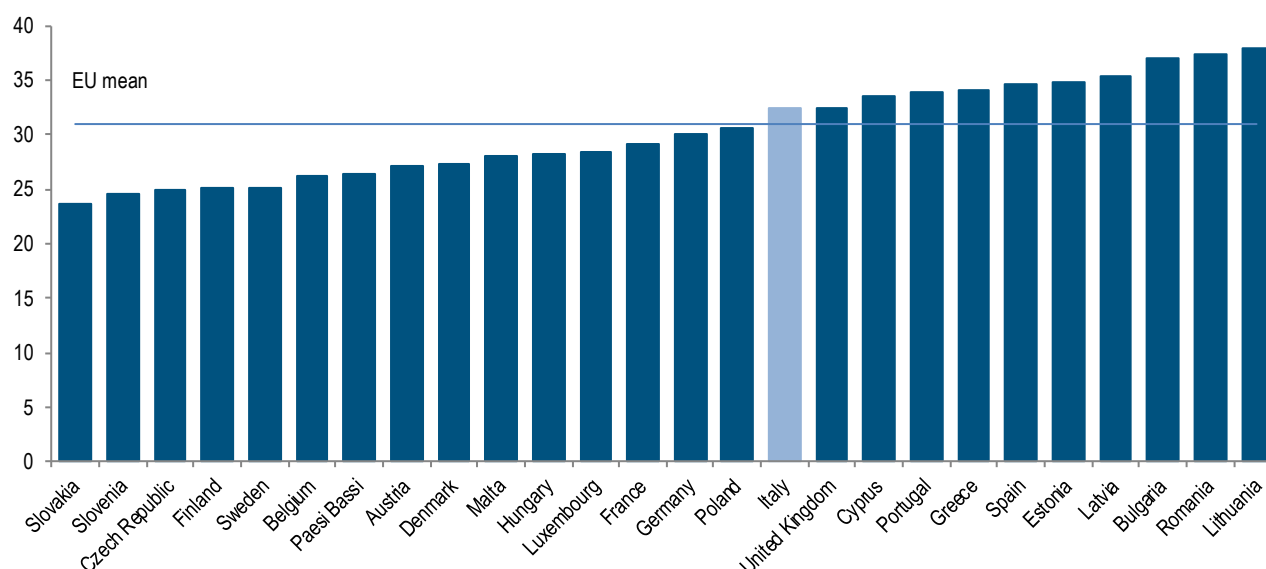


FIGURE 3. HOUSEHOLD DISPOSABLE INCOME AND EQUIVALISED INCOME EXCLUDING AND INCLUDING IMPUTED RENT AT CONSTANT PRICES. Years 2003-2014, mean values (Base 2003=100)

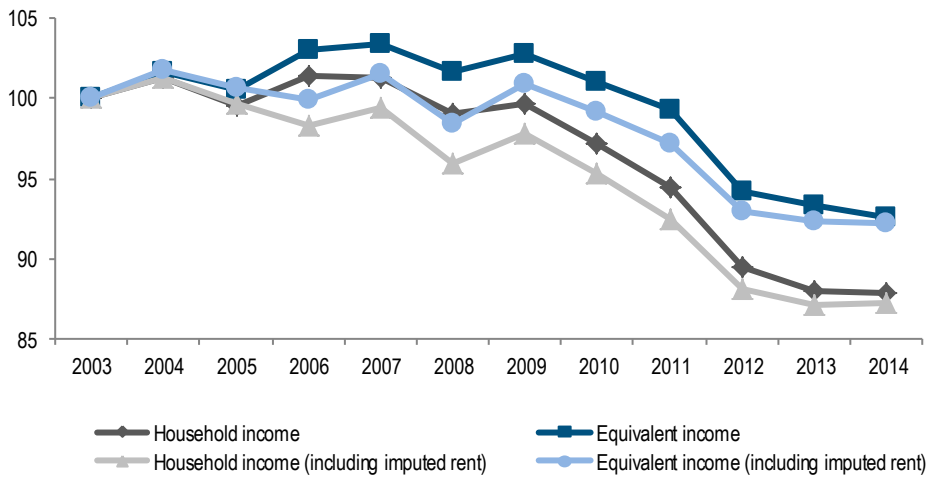


FIGURE 4. HOUSEHOLD DISPOSABLE INCOME INCLUDING IMPUTED RENT AT CONSTANT PRICES, BY MAIN SOURCE OF INCOME . Years 2003-2014, mean values (Base 2003=100)

