

LIVING CONDITIONS AND HOUSEHOLD INCOME | YEARS 2024-2025

Signals of improvement in living conditions

In 2025, the share of the population **at risk of poverty or social exclusion** — that is, individuals facing at least one of the following three conditions: at risk of poverty, severe material and social deprivation, or low work intensity — decreases to 22.6% (23.1% in 2024).

Compared with the previous year, the share of individuals **at risk of poverty** remains stable (18.6% compared with 18.9%), the share of individuals living **in low work intensity** households decreases (8.2% compared with 9.2%), and the share of individuals in severe material and social deprivation slightly increases (5.2% compared with 4.6%).

In 2024, the average annual household income (39,501 euros) increases compared with 2023, both in nominal terms (+5.3%) and real terms (+4.1%). This growth is associated with a reduction in income inequality: the amount of income received by the 20% of **households with the highest incomes** is 5.1 times that received by the 20% **with the lowest incomes** (5.5 in 2023).

31.704 euros

The median household income in 2024

Approximately 2,642 euros per month

-4,9%

Real decrease in average household income between 2007 and 2024

10,2%

Share of workers at risk of in work poverty

25,9% among foreign citizens

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LIVING CONDITIONS

Reduction in low work intensity

In 2025, data on living conditions in Italy show signs of improvement compared with the previous year. The share of the population at risk of poverty or social exclusion (EU 2030 composite indicator) decreases to 22.6% (previously 23.1% in 2024), amounting to approximately 13 million 265 thousand people. This refers to individuals experiencing at least one of the following three conditions: at risk of poverty, in severe material and social deprivation, or living in a low work intensity household.

Individuals are considered at risk of poverty if they live in households whose equivalised net disposable income (referring to the year preceding the interview, excluding imputed or in kind components) is below 60% of the median income. In 2024, 18.6% of people residing in Italy — around 10 million 908 thousand individuals — fall into this category, essentially stable compared with 2023 (18.9%).

Severe material and social deprivation slightly increases (5.2% from 4.6% in 2024). This condition applies to individuals experiencing at least seven of the thirteen indicators of deprivation established under the new EU 2030 framework. These include for example the inability to face unexpected expenses, pay rent, afford an adequate meal, take a week's holiday away from home, or regularly participate in paid leisure activities. (See Glossary for a list of deprivation indicators.) In 2025, more than 3 million individuals will be in this condition.

Low work intensity decreases to 8.2% (from 9.2% in 2024). This applies to individuals living in households where members aged 18 to 64 worked less than one fifth of their potential working time in the previous year. In absolute terms, this affects around 3 million 873 thousand individuals. In absolute terms, this condition affects approximately 3 million 873 thousand people. The decrease in low work intensity is linked to the growth in employment observed over the year and is particularly marked in the North-East (2.8% from 4.3%) and in the Centre (5.5% from 7.8%), among single people under 65 (13% from 15.9%), couples with children (4.8% from 5.6%) and single parents who, despite presenting levels more than double the national average, dropped to 18.2% from 19.5% in 2024.

The North-East continues to register the lowest incidence of risk of poverty or social exclusion (11.3%, previously 11.2%), while the South and Islands show the highest levels (38.4%, previously 39.2%).

INCOME AND LIVING CONDITIONS: THE KEY NUMBERS

Years 2024 and 2025, average in euro, indicator per 100 individuals, percentage values

INDICATOR	Survey 2024					Survey 2025				
	North-West	North-East	Centre	South and Islands	Italy	North-West	North-East	Centre	South and Islands	Italy
Household net income (excluding imputed rent) (*)	41,811	41,634	38,377	30,667	37,511	43,457	44,290	40,562	32,427	39,501
Risk of poverty or social exclusion – Europe 2030	13.9	11.2	19.9	39.2	23.1	14.3	11.3	18.5	38.4	22.6
Risk of poverty (*)	11.3	8.8	16.7	32.2	18.9	11.2	9.4	15.1	32.1	18.6
In-work poverty (a)	16.6	15.6	19.4	31.2	21.0	15.7	15.0	20.4	29.8	20.4

(*) The reference period is the calendar year preceding the survey year.

(a) It is calculated on the individual net income from work for all employed persons who worked at least one month in the calendar year preceding the survey year.

In 2025, the incidence of risk of poverty or social exclusion remains lowest among couples without children — especially those with a reference person under 65 (16%). The incidence is highest among single parent households (31.6%), couples with three or more children (30.6%), and individuals living alone (28.6% under age 65; 29.6% aged 65+).

