



METHODOLOGICAL EXPLANATION

Martina Stare, Rihard Tomaž Inglič, Nejc Kebe

LIVING CONDITIONS

This methodological explanation relates to the data releases:

- Living conditions, Slovenia, annually (First Release)
- Living conditions, Slovenia, detailed data, annually (Electronic Release)

Ad hoc modules – specific subject areas:

- Over-indebtedness, consumption and assets, 2020 (First Release)
- Over-indebtedness, consumption and assets, detailed data, 2020 (Electronic Release)
- Intergenerational transmission of disadvantages, 2019 (First Release)
- Intergenerational transmission of disadvantages, detailed data, multiannually (Electronic Release)
- Wellbeing, Slovenia, 2018 (First Release)
- Health and children's health, Slovenia, 2017 (First Release)
- Access to services, Slovenia, 2016 (First Release)
- Social and cultural participation, Slovenia, 2015 (First Release)
- Material deprivation, Slovenia, 2014 (First Release)
- Wellbeing, Slovenia, 2013 (First Release)
- Housing conditions and accessibility to services, Slovenia, 2012 (First Release)



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Content	
1	PURPOSE..... 3
2	LEGAL FRAMEWORK..... 3
3	UNIT DESCRIBED BY THE PUBLISHED DATA..... 5
4	SELECTION OF OBSERVATION UNIT..... 5
5	SOURCES AND METHODS OF DATA COLLECTION..... 6
6	DEFINITIONS..... 9
7	EXPLANATIONS..... 18
8	PUBLISHING..... 20
9	REVISION OF THE DATA..... 22
10	OTHER METHODOLOGICAL MATERIALS..... 26

1 PURPOSE

The purpose of the annual Living Conditions survey (EU-SILC – European Union *Statistics on Income and Living Conditions*) is to determine the quality of life in Slovenia, living conditions of household members, their inclusion in the society and the factors influencing their social cohesion.

The key variables are:

- At-risk-of-poverty rate (% and number of persons)
- At-risk-of-poverty or social exclusion rate (% and number of persons)
- Material deprivation rate (% and number of persons)
- Self-assessment of overall life satisfaction (% of persons, average of self-assessment)
- Affordability of goods (% of persons)
- Share of households with certain problems of housing conditions
- Share of households that can afford to pay for one week annual holiday for all household's members away from home
- Share of households that can handle unexpected financial expenses
- Ability of households to make ends meet (% of households)
- The kind of burden the total housing costs represent to the households (% of households)
- Arrears on housing costs, rent, mortgage, hire-purchase instalments or other non-housing loan payments due to inability to pay (% of households)
- Share of households receiving material and/or financial help from charities

2 LEGAL FRAMEWORK

- [Annual Programme of Statistical Surveys \(LPSR\)](#) (only in Slovene)
- [National Statistics Act](#) (OJ RS, No. 45/95 and 9/01)
- [REGULATION \(EC\) No 1177/2003 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 16 June 2003 concerning Community statistics on income and living conditions \(EU-SILC\)](#) (CELEX: 32003R1177)

Annual regulations for ad hoc modules:

- [COMMISSION REGULATION \(EC\) No 16/2004 of 6 January 2004 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables relating to the intergenerational transmission of poverty](#) (CELEX: 32004R0016)
- [COMMISSION REGULATION \(EC\) No 13/2005 of 6 January 2005 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables relating to 'social participation'](#) (CELEX: 32005R0013)

- [COMMISSION REGULATION \(EC\) No 315/2006 of 22 February 2006 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables relating to housing conditions \(CELEX: 32006R0315\)](#)
- [COMMISSION REGULATION \(EC\) No 215/2007 of 28 February 2007 on implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables relating to over-indebtedness and financial exclusion \(CELEX: 32007R0215\)](#)
- [COUNCIL REGULATION \(EC\) No 362/2008 of 14 April 2008 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2009 list of target secondary variables on material deprivation \(CELEX: 32008R0362\)](#)
- [COMMISSION REGULATION \(EC\) No 646/2009 of 23 July 2009 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2010 list of target secondary variables on intra-household sharing of resources \(CELEX: 32009R0646\)](#)
- [COMMISSION REGULATION \(EU\) No 481/2010 of 1 June 2010 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2011 list of target secondary variables on intergenerational transmission of disadvantage \(CELEX: 32010R0481\)](#)
- [COMMISSION REGULATION \(EU\) No 1157/2010 of 9 December 2010 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\), as regards the 2012 list of target secondary variables on housing conditions \(CELEX: 32010R1157\)](#)
- [COMMISSION REGULATION \(EU\) No 62/2012 of 24 January 2012 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2013 list of target secondary variables on well-being \(CELEX: 32012R0062\)](#)
- [COMMISSION REGULATION \(EU\) No 112/2013 of 7 February 2013 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2014 list of target secondary variables on material deprivation \(CELEX: 32013R0112\)](#)
- [COMMISSION REGULATION \(EU\) No 67/2014 of 27 January 2014 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2015 list of target secondary variables on social and cultural participation and material deprivation \(CELEX: 32014R0067\)](#)

- [COMMISSION REGULATION \(EU\) 2015/245 of 16 February 2015 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2016 list of target secondary variables on access to services \(CELEX: 32015R0245\)](#)
- [COMMISSION REGULATION \(EU\) 2016/114 of 28 January 2016 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2017 list of target secondary variables on health and children's health \(CELEX: 32016R0114\)](#)
- [COMMISSION REGULATION \(EU\) 2017/310 of 22 February 2017 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables on material deprivation, well-being and housing difficulties for 2018 \(CELEX: 32017R0310\)](#)
- [COMMISSION REGULATION \(EU\) 2018/174 of 2 February 2018 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the list of target secondary variables on intergenerational transmission of disadvantages, household composition and evolution of income for 2019 \(CELEX: 32018R0174\)](#)
- [Commission Regulation \(EU\) 2019/414 of 14 March 2019 implementing Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council concerning Community statistics on income and living conditions \(EU-SILC\) as regards the 2020 list of target secondary variables on over-indebtedness, consumption and wealth as well as labour \(CELEX: 3A32019R0414\)](#)

3 UNIT DESCRIBED BY THE PUBLISHED DATA

Units described by the published data on living conditions are private households and persons living in those households.