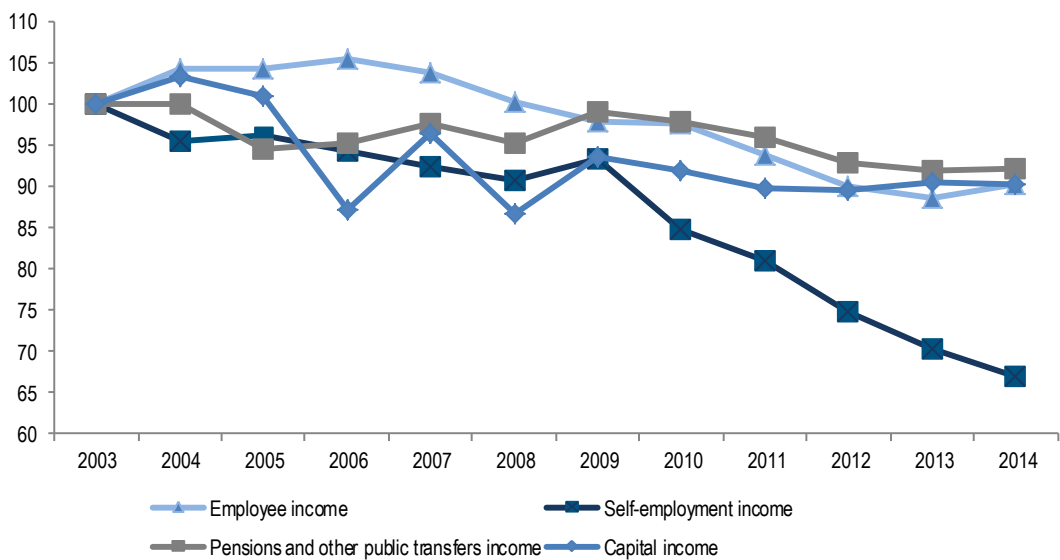


TABLE 4. HOUSEHOLD DISPOSABLE INCOME (excluding imputed rent) **BY GEOGRAPHICAL AREA AND HOUSEHOLD CHARACTERISTICS.** Year 2014, mean and median values in Euros

	Mean				Median			
	North	Centre	South and Islands	Italy	North	Centre	South and Islands	Italy
HOUSEHOLD SIZE								
One	19,211	18,066	13,858	17,496	16,859	15,812	12,299	15,540
Two	33,213	30,546	22,941	29,736	28,280	26,399	19,527	25,175
Three	43,044	37,995	28,206	36,945	38,955	35,688	25,456	33,954
Four	47,966	43,958	30,720	40,445	43,119	38,866	27,018	35,481
Five or more	45,117	46,450	33,383	40,158	40,756	38,949	28,109	35,021
NUMBER OF INCOME EARNERS								
One	20,256	18,890	15,795	18,506	18,086	16,431	14,637	16,644
Two	40,129	37,571	29,282	36,383	35,931	33,277	26,141	32,494
Three or more	57,066	53,993	42,661	51,814	52,296	48,432	36,477	46,584
INCOME MAIN SOURCE								
Employee	36,621	33,858	28,064	33,516	32,702	30,258	24,656	29,406
Self-employment	41,882	34,683	26,044	35,675	34,631	27,703	19,385	28,556
Pensions and other public transfers	26,290	25,872	20,601	24,257	20,990	20,780	17,111	19,487
Other income	22,977	22,630	16,072	20,733	16,260	12,919	14,114	14,923
HOUSEHOLD TYPOLOGY								
Single person	19,211	18,066	13,858	17,496	16,859	15,812	12,299	15,540
- less than 65 years	21,062	18,933	13,646	18,739	19,377	16,349	11,983	17,100
- 65 years and over	17,108	17,090	14,043	16,183	14,982	15,119	12,752	14,382
Couples without children	34,982	32,482	24,107	31,394	29,915	27,646	20,025	26,172
- R.P. (a) less than 65 years	38660	33,336	24,388	33,507	34600	29,135	19,640	29,222
- R.P. (a) 65 years and over	31244	31,600	23,814	29,224	26106	24,991	20,336	23,927
Couples with children	46,005	42,263	30,472	39,481	41,299	38,164	26,966	35,214
- one child	44,870	40,992	29,228	38,864	40,481	38,275	26,109	35,525
- two children	47,920	44,150	31,490	40,736	43,204	38,718	27,508	35,525
- three or more children	43,260	39,838	30,880	36,856	37,876	32,542	26,665	30,806
Single parents	29,999	26,878	22,243	26,785	26,246	25,207	20,418	23,870
Other typologies	39,779	40,234	26,693	35,449	36,287	35,307	21,702	31,053
NUMBER OF MINORS								
One minor	40,046	33,557	26,667	34,133	36,991	32,067	24,281	31,645
Two minors	40,588	40,183	25,983	35,490	37,086	34,524	23,235	31,338
Three or more minors	35,792	33,468	26,571	31,535	31,305	30,156	23,230	28,282
At least one minor	39,919	35,999	26,405	34,427	36,787	32,686	23,626	31,106
NUMBER OF ELDERLY								
One elderly	25,353	26,015	20,836	24,033	18,362	19,484	15,834	17,717
Two or more elderly	34,349	35,615	26,881	32,318	28,280	28,681	22,364	26,225
At least one elderly	28,536	29,207	22,830	26,865	22,467	22,719	18,179	21,000
CITIZENSHIP								
All household members Italian	33,875	31,739	24,403	30,303	28,280	26,543	20,617	24,948
At least one household member not Italian	24,748	20,037	13,635	21,551	21,471	16,078	10,892	18,086
Italy	32,845	30,376	23,820	29,472	27,260	25,128	20,000	24,190

