

# QUALITY REPORT BELGIAN SILC 2018

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## INTRODUCTION

This report contains a description of the accuracy, precision and comparability of the Belgian SILC2018-surveydata. It is structured following the guidelines in the commission regulation (EC) no. 28/2004. This results in three chapters:

- Indicators
- Accuracy
- Comparability

The Questionnaires can be found on the website:

<https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/risque-de-pauvrete-ou-dexclusion-sociale#documents> for the French version or

<https://statbel.fgov.be/nl/themas/huishoudens/armoede-en-levensomstandigheden/risico-op-armoede-sociale-uitsluiting#documents> for the Dutch one.

## 1. INDICATORS

Explanation on the calculation of the common cross-sectional EU indicators and equivalised disposable income can be found in document EU-SILC 131-rev/04.

The SAS-applications to calculate the indicators were provided by EUROSTAT. The input data files of the calculation process (household register file, personal register file, household data file and personal data file) are the output files of the Belgium EU-SILC 2018 survey.

An interactive overview of the common cross-sectional EU indicators based on the cross-sectional component of EU-SILC and equivalised disposable income can be found on the Eurostat website: <http://ec.europa.eu/eurostat/data/database> . Additional information for Belgium can be found on the website of Statistics Belgium:

<https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie>

## 2. ACCURACY

### 2.1. SAMPLING DESIGN

#### 2.1.1. TYPE OF SAMPLING

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The Belgian EU-SILC 2018 survey is based on a stratified 2-stage sampling scheme drawn in 2004, followed by rotation since 2005. Rotation allows to replace roughly one fourth of the sample each year. Hence, households (ignoring split-offs) participating in 2018 have been drawn for participation since 2015, 2016, 2017 or 2018.

#### 2.1.2. STRATIFICATION

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The main stratification criterion is the NUTS2 level. The 11 *sampling strata* are the 10 Belgian provinces (5 in Flanders – coded BE21-BE25 – and 5 in Wallonia – coded BE31 to BE35) and the Brussels Capital Region (BE10).

Further implicit stratification is obtained by sorting PSUs (sub-municipalities) on mean income and sorting SSUs (households) in selected PSUs on age of reference person, as explained in the next section.

#### 2.1.3. SAMPLING UNITS AND 2-STAGE SAMPLING IN 2004

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In 2004, when organizing EU-SILC for the first time (ignoring the pilot survey in 2003), 2-stage sampling has been applied in each sampling stratum.

##### *Stage 1 – Primary Sampling Units*

The primary sampling units (PSUs) in stage 1 are the municipalities, or parts thereof in the larger ones. In each stratum, the PSUs in the frame are first descendingly sorted by average income; next, a fixed number of times a PSU is drawn according to a systematic PPS (*probability proportional to size*) selection scheme, where size is measured as the number of private households. This systematic sampling method generally causes some PSUs being selected repeatedly (e.g. Schaerbeek, a rather large municipality in stratum BE10, turns out to be drawn 6 times). In total, i.e. in all 11 sampling strata together, 275 PSU draws were made in 2004, once and for all (i.e. for the whole duration of EU-SILC).

##### *Stage 2 – Secondary Sampling Units*

The *secondary sampling units* (SSUs) in stage 2 are private households. According to each single PSU draw, a group (generally of fixed size) of households is selected in this stage; notice that a *group* of households corresponds to each PSU *draw*.

In 2004, 40 households have been selected for each PSU draw (i.e. in each group); e.g. in Schaerbeek, 6 times 40 households were drawn. Systematic selection of households has been applied, after sorting the households in selected PSUs by age of reference person. Within each group, the selected households were numbered 1 to 40; households 1-10 constitute the first *rotational group* or *replication*, households 11-20 constitute the second rotational group or replication, and so on. The first replication was meant to participate in 2004 only, the second until 2005, and so on.

The initial household sample in 2004 was *self-weighting*, by the combination of (systematic) PPS sampling of sub-municipalities (PSUs) – size of PSUs being the number of private households – and (systematic) sampling of private households (SSUs), as explained.

#### 2.1.4. RENEWAL OF THE SAMPLE BY ROTATION, SINCE 2005

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Since 2005, a rotation scheme has been applied. Details for each year, from 2005 to 2018, can be found in the corresponding Quality Reports

(<https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/risque-de-pauvrete-ou-dexclusion-sociale/plus>).

The rotation pattern is such that the overlap between samples in any two successive years is roughly 75%, and that the sample is completely renewed after 4 years. Hence four replications or rotational groups in each year, one of which is replaced the year after. Since 2005, each new replication remains in the survey during the next 4 years, and since 2007, each of the four replications is in the survey during four consecutive years.

At the start of 2018, the replication that is in the survey since 2014, is entirely (i.e. irrespective of whether the households are responding or not) dropped. The three replications which entered into the survey in 2015, 2016 and 2017, respectively, are retained (including their split-offs); the households belonging to these three replications will be designated 'old' hereafter.

The supplementary sample, i.e. the new replication that replaces the just dropped replication, is obtained by selecting, for each PSU drawn, a fixed number of new households from the corresponding PSU. This selection is done again by systematic sampling, after sorting the households in each PSU on age of reference person. The number of new households for each PSU drawn, is determined by considering some (expected) attrition of old households, some (expected) nonresponse for new households, and the required/desired minimum and maximum numbers of responding households, given some precision and budget constraints.

Hence, the (cross-sectional) sample of SILC 2018 consists of

- "old" households: drawn between 2015 and 2017; and
- "new" households: drawn in 2018.