The main observable characteristics of households are housing conditions, financial situation, possession of durables, and help of charities.

The main observable characteristics of persons are overall life satisfaction, general health and material deprivation – affordability of goods.

4 SELECTION OF OBSERVATION UNIT

The basic source for sampling frame construction is the Central Population Register, which is supplemented with the data from the Real Estate Register, the Register of Households and with the survey data from previous years. The sampling frame consists of persons who are at the time of sample selection

residents of the Republic of Slovenia, are aged 16 and more and don't live in institutions (e.g. military barracks, prisons, retirement homes).

Sample design is two-stage stratified sample. In each stratum we initially select the primary sampling units (PSU) and then in each selected PSU we select the persons. For selection of the PSUs explicit stratification by type of settlements (6 strata) and implicit stratification by NUTS3 regions is used. Each selected person leads us to the households in which we interview all household members.

Sample design is based on four-year rotational scheme. Selected households are kept in the sample four consecutive years, meaning that each sample consists of four rotational groups. Each year one rotational group is excluded from the sample, while one new rotational group is included. Each rotational group must be representative for the target population.

Gross sample size is approximately 13,000 households. Because some of the selected households refuse to take part in the survey or cannot be contacted or are not eligible, the final, net sample consists of approximately 9,000 households and of approximately 28,000 persons.

5 SOURCES AND METHODS OF DATA COLLECTION

We collect data annually.

Survey data are collected with the Survey on Living Conditions (EU-SILC - Statistics on Income and Living Conditions). The data in this survey are produced by:

- A personal interview based on the living conditions (EU-SILC) questionnaire
- A telephone interview based on the living conditions (EU-SILC) questionnaire
- Administrative and other databases outside SURS:
 - Financial Administration of the Republic of Slovenia: income tax and other sources
 - Employment Service of Slovenia: unemployment benefits, financial aid, register of unemployed persons
 - Ministry of Labor, Family, Social Affairs and Equal Opportunities: social and family benefits, scholarships
 - Ministry of Agriculture and the Environment: agricultural subsidies
 - Ministry of the Interior: Central Population Register, Records of Households
 - Pension and Disability Insurance Institute: pensions and other sources
 - Health Insurance Institute (ZZZS): Activity status for inactive persons
- Sources within SURS:

- Persons in employment (DAK)
- The structure of population (DEM-PREB/ČL) and Socioeconomic characteristics of population and migrants (SEL-SOC)
- Income of the population (RAVEN_DOH)

The SILC survey consists of two parts or sources: **the survey – CATI and CAPI** (SILC survey year) and **the register and administrative data** for the year prior to the survey (income reference year). The data that refer to income and some other information are gathered from the existing registers and administrative records and we link them to the survey results. The use of registers and administrative sources not only facilitates the reduction of the reporting burden, but it also helps cut down the survey expenses.

Telephone interviewing (CATI) takes place approximately two and a half months (from mid-January to end of March). Face-to-face interviewing (CAPI) takes place about five months in the first half of the year (until mid-June). Respondents are informed in advance about the time of interviewing and the arrival of the interviewer. Participation in the survey is voluntary. In this period interviewers call the household that had already participated in the survey and therefore the questionnaire is slightly shorter, because we collected some data earlier and such data are only verified. The field interviewing is a little bit longer, because interviewers must collect all the data. The interviewers visit the households that participate in the survey for the first time and all households that had already participated in the survey, but they do not have a phone or they did not wish to confide their phone number. In addition, after completion of CATI we arranged for face-to-face interviewing also all those households that could not be contacted by telephone, those that wanted to be interviewed on the field, and those that had moved to another private household Slovenia.

Data collection in 2020 - the emergence of the COVID-19 epidemic

Due to the COVID-19 epidemic, in 2020 we were forced to adjust the method as well as the period of data collection. In 2020, we collected data in the usual way (described above) until the closure of the country in mid-March. We continued collecting from mid-May to mid-September. Also for the first survey, in order to prevent the spread of infections, respondents were offered a telephone survey (CATI). Nevertheless, most surveys were conducted in person in the field (CAPI). Due to the COVID-19 epidemic and two periods of data collection, i.e. before the health crisis (January–March) and during the health crisis (after the first wave of the COVID-19 epidemic May–September), the data for 2020 are not fully comparable with the data from previous years.

The survey contains three larger sets of questions. The first part contains the introductory questions, where we find out if the household is appropriate for interviewing (if the selected person lives at the address) and the so-called register of persons, where we collect the basic data about all persons who live in the household. It is followed by questions for the household as a whole and at the end by questions for selected persons.

The data that we collect for all persons living in the household:

- Demographic data

- Relative's relationships
- Employment status
- Education
- Citizenship
- Voluntary insurances (pension and life insurance)
- Employment benefits and sick leaves
- Use of company car for private purposes
- Children's care
- Material deprivation – affordability of goods (clothes, shoes, getting together, small amount of money, leisure activities that have to be paid)

The data that we collect at the level of the household:

- Value of the building and dwelling
- Ownership of the dwelling
- Mortgage for the dwelling
- Opinion questions about the financial situation
- Housing costs and rent
- Availability of consumer durable goods and other goods
- Certain incomes and help from charity organisations
- Money transfers among households
- Use of goods from own production
- Income of households with a farm

The data on the selected person:

- Activities and employment
- Health and accessibility of doctors

Overall life-satisfaction refers to the person who responded to the questionnaire (the selected person or another member of the household).

In addition to the standard questions that are asked every year, we include an additional set of questions (ad hoc module) specific for each year, with which we collect data that further highlight the living conditions of people.