(a) R.P.: reference person

TABLE 5. HOUSEHOLD DISPOSABLE INCOME (excluding imputed rent) BY MAIN INCOME EARNER CHARACTERISTICS.
Years 2014, mean and median values in Euros

	Mean				Median			
	North	Centre	South and Islands	Italy	North	Centre	South and Islands	Italy
SEX								
Male	36,919	33,795	25,897	32,715	31,933	28,569	22,349	27,536
Female	25,991	25,137	20,079	24,005	20,274	19,694	15,834	18,612
AGE CLASS								
Less than 35 years	30,802	26,083	19,497	26,222	28,261	23,007	17,152	23,435
35-44 years	35,074	29,392	23,986	30,629	32,175	25,979	22,145	26,902
45-54 years	37,599	35,066	27,124	33,799	33,791	31,400	23,530	29,601
55-64 years	40,099	37,257	28,037	35,453	32,724	31,280	23,809	29,525
65 years or more	25,591	26,139	20,944	24,198	20,346	20,551	16,991	19,161
EDUCATIONAL LEVEL								
Primary education or less	20,178	20,377	16,628	18,786	17,297	16,872	15,145	16,198
Lower secondary education	30,440	26,314	21,068	26,349	26,707	23,251	19,127	23,370
Upper secondary education	35,244	31,195	26,667	32,025	30,819	27,805	23,130	27,802
University degree	44,680	42,457	39,215	42,817	38,373	35,586	33,095	36,408
PROFESSIONAL STATUS								
Employee	36,934	34,257	28,645	33,996	33,010	30,697	25,244	29,885
Self-employed	41,921	35,004	27,882	36,476	36,059	27,694	20,759	29,576
Unemployed	21,831	16,843	14,404	17,284	17,309	11,327	10,492	12,249
Other not employed	20,254	18,269	15,449	17,621	14,543	14,327	13,000	13,976
Retired	27,648	28,976	23,261	26,668	22,398	23,554	19,667	21,685
CITIZENSHIP								
Italian	33,925	31,705	24,355	30,320	28,424	26,491	20,550	24,975
Not Italian	22,636	18,364	12,227	19,725	20,110	15,600	10,020	16,817
Total	32,845	30,376	23,820	29,472	27,260	25,128	20,000	24,190

FIGURE 5. HOUSEHOLD DISPOSABLE INCOME EXCLUDING AND INCLUDING IMPUTED RENT BY REGION. Year 2014, average in Euros

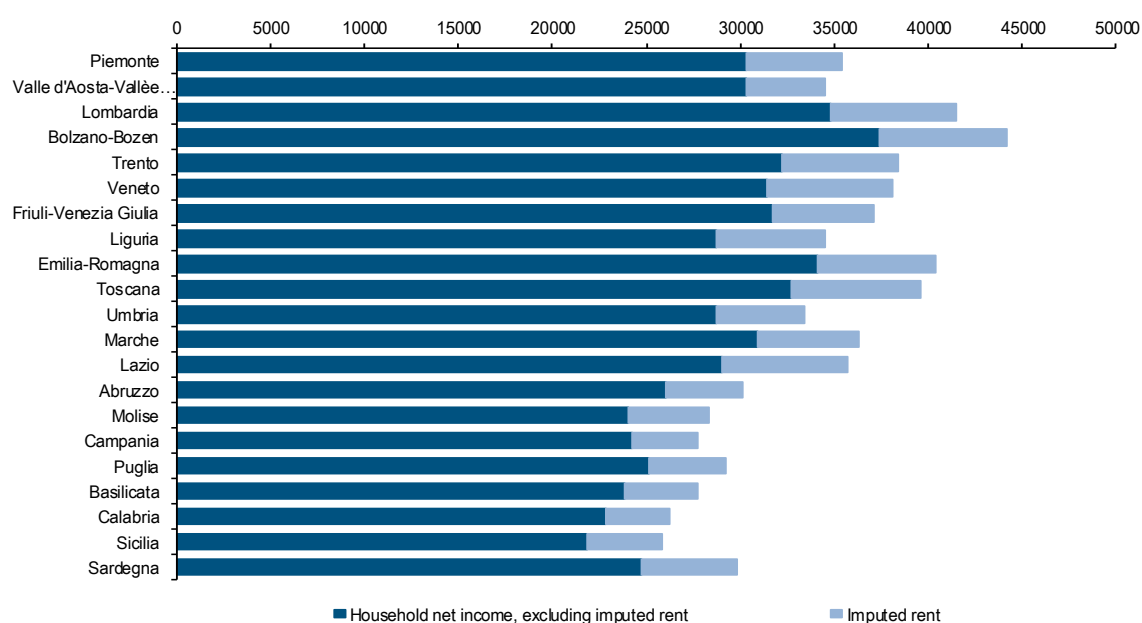
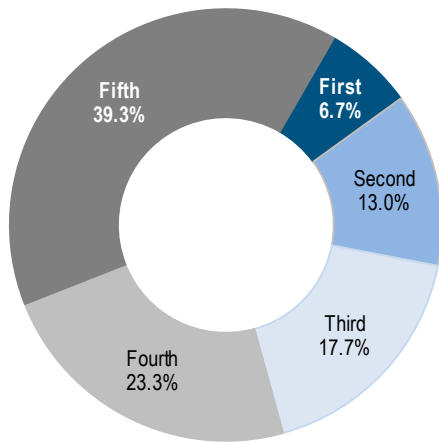