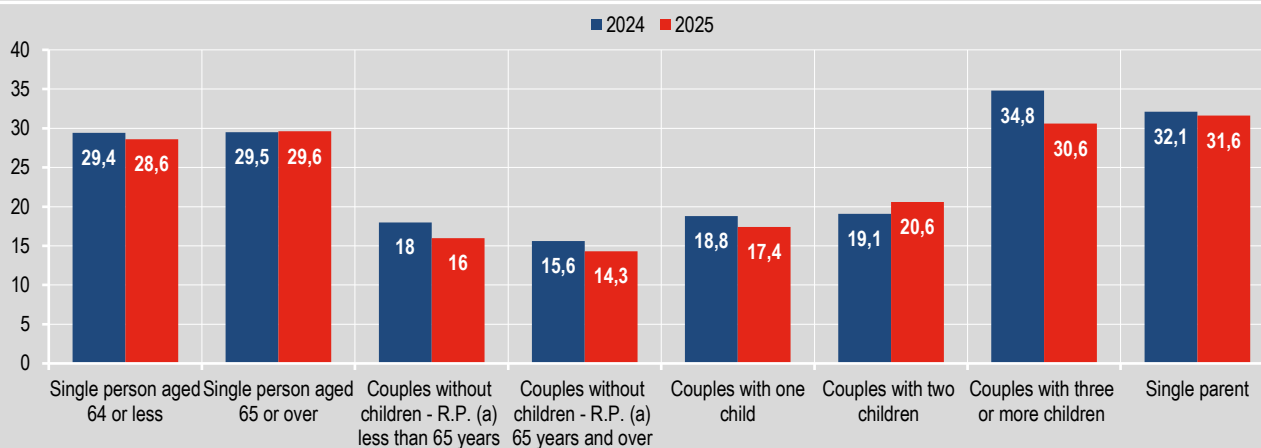
All household types show decreases between 2024 and 2025, except individuals living alone and couples with two children. For couples with one child, the risk remains limited (17.4%), below the national average of 22.6%. For couples with two children, the indicator rises to 20.6%. Households with three or more children show the largest improvement (30.6% compared with 34.8% in 2024), partly reflecting stronger support measures. However, these families still face challenges in reconciling work and care responsibilities, as low work intensity increases.

Il rischio di povertà o esclusione sociale - più alto tra coloro che possono contare principalmente sul reddito da pensioni e/o trasferimenti pubblici (32,6% dal 33,1% nel 2024) e più contenuto per coloro che vivono in famiglie in cui la fonte principale di reddito è il lavoro dipendente (14,3% dal 14,8%) – tra il 2024 e il 2025 aumenta in maniera evidente per le famiglie la cui fonte principale di reddito è da lavoro autonomo (23,9%, da 22,7% nel 2024).

The risk of poverty or social exclusion remains higher among households relying mainly on pensions or public transfers (32.6%, previously 33.1%) and lower among households whose main source of income is dependent employment (14.3%, previously 14.8%). Between 2024 and 2025 it increases significantly for households whose main source of income is from self-employment (23.9% from 22.7%).

Finally, risk of poverty or social exclusion increases among households with at least one foreign citizen (41.5% compared with 37.5% in 2024) and decreases among households composed exclusively of Italian citizens (20.1% from 21.2%).

FIGURE 1. INDICATOR OF POVERTY OR SOCIAL EXCLUSION BY HOUSEHOLD TYPE – EUROPE 2030. Years 2024 and 2025, per 100 individuals



(a) r p: Reference person.

HOUSEHOLD INCOME

Real household income returns to growth

In 2024, it is estimated that households residing in Italy received an average net income of €39,501, or approximately €3,290 per month. The growth in household income at current prices (+5.3% compared with 2023) was significantly stronger than the inflation observed during 2023 (+1.1% average annual change in the Harmonised Index of Consumer Prices, HICP), leading to an increase in household income in real terms (+4.1%), following two consecutive years of decline.

Real income growth was particularly strong in the North-East (+5.2%), but also in the Centre and in the South (both +4.5%), whilst it was weaker in the North-West (+2.7%).

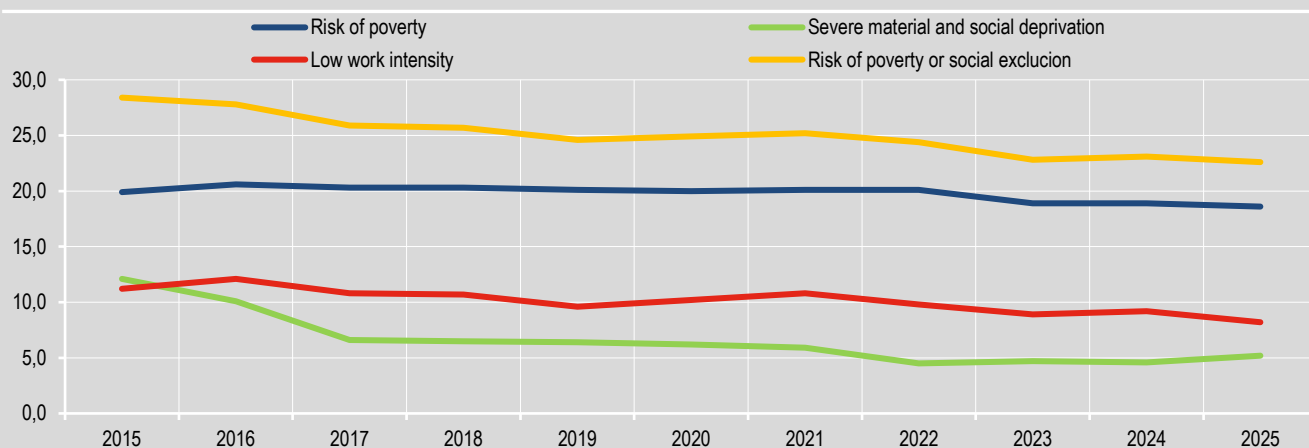
Despite the recovery over the past year, household incomes in real terms are still, on average, 4.9% lower than in 2007, i.e. the period prior to the global financial crisis. The decline is most pronounced in the Centre (-9.3% compared to 2007) and in the South (-6.9%), and only relatively more moderate in the North-East (-2.5%) and the North-West (-1.8%). Furthermore, the decline in income has been particularly severe for households whose main source of income is self-employment (-13.4%) or wage employment (-6.3%), whilst households whose income consists mainly of pensions and public transfers have seen a 6.6% increase.