Year	Contents of the ad hoc module
2005	Intergenerational transmission of poverty
2006	Social participation
2007	Housing conditions
2008	Over-indebtedness and financial exclusion
2009	Material deprivation
2010	Intra-household sharing of resources
2011	Intergenerational transmission of disadvantages
2012	Housing conditions and accessibility to services
2013	Wellbeing
2014	Material deprivation
2015	Social and cultural participation
2016	Access to services
2017	Health and children's health

2018	Well-being
2019	Intergenerational transmission of disadvantages
2020	Over-indebtedness, consumption and wealth
2021	Living conditions of children

Published data from those modules refer to children in the household, the selected person, or to the entire household.

Survey questions refer to different reference periods:

- Current (time when the survey is conducted), Last year
- Month
- Normal month
- In the last 12 months
- From September to today
- The majority of the time in the last year
- In the last week
- In the last 4 weeks
- At a time of youth, when the person was around 14 years old

The reference period for all financial data from administrative sources is the year prior to the survey (income reference year). Other non-financial data refer partly to the previous year, partly to the current year (survey year).

6 DEFINITIONS

Households are composed of families or other communities of persons who live together and spend their income together (for dwelling, food, other), irrespective of whether all members have permanent residence in the place in which the household is located, or whether - due to work, schooling or other reasons - some of the members for a longer period of time (up to 12 months) live elsewhere in Slovenia or abroad.

Students are household members if they live in a boarding home, in a rented dwelling, etc., and have regular contacts with household members. Students are not household members only in case they have their own household and come home only to visit. Students who study elsewhere (study exchange) and/or study abroad are household members in case the entire (not interrupted) duration of their absence is no longer than 6 months.

The survey only covers private households. People who live in collective households such as monasteries, social-welfare institutions, old peoples homes, prisons, student accommodations, etc. are not included.

Housing conditions

The data relate to various indicators of housing conditions of households and based on the declaration of households:

- **Bad dwelling conditions** are measured by three questions: if households have problems with a leaking roof, damp walls/floors/foundation, or rot in window frames or the floor. Until year 2008 we were collecting data about bad dwelling condition with only one question, from the year 2008 we collect this data with three separate questions, that's why results from year 2008 on are not fully comparable with the years before;
- **Not adequately warm dwelling** means that the households financially cannot afford to keep their homes adequately warm;
- **Too dark dwelling** means that households consider their dwelling as too dark, not having enough day-light. This does not take into account the weather conditions;
- **Problems with noise** means that the households have problems with noise from their neighbours or from the street (traffic, industry, firms);
- **Environmental problems** means that the households have problems such as: pollution, grime or other environmental problems caused by traffic or industry;
- **Crime in the area** means that the households have problems with crime violence or vandalism in the area.

Possession of durables

In possession of goods (telephone, colour TV, personal computer, washing machine and car), it is not important if household is an owner of certain goods or not, important is that it can use it. The reason why the household does not have the certain good could be due to financial reasons – it cannot afford it or the households does not possess the good because of other reasons – it does not need.

A combined vehicle (van) is also regarded as a car. If the household uses a company vehicle for private purposes, or if it uses a company PC or company mobile phone for private purposes it is also taken into account. The operator of a mobile phone is not important.

Abilities of households

The data relating to various indicators of the financial position of households and based on the declaration of households:

- **One week annual holiday:** seven days of annual holiday away from home, either in a second home, with friends or relatives or in a trade union facility, are taken into account. It is essential to learn whether one week annual holiday can be afforded by all household members;
- **A meal with meat or vegetarian equivalent every second day:** it is essential to learn whether a household can afford high-quality food.
- **Unexpected expenses:** it is essential to learn whether a household can handle unexpected financial expenses from its own resources without asking for financial help from anybody or taking out a loan. The amounts

of unexpected expenses: for 2005 EUR 350, for 2006 EUR 375, for 2007 EUR 440, for 2008 EUR 470, for 2009 EUR 495, for 2010 EUR 545, from 2011 to 2018 600 EUR and for 2019 and 2020 EUR 650. The amount of unexpected expenses is the amount of monthly at-risk-of-poverty threshold from the previous year (rounded amount) for a one-member household. For detailed information see the methodology for the field "Income, Poverty and Social Exclusion", methodological explanation entitled »*Income, poverty and social exclusion indicators*« in the chapter Definitions - AT-RISK-OF-POVERTY THRESHOLD - link listed under chapter »Other methodological materials«.

- **Ability of households to make ends meet:** a household representative expresses his/her opinion about how the household makes ends meet, i.e. how it pays all monthly household expenses in relation to all net income sources from all household members.
- **Households by savings in a typical month:** a household representative expresses their opinion about the financial situation of their household in a typical month: household puts money aside; household needs to draw on savings; household needs to borrow money; household neither puts money aside nor needs to draw on savings or borrow.
- **Ability of households to maintain the same standard of living using only savings:** a household representative expresses their opinion how long their household (without receiving any income) will be able to maintain the same standard of living using savings.

Housing costs

The total housing costs including mortgage, rent, water, sewage removal, refuse removal, electricity supply and heating costs. The household representative expresses what kind of burden the total housing costs represent to his/her household: a heavy burden, somewhat a burden or not burden at all. The data are shown in the sub-area 'Financial burdens'.

- **Housing cost overburden rate** is the percentage of persons living in households where the total housing costs (net of housing allowances) represent more than 40% of the total disposable household income (net of housing allowances).
- **Median of the housing cost burden distribution** is the median (middle value) of the distribution of the share of total housing costs (net of housing allowances) in the total disposable household income (net of housing allowances).

For detailed information see the methodology for field "Income, Poverty and Social Exclusion", methodological explanation entitled »*Income, poverty and social exclusion indicators*« in the chapter Definitions – HOUSING COSTS - link listed under chapter »Other methodological materials«.

Financial burdens of households

The data refer to repayments of loans or instalment purchases they have in the household (any member of the household) and to housing costs.