FIGURE 6. HOUSEHOLD DISPOSABLE INCOME EXCLUDING AND INCLUDING IMPUTED RENT BY QUINTILE. Year 2014, percentage composition

EXCLUDING IMPUTED RENT



INCLUDING IMPUTED RENT

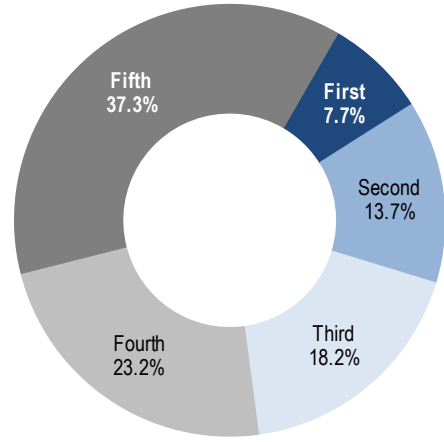


TABLE 6. HOUSEHOLDS BY EQUIVALISED DISPOSABLE INCOME QUINTILE, GEOGRAPHICAL AREA AND HOUSEHOLD CHARACTERISTICS. Year 2014, for 100 households with the same characteristics

	Quintile (excluding imputed rent)					Quintile (including imputed rent)				
	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth
GEOGRAPHICAL AREA										
North	12.2	17.4	20.5	23.5	26.4	11.1	16.5	21.3	24.3	26.7
Centre	17.1	18.6	21.1	21.4	21.8	14.8	18.6	21.5	22.1	23.2
South and Islands	33.7	24.8	18.5	13.8	9.2	36.8	26.1	17.1	12.2	7.8
HOUSEHOLD SIZE										
One	23.8	18.7	21.1	18.4	17.9	17.0	20.2	20.5	20.9	21.5
Two	14.4	21.5	20.2	19.9	24.0	14.9	20.9	20.6	19.8	23.8
Three	16.7	17.4	19.6	23.6	22.6	20.3	17.5	19.7	22.6	19.9
Four	21.3	22.0	19.1	20.5	17.2	27.0	21.2	19.7	17.6	14.5
Five or more	34.6	24.0	16.0	14.9	10.5	43.4	20.4	15.5	12.8	8.0
NUMBER OF INCOME EARNERS										
One	29.5	22.8	19.3	15.0	13.4	27.4	22.4	18.3	16.2	15.8
Two	11.2	18.3	21.3	24.5	24.7	13.6	18.3	21.9	23.2	23.1
Three or more	6.1	16.0	19.7	26.4	31.8	10.3	16.8	21.1	24.7	27.1
INCOME MAIN SOURCE										
Employee	14.4	18.7	19.4	24.5	23.0	17.7	17.8	19.7	23.2	21.6
Self-employment	25.1	15.5	16.8	16.1	26.5	22.8	16.2	17.6	16.2	27.2
Pensions and other public transfers	21.2	23.8	22.6	17.3	15.1	15.3	24.8	22.6	19.6	17.7
Other income	47.1	12.0	10.9	9.7	20.3	53.4	14.5	11.9	9.1	11.1
HOUSEHOLD TYPOLOGY										
Single person	23.8	18.7	21.1	18.4	17.9	17.0	20.2	20.5	20.9	21.5
- less than 65 years	22.7	15.1	17.5	20.7	23.9	21.2	15.1	17.3	20.4	26.0
- 65 years and over	25.0	22.4	25.0	16.0	11.6	12.5	25.5	23.8	21.5	16.7
Couples without children	11.9	22.8	20.2	19.4	25.7	12.1	21.6	21.2	19.3	25.7
- R.P. (a) less than 65 years	14.3	17.0	17.1	19.0	32.5	15.8	16.9	16.6	19.9	30.9
- R.P. (a) 65 years and over	9.5	28.8	23.4	19.7	18.6	8.4	26.5	25.9	18.8	20.4
Couples with children	19.6	19.9	18.9	21.9	19.7	24.9	19.1	19.2	19.8	16.9
- one child	14.2	16.7	19.5	25.3	24.3	18.5	16.7	19.7	23.9	21.2
- two children	21.0	22.3	19.1	20.4	17.2	26.8	21.0	19.9	17.7	14.5
- three or more children	39.4	24.0	14.8	12.8	9.0	47.4	21.9	13.8	9.8	7.1
Single parents	26.4	19.9	19.3	19.2	15.3	28.8	19.2	19.1	18.3	14.7
Other typologies	19.1	17.2	21.6	21.0	21.0	21.4	20.4	18.8	21.7	17.7
NUMBER OF MINORS										
One minor	22.4	18.6	19.6	23.3	16.1	27.0	18.8	19.8	20.3	14.0
Two minors	25.0	22.9	19.9	18.9	13.3	31.5	20.7	20.2	16.3	11.4
Three or more minors	44.8	24.8	13.8	9.1	7.5	54.7	19.5	11.5	7.8	6.4
At least one minor	25.2	20.7	19.2	20.5	14.4	31.0	19.6	19.3	17.8	12.4
NUMBER OF ELDERLY										
One elderly	21.1	21.2	22.9	18.6	16.2	13.9	23.2	22.2	21.5	19.2
Two or more elderly	9.5	26.5	23.7	20.5	19.8	9.1	25.8	24.6	20.1	20.4
At least one elderly	17.2	23.0	23.2	19.2	17.4	12.3	24.1	23.1	21.0	19.6
CITIZENSHIP										
All household members Italian	18.4	19.1	20.3	20.9	21.3	17.2	19.7	20.5	21.1	21.5
At least one household member not Italian	35.7	28.9	17.1	11.0	7.0	46.3	23.2	15.3	9.9	5.3
Italy	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0