As the distribution of income is skewed, the majority of households received an income below the average: the median figure – that is, the income level below which 50% of resident households fall – stands at €31,704 (€2,642 per month), an increase of 5.5% in nominal terms compared with 2023.

Households in the North-East have the highest median income (€37,086), followed by those in the North-West (where the median is 6% lower than in the North-East), the Centre (-11%) and the South (-29%).

Median income also varies significantly depending on household type: couples with children have the highest median income at €49,894 (around €4,160 per month), as these are mostly households with two or more earners, whilst single-parent households have a median income of €33,290 and, in 50% of cases, elderly people living alone do not exceed the threshold of €18,614 (€1,550 per month). The median income of households with foreign nationals is €5,970 lower than that of households composed solely of Italian citizens (€32,361). These relative differences become more pronounced moving from the North to the South, where the median income of households with at least one foreign national is 58% of that of households composed solely of Italians.

FIGURE 2. POPULATION AT RISK OF POVERTY OR SOCIAL EXCLUSION - EUROPE 2030 (a). Years 2015-2025, out of 100 persons.



(a) The risk of poverty is calculated on the income of the year preceding the survey and the low work intensity is calculated on the total number of months worked by family members during the year preceding the survey.

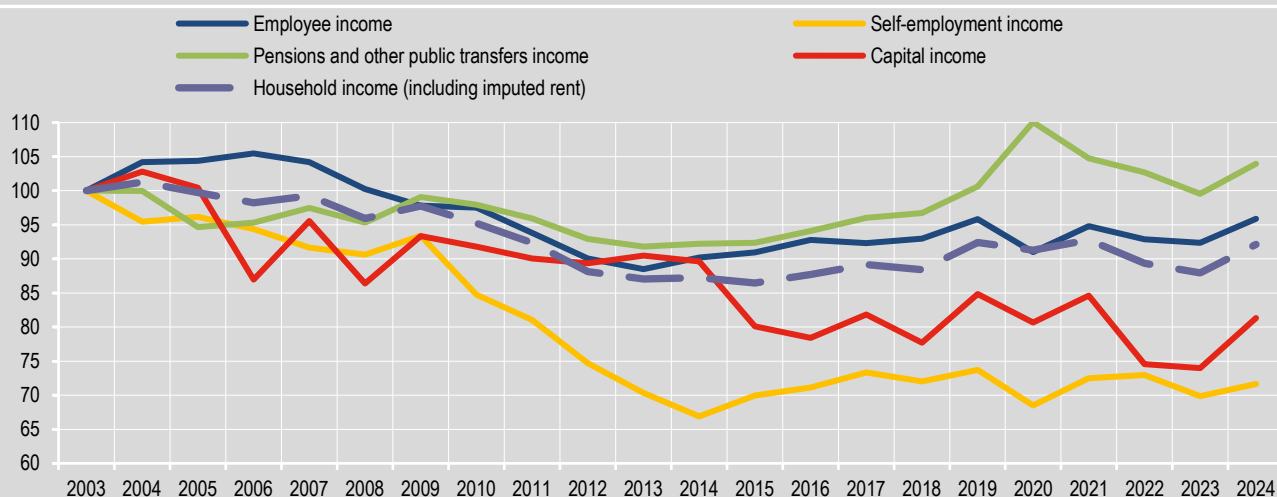
Income from employment and public transfers is on the rise

To compare living standards of households living in their main accommodation as owner-occupiers with those of households paying actual rents (approximately one fifth of all households), it is appropriate to include imputed rents of owner-occupiers, life tenants and free-rent tenants (Glossary).

In 2024, household income including imputed rents is estimated to average 45,265 euros, representing a real-term increase of 4.8% compared with the previous year. Looking at the main income components, compared with the previous year, income from employment grew (+3.8%) more than income from self-employment (+2.6%), but less than income from pensions and public transfers, which returned to growth (+4.4%). Finally, imputed rents rose significantly (+9.5%), recouping much of the loss suffered since the start of the pandemic.

Compared with the (pre-crisis) levels of 2007, the overall decline is significantly greater for household self-employment income (-21.8% in real terms) than for employment income (-7.9%), whilst capital income shows an overall decline (-14.9%), largely attributable to the negative trend in imputed rents (-20.1%). Only income from pensions and public transfers grew in real terms over the whole period, being 6.7% higher than in 2007.

FIGURE 3. HOUSEHOLD NET INCOME INCLUDING IMPUTED RENTS AT CONSTANT PRICES BY MAIN INCOME SOURCE. Years 2003-2024, mean values (Base 2003=100)



INEQUALITY

Income inequality decreases

To measure inequality in income distribution, individuals are ordered from the lowest to the highest equivalized net income and grouped into quintiles. The first quintile includes the 20% of individuals with the lowest equivalized income; the fifth quintile includes the 20% with the highest income. The ratio between the total equivalized income received by the top quintile and that received by the bottom quintile (known as the S80/S20 ratio) provides a synthetic measure of inequality.