Loans or instalment purchases: all loans taken from a bank or other financial institution, as well as from non-banking organizations (payday loan company or

pawnbroker/cash converter) and all approved instalment purchases at the provider of services or goods, revolving loans (for example loans related to credit cards, but only those that are overdue) and loans from relatives/friends (if they borrowed money from relatives, friends, acquaintances).

A household (one or more of their members) can have one or more loans or instalment purchases for various purposes (listed below).

Loans or instalment purchases for the following purposes:

Purchase or renovation of property: included are loans for the *purchase of the main residence* (including all housing loans that are not mortgages) and loans for *renovation of the main residence* (major investments are taken into account, such as replacement of windows, walls, facade, bathroom renovation, purchase of stoves, replacement of central heating, radiators, underfloor heating) or for the purchase of other property (e.g. holiday homes, other dwellings, garages, business premises, agricultural buildings or other types of real estate, land or plots, etc.) that the household acquired with a loan, including a mortgage loan. The property can be located in Slovenia or abroad;

- **Furniture, home furnishings:** included are all loans or instalment purchases for all types of furniture (kitchen furniture, living room furniture, dining room, hallway, bathroom, bedroom, children's room, computer room, garden furniture, etc.), home furnishings (mattresses, lighting equipment, blinds, mirrors, decorative items, etc.), household appliances and white goods (refrigerator, freezer, washing machine, dryer, dishwasher, sewing machine, microwave oven, stove, air conditioner, heaters, cleaning devices, etc.). Equipment for receiving, recording and reproducing sound or video is also included (radio, TV, video and DVD recorder, home cinema system, portable TV, MP3, MP4, iPod, etc.);

- **Means of transport:** included are loans or leasing for all types of means of transport such as cars, vans, motorcycles, mopeds, trailers, bicycles and other means of transport;

- **Holidays:** included are loans or instalment purchases for trips, package tours/arrangements, accommodation costs, etc.

- **Healthcare:** included are all health services and pharmaceutical products paid by the household in instalments or via a loan.

- **Education:** included are loans or instalments for schooling, studies, educational and training courses, etc.

- **Cover daily living expenses:** included are purchase of food and other expenses necessary for daily life (including purchase of energy products such as fuel oil).

- **Finance own business or professional activity:** included are business loans for financing a business idea, starting a business, etc.

- **Refinance another loan:** included are household loans for repaying other loans, i.e. refinancing any other loan.

- **Help relatives or friends:** included are any loans or instalment purchases to help relatives or friends. This can be for the purchase of an apartment, the renovation of their apartment (purchasing a stove, replacing central heating, etc.), the purchase of their furniture, household equipment, household appliances or any credit or instalment purchase intended for relatives or friends;

- **Other purposes:** included are various other loans or instalment purchases, e.g. mobile phone instalments, housing insurance instalments, and car insurance instalments. Anything not covered in other answer categories.

Indebted households: households that had to repay at least one loan or instalment purchase are taken into account.

Average monthly repayment amount of the loan or instalment purchase of indebted households: the monthly amounts of all loans or instalment purchases together (if the household had to repay several loans or instalment purchases) are taken into account.

The household representative expresses what kind of burden the repayments of debts from hire purchase or repayments of debts from non-housing costs represent to his/her household: a heavy burden, somewhat a burden or not burden at all.

Arrears of households

Arrears of households to pay their financial obligations in the last 12 months prior to the survey (due to financial reasons) are taken into account.

Arrears on hire-purchase instalments or other non-housing loan payments:

- **Non-housing loan payments** are all loans or credits that are not in connection with the purchase of a dwelling in which they live. Covered are all consumer loans and credits which have predetermined conditions and repayment instalments and must be taken from the bank. For example, for a car loan, a leasing for a car, motorcycle or other technical equipment, loans for vacations, furniture, etc., including the credits for a second dwelling, a second home, etc.
- **Hire-purchase instalments** are all approved purchases at the provider of services or goods. For example, the purchase of household appliances, equipment and small pieces of furniture, of heating oil by instalments, of holidays by instalments, etc. Hire-purchase by credit cards and debit cards is also included.

Arrears on utility bills:

Arrears on **utility bills** include the event of a delay in paying (unable to pay on time) utility bills (water, sewage removal, refuse removal, electricity supply and heating costs). Rent and mortgage refund are not included. Most households (99%) have utility bills, and each year about 1% of households do not have utility bills (no housing costs). Households that do not have utility bills are considered in the 'never' response category.

Arrears on non-housing bills:

Arrears on **non-housing bills** include telephone bills, Internet, television, kindergarten, school meals, health insurance, tuition fees, etc.

Material and/or financial help from charities

Material help includes packages with food and washing powder, used clothing and shoes, crockery, kitchen utensils, bedding, hygiene accessories, school supplies, children equipment. Financial help includes payment of utility bills (rent, housing costs, heating, electricity, etc.), payment of medical services, insurance, buying new clothes, shoes, payment of kindergarten, lunch, snacks in schools, school in nature, holidays of socially disadvantaged children.

In the **subjective assessment of changes in household income**, households estimate the amount of monthly net income of all household members in the current year compared to the last 12 months. In the event that income has changed (increased or decreased), households also state the most important reason for the increase or decrease.

Household incomes - income quintiles: the households are divided into 5 income quintiles. Quintiles are calculated according to the income per equivalent household member. The first quintile includes 20% of persons from the households with the lowest equalized income, while the fifth quintile includes 20% of persons from the households with the highest equalized income. Equalized income is calculated from net disposable income of the whole household by dividing this income by the number of equivalent household members. We have used the OECD modified scale for the calculation of the income per adult equivalent member. The scale gives to the first adult in the household weight 1, to every other person aged 14 years or more weight 0.5 and to children under 14 years of age weight 0.3.