(a) R.P.: reference person.

(b) Estimation based on a sample size between 20 and 49 observations

TABLE 7. HOUSEHOLDS BY EQUIVALISED DISPOSABLE INCOME QUINTILE AND MAIN INCOME EARNER CHARACTERISTICS. Year 2014, for 100 households with the same characteristics

	Quintile (excluding imputed rent)					Quintile (including imputed rent)				
	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth
SEX										
Male	17.2	19.6	19.9	20.9	22.3	19.7	19.1	19.7	20.1	21.5
Female	24.7	20.7	20.1	18.4	16.1	20.6	21.6	20.5	19.9	17.5
AGE CLASS										
Less than 35 years	26.0	16.8	20.1	21.0	16.1	29.4	17.8	19.7	19.8	13.3
35-44 years	20.1	19.4	18.5	21.8	20.2	25.6	16.7	19.5	19.9	18.3
45-54 years	20.5	18.1	17.7	21.5	22.2	22.9	18.1	17.0	20.3	21.7
55-64 years	17.3	16.8	16.9	21.1	27.9	17.8	17.0	17.7	20.6	26.9
65 years or more	19.0	24.2	23.8	17.2	15.9	12.9	25.3	23.4	19.6	18.7
EDUCATIONAL LEVEL										
Primary education or less	28.7	29.2	23.8	12.5	5.9	22.9	30.5	24.0	15.7	6.8
Lower secondary education	25.8	21.3	22.1	18.4	12.4	27.7	21.6	20.7	18.2	11.9
Upper secondary education	15.3	18.3	18.8	24.0	23.6	17.3	17.5	19.6	21.9	23.8
University degree	8.9	9.7	14.3	24.2	42.8	9.3	9.3	14.6	24.7	42.1
PROFESSIONAL STATUS										
Employee	13.5	18.7	19.2	24.8	23.8	17.7	17.7	19.5	23.4	21.6
Self-employed	23.8	14.3	16.4	17.4	28.2	24.1	14.7	16.6	16.9	27.7
Unemployed	57.5	16.9	11.6	7.1	6.9	59.7	16.7	9.9	7.1	6.6
Other not employed	38.7	22.1	20.5	10.7	8.0	30.6	26.0	21.0	12.5	9.9
Retired	14.2	24.0	24.0	19.8	18.1	10.6	23.7	23.5	21.4	20.8
CITIZENSHIP										
Italian	18.6	19.1	20.3	20.9	21.2	17.6	19.6	20.5	20.9	21.4
Not Italian	36.5	30.6	16.9	10.2	5.9 (a)	48.0	24.1	14.6	9.2	4.1 (a)
Italy	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0

(a) Estimation based on a sample size between 20 and 49 observations.

Annex

TABLE A1. HOUSEHOLD DISPOSABLE INCOME (including imputed rent) BY GEOGRAPHICAL AREA AND HOUSEHOLD CHARACTERISTICS. Year 2014, mean and median values in Euros