Referring to the distribution of equivalized net income excluding imputed rents, in 2024 the S80/S20 indicator stands at 5.1, an improvement compared with 2023 (when it was 5.5) and below the pre-crisis level of 2007 (5.4). The components contributing most to the reduction in inequality are public transfers and self-employment income, due to their relatively stronger growth in the lower end of the distribution (first quintile) compared with the highest quintile.

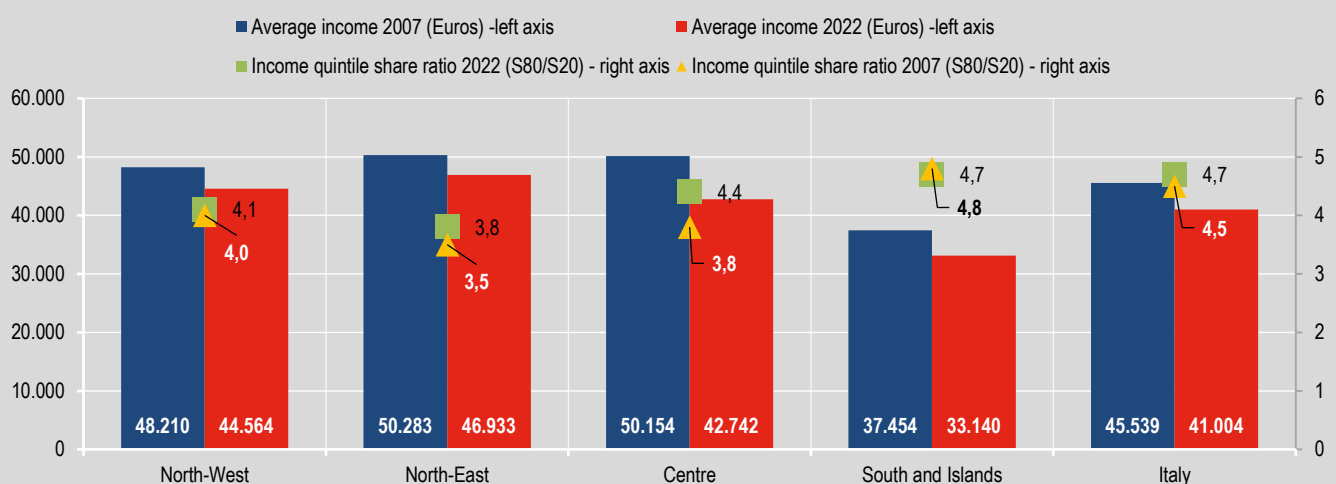
When imputed rents are included, the ratio in 2024 falls to 4.5 (from 4.8 in 2023). Inequality levels differ across areas. In the South and Islands, the S80/S20 indicator matches the national figure and decreases compared to 2023 (from 5.0). Inequality is lower than the national average — and improving compared to the previous year — in the North-West (4.1, down from 4.4 in 2023) and in the Centre (4.2, down from 4.5 in 2023). In the North-East, inequality remains stable and lower than the national average (3.7).

In 2024, the North-East records the highest average household income including imputed rents (50,407 euros, compared with a national average of 45,265 euros) as well as the largest nominal increase compared with 2023 when it amounted to 47,279 euros. This is followed by the North-West (49,846 euros, up from 47,429 euros in 2023) and the Centre (46,560 euros, compared with 44,001 euros in 2023). The South and Islands record the lowest levels (37,281 euros), though increasing compared with the previous year (34,972 euros).

Gini coefficient is one of the head indicators to measure income inequality among individuals in the European context. Using an income measure that excludes imputed rents and in-kind components (a measure harmonised at the European level), In 2024, the estimated Gini index for Italy (0.310) shows a slight decrease compared with the previous year (0.322).

The Gini index for the South and Islands (0.322) exceeds the national average. The Centre (0.298), North-West (0.294), and especially the North-East (0.272) show lower values.

FIGURE 4. HOUSEHOLD NET INCOME INCLUDING IMPUTED RENT AT CONSTANT PRICES AND INCOME QUINTILE SHARE RATIO INCLUDING IMPUTED RENTS (S80/S20), BY GEOGRAPHICAL AREA. Incomes 2007-2024, mean values in Euros (Base 2024=100) and income ratio



LOW-INCOME WORK AND IN-WORK POVERTY

Labour income represents the most important component of household income for most families. However, labour income alone is not always sufficient to lift workers and their families above the poverty threshold. Low labour income may result from low wages or from limited work intensity during the year. The risk of poverty also depends on household composition and on the number of income earners within the family. To assess the vulnerability conditions associated with work, it is therefore necessary to jointly consider both the determinants of individual income from work and the characteristics of families with workers.

Low-income workers represent one-fifth of all workers

In 2024, low-income workers — defined as those who worked at least one month during the year and received net annual labour income below 60% of the median distribution of individual net labour income — account for 20.4% of all workers, a slight decrease from 21% in the previous year.