Household type is defined according to the number of adults and the number of dependent children in the household. Dependent children are defined as household members below 18 years of age, or household members aged 18 to 24 if they are living with at least one parent and are not at work (employees or self-employed). All other household members are adults. A child between 18 and 24 years of age who is employed is counted as an adult.

Tenure status is calculated for households living in owned or rent-free apartments and for persons living in rented apartments. Households living in rent-free apartments live in flats of relatives, friends, etc., and do not pay rent for them.

General health

Measurement of self-perceived health is subjective. At the time of the survey the person perceives his/her health in the general rather than the present state of health, as the question is not intended to measure temporary health problems. It is expected to include the different dimensions of health, i.e. psychical, social and emotional functioning and biomedical signs and symptoms. It omits any reference to an age as respondents are not specifically asked to compare their health with others of the same age or with their own previous or future health state.

Overall life satisfaction

At the time of the survey the respondents subjectively assess on a scale from 0 (Not at all satisfied) to 10 (Completely satisfied) how they are (taken as a whole) satisfied with their lives; for example with a job, family, health, housing, the financial situation of the household, place of residence, friends, social life, personal relationships, leisure, green recreational areas, etc.

Affordability of goods

We measure if a person buys at least some new clothes that had not been previously worn, if a person has two pairs of properly fitting shoes, if a person gets together with friends/relatives at least once per month for lunch/dinner, if a person regularly participates in leisure activities that are to be paid, if a person freely spends a small amount of money per week on themselves without consulting anyone, and if a person has internet access from home. A person is materially deprived if he or she cannot afford specific goods due to financial reasons.

Consumption expenditure of households

Selected consumption expenditure of households include:

- expenditure on food and non-alcoholic beverages consumed at home;
- expenditure on food and drink outside home: included are expenditures in restaurants, bars, cafes and confectionaries, expenses for food delivery (takeaways), expenses at the workplace, and school and student meals.
- expenditure on public transport: included are expenditures on passenger rail transport, passenger bus transport, taxis, and hiring a car with a chauffeur;
- expenditure on private transport: included are expenditures related to cars or other means of transport such as fuel, vehicle registration and insurance, regular service, regular maintenance and repair, transport with co-workers, friends, car sharing, bicycle and scooter rental, etc.

Expenditure comprises the value of goods purchased and services used, regardless of whether this was paid for in cash or on credit (purchased on credit). All expenses of all household members, in a typical month, are included.

Self-defined current economic status is the main activity status that the person had at the time of the survey. The category "employees, self-employed" includes employees, trainees, apprentices, those who perform public works, those who work through different contracts, self-employed, farmers and unpaid family workers. The category "education" includes pupils and students. The category "other inactive" includes people fulfilling domestic tasks and care responsibilities, permanently disabled or/and unfit to work.

Most frequent activity status is calculated according to the prevailing activity status in the whole year. The prevailing activity status of a person is the status which a person had for at least seven months in the year before the survey took place. Persons whose most frequent activity status was not determined for at least seven months in the year are excluded from the calculation. Other inactive persons are homemakers, pupils, students and persons who are unable to

work.

The at-risk-of-poverty status indicates if a person lives in the household where equivalent income is above or below the at-risk-of-poverty threshold. For detailed information see the methodology for the field “Income, Poverty and Social Exclusion”, methodological explanation entitled *»Income, poverty and social exclusion indicators«* in the chapter Definitions - AT-RISK-OF-POVERTY THRESHOLD and AT-RISK-OF-POVERTY RATE - link listed under chapter *»Other methodological materials«*.

Material deprivation status indicates whether the person is materially deprived or not. Materially deprived persons are those living in households that cannot afford at least three or four of the nine deprivation items due to lack of financial resources, irrespective of persons preference with respect to these items.

The share of persons materially deprived for at least four of the nine deprivation items is called “severe material deprivation rate”. In presenting the data that refer to the status of material deprivation the share of people who are materially deprived for 4 of the 9 elements is used; the term 'serious' cannot be used in order to facilitate the interpretation.

The nine items concerned are:

1. Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments;
2. Capacity to afford paying for one week's annual holiday away from home;
3. Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day;
4. Capacity to face unexpected financial expenses [amount corresponding to the monthly national at-risk-of-poverty threshold of the previous year];
5. Household cannot afford a telephone (including mobile phone);
6. Household cannot afford a colour TV;
7. Household cannot afford a washing machine;
8. Household cannot afford a car and
9. Ability of the household to pay for keeping its home adequately warm.

Status of material and social deprivation shows whether a person is materially and socially disadvantaged or not. Persons experiencing material and social deprivation are those who, due to the limited financial resources of the household and not their own choice or habits, cannot afford at least 5 of the following 13 things:

1. regular payment of a mortgage or rent, utility bills, purchase instalments;
2. keeping their home adequately warm;
3. settlement of unexpected expenses;
4. a meal with meat or equivalent vegetarian meal at least every second day;
5. one-week annual holiday for all members of the household;
6. a car/van for personal use;
7. replacement of worn-out or damaged furniture;
8. replacement of worn-out clothes with new ones;
9. at least two pairs of properly fitting shoes for different weather conditions;
10. get together with friends/family for a drink/meal at least once a month;
11. regular participation in paid leisure activities;
12. spend a small amount of money each week on him/herself;

13. internet connection at home.

For detailed information see the methodology for field "Income, Poverty and Social Exclusion", methodological explanation entitled »*Income, poverty and social exclusion indicators*« in the chapter Definitions – MATERIAL DEPRIVATION - link listed under chapter »Other methodological materials«.

Status of at-risk-of-poverty or social exclusion shows whether a person is at risk of poverty or severely materially deprived or living in households with very low work intensity. Persons are only counted once even if they are present in two or three sub-indicators. The percentage of persons who are at-risk-of-poverty or social exclusion is published.

For detailed information see the methodology for field "Income, Poverty and Social Exclusion", methodological explanation entitled »*Income, poverty and social exclusion indicators*« in the chapter Definitions – EU 2020 INDICATORS - link listed under chapter »Other methodological materials«.