	Mean				Median			
	North	Centre	South and Islands	Italy	North	Centre	South and Islands	Italy
HOUSEHOLD SIZE								
One	25.035	24.018	17.480	22.744	22.743	21.622	16.170	20.809
Two	39.730	37.358	27.154	35.664	34.803	33.150	23.934	31.288
Three	49.376	44.615	32.191	42.532	46.031	41.461	28.743	39.307
Four	54.543	50.635	34.732	46.033	49.581	45.959	31.216	41.247
Five or more	50.894	52.480	37.493	45.242	48.007	45.246	31.954	38.650
NUMBER OF INCOME EARNERS								
One	25.778	24.646	19.102	23.325	23.451	22.155	17.886	21.497
Two	46.746	44.366	33.433	42.306	42.268	40.088	30.154	38.226
Three or more	64.272	61.376	47.345	58.243	58.806	56.769	41.823	52.942
INCOME MAIN SOURCE								
Employee	42.415	40.217	32.368	39.014	38.348	36.602	28.641	34.820
Self-employment	50.022	43.131	31.561	43.148	42.500	36.372	25.125	35.804
Pensions and other public transfers	33.818	33.945	25.187	30.838	28.526	28.804	21.827	25.900
Other income	24.408	21.853	13.142	19.984	18.943	15.960	8.183	14.623
HOUSEHOLD TYPOLOGY								
Single person	25.035	24.018	17.480	22.744	22.743	21.622	16.170	20.809
- less than 65 years	26096	24.126	16.779	23.335	23990	21.716	15.313	21.579
- 65 years and over	23830	23.896	18.094	22.120	21834	21.460	16.706	20.219
Couples without children	41.882	39.714	28.401	37.623	36.315	34.577	24.485	32.423
- R.P. (a) less than 65 years	44803	39.927	28.203	39.077	40047	36.137	23.938	34.967
- R.P. (a) 65 years and over	38914	39.494	28.607	36.129	33353	32.764	25.156	30.876
Couples with children	52.319	48.843	34.532	44.998	47.951	44.534	30.756	40.621
- one child	51.113	47.561	33.207	44.415	46.920	44.384	29.459	40.856
- two children	54.447	50.954	35.610	46.362	49.511	45.655	31.721	41.482
- three or more children	48.949	45.106	34.987	41.728	45.047	37.997	30.715	35.943
Single parents	35.812	33.113	26.126	32.085	32.363	30.778	24.314	29.151
Other typologies	45.774	45.958	30.428	40.616	40.273	40.517	24.681	35.485
NUMBER OF MINORS								
One minor	45.661	39.255	30.330	39.101	43.818	38.658	27.949	36.706
Two minors	46.625	46.333	29.583	40.712	42.791	40.655	26.695	36.458
Three or more minors	41.124	38.954	29.842	36.011	36.629	34.424	26.531	31.895
At least one minor	45.672	41.851	30.006	39.450	42.748	39.369	27.439	36.240
NUMBER OF ELDERLY								
One elderly	32.218	33.200	25.052	30.110	25.718	26.766	20.339	23.945
Two or more elderly	42.094	43.469	31.574	39.151	35.281	36.351	26.535	32.967
At least one elderly	35.712	36.614	27.203	33.200	29.762	30.464	22.464	27.088
CITIZENSHIP								
All household members Italian	40.522	38.610	28.526	36.157	34.843	33.231	24.696	30.787
At least one household member not Italian	27.642	23.127	14.626	24.150	23.643	19.647	11.825	20.654
Italy	39.068	36.807	27.774	35.017	33.353	31.666	23.962	29.694

(a) R.P.: reference person.

TABLE A2. HOUSEHOLD DISPOSABLE INCOME (including imputed rent) BY MAIN INCOME EARNER CHARACTERISTICS.
Year 2014, mean and median values in Euros

	Mean				Median			
	North	Centre	South and Islands	Italy	North	Centre	South and Islands	Italy
SEX								
Male	43,227	40,241	29,893	38,298	38,003	35,223	26,051	33,145
Female	32,072	31,545	23,957	29,486	26,103	26,295	19,894	24,179
AGE CLASS								
Less than 35 years	35,134	30,346	22,553	30,135	32,820	27,402	19,944	26,707
35-44 years	40,241	34,540	27,254	35,233	37,399	30,787	24,777	31,520
45-54 years	43,906	41,895	31,179	39,509	39,998	38,658	27,716	35,117
55-64 years	46,846	44,245	32,360	41,428	38,933	37,993	28,762	35,062
65 years or more	32,773	33,541	25,294	30,508	27,463	27,876	21,512	25,491
EDUCATIONAL LEVEL								
Primary education or less	26,497	26,752	20,342	24,068	23,745	23,933	19,032	21,678
Lower secondary education	36,122	32,166	24,772	31,354	32,677	29,644	22,743	28,716
Upper secondary education	41,377	37,539	30,712	37,642	37,020	34,026	27,280	33,323
University degree	51,762	49,752	44,068	49,418	44,600	42,382	37,506	42,510
PROFESSIONAL STATUS								
Employee	42,478	40,124	32,358	39,084	38,560	36,548	28,645	34,922
Self-employed	48,668	41,666	32,024	42,464	42,510	34,195	24,518	35,626
Unemployed	26,227	21,745	17,620	21,192	19,159	16,190	14,222	16,159
Other not employed	26,772	24,715	19,330	22,885	21,617	20,709	16,835	19,183
Retired	34,799	36,408	27,773	33,123	29,514	31,170	24,029	27,970
CITIZENSHIP								
Italian	40,534	38,546	28,461	36,150	34,915	33,209	24,618	30,801
Not-Italian	25,210	21,093	12,880	22,003	22,118	18,243	11,400	19,332
Total	39,068	36,807	27,774	35,017	33,353	31,666	23,962	29,694

Glossary

At risk of poverty or social exclusion rate (abbreviated as AROPE): it refers to the situation of people either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity. The AROPE rate, the share of the total population which is at risk of poverty or social exclusion, is the headline indicator to monitor the EU 2020 Strategy poverty target.

At-risk-of-poverty rate: it is the share of people with an equivalised disposable income (after social transfers) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers. The disposable income doesn't include imputed rent, non-cash employee income (other than company car) and income from household production of goods for own consumption. In 2015 the at-risk-of-poverty threshold (computed on 2014 incomes) was 9,508 euros per year (equal to 9.237 PPS-Power Purchasing Standard).