#### 2.1.5. SAMPLE SIZE AND ALLOCATION CRITERIA

In 2018, 17 new households per group are randomly selected. In total 4631 new households are selected in 2018. These households are joined with the 5065 old households that remain from previous years (selected in 2015, 2016 or 2017). Hence 9696 households are invited to participate in 2018. Given some attrition of old households and nonresponse of new households the number of participating households in 2018 is 5946.

NUTS2	Name	Old hh	New hh	Total hh	Accepted hh (DB135 = 1)
		0	8	8	0
BE10	Brussels	904	814	1718	995
BE21	Antwerpen	654	728	1382	738
BE22	Limburg	302	272	574	344
BE23	Oost-Vlaanderen	676	539	1215	809
BE24	Vlaams-Brabant	451	440	891	536
BE25	West-Vlaanderen	526	355	881	627
BE31	Brabant Wallon	170	136	306	195
BE32	Hainaut	608	646	1254	769
BE33	Liège	489	422	911	582
BE34	Luxembourg	123	102	225	160
BE35	Namur	162	169	331	191
Total	Belgium	5065	4631	9696	5946

Table 1 : sample size and achieved response by NUTS2-units

#### 2.1.6. NEW SAMPLING METHOD FOR BRUSSELS FROM 2016 ON

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In the framework of Eurostat's evolving requirements and of the survey reform scheduled in 2019, Statistics Belgium decided to modify the sampling design for the Brussels region as from SILC 2016. In order to improve the precision of the poverty indicators, we modified the sampling design for Brussels, by stratifying now according to the tax data of households in Brussels. Starting with a primary and then secondary unit drawing, as for the whole country, we have chosen to proceed with a stratified sampling based on the new administrative data available. We opted for stratification at household level using fiscal data instead of primary sampling units of geographical units for Brussels. We therefore decided to break down the households of Brussels into 5 tax quantiles, plus 1 strata for household without tax information. Since the SILC survey is a 4-year panel (6 years from 2019), the increase in accuracy should be fully visible as from 2018. Since at the moment we are not detecting this increase further studies will look into that. This could be due to a difficulty in variance calculation to take this new stratification into account.

#### 2.1.7. SUBSTITUTIONS

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No substitution was applied in our survey.

#### 2.1.8. WEIGHTINGS

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Recall that, for the first year of the panel (=SILC 2004 in Belgium), the computation of weights involved three stages (described in 134-04):

- initial weights
- weights corrected for nonresponse
- final (calibrated) weights.

For 2018, a distinction has to be made between

“old” households i.e. households that contain at least one sample person who took part in 2017, and had to be surveyed again in 2018 according to the rotation and tracing rules (excluding the outgoing fourth) (household composition may have changed, whence quotations marks)

“new” households i.e. households that were drawn for the first time in 2018, among those households not containing any sample person already drawn before.

This distinction pertains to initial weights and nonresponse correction :

- Since the “old” households are selected indirectly from the 2015, 2016 or 2017 samples, and household composition may have changed, some kind of “weight sharing” must be applied to determine the (2018) initial weights, or rather base weights. On the other hand, “new” households have their own inclusion probability, whose inverse gives the initial weights;
- For the “old” households, (2018) nonresponse=attrition can be linked with (2017) SILC information. For the “new” households, all we can rely upon to explain initial nonresponse is auxiliary information from the Population Register (household size, urban/rural character) and the Financial Statistics (median fiscal income by municipality:)

On the other hand,



- Calibration can be done together for “old” and “new” households. With respect to our 2004 model, we decided in 2005 to relax the constraints (basically, calibrating at NUTS1-level instead of NUTS2), in order to decrease the standard deviation of weights.

This introduces the following sections :

- Initial weights for the new households
- Nonresponse correction for the new households
- Base weights for the old households
- Attrition correction for the old households
- Calibration (all households)

#### 2.1.8.1. INITIAL WEIGHTS FOR THE NEW HOUSEHOLDS

Belgium chose to draw the Primary Sampling Units (= municipalities or parts thereof) “forever”, and to rotate the Secondary Sampling Units (=households) within the selected PSU’s.

*The 2004 PPS two-stage sampling design was self-weighting within each stratum h: x denoting any households in municipality X), we had (in 2004)*

$P(x \text{ drawn}) = P(x \text{ drawn} | X \text{ drawn}) \cdot P(X \text{ drawn}) = n_h / N_x \cdot N_x / N_h \cdot g_h = n_h / N_H \cdot g_h$ , where

$n_h$	denotes	the number of households to be drawn in the (selected) PSU (viz. 40)
$N_x$		the number of households in the PSU (in 2004)
$N_h$		the number of households in the stratum (in 2004)
$g_h$		the number of PSU’s drawn in the stratum.

(This is an oversimplification, since PSU are drawn with repetition; the selection probability for a PSU should be replaced by the expectation of selection multiplicity, and the term 40 by a multiple depending on the selection multiplicity...but the idea is the same).

In 2018, the picture has become

$P(x \text{ drawn}) = P(x \text{ drawn} | X \text{ drawn}) \cdot P(X \text{ drawn}) = m_h / M_x \cdot N_x / N_h \cdot g_h$ , where

$m_h$	is	the number of households to be drawn in the (selected) PSU (depending on h)
$M_x$	is	the number of households in the PSU (in 2018)

The factor  $N_x / M_x$  indicates the increase-decrease in inclusion probabilities in PSU X (still assuming X has been drawn) between 2018 and 2004.