Intergenerational transmission of disadvantages: we measure the extent to which the (potential) disadvantage of the previous generation (parents) is passed on to the next generation (children). Data refer to the persons aged 25 to 59 years and to the period when the persons were around 14 years old.

Some characteristics of the person's parents at the time when the person was about 14 years old: people who lived with their mother and/or father in the same household at the time or had contact with them (mother or father is not necessary biological, including the mother or father who was considered by the person to be the mother or father).

- *Education achieved by parents:* included is the highest level of education of father and mother achieved at that time: basic or less, upper secondary, tertiary.
- *Activity status of parents:* included is the activity status of father and mother at the time: employed, self-employed, inactive.

The financial situation of the household in which the person lived at the time when they were about 14 years old: the person expresses their opinion on what the financial situation of their household was at that time.

Accessibility of selected goods at the time when the person was about 14 years old: the data refer to the availability of selected goods for all children under the age of 18 living in the household at that time (including a person aged 25 to 59 years at the time of the survey). If only one of the children did not have a certain good available, it is considered that the good was not available. We measure the availability of the following goods:

- **At least one meal with meat or vegetarian equivalent daily:** meat, chicken, fish (or vegetarian equivalent) available every day to all the children living in the household at the time.
- **One-week annual holidays for all children in the household:** included are one-week annual holidays outside the home, also with relatives, friends, with school or with youth organizations, associations, etc. The children could be on holiday separately. It is not necessary that all the children were together. It is important that each child went on holiday for

at least 7 days a year.

- **Basic school needs met (books and school equipment):** included are basic school supplies – textbooks, books, notebooks, workbooks, physical education equipment (e.g. sports shoes, sports shirts and trousers) – available to all children living in the household at that time.

The tables show the share of people aged 25 to 59 who lived in households at a young age (approximately 14 years old) in which these goods were available to all children.

7 EXPLANATIONS

7.1 CLASSIFICATIONS

Most of the published data are broken down by cohesion and statistical regions, in accordance with the Nomenclature of Territorial Units for Statistics in the European Union (NUTS). Data are published at NUTS 2 and NUTS 3 (interpretation of classifications is available at: <http://www.stat.si/statweb/en/Methods/Classifications>)

7.2 DATA PROCESSING

DATA EDITING

Data were statistically edited with the combination of systematic corrections and imputation procedures. The following imputation methods were used: logical imputations, mean imputations, hot-deck imputations, and historical imputations.

The process enables the calculation of quality indicators.

For more, see the general methodological explanations [Statistical data editing](#).

WEIGHTING

With weighting adjustment we want to achieve representatives of the sample, so that the weighted data give us as good population estimates as possible.

The process of weighting depends on the sampling design, the unit nonresponse rate and available auxiliary variables used for calibration.

The final weight is the product of the sampling weight, the nonresponse weight and the calibration factor.

The weights are calculated at the level of the household, the person, the selected person and for the person responding to the survey. For each level we calculate:

- Temporary and final weights
- Cross-sectional and longitudinal weights

In the case of longitudinal weights are calculated:

- Longitudinal weight for the 2-year panel
- Longitudinal weights for the 3-year panel
- Longitudinal weight for the 4-year panel

Especially calculated, specific, cross-sectional weights for the population aged 0-16 years (weight of children).

7.3 INDICES

We do not calculate indices.

7.4 PRECISION

In statistical surveys different kinds of errors can occur (e.g. sampling error, non-response error, and measurement error) influencing the accuracy of the statistical results. Errors deriving from the random mechanisms determine the precision of the statistical estimates. The Statistical Office of the Republic of Slovenia draws attention to less precise estimates by flagging them with a special sign or by not publishing them at all.

If the table contains estimated proportions of units with a certain characteristic (expressed in percentages), publishing limitations are determined by the standard errors of the estimates (SE) of the proportions. In all tables it holds:

If the standard error (SE) of the estimate of a proportion is

- 5% or below ($SE \leq 5\%$), the estimate is of acceptable precision and therefore published without limitations;
- in the interval from 5% and up to 15% ($5\% < SE \leq 15\%$), the estimate is less precise and is flagged for caution with letter M;
- over 15% ($SE > 15\%$), the estimate is too imprecise to be published and therefore suppressed for use by letter N.

For more, see the general methodological explanations [Precision of statistical estimates](#).

7.5 OTHER EXPLANATIONS

In 2012, we began to collect data on material and/or financial help from charities. Data are collected through a questionnaire and based on the declaration of the household. The data published in the current year relate to 1 year prior to the interview, which is the reference period for income in the EU-SILC survey. Data published at the personal level are calculated so that data from the household level are transferred to all persons in the household.

In 2012, we began to collect data on peoples overall life satisfaction. Data refer to persons aged 16 years or more. Data on self-assessment of overall life satisfaction are shown in shares as a percentage (%) of self-assessments: 0-4, 5-6, 7-8, 9-10, and the proportion of unknown answers. In addition, the average of the self-assessments for specific categories of persons is also shown.

We have been collecting data on material deprivation of persons aged 16 years or more since 2014.

Data on intergenerational transmission are available for 2019, some of them also for 2011. They refer to persons aged 25 to 59 (for 2011: persons aged 25 to 58) and to the period when these persons were approximately 14 years old. The next data will be collected in 2023.

Data on loans, consumption and savings were collected for the first time in 2020. They refer to the household as a whole. The next data will be collected in 2026.

The totals sometimes do not add up due to rounding.