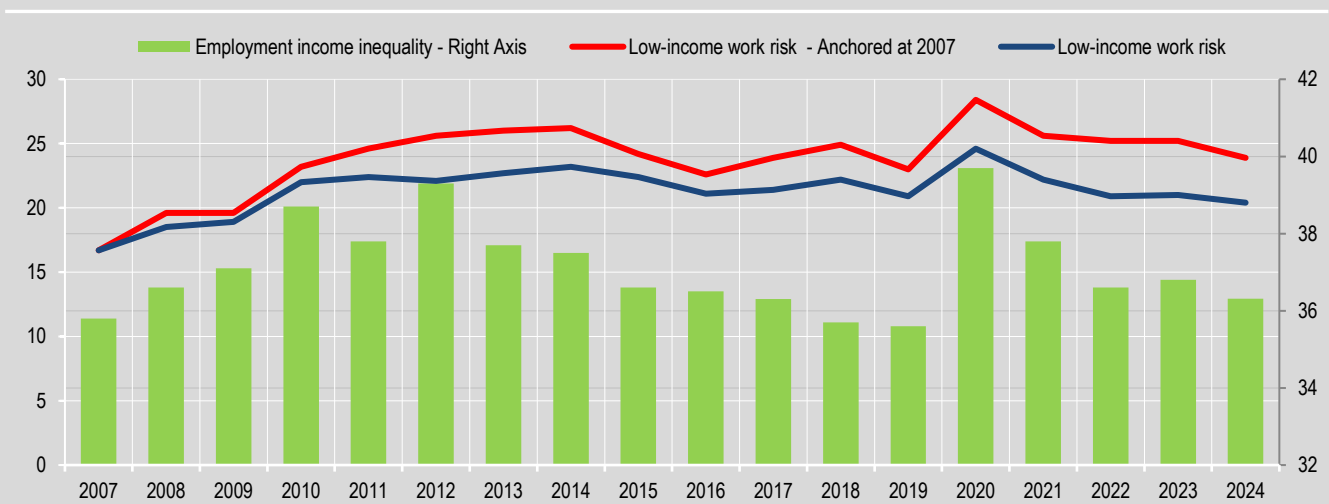
The risk of being a low-income worker is significantly higher for women than for men (25.2% versus 16.7%), for employed people belonging to the younger age groups (28.3% for workers under 35 years of age versus a minimum value of 17.9% for those in the 55-64 age group), and for foreigners than for Italians (38.2% versus 18.2%).

Low income is also associated with low levels of education, ranging from 42.2% for employed workers with primary education to 13.4% for those with tertiary education. The share of low-income self-employed workers (30.3%) is double that of employed workers (15.1%): among the latter, 40.1% of those on fixed-term contracts are low-income, compared to 10.4% of those on permanent contracts. Work intensity is obviously a determining factor: the incidence of low-wage employment is 88.4% for those who worked less than four months during the year, reaches 57.1% for those who worked between four and nine months, and drops to 13.2% for those who worked more than nine months. There are significant differences between economic sectors: 8.9% of those employed in industry are low-income, 20.8% in market services, and 40.9% in personal services.

In 2024, the share of low-income workers will be just under four percentage points higher than the 16.7% estimate in 2007 (pre-crisis year). The risk of low-income workers increased during the long economic crisis, peaking at 23.2% in 2014. The progressive reduction in the share of low-income workers in subsequent years was interrupted by the pandemic crisis, with the indicator reaching 24.6% in 2020.

If, instead of calculating the low-income employment risk indicator with a variable threshold (based on the distribution of employment income for each year), the 2007 threshold adjusted for inflation (anchored threshold) is used, the growth trend is more pronounced: the incidence of low-income employment increased by approximately 10 points during the economic crisis, reaching 26.2% in 2014, and remained high after the pandemic due to price growth, with the indicator reaching 28.4% in 2020 and 23.9% in 2024.

FIGURE 5. LOW-INCOME WORK RISK AND EMPLOYMENT INCOME INEQUALITY. Incomes from 2007-2024, out of 100 employment income earners aged 18-64 and Gini Index.



One in 10 employed people at risk of in-work poverty

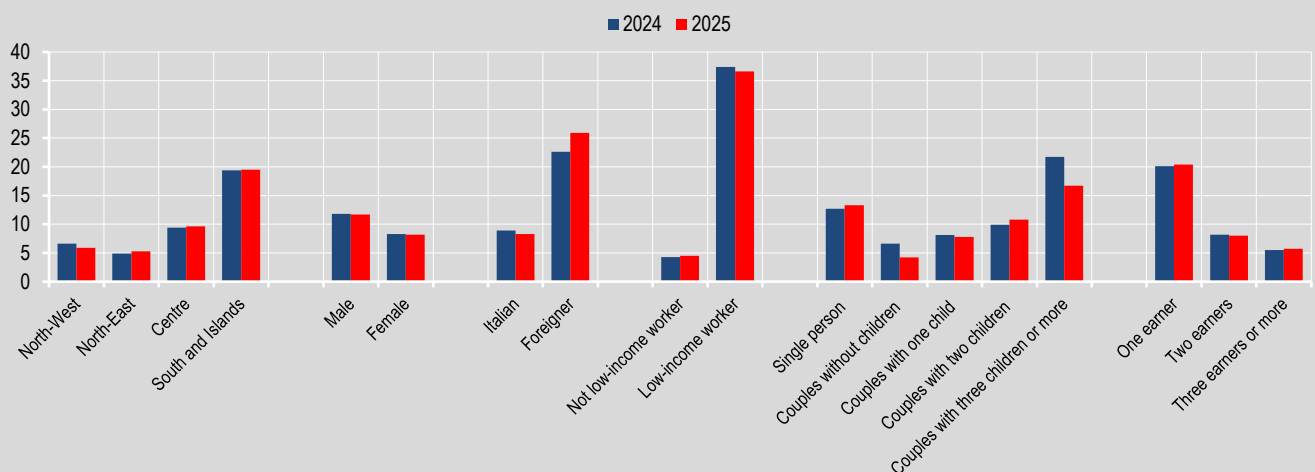
An individual is defined as being at risk of in-work poverty if they live in a household at risk of poverty and have worked for more than half the year. This indicator therefore adopts a restrictive definition of employment, as it excludes individuals with an inconsistent presence in the labor market and who are at greater risk of low income.