Now it would seem logical to replace  $N_x$  by a smaller number, to account for the households<sup>1</sup> already drawn in previous years (from 2004) whence immunized from being drawn again in 2018.

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<sup>1</sup> Perhaps a bit less (households that vanished already subtracted) or a bit more (split households, both components of which stayed in PSU, should be subtracted twice)

However, the following argument shows that (assuming momentarily that  $X$  has been drawn and that the population figures  $N_x$  and  $M_x$  remain stable) matters are not so easy:

$$P(x \text{ drawn in 2018}) = \\ (P(x \text{ drawn in 2018} | x \text{ drawn before}) \cdot P(x \text{ drawn before})) + \\ (P(\text{drawn in 2018} | x \text{ not drawn before}) \cdot P(x \text{ not drawn before})),$$

the first term vanishes and the second equals  $n_h/(M_x - b) \cdot (N_x - b)/N_h$ , where  $b$  denotes the number of hh already drawn; since both fraction terms are much larger than  $b$  (at least 900 in all selected PSU's), the ratio  $(N_x - b)/(M_x - b)$  is (close to 1, and) very close to  $N_x/M_x$ . Since the term  $b$  is an approximation anyway, we chose to stick to  $m_h/M_x \cdot N_x/N_h \cdot g_h$  as inclusion probabilities, and its inverse for initial weights **INIwei=DB080**. Note that, with this concept of DB080, the "new" hh correspond to the total Belgian population (some 4,5 millions private hh); before calibrating, these weights will be scaled down "to make room" for the old hh; recovering the strange hh means that the sum of the pre-calibration weights will be slightly larger than 4,5 millions (average of g-weights slightly less than 1)

#### 2.1.8.2. NONRESPONSE CORRECTION FOR THE NEW HOUSEHOLDS

Following Eurostat's suggestion (see Document 065, WEIGHTING II. WEIGHTING FOR THE FIRST YEAR OF EACH SUB-SAMPLE), we replaced the homogeneous response groups (based on household size crossed with urbanity) ratio by a multiple regression model (based on the same dummy variables). By "responding", we mean only those households whose results were accepted (DB135=1). Since 2009 we used logistic regression.

The file was split by NUTS1 and the following variables were used

- Everywhere: Household size, recoded into the four values "one", "two", "three" and "four or more" (so three dummies)
- Out of Brussels: DB100 = urbanity
- In Brussels = BE10: median fiscal income of municipality.

The regression produced a new variable "expresp", allowing us to define

- **NRwei** = INIwei/expresp

#### 2.1.8.3. INITIAL WEIGHTS FOR THE OLD HOUSEHOLDS

Until 2014, final cross-sectional weights (ie after calibration) of previous year were used as initial weights for current survey year. From survey year 2015, we use weights corrected for non-response and sharing as initial individual weights. This led to less spread weights, limiting the min and max value of final weights.

#### 2.1.8.4. ATTRITION FOR THE OLD HOUSEHOLDS

Before "sharing" the 2017 weights, a correction for attrition should be introduced. We elected to perform this correction at the level of individuals, since a 2017 sample person either stays in the panel or leaves it (rotated out, left population, noncontact, refusal or inability to respond, while the structure of a household can change. Note that all household characteristics (e.g. HH021) can be distributed to the members.

We separated the "Children" (for which only basic personal information from the R-file and the distributed H-file is available) from the "Adults" (present in the 2017 P-file as well), i.e. those persons born in 2000 or before.

In the children's model, the following predictors (all, except the last, from the 2017 file – although this does not matter much for group A) were used, grouped by type :

- individual demographic information: age from RB080, sex = RB090,
- housing information: dwelling type = HH010 and tenure = HH020
- household type: a limited number of dummies, as there is at least one dependent child;
- monetary indicators: we refrained from taking the equivalised income (outliers), but took a transform of it, as well as the dummy "poor or not" and the subjective ability to make ends meet = HS120
- sampling and rotation: number of years in panel (from DB075) and urbanisation (=DB100)
- one variable (paradata) related to fieldwork in 2017 (computed from HB040 and HB050)

For the adults, the same predictors were used, and moreover :

- variables from the P-file (related to education level and health);
- country of birth (dummy Belgium Yes/No)

were integrated.

We used logistic regression.

#### 2.1.8.5. WEIGHT SHARING

We followed Eurostat's recommendation "EU-SILC weighting procedures: an outline" and shared the calibrated 2017 weights, after correcting for attrition (instead of the initial weights, see Lavallée).

This can be illustrated by an imaginary example, dealing simultaneously with fusions (persons A&B in same 2017 hh, C in another 2017 hh, so "fusion" in the sense of DB110 occurs), new members (a baby like E or already in population like D); we focus on the 2018 hh, what happened to those who co-resided with A and B or with C in 2017 (left or split) is irrelevant!

Note that:

- RB050 = weight 2017: same for A & B, vacuous for D and E
- Newi: in general a bit larger than RB050; A's differs from B's (attrition correction at individual level)
- Somwe = 950+1000+850 involves only A, B and C
- $Weind = \frac{1}{4} * somwe$  (A B C D : four contribute to the denominator)<sup>2</sup>

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<sup>2</sup> Do we abide by the Eurostat rules (starting from base weights, it is unclear whether "their" attrition correction precedes or follows weight sharing) ?