8 PUBLISHING

- SiStat Database: [Quality of life](#) - Level of living - Housing conditions – Housing conditions. Data are published by shares of households and broken down by household income (income quantile), household type and accommodation tenure status. Data by cohesion and statistical regions are published according to the Nomenclature of Territorial Units for Statistics (NUTS) NUTS 2 and NUTS 3.
- [Quality of life](#) - Level of living - Financial abilities of households – Abilities of households – Housing costs – Arrears of households – Financial burdens of households – Help of charities – Change of net income. Data are published by shares of households and broken down by household income (income quantile), household type and accommodation tenure status; in some cases also by at-risk-of-poverty status. Data on Help of charities are published by shares of households and /or shares of persons and broken down by household income (income quantile), household type and accommodation tenure status, most frequent activity status, at-risk-of-poverty status and education. Data by cohesion and statistical regions are published according to the Nomenclature of Territorial Units for Statistics (NUTS) NUTS 2 and NUTS 3.
- [Quality of life](#) - Level of living - Durables – Affordability of goods – Possession of durables. Data on Affordability of goods are published by shares of persons and broken down by gender, age groups, education, self-defined economic status, household income (income quantile), at-risk-of-poverty status, material deprivation status. The data are published at the level of Slovenia. Data on Possession of durables are published by shares of households and broken down by household income (income quantile), household type and accommodation tenure status. Data by cohesion and statistical regions are published according to the Nomenclature of Territorial Units for Statistics (NUTS) NUTS 2 and NUTS

3.

- [Quality of life](#) - Level of living - Welfare – Overall life satisfaction. Data are published by shares of persons and average of self-assessment. Data are broken down by gender, age groups, education, self-defined economic status, household income (income quantile), at-risk-of-poverty status, material deprivation status and self-perceived general health. Data by cohesion and statistical regions are published according to the Nomenclature of Territorial Units for Statistics (NUTS) NUTS 2 and NUTS 3.
- [Quality of life](#) - Level of living – Intergenerational transmission of disadvantages. Data are published by shares of persons. They are broken down by some characteristics of their parents: education achieved and activity status of their parents, financial situation of the household when the persons were 14 years old. Data on the financial situation of households and the availability of selected goods when the persons were 14 years old are also broken down by the period of birth of the persons and by the number of children in the household at that time.
- [Quality of life](#) – Household expenditure. Data on selected consumption expenditure are presented, the average monthly amount in EUR spent on selected expenditures in a typical month. Data are broken down by household income (income quantile), household type, accommodation tenure status, household size and at-risk-of-poverty status status.
- [Quality of life](#) - Health and health care - General health. Data are published by shares of persons and broken down by self-defined economic status, age groups, gender and by household income. The data are published at the level of Slovenia.
- First Release (Quality of life, Living conditions): »Living conditions, Slovenia, annually«.
- Electronic Release (Quality of life, Living conditions): »Living conditions, detailed data, Slovenia, annually«.
- First Release (Quality of life, Over-indebtedness, consumption and assets): »Over-indebtedness, consumption and assets, Slovenia, 2020«.
- Electronic Release (Quality of life, Over-indebtedness, consumption and assets): »Over-indebtedness, consumption and assets, detailed data, Slovenia, multiannually«.
- First Release (Quality of life, Living conditions): »Intergenerational transmission of disadvantages, Slovenia, 2019«.
- Electronic Release (Quality of life, Living conditions): »Intergenerational transmission of disadvantages, detailed data, Slovenia, multiannually«.
- First Release (Quality of life, Living conditions): »Title of ad hoc module« (detailed data in attached Excel file):
 - Wellbeing, Slovenia, 2018
 - Health and Children's health, Slovenia, 2017
 - Access to services, Slovenia, 2016
 - Social and cultural participation, Slovenia, 2015
 - Wellbeing, Slovenia, 2013
 - Housing conditions and accessibility to services, Slovenia, 2012
 - Intergenerational transmission of disadvantages, Slovenia, 2011

- Electronic Release (Quality of life, Income, Poverty and Social Exclusion):
 - »Title of ad hoc module« (detailed data in attached Excel file):
 - Material deprivation, Slovenia, 2014
- Stat'o'book.
- Regions in Figures.
- Better, Worse, Average. Statistical Portrait of Slovenia in the International Community
- Nacional Institute of Public Health (NIJZ).
- Institute of Macroeconomic Analysis and Development (IMAD).
- Eurostat: Official EU statistical data.
- Organization for Economic Co-operation and Development (OECD).
- Eurostat
- Organization for Economic Co-operation and Development (OECD).

9 REVISION OF THE DATA

9.1 PUBLISHING OF PRELIMINARY AND FINAL DATA

Data revision is planned. Due to the needs of users for timely information, provisional data are published in the First Release that meet the criteria of the quality of official statistical data but do not meet the quality that can be met with complete coverage.

In this release we publish only the data that are collected with a survey questionnaire. Later we add to these data additional data from registers and administrative sources, because recent, completed and more quality data respectively can significantly contribute to the quality of data-based decision-making and when due to publication deadlines determined by the European legislation less accurate data are published on the basis of incomplete coverage. The final data can be changed because of additional data and further statistical data processing.

Final detailed data are published in the SiStat Database. Final detailed data from ad hoc modules are published in the First Release (final data) as an attached Excel file. The technical title of the First Release of the annual ad hoc module is the same as the title of the ad hoc module (see table on page 5). This is true for the ad hoc modules from 2011 onwards. Previously data from the ad hoc modules were published in the same publication - together with other data - from the EU-SILC survey (formerly Theme: Level of living; sub-theme: Living conditions survey, EU-SILC).

In this release we publish only the data that are collected with a survey questionnaire. Later we add to these data additional data from registers and administrative sources, because recent, completed and more quality data respectively can significantly contribute to the quality of data-based decision-making and when due to publication deadlines determined by the European legislation less accurate data are published on the basis of incomplete

coverage. The final data can be changed because of additional data and further statistical data processing.

Final detailed data are published in the SiStat Database. In the SiStat Database data on some ad hoc modules are also available. The technical title of the First Release of the annual ad hoc module is the same as the title of the ad hoc module (see table on page 5). This is true for the ad hoc modules from 2011 on. Before that, data from the ad hoc modules were published in the same publication with other data from the EU-SILC survey (formerly Theme: Level of living; sub-theme: Living conditions survey, EU-SILC).