Capital income: it is defined as the income received by the owner of a financial asset or a tangible non-produced asset (property or land) in return for providing funds to, or putting the tangible non-produced asset at the disposal of another institutional unit. It includes interests (from assets such as bank accounts, certificates of deposit, bonds, etc.), dividends, profits from capital investment in an unincorporated business, income from rental of a property or land, pensions received from individual private plans and the imputed rent.

Employee income: it is defined as the total remuneration, in cash or in kind, payable by an employer to an employee in return for work done by the latter during the income reference period. It also includes the market value of the company car provided for private use as well, luncheon vouchers and other non-cash fringe-benefits.

Equivalised disposable income: it is the total income of a household, after tax and other deductions, divided by the number of household members converted into equalised adults; household members are equalised or made equivalent by weighting each according to their age, using the so-called modified OECD equivalence scale. This scale gives a weight to all members of the household 1.0 to the first adult; 0.5 to the second and each subsequent person aged 14 and over; 0.3 to each child aged under 14.

Europe 2020: it is a ten-year strategy of the European Union for growth and employment adopted in the 2010 with the aim to provide favourable conditions for a smart, sustainable and inclusive growth. The EU has agreed upon five key objectives to be reached within 2020: employment, research and development, climate and energy, education, social integration and poverty reduction

Gini coefficient: it measures the extent to which the distribution of income deviates from a perfectly equal distribution. A 0 coefficient expresses perfect equality where everyone has the same income, while a coefficient of 100 expresses full inequality where only one person has all the income. In this note the Gini coefficient is applied to the individual distribution of the equivalised income, excluding imputed rent, non-cash employee income (other than company car), income from household production of goods for own consumption.

Household disposable income: it is computed as the sum for all household members of the individual employee and self-employment incomes, capital incomes, pensions and other public and private transfers received, minus cash transfers to other households net of taxes on income, taxes on wealth and social insurance contributions. Value of goods produced for own consumption is included. This measure of total household income is not directly comparable to the disposable income aggregate of the household sector reported in the System of National Accounts, which also includes an estimate of underground or non-observed economy.

Imputed rent: it is a non-monetary income component pertaining households living in their main accommodation as owner-occupiers, renters-free or renters at lower price (compared to the market-price rent). It represents the cost (or the additional cost) that shall be paid for a similar dwelling as that occupied if rented at a market-price. Costs for heating, water electricity, etc. are excluded.

Other income components: they include capital incomes, regular inter-household cash transfers received or paid, incomes received by people aged under 16, incomes from household production of goods for own consumption and every other incomes not deriving from work or social transfers.

Pensions and other public transfers: Pensions are periodic payments in cash intended to maintain the income of the beneficiary and to provide protection against risks linked to old age, loss of income, inadequate income, lack of independence in carrying out daily tasks, reduced participation in social life, and so on. They include i) old-age benefits that provide a replacement income when the person retires from the labour market or which guarantee a certain income when a person has reached prescribed age or years of social contribution; ii) disability benefits and disability pensions to maintain or support the income of someone below the standard retirement age who suffers from a disability which impairs his or her ability to work beyond a minimum level; iii) survivors' benefits that provide a temporary or permanent income to people below the retirement age who have suffered from the loss of another related household member (for example their spouse). Other public transfers include full and partial unemployment benefits ("*Aspi*", "*Naspi*", "*Cassa integrazione guadagni*"), mobility and resettlement benefits; severance and termination payments; education related allowances; family and children related allowances; income support schemes for households and individuals at risk of social exclusion (minimum income, Social card).

Self-employment income: it is the income received by individuals, for themselves or for their family members, as a result of their current or former involvement in self-employment jobs. Self-employment jobs are those jobs where the remuneration is directly dependent upon the profits (or the potential for profits) derived from the goods and services produced (where own consumption is considered to be part of profits). It includes incomes deriving from employer-coordinated freelance work ("*collaborazioni coordinate e continuative – co.co.co*" or "*collaborazioni coordinate a progetto – co.co.pro.*") and royalties earned on writing, inventions.

Severe material deprivation rate: it is an indicator that expresses the inability to afford some items considered by most people to be desirable or even necessary to lead an adequate life. It measures the percentage of the population that cannot afford at least four of the following nine items:

1. to pay their rent, mortgage or utility bills;
2. to keep their home adequately warm;
3. to face unexpected expenses;
4. to eat meat or proteins regularly;
5. to go on a week holiday;
6. a television set;
7. a washing machine;
8. a car;
9. a telephone.

Very low work intensity: number of persons living in a household having a work intensity below a threshold set at 0.20. The work intensity of a household is the ratio of the total number of months that all working-age household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period. A working-age person is a person aged 18-59 years, with the exclusion of students in the age group between 18 and 24 years. Households composed only of children, of students aged less than 25 and/or people aged 60 or more are completely excluded from the indicator calculation.

Methodological note

The EU-SILC (Statistics on Income and Living Conditions, Regulation of the European Parliament, no. 1177/2003) is one of the main sources of data for periodic reports on the social situation of the European Union and the spread of the risk of poverty in member countries. EU-SILC is a multi-purpose instrument which focuses mainly on income and social exclusion, with a particular attention on aspects of material deprivation.