There remain some additional categories of persons to be considered:

- Children born to sample women. They receive the weight of the mother (this assumes that the baby belongs to his/her mother's hh)
- Persons moving into sample households from outside the survey population. They receive the average of base weights of existing household members (vacuous here, as RB110 enables us to identify the newborns, but not the immigrants or the -few- persons moving from a collective to a private hh)

Person in 2018 hh	A	B	C	D	E
RB110 (2018)	1	1	2	3	4
RB050 (weight 2017)	800	800	600	---	---
Newi = Weight 2018 (after attrition correction)	950	1000	850	---	---
Somwe (sum Newi over 2018 hh)	2800	2800	2800	2800	2800
Weiind	700	700	700	700	700

**Table 2 : illustration weight sharing**

Weiind will be injected as “initial” weight in the final calibration job.

#### 2.1.8.6. CALIBRATION

We first put the pieces together: weiind is defined as:

- (new = started in 2018) :  
initial weight, corrected for initial nonresponse, scaled, see 2.1.8.1)
- (old = took part in 2017) :  
2017 weight, corrected for attrition and weight sharing if necessary, see 2.1.8.5)
- (back = did not take part in 2017 but before) :  
initial weight, no correction.

In terms of persons, the weiind statistics were

Type	# ind	Mean of weiind
NEW	3993	703.53
OLD	9502	875.09
BACK	280	585.44
TOTAL	13775	819.47

**Table 3 : Weights 2018**

Recall that 11 *sampling* strata were used (provinces= NUTS2); we use 3 *extrapolation* strata (the 3 NUTS1 regions BRUssels=BE1, VLAanderen=BE2 and WALlonia=BE3)

Calibration model was adapted in 2012. From this year we take 2 additional individual variables into account for our model : BIT status and Social integration benefits status. In 2018, our calibration model is the following :

#### **VLA, WAL:**

SIZE4+(AGE8XSEX2)+PROV5 +statbit3 +RIS2 →23 individual<sup>3</sup> + 4 household constraints

#### **BRU:**

- 
- *Persons moving into sample households from other non-sample households in the population – these are “co-residents” and are given zero base weight.*

<sup>3</sup> Five provinces and 16 age\*sex categories, but sum over provinces = sum over age\*sex

SIZE4+(AGE8XSEX2) + statbit3 +RIS2 →19 individual + 4 household constraints

- Prov = province where interviewed
- Statbit3 = BIT status (unemployed – worker – inactive)
- RIS2 = receiving social integration benefits (yes – no).

Individual constraints: 32=16+11+3+2 (age\*sex + prov+statbit+RIS ; note that each province belongs to one single region (extrapolation stratum), for the other two regions, the total is set to 0 and the condition is vacuous)

Household constraints: (size: "1", "2", "3 or "4 & more",)

Calibration type (after some trials and errors...): truncated

#### 2.1.8.7. FINAL LONGITUDINAL WEIGHTS

#### 2.1.8.8. FINAL CROSS-SECTIONAL WEIGHTS

	N	Minimum	Maximum	Mean	Std. Dev.
Final weights	5946	30.09	5516.32	826.65	396.83

Table 4 : Final cross-sectionnal weights

## 2.2. SAMPLING ERRORS

### 2.2.1. STANDARD ERRORS AND EFFECTIVE SAMPLE SIZE

In Annex we will present an overview of the **standard errors** for the common cross-sectional EU indicators and equivalised disposable income.

An overview of the achieved sample size for the 'Laeken indicators' and equivalised disposable income can be found in Table 15 of §2.3.3.6.

The design effect for the Median equivalised disposable income = 1.109

There is no unbiased estimator of the design variance for SYSPPS with replacement sampling. The large PSU are selected with probability 1, but may not be considered as self-representative, because the number of groups selected is random, and the sum of the sampling weights of selected household do not equal PSU size.

Standard errors are estimated by jackknife repeated replication (JRR) method. The clusters are the groups, the strata made by two (or three) groups, using sampling order.

## 2.3. NON-SAMPLING ERRORS

### 2.3.1. SAMPLING FRAME AND COVERAGE ERRORS

The sampling frame is the Central Population Register. This Register includes all private households and their current members residing in the territory. Persons living in collective households and in institutions are excluded from the target population.

The Central Population Register of 1 January 2018 was used.

Updating actions: Central Population Register is updated two times during a month. The changes were communicated to the interviewers.

As there was a period of one month between the drawing of households and the survey itself, over-coverage, under-coverage and misclassification could be happen.

Over-coverage: *Persons who died before the survey. Households who moved outside Belgium before the survey. Address is not the principal residence.*

Under-coverage: *Immigrants who came in Belgium before the survey. Persons who moved from a household to create a new household. Diplomats exempt from an inscription in the national register. Refugees on a waiting list.*

Misclassification: *Household who moved from a region in Belgium to another region of Belgium.*

The size of coverage errors is not available but it was obviously small.

### 2.3.2. MEASUREMENT AND PROCESSING ERRORS

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#### 2.3.2.1. MEASUREMENT ERRORS

Measurement errors can occur from different sources, such as the survey instrument, the information system, the interviewer, the mode of collection (CAPI interview). We describe here a few elements by which possible measurement errors can be detected or which show on the other side the efforts taken to avoid as much as possible measurement errors.

- **Questionnaire construction**

The questionnaire of the SILC2018 survey is the result of several steps:

For building up the questionnaire we took the blue print questionnaire of Eurostat as the basis (documents SILC055, SILC065 and EU-SILC65/02 Addendum II). The order of the questions and the groups (themes of) questions is taken from this blue print. The majority of the questions are almost literally copied (and translated), other questions are changed, however, because experiences in Belgium gave better results posing the questions in another way (The first questionnaires were developed in collaboration with the universities that have the experience of the ECHP/PSBH project in Belgium).