Detailed data of the ad hoc modules from 2011 to 2018 are available as an attached Excel file to the First Release (final data). From 2019 onwards, detailed data on the ad hoc modules are also available in the SiStat Database. Data with the same content collected before 2019 will also be supplemented in the SiStat Database.

9.2 FACTORS INFLUENCING COMPARABILITY OVER TIME

2008

- Before 2008 we were asking only one question about bad dwelling conditions (leaking roof, damp walls/floors/foundation, or rot in window frames or the floor), while from 2008 on we are asking three separate questions, so the data from 2008 on are not completely comparable with the data for the previous years.
- Detailed data in the SiStat Database broken down by cohesion and statistical regions refer to 2008 and on.

2010

- In 2010 the wording of the question on limitation in activities because of health problems was changed in accordance with the EHIS question. It is the basis for calculating the “Healthy Life Years” indicator published by the NIJZ. The questions about unmet needs were also slightly redesigned.
- The procedure of calculating weights for households in 2010 included the data from the 2011 register-based population census. Due to the change in the data source for weighting, the number of households (especially one-member households) in the population increased.

2011

- With the SILC survey for 2011 the methodology of calculating the »Overcrowding Rate« changed, so the data from 2011 on are not comparable with the data for the previous years. Until 2010 a kitchen was not counted as a room, whereas from 2011 on a kitchen is counted as a room if it measures at least 6 square meters and the household uses it as a dining room, a living room, a study, etc.

2012

- In 2012 the following variables were added: overall life satisfaction, the monthly net income of all household members, receiving material and/or financial help from charities. Data on overall life satisfaction and receiving material and/or financial help from charities have been added also on the SiStat D

2013

- Until 2013, the question on too dark dwelling was slightly longer, so the data from 2014 on are not entirely comparable with the data for the previous years.

2014

- In 2014 we changed the question on the most frequent activity status. Until 2013, we were asking what was the activity status of the interviewed person most of the time in the previous year, while from 2014 on we are asking what were the activity statuses of the interviewed person in the previous year and how many months did the person have each status, so that we can more precisely determine the most frequent activity status of the person and work intensity of the household.
- In 2014 the following question/variables were dropped, because information is available in administrative sources:
 - Citizenship 1, Citizenship 2
 - Year of immigration
 - Highest ISCED level attained (the questionnaire contains only a broad question about the education level attained, because of the question that follows – year when the highest level of education was attained – which is not available in administrative sources)
 - Alimonies received, alimonies paid
 - Interest, dividends, profit from capital investments in unincorporated business
- In 2014 the question about hire purchase instalments or non-housing loan payments was split into two separate questions: the question on consumer credits that have to be hired at a bank, and the question on the hire purchase offered by various providers of goods and services.
- In accordance with the regulation introduced in 2014 the questions on material deprivation were introduced into the questionnaire (7 variables: one at the household level, i.e. replacing worn-out furniture, and 6 at the personal level, i.e. some new clothes, two pairs of shoes, spending a small amount of money, getting together with friend/relatives for a drink/lunch, participation in leisure activities that have to be paid, internet connection for personal use at home).

2015

- In 2015 we simplified the questions on own production (garden, farm, orchard). We no longer collect data on detailed individual quantities of crops. The value of own production is assessed on the basis of collected information and reference source for collection and imputation of own

production data for other surveys – i.e. the HBS. The change does not affect the results, because with the release of SILC 2013 we stopped publishing indicators for the two concepts of income - "income in cash + in kind" and "income in cash". In view of the declining share of own production in household income, the declining difference in the at-risk-of-poverty rate between the two concepts of income and the harmonization with Eurostat, which publishes only indicators for »income in cash« (i.e. excluding income in kind), from the release of the 2013 data on we also publish only indicators for »income in cash«.

- Based on cognitive testing in 2015 the questions about replacing worn-out furniture and some new clothes were slightly redesigned.

2016

- In 2016 the question on housing allowances was added to the questionnaire, because the administrative source on this issue was abolished.

2017

- In 2017 the questions on material deprivation were slightly changed due to Eurostat demands (some new clothes, two pairs of shoes, spending a small amount of money). The questions about replacing worn-out furniture was a little more redesigned.

Through the years in certain issues the wording of the questions has been slightly changed (mainly on the basis of cognitive testing or Eurostat demands). Usually the question is changed so that the conversion is not possible.

2020

- In 2020, we introduced new questions regarding disability due to any health problems in normal activities (so-called GALI variable; Global Activity Limitation Indicator - GALI). Previously, these data were collected with one question, while from 2020 onwards they are collected with three, clear and concise questions, as the intention is to measure long-term disability that has been going on continuously for at least six months. Data on disabilities are used by the NIJZ (National Institute of Public Health) to calculate the Healthy Life Years indicator.
- Due to the COVID-19 epidemic, data from households were collected in two periods, namely before the health crisis (January–March) and during the health crisis - after the first wave of the COVID-19 epidemic (May–September). Due to the epidemic and the longer collection period, the data are not fully comparable with the data from previous years.

Methodological explanation on revision of statistical data is available on

<http://www.stat.si/dokument/5299/RevisionOfStatisticalDataMEgeneral.pdf>.

10 OTHER METHODOLOGICAL MATERIALS

Methodological materials on SURSs website are available at <https://www.stat.si/statweb/en/Methods/QuestionnairesMethodologicalExplanationsQualityReports>.

Questionnaire (only in Slovene):

- Življenjski pogoji (EU-SILC),

Theme: Kakovost življenja., sub-theme: Življenjski pogoji

<https://www.stat.si/statweb/Methods/QuestionnairesMethodologicalExplanationsQualityReports>

Methodological explanations:

- Income, poverty and social exclusion indicators

Theme: Quality of Life., sub-theme: Income, Poverty and Social Exclusion

<https://www.stat.si/statweb/Methods/QuestionnairesMethodologicalExplanationsQualityReports>