In 2025, 10.2% of employed people aged 18 to 64 is at risk of in-work poverty, essentially unchanged from 10.3% in 2024. Women have a lower risk of in-work poverty than men (8.2% versus 11.7%), despite being more likely to have a low-wage job; indeed, women are often the "second earners" of income from work in the household, and low wages do not necessarily translate into a risk of family poverty.

Overall, the risk of in-work poverty among low-income workers stands at 36.6%, indicating that nearly two-thirds of low-income workers are not at risk of in-work poverty. Foreigners are significantly disadvantaged, with 25.9% of them at risk of in-work poverty, compared to an estimated 8.3% for Italians.

Family characteristics are highly relevant in determining in-work poverty: the indicator is 13.3% for single individuals, compared to 4.2% for childless couples. The presence of children increases the risk, which increases from 7.8% for couples with one child to 16.7% for those with three or more children. If there are multiple income earners within a household, the incidence of working poverty is significantly reduced: while for households with a single income earner, the indicator is 20.4%, for those with three or more income earners, it drops to 5.7%.

FIGURE 6. IN-WORK AT RISK OF POVERTY RATE BY INDIVIDUAL AND HOUSEHOLD CHARACTERISTICS. Years 2024-2025. Out of 100 individuals aged 18-64 with the same characteristics.



Glossary

At risk of poverty or social exclusion rate (AROPE) - Europe 2030: percentage of people who meet at least one of the following three conditions:

- 1) Live in households at risk of poverty;
- 2) Live in households in conditions of severe material and social deprivation (Europe 2030 indicator);
- 3) Live in households with low work intensity (Europe 2030 indicator).

To respond to the new needs of the Europe 2030 Strategy, starting from the 2022 survey, the new indicator "Risk of poverty or social exclusion - Europe 2030" will be disseminated to replace the old indicator "Risk of poverty or social exclusion". The two indicators are not comparable with each other.

At-risk-of-poverty rate (Europe 2030): Percentage of people living in households with a net equivalent income below an at-risk-of-poverty threshold, set at 60% of the median of the individual distribution of net equivalent income. The net income considered for this indicator complies with the European definition and does not include figurative and in-kind components, such as the imputed rent, meal vouchers, other non-monetary fringe benefits (except for the company car) and own -consumption. The income reference year is the calendar year preceding the survey year. In 2025, the poverty threshold (calculated on 2024 incomes) is equal to 13,237 euros per year (1,103 euros per month) for a household of one adult member. The modified OECD scale is used to determine the poverty thresholds of households of different sizes and compositions.

Capital income: it is defined as the income received less expenses occurring during the income reference period by the owner of a financial asset or a tangible non-produced asset (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, with or without 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 includes also the market value of the company car provided for private use as well, luncheon vouchers and other non-cash fringe-benefits.

Equivalised income: it is the total household income, divided by the number of household members transformed into equivalised adults; household members are equivalised or made equivalent by weighting each member according to their age, using the so-called modified OECD equivalence scale. This scale gives the following weight to household members: 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. All household members are given the same individual equivalised income.

Europe 2030 Strategy: it is the set of European Union policy measures to achieve the 17 sustainable development goals included in the 2030 Agenda, approved by the United Nations in September 2015. They are defined as follows: 1. Overcoming poverty; 2. Defeat hunger; 3. Health and well-being; 4. Quality education; 5. Gender equality; 6. Clean water and sanitation; 7. Clean and affordable energy; 8. Decent work and economic growth; 9. Enterprises, innovation and infrastructures; 10. Reduce inequalities; 11. Sustainable cities and communities; 12. Responsible consumption and production; 13. Fight against climate change; 14. Life Under Water; 15 Life on earth; 16. Peace, justice and strong institutions; 17. Partnership for Goals.

Gini coefficient: it is an index to measure the level of income inequality, and it varies between 0 and 1. The extreme value of 0 expresses perfect income equality where everyone has the same income, while the extreme value of 1 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 household net income without figurative and in-kind components.

Household net income: it includes for all the household members the employee income (including fringe benefits, such as the private use of company car, luncheon vouchers, health care reimbursements, school or nursery care, holiday bonuses, goods produced by the company, etc.), the income from self-employment, the financial and real capital income, the pensions and other public and private transfers received, the monetary value of goods produced for own consumption minus cash transfers to other households. These incomes are net of taxes on income, taxes on wealth and social insurance contributions for employee and self-employed workers. It represents a more extensive definition of household net income used at European level. The household net income reported in this note is not comparable with the Family sector disposable income of the National Accounts (obtained by adding to primary incomes the secondary redistribution of income and including an estimate of the "non-observed" economy).