After each survey an evaluation of the questionnaire was made (detection of the problematic or difficult to answer questions based on the comments of the interviewers and on a study of the item non-response). When building up the SILC2018 questionnaire we took account of this evaluation.

- **Evaluation of the duration of the interview and the level of difficulty of the questions**

At the end of the interview, the household contact person was asked the following two evaluative questions:

*We would like to thank you for your co-operation. We are at the end of the questionnaire. For the evaluation of this questionnaire we would like to ask following questions.*

- 1) *How easy or difficult did you find the answering of the questionnaire in general?*
  - *Very difficult (code 1)*
  - *Difficult (code 2)*
  - *Not difficult but neither easy (code 3)*

- Easy (code 4)
  - Very easy (code 5)
- 2) What do you think of the length of the questionnaire?
- Too long (code 1)
  - Neither too long neither too short (code 2)
  - Too short (code 3)

In tables Table 5 and Table 6 the distribution of the answers on these questions are presented.

	N	%
Very difficult	23	0.4
Difficult	174	2.9
Neither difficult / Nor easy	2760	46.4
Easy	2628	44.2
Very easy	358	6.0
Missing	3	0.1
Total	5946	100.0

**Table 5 : Opinion on degree of difficulty of the questionnaire**

	N	%
Too long	223	3.8
Neither too long / Neither too short	5644	94.9
Too short	75	1.3
Missing	0	0.0
Total	5946	100.0

**Table 6 : Opinion on the duration of the interview**

For 50.2% of the participating households, the questions were easy or very easy to interpret (48.5% in 2017). For 94.9% of the households the interview was neither too long, nor too short. This figure is similar to 2017 (94%).

As an evaluation after the survey we have sent the households and the interviewers each a different evaluation questionnaire.

- **Mismatch in time between household composition and household income (see also §3.1)**

A number of inconsistencies result from a mismatch between the composition of the household at the moment of the interview (between April and November of year x) and the income of the previous year (year x-1).

This mismatch can bias the measurement of poverty status in several ways. For example:

Persons who were full-time students in year x-1 (and depending on their parents), but were employed at the time of the interview (and living independently in a one person household for example) will report an income equal to 0 in year x-1 and will be wrongly classified as a poor household.

Other examples can also occur for persons where the household composition changed:

For a housewife who was married in year x-1, but divorced and is working at the time of the survey there will also be a mismatch

For a household which received family allowances for a student in year x-1, but where the student is no longer part of the household in year x there will also be a mismatch

For a household with a person working in year x-1, but retired at the moment of the survey (in year x) a mismatch will also occur. Take notice of the fact that, as the examples show the bias can go in both directions: under and over reporting of income. In each one of the examples, the choice to situate the income reference period in the past is the cause, however.

- ***Error in the routing***

For SILC 2016, SILC 2017 and SILC 2018, due to a routing error, the questions about the highest level of education attained (variable PE040) were not asked to new persons added to panel households (RB110= 2 or 3). This led to a larger number of missing values for this variable than before.

- ***Modification of the questionnaire***

The modifications are mainly related to the addition of questions from the new modules 2018 over "Material deprivation, well-being and housing difficulties".

For the two questions related to unmet need of dental/medical examination, the modalities of answers were adapted in 2018 to follow the request of Eurostat.

In 2017, the modalities were:

- Yes, there was at least one occasion
- No, there was no occasion

From 2018 on, the proposed answers are:

- Yes, there was at least one occasion
- No, there was no occasion, I had a dental/medical examination or treatment each time it was needed
- No, there was no occasion, I did not need any dental/medical examination or treatment.

This leads to a break in series for the variables PH040, PH040\_F and PH060, PH060\_F.

- ***Interview training (Number of training days and information on the intensity and efficiency of interview training)***

Overall we had the impression that the working-experience of the interviewers with EU-SILC starts to pay off. All new interviewers have to follow a two day formation. All trained interviewers followed a formation for an hour and half.

They both had to complete a test-interview before they could download their data. So we can be sure they can completely manage the use of the PC and that they know the questionnaire before they go on the field.



A training group for new interviewers consisted of minimum 5 to maximum 20 interviewers, and according to the size of the training group there were 1 or 2 trainers.

Even though the accent was given to the practical side of the training (getting to know the questions and mastering the CAPI-program by imitating interview situations), three manuals were distributed and explained during the training:

A general manual ('Manuel général aux enquêteurs') containing information about the objectives of the survey, the organisation of the survey, legal and administrative aspects around the survey, fieldwork aspect (how to contact the household, how to introduce oneself, who answers which questions, time delays, ...) and the content of the questionnaires.

A second manual ('Manuel contenu') with all kinds of additional explanations and examples for certain questions/answers.

A third manual ('Manuel CAPI') about the use of the portable PC for the SILC Computer Assisted Personal Interviews and about the data entry program itself.

The first day of the training there was half a day for learning about and discussing the first two manuals. In the afternoon the trainees received their laptop and got to know the survey and the tool to carry out the interview in practice. One test-interview was simulated collectively. The second day of the training a small part of the time was dedicated to testing to send the data electronically after carrying out the interview. All the rest of the day interviewers practiced several interviews and interview situations with each other on the basis of household profiles that were given. There was also a lot of time for questions and discussions in between these test-interviews.