In Italy, the EU-SILC data are collected yearly since 2004. Although the EU-SILC Regulation requires national level estimates, the Italian survey allows for reliable estimates at regional level as well.

The survey is conducted through household and personal interviews.

Since 2011, interviews have been carried out by an awarded contractor according to a CAPI (Computer Assisted Personal Interview) technique instead of the PAPI (Paper and Pencil Interview) previously used. Since 2015 a share of about 30% of the interviews have been carried out by CATI (Computer Assisted Telephone Interview) technique.

The sample design is based on a two-stage scheme (municipalities and households), where the primary sample units – municipalities – are stratified by population size within each region. Rotational design is used for households; the whole sample is composed of four rotational groups. Each group is included in the sample for four waves of the survey. Each year one fourth of the sample is renewed, replacing the group entered in the sample four years before, while the remaining three fourths are made of households and individuals selected one, two or three years before, interviewed respectively for the second, third or fourth time. The overall sample is statistically representative of the population residing in Italy and, in 2015, it amounted to 17,985 households (42,987 individuals), residing in about 650 municipalities.

The information is collected through an electronic questionnaire, structured in three parts:

- a) General form to collect demographic information related to each household member (sex, date and place of birth, citizenship etc.) and some information for each household member aged less than 16 years (type of school attended, formal and informal childcare etc.)
- b) Household questionnaire to collect information about housing conditions, housing expenses, economic situation, material deprivation, household income components.
- c) Personal questionnaire for each household member aged at least 16 years to collect information on education, health, current or previous labour, income by detailed components (employee, self-employment, pensions and other social transfers, financial and real capital, private transfers)

Income data collected by interviews are integrated with administrative register data. A micro-simulation model allows to obtain further gross income values.

Confidence intervals

When a sample rather than the entire population is observed, the computed estimates are affected by sampling error. That error can be measured as standard error or relative error, that is the standard error divided by the mean estimate, named the coefficient of variation (CV).

Based on these values, confidence intervals, including the real unknown value of the parameter to be estimated with a pre-fixed probability level, can be derived. The confidence interval is obtained adding and subtracting the standard error multiplied by a coefficient, depending on the confidence level chosen, to the punctual estimate. Taking into account a confidence level of 0.95 ($\alpha=0,05$), the coefficient is 1.96.

In the table A3, relative errors (CV), standard errors and confidence intervals of the estimates of the main indicators published in this note are shown.

TABLE A3 RELATIVE ERRORS, STANDARD ERRORS AND CONFIDENCE INTERVALS OF THE MAIN INDICATORS ESTIMATES. Year 2015

	Estimate (a)	Relative error (CV) (b)	Standard error (s.e.) (c)=(a)*(b)	Confidence interval (probability level=0.95)	
				Lower bound (a)-1,96*(c)	Upper bound (a)+1,96*(c)
Population at risk of poverty or social exclusion (out of 100 individuals)	28,7	0,01850	0,53086	27,7	29,7
Population at risk of poverty (out of 100 individuals)	19,9	0,02161	0,43000	19,1	20,7
Severe material deprivation (out of 100 individuals)	11,5	0,04219	0,48516	10,5	12,5
Very low working intensity (out of 100 eligible individuals)	11,7	0,03188	0,37294	11,0	12,4
Mean disposable household income (year 2015, values in euros)					
- Excluding imputed rents	29.472	0,00586	172,62982	29.134	29.810
- Including imputed rents	35.017	0,00517	180,96033	34.662	35.372

Some indicators computation method

The imputed rent is estimated by means of an econometric model relating the dwelling characteristics and the market price rent paid by renters. On the market renters subset, through a two stage Heckman procedure, the following model has been estimated:

$$\ln y_i = \beta_0 + \beta_{1k} X_{ki} + \beta_2 T_i + \beta_3 \lambda_i + u_i$$

where y_i is the paid rent, X_{ki} is a vector of the dwelling characteristics (type of dwelling, dwelling size, presence of terrace, balcony, garden, lack of enough light) and characteristics of the area where the dwelling is located, T_i is the tenure seniority, λ_i is the inverse Mill's ratio to correct the sample selection bias (rent is observed only among those paying a market price rent and they could differ in a systematic and not-observable way from the remaining sample) and u_i is the error term.

In details λ_i is obtained through a probit model with renter status as dependent variable and households characteristics as independent variables (number of household members, number of income recipients, equivalised income quintiles and some socio-economic characteristics of the reference person).

The estimated parameters β_i , are used to compute the imputed rent for no-renters households. Seniority is included between regressors, but its effect is depurated (setting the parameter from regression equal to 0) in estimating predicted values for sub-populations other than tenants at a market rate. From that value, interests paid on mortgage, if any, are deducted.

The Gini coefficient can be computed through the following formula:

$$\frac{\sum_{i=1}^{n-1} (P_i - Q_i)}{\sum_{i=1}^{n-1} P_i}$$

where Q_i are the cumulate income shares and P_i are the cumulate shares in case of equi-distribution.

For more details please refer to the Italian version

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