Household net income without figurative and in-kind components: It represents the definition of household net income used at European level. Compared to the household net income, it does not include figurative components such as imputed rent and in-kind components such as the monetary value of goods produced for own consumption and the fringe benefits (luncheon vouchers, health care reimbursements, school or nursery

care, holiday bonuses, goods produced by the company, etc.) other than the company car (i.e. the private use of company car is included in this income definition). In this note, this income definition is used for the at-risk of poverty rate and for the Gini coefficient.

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 the one occupied if rented it at a market-price. Costs for heating, water, electricity, etc. are excluded.

Income at constant prices: it is calculated by deflating the income at current values using the annual average value of the Harmonized Index of consumer prices for the European Union countries (HICP). This index is preferable compared to the Consumer price Index for the whole nation (NIC), since it refers to monetary expenditures for final consumption exclusively by households and ensures a comparable European inflation measure.

Income quintiles share ratio (S80/S20): it is a measure of the inequality of income distribution. It is calculated as the ratio of total income received by the 20 % of the population with the highest income (the top quintile) to that received by the 20 % of the population with the lowest income (the bottom quintile). The ratio is calculated based on the equalised household net income without figurative and in-kind components.

In-work at risk of poverty: Percentage of individuals who worked for more than half of the reference year and who live in households at risk of poverty.

Low work intensity – Europe 2030: People from 0-64 years living in households where the adults (those aged 18-64, but excluding students aged 18-24 and people who are retired according to their self-defined current economic status or who receive any pension (except survivors pension), as well as people in the age bracket 60-64 who are inactive and living in a household where the main income is pensions) worked a working time equal or less than 20% of their total combined work-time potential during the previous year (i.e. the income reference year).

To respond to the new needs of the Europe 2030 Strategy, starting from the 2022 survey, the new indicator "Risk of poverty or social exclusion - Europe 2030" will be disseminated to replace the old indicator "Risk of poverty or social exclusion". The two indicators are not comparable with each other.

Median household income: is the value of household income that divides the frequency distribution into two equal parts (50% of households have a household income level lower than or equal to the median, 50% a higher level). Since household income has an asymmetric distribution and is more concentrated in the lower values of the scale, the median value is always below the mean value.

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 income not deriving from work or social transfers.

Pensions and other public transfers: Pensions are periodic cash payments aimed 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 reaches a given age or years of contribution; ii) disability benefits to support the income in case of a disability which impairs the beneficiary's ability to work beyond a minimum level, when the beneficiary is below the standard retirement age; 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; household and children related allowances; income support schemes for household and individuals at risk of social exclusion (minimum income, Social card).

Risk of low-income work: Percentage of individuals who worked, either as employees or self-employed, at least one month in the reference year and whose net income from work is below a threshold set at 60% of the median of the individual distribution of net income from work. In 2025, the low-income threshold (calculated on 2024 earned income) is equal to €12,900 per year (€1,075 per month). The anchored threshold refers to a base year and is adjusted for inflation observed between the base year and the current year, allowing for homogeneous temporal comparisons with the situation in the base year.

Self-employment income: it is the income received by individuals, for themselves or in respect of their household members, because 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 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."), royalties earned on writing inventions and income derived from the so-called vouchers for occasional work (unless otherwise specified).

Severe material and social deprivation rate - Europe 2030: share of the population experiencing an enforced lack of at least 7 out of 13 deprivation items (6 related to the individual and 7 related to the household). These deprivations are the inability for a household to: 1) Face unexpected expenses; 2) Afford paying for one week annual holiday away from home; 3) Avoid arrears (on mortgage or rental payments, utility bills, hire purchase instalments or other loan payments); 4) Afford a meal with meat, chicken, fish or vegetarian equivalent every second day; 5) Ability to keep home adequately warm; 6) Have access to a car/van for personal use; 7) Replace worn-out furniture; 8) Have internet connection; 9) Replace worn-out clothes by some new ones; 10) Have two pairs of properly fitting shoes (including a pair of all-weather shoes); 11) Spend a small amount of money each week on him/herself; 12) Have regular leisure activities; 13) Get together with friends/family for a drink/meal at least once a month.

To respond to the new needs of the Europe 2030 Strategy, starting from the 2022 survey, the new indicator "Risk of poverty or social exclusion - Europe 2030" will be disseminated to replace the old indicator "Risk of poverty or social exclusion". The two indicators are not comparable with each other.

Methodological Note

Objective and reference framework

The EU-SILC (European Union Statistics on Income and Living Conditions) Regulation of the European Parliament. no. 1177/2003 and from 2021 (EU) 2019/1700) 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 and social deprivation. In Italy the EU-SILC data are collected yearly since 2004.

Reference population and survey units

The reference population is made up of all the households residing in Italy at the time of the interview and their members. Persons living in institutions are excluded.

A household is a group of people who habitually live in the same dwelling and are linked by marriage, kinship, affinity, adoption, patronage and affection who share income and/or expenses and who usually reside in the same municipality. All household members are surveyed but only people aged 16 or over are interviewed.