At the end of the training sessions the instructors had a good image on the degree in which each interviewer ameliorated during the training and on the degree in which they mastered the work. For certain interviewers two days of training was more than enough to master the work, for others it was necessary that they practiced some more at home on specific aspects of carrying out this survey (for example using of the CAPI-program itself, working on the content of the survey, ...). They were recommended to do so before carrying out their first real interview. They were often also recommended to start interviewing one-person households.

A training group for trained interviewers consisted in maximum 30 interviewers with two trainers. The accent was also given on the content: questions that changed, the modules 2018 and questions, which are misunderstood by the interviewers. We made an extra manual for trained interviewers. The trained interviewers obtained four manuals:

- A general manual ('Manuel général aux enquêteurs') containing information about the objectives of the survey, the organisation of the survey, legal and administrative aspects around the survey, fieldwork aspect (how to contact the household, how to introduce oneself, who answers which questions, time delays, ...) and the content of the questionnaires.
- A second manual ('Manuel contenu') with all kinds of additional explanations and examples for certain questions/answers.
- A third manual ('Manuel CAPI') about the use of the portable PC for the SILC Computer Assisted Personal Interviews and about the data entry program itself.
- A fourth manual ('Modifications du questionnaire : module 2018) about the module, changed questions and questions misunderstood by the interviewers.

- ***Skills testing before starting the fieldwork***

Interviewers were selected from the interviewer database that Statistics Belgium has centralised for all the survey's that are carried out by the institute. For each interviewer a basic curriculum vitae is present in the database (mentioning for example for which surveys they have experience, their language knowledge, their knowledge of pc, ...). A specific unit at Statistics Belgium ('Unité Corps Enquêteurs')

is occupied with the selection of the interviewers for each survey; they have good contact with and knowledge of the interviewers. They try to find the best interviewer for each of the geographical areas to cover for SILC. This is not always an easy task because for certain geographical areas several interviewers are candidate, but for other geographical units there are few or no candidates. Note that interviewers in Belgium most often carry out this work as a second or casual occupation.

- **Skills control during the fieldwork**

During the fieldwork we controlled the work of the interviewers by looking at some of their completed questionnaires. We gave extra attention to all new interviewers and to some trained interviewers that we suspected to be less accurate. Remarks (positive as negative) resulting from these controls were immediately communicated to the interviewer so they could improve their way of working and interviewing.

- **Number of households by interviewer**

Groups of secondary units consisted of about 36 households, depending on the strata. Most of the interviewers had one group of households. Nevertheless several interviewers also had more groups.

nbmen	Frequency	Percent
less than 40 HH	26	22,22
40-60 HH	26	22,22
61-80 HH	17	14,53
81-100 HH	15	12,82
101-140 HH	15	12,82
more than 140 HH	18	15,38

**Table 7 : Number of households by interviewer**

### 2.3.2.2. PROCESSING ERRORS

Belgium used the CAPI-method to interview the persons. The questionnaire was programmed in Blaise. So processing errors due to data entry (from a written to an electronic format) were reduced to a minimum.

Statistics Belgium programmes several data entry and coding controls in the Blaise program. Below an overview of both data entry and coding controls is presented.

- **Data entry controls**

Question number	Control
-----------------	---------

Contact form	
Column 21, 22, 23 and 24	You can't combine father, mother or being spouse with 'being younger than 12 years'.
Column 8,21 and 22	It's not possible to combine being 'female' and being 'father'. It's not possible to combine being 'male' and being 'mother'.
Column 21 and 22	Mother and father have to be older than their children (and at least being older than 12 years).
Column 21, 22, 23, 24	Parents of the spouses or of the partners must be different.
Column 23, 24	You can't mix 'spouse' and 'partner'. Must choose one of both for the couple.
Household questionnaire	
H5 and H7:	It is not possible to combine H5, code 6 with H7 code 2, 3, 4, 5, 6, 7, 8, 9, 10
H13	Enter a numeric value between 1900 and 2018
H19	The first year of the reimbursement must be between 1954 and 2018 (included). The year of the first purchase must be at the same time or later than the date of buying.
H27 category g, H45 category g:	Code 1 is only possible if at question H5, code 3,4,5,6 or 7
H44	Not possible to answer more than 12 months
H94	Persons have to be between the age of 11 and 23 (included) to obtain a scholarship for secondary school
H96	Persons have to be between the age of 16 and 99 (included) to obtain a scholarship for higher education
Individual questionnaire	
Question I6, I7 and I8	You can't combine code 2 of questions I6 and I7 with code 1, 2, and 10 of the question I8.
Question I6 , I7 and I8	You can't combine code 1 of question I6 or question I7 with code 5, 6, 7, 8, 9 and 11 of the question I8.
Question I13 and I14:	You can't combine code 1,2,3,4 and 10 question in I13 with code 2 and 3 in question I14
Question I13 et I16	You can't combine code 1, 2, 3, 4 and 10 of the question I13 with code 1, 2 of the question I16.
Question I14 and I16	You can't combine code 2 or 3 of the question I14 and code 3 or 4 of the question I16.
Question I21 and I22	You can't combine code 1,2,3,4 or 10 in question I21 with code 2 or 3 in question I22.
Question I21 and I29.	You can't combine code 1, 2, 3, 5, 6 of the question I29 with the code 1, 2, 3, 4 or 10 of the question I21.
Question I29 and I22	You can't combine code 7 of the question I 29 with code 2 or 3 of the question I22.
Question I37	Age has to be less than current age and not less than 8 year.
Question I38	Number of years can't be higher than current age minus the age mentioned in question I37.
Question I 52, I 92.	Can't be higher than 12 months.
Question I 160	Can't enter a year which is before date of birth.

