

UNITED NATIONS
ECONOMIC COMMISSION FOR EUROPE
 CONFERENCE OF EUROPEAN STATISTICIANS
Group of Experts on Measuring Poverty and Inequality
 28-29 November 2023
Workshop on Harmonization of Poverty Statistics to
Measure SDG 1 and 10
 27 November 2023

Title	<i>Households' financial vulnerability in the EU</i>
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Topic	<i>Assets-based poverty and inequality</i>

The new EU regulation¹ for social surveys, in force since 2021, foresees a minimum coverage of income, consumption and wealth data in two existing EU social surveys (EU Statistics on income and living conditions - EU-SILC and Household budget survey - HBS). It resulted in the collection of some elements of household consumption and wealth in EU-SILC and some elements of income and wealth in HBS data. This allows data analysis on the components of Income, Consumption and Wealth (ICW) based on both surveys individually and improves the statistical capability of statistical matching between the two data sources and with the Household Finance and Consumption Survey collected by European Central Bank.

This analysis presents data based on the EU-SILC annual variables (income) and on the 2020 ad hoc module on Overindebtedness, consumption and wealth (OCW) (elements of consumption and wealth). The results of the module are used to develop a 6-yearly module on OCW to be first collected in 2026. EU-SILC data collection in 2020 has been particularly challenging due to the significant changes of the behaviour of the households' consumption and savings during COVID-19. In addition, different sanitary restrictions have led to adjustments to the data collection. Overall, the 2020 module data meets the quality criteria for most of the countries.

Eurostat considers that the new indicators for households' financial vulnerability based on 2020 data can contribute to analysis of poverty and vulnerability by adding broader scope and taking into account the aspects of consumption and wealth in particular during the unusual economic and social disturbances as COVID-19 sanitary restrictions. The published indicators show the borrowing behaviour depending on household income poverty status² and income quintile, the purpose of loans, the ability of maintain the same standard of living based on savings when income sources are disrupted and other aspects. The data varies from country to country depending on the national situations.

¹ EU regulation 2019/1700 establishing a common framework for European statistics relating to persons and households (IESS regulation).

² [Glossary: At-risk-of-poverty rate - Statistics Explained \(europa.eu\)](#)