Process and methodologies

The survey is conducted through household and personal interviews.

Since 2011, interviews have been carried out by a private company according to a CAPI (Computer Assisted Personal Interview) technique instead of the PAPI (Paper and Pencil Interview) previously used. Since 2015 a share of the interviews is carried out by CATI (Computer Assisted Telephone Interview) technique.

The sample design is based on a two-stages scheme (municipalities and households), where the primary sample units – municipalities – are stratified by population size within each region. Rotational panel scheme is used for households; starting from the 2021 edition, the sample relating to each survey is made up of six rotational groups, each of which remains in the sample for six consecutive years. Every year one sixth of the cross-sectional sample is represented by households and individuals randomly drawn from the registry lists of the municipalities selected for the survey; the remaining five-sixths refer to households and individuals extracted in previous years who are re-interviewed. The total sample is statistically representative of the resident population in Italy and is composed, in 2025, of 24,458 households (for a total of 50,720 individuals), distributed in about 900 Italian municipalities of different demographic size; the survey was conducted from January to June 2025.

Each sample unit is assigned a weight, or grossing-up factor, which indicates how many population units are represented by each unit in the sample. The survey's weighting system ensures that the final sample exactly reproduces a series of known totals derived from auxiliary sources (registry data, the Income Database – BDR Banca Dati Reddittuale- of the Ministry of Economy and Finance) in the various territorial domains (regions, autonomous provinces of Trento and Bolzano).

Data collection is carried out 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. The integrated use of data from administrative sources and the micro-simulation model let estimate taxes and social contributions paid by individuals that, added to the net income, constitute gross income.

The estimates produced on the household economic support measures are mainly based on administrative data from INPS and from tax sources. It should be emphasized that the estimates relating to wage subsidies include both services provided directly by INPS (CIGO, CIGS, CIGD, CISOA, solidarity aid with the exception of those managed by the State), and advance payments from employers and adjustment with the contributions to be paid to the same institution. The values of the services are calculated net of the tax, and in the case of wage subsidies also net of the figurative social security contributions and the 5.84% quota. Therefore, the estimates may differ from the data of INPS or other Institutes and from other surveys and publications, due to the sample nature of the survey, due to the fact that the European survey adopts the cash criterion instead of the accrual method and lastly because they are expressed net of taxation.

References

The survey estimates can also be consulted in IstatData: [https://esploradati.istat.it/databrowser/#/it/dw/categories/\(Theme: "Household Economic conditions and inequalities", topics: ""Household income", "Poverty", "Housing conditions", "Economic deprivation"\)](https://esploradati.istat.it/databrowser/#/it/dw/categories/(Theme:%20Household%20Economic%20conditions%20and%20inequalities%2C%20topics:%20Household%20income%2C%20Poverty%2C%20Housing%20conditions%2C%20Economic%20deprivation)).

In compliance with the European Regulation n. 1177/2003 and (EU) 2019/1700, the survey data are transmitted annually to Eurostat. The main indicators, stored in the Eurostat database, can be consulted at the link: <http://ec.europa.eu/eurostat/data/database> (Theme "Population and social conditions", topic "Income and living conditions").

Summary data on household income and economic conditions are also published in the volume Noi Italia, in the Italian statistical yearbook and in the Bes Report: equitable and sustainable well-being in Italy.

For further information, it is possible to access the Istat website at: <http://www.istat.it/it/archivio/5663>.

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, i.e. the standard error divided by the mean estimate or 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 from the point estimate the standard error multiplied by a coefficient dependent on the confidence level chosen. Using the common confidence level of 0.95 ($\alpha=0.05$), the coefficient is 1.96.

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

RELATIVE ERRORS, STANDARD ERRORS AND CONFIDENCE INTERVALS OF THE MAIN INDICATORS ESTIMATES. Year 2025

MAIN INDICATOR	Estimate	Standard Error	Relative Error (CV %)	Confidence interval (probability level=0.95)	
				Lower bound	Upper bound
Population at risk of poverty or social exclusion – Europe 2030 (out of 100 individuals)	22,6	0,4	1,8	21,8	23,4
At risk of poverty rate (out of 100 individuals)	18,6	0,4	2,1	17,8	19,4
Severe material and social deprivation – Europe 2030 (out of 100 individuals)	5,2	0,3	5,3	4,6	5,7
Low work intensity – Europe 2030 (out of 100 individuals)	8,2	0,3	3,7	7,6	8,8
Net household income (year 2024, average in euros)					
Excluding imputed rents	39.501	175,3	0,4	39.158	39.845
Including imputed rents	45.265	178,8	0,4	44.915	45.616
S80/S20	5,1	0,1	1,4	5,0	5,3
Gini coefficient	31,0	1,0	3,3	29,0	33,0

Computation method of some indicators

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; the index is therefore more sensitive to changes that occur in the middle of the distribution.

Regulatory references

The survey "Household income and living conditions" is foreseen by the [National Statistical Program](#) which collects all the statistical surveys necessary for the country. It is carried out in compliance with the conceptual and methodological definitions expressed by the Regulation of the European Parliament and Council [Regulation of the European Parliament and of the Council, n. 1177/2003 and \(EU\) 2019/1700 concerning Community statistics on income and living conditions \(EU-SILC\)](#).

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