Question I25) (gross income) and question I27 (I28) (net income)	Amounts given in question I25 can't be higher than the amounts given in the question I27. <b>Remark :</b> Ditto for the questions I47 and I50 (I51), I53 and I54, I55 and I56, I90 and I91, and I93 and I94, I98_A, B, C, D, E, F, G, H and I99 and I102_A, B, C, D, E and I115_ A, B, C, D, E, F, G, H, I, J and I116_ A, B,C,D,E
Question I27 and I 28	If the person didn't give an exact amount at the question I27, please go to the question I28. <b>Remark :</b> Ditto for the question; I49 and I51

**Table 8 : Overview of data entry controls**

Next to these controls, some warnings were implemented in order to ask the interviewer to verify the introduced data in the case of abnormally high or low amounts. A warning is a simple text box with a message such as 'This amount is very low, are you sure the amount is right?' or 'This amount is very high, are you sure the amount is right?'. The interviewer has then to confirm the value or to change it in case of error.

Household questionnaire	
H16	If lower than 500 or higher than 1000000
H22 (monthly)	If lower than 20 or higher than 2000
H22 (half-yearly)	If lower than 100 or higher than 10000
H22 (yearly)	If lower than 200 or higher than 20000
H23 (monthly)	If lower than 20 or higher than 2000
H23 (half-yearly)	If lower than 100 or higher than 10000
H23 (yearly)	If lower than 200 or higher than 20000
H26	If lower than 25 or higher than 5000
H33	If lower than 50 or higher than 10000
H34, H37, H41	If lower than 100 or higher than 5000
H43, H77, H84	If lower than 25 or higher than 1000
H66	If lower than 100 or higher than 25000
H79, H86	If lower than 25 or higher than 1000
H93	If lower than 100 or higher than 1500
Individual questionnaire	
I25, I27, I46, I49, I90, I91	If lower than 500 or higher than 5500
I53, I54, I55, I56, I86, I93, I94	If lower than 6000 or higher than 66000
I58	If higher than 1200
I98B, I98C, I115B, I115C	If higher than 1350
I99, I102B, I102C	If higher than 5400
I184_c	If lower than 25 or higher than 750

**Table 9 : Overview of warnings**

Some warnings concern other values than amounts. It's the case for H17 when the value is higher than 30 years ('A period of 30 years is really exceptional, are you sure it is right?') and for H18 when the interest equals 0 or is higher than 15.

It's also the case for H90 for households who say they didn't receive family allowance where children are currently living in the household ('Are you sure you didn't receive any family allowance in 2017 (there is a person of less than 18 year in your household)?').

- **Coding controls**

For the questions relating to occupation (ISCO) and the economic activity of the local unit (NACE) of the main job for respondent, the interviewer cannot directly insert the corresponding ISCO08 or NACE rev2 codes. The interviewer has to give a detailed description of the occupation or economic activity and persons specifically trained for codification will give the right codes after the survey. Interviewers are also specifically trained to give an optimal description, as precise as possible: name of the occupation + list of most important tasks, ...

- **Other controls and other problems**

We checked the number of minutes to complete the household and the individual questionnaires (see §2.5). The household questionnaire took about 16 minutes and the individual questionnaires together 22 minutes in means.

### 2.3.3. NON-RESPONSE ERRORS

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#### 2.3.3.1. ACHIEVED SAMPLE SIZE

Rotational group	N
Group 3 (start in 2015)	1247
Group 4 (start in 2016)	1250
Group 1 (start in 2017)	1714
Group 2 (start in 2018)	1735
All	5946

Table 10 : • Number of households for which an interview is accepted for the database

Rotational group	N
Group 3 (start in 2015)	2369
Group 4 (start in 2016)	2291
Group 1 (start in 2017)	3208
Group 2 (start in 2018)	3214
All	11082

Table 11 : Number of persons of 16 years or older who are members of the households for which the interview is accepted, and who completed a personal interview

#### 2.3.3.2. UNIT NON-RESPONSE

**For the total sample (four rotational groups)**

- **Household non-response rates (NRh)**

$$NRh = (1 - (Ra * Rh)) * 100$$

where Ra= Number of addresses successfully contacted/Number of valid addresses selected

$$= \text{sum}(DB120=11 \text{ or } db110=1) / (\text{sum}(DB110 \text{ in } (1,2,8,9) - \text{sum}(DB120=23))$$

$$= 9487 / (9696 - 14)$$

=0.9799

Rh= Number of household interviews completed and accepted for the database/ Number of eligible households at contacted addresses

= sum(DB135=1) / sum(DB130 = all)  
= 5946 / 9359  
= 0.6353

**NRh**= (1-(Ra \* Rh)) \* 100 =( 1 - ( 0.9799 \* 0.6353 ) \* 100 =37.75

So, the household non-response rate is =37.8 %

- **Individual non-response rates (NRp)**

NRp = (1-(Rp))\*100

Where

Rp= Number of personal interviews completed / Number of eligible individuals

= sum(RB250 in (11,12,13)) / sum(RB245 in (1,2,3))  
= 10981 / 11082  
= 0.9909

**NRp**=( ( 1 - ( 0.9909 ) \* 100 ) =0.91

So, the individual non-response rate is 0.9%

- **Overall individual non-response rates (\*NRp)**

\*NRp=(1-(Ra\*Rh\*Rp))\*100=

( 1 - ( 0.9799 \* 0.6353 \* 0.9909 ) \* 100 ) = 38.31

So, the overall individual non-response rate is 38.3%.

### **For the new households (rotational group 1)**

- **Household non-response rates (NRh)**

NRh = (1-(Ra \* Rh)) \* 100

where Ra= Number of addresses successfully contacted/Number of valid addresses selected

=sum(DB120=11 or db110=1) / (sum(DB110 in (1,2,8,9)-sum(DB120=23))  
= 4462 / ( 4631 - 11 ) = 0.9658

Rh= Number of household interviews completed and accepted for the database/ Number of eligible households at contacted addresses

$$= \text{sum}(\text{DB135}=1) / \text{sum}(\text{DB130} = \text{all})$$

$$= 1735 / 4379 = 0.3962$$

$$\text{NRh} = ( 1 - ( 0.9658 * 0.3962 * 100 ) ) = 61.73$$

So, the household non-response rate is 61.7%

- **Individual non-response rates (NRp)**

$$\text{NRp} = (1-(\text{Rp})) * 100$$

Where Rp= Number of personal interviews completed / Number of eligible individuals

$$= \text{sum}(\text{RB250 in } (11,12,13)) / \text{sum}(\text{RB245 in } (1,2,3))$$

$$= 3173 / 3214 = 0.9872$$

$$\text{NRp} = ( 1 - ( 0.9872 ) * 100 ) = 1.28$$

So, the individual non-response rate is 1.28 %

- **Overall individual non-response rates (\*NRp)**

$$* \text{NRp} = ( 1 - ( \text{Ra} * \text{Rh} * \text{Rp} ) ) * 100 =$$

$$( 1 - ( 0.9658 * 0.3962 * 0.9872 ) ) * 100 = 62.22$$

So, the overall individual non-response rate is 62.2 %.

2.3.3.3. DISTRIBUTION OF HOUSEHOLDS BY 'RECORD OF CONTACT AT ADDRESS' (DB120), BY 'HOUSEHOLD QUESTIONNAIRE RESULT' (DB130) AND BY 'HOUSEHOLD INTERVIEW ACCEPTANCE' (DB135)

	N Percentage %		Group 2 (start in 2018)		Group 1 (start in 2017)		Group 4 (start in 2016)		Group 3 (start in 2015)	
<b>Total (DB120 =11 to 23)</b>	5018	100	4631	92,29	151	3,01	124	2,47	112	2,23
Address contacted (DB120 =11)	4809	95,83	4462	88,92	131	2,61	115	2,29	101	2,01
Address non-contacted (DB120 =21 to 23)	209	4,17	169	3,37	20	0,4	9	0,18	11	0,22
<b>Total address non-contacted</b>	209	100	169	80,86	20	9,57	9	4,31	11	5,26

Address cannot be located (DB120 =21)	187	89,47	150	71,77	20	9,57	9	4,31	8	3,83
Address unable to access (DB120 =22)	8	3,83	8	3,83	.	.	.	.	.	.
Address does not exist (DB120 =23)	14	6,7	11	5,26	.	.	.	.	3	1,44

Table 12 : Distribution of households by 'record of contact at address' (DB120)

	N	Percentage %	Group 2 (start in 2018)		Group 1 (start in 2017)		Group 4 (start in 2016)		Group 3 (start in 2015)	
<b>Total</b>	9359	100	4379	46,79	2086	22,29	1479	15,8	1415	15,12
Household questionnaire completed (DB130 =11)	5948	63,55	1737	18,56	1714	18,31	1250	13,36	1247	13,32
Interview not completed (DB130 =21 to 24)	3411	36,45	2642	28,23	372	3,97	229	2,45	168	1,8
<b>Total interview not completed (DB130 =21 to 24)</b>	3411	100	2642	77,46	372	10,91	229	6,71	168	4,93
Refusal to co-operate (DB130 =21)	2405	70,51	1875	54,97	277	8,12	154	4,51	99	2,9
Entire household temporarily away (DB130 =22)	671	19,67	533	15,63	64	1,88	41	1,2	33	0,97
Household unable to respond (DB130 =23)	143	4,19	117	3,43	10	0,29	4	0,12	12	0,35
Other reasons (DB130 =24)	192	5,63	117	3,43	21	0,62	30	0,88	24	0,7
<b>Household questionnaire completed (DB135=1+2)</b>	5948	100	1737	29,2	1714	28,82	1250	21,02	1247	20,97
Interview accepted for database (DB135=1)	5946	99,97	1735	29,17	1714	28,82	1250	21,02	1247	20,97
Interview rejected (DB135=2)	2	0,03	2	0,03	.	.	.	.	.	.

Table 13 : Distribution of households by 'household questionnaire result' (DB130) and by 'household interview acceptance' (DB135)

Longitudinal non response rate for the 3 groups to follow:

$$(1 - (0.9927 * 0.8456 * 0.9924)) * 100 = 16.7 \%$$

#### 2.3.3.4. DISTRIBUTION OF SUBSTITUTED UNITS

No substitution was applied in our survey.

#### 2.3.3.5. ITEM NON-RESPONSE



In Table 14, an overview of the item non-response for all income variables is presented. The percentage of households having received an amount, the percentage of households with missing values and the percentage of households with partial information is calculated.

These percentages are calculated as follows:

% of households having received an amount : number of households (or persons) who have received something (yes to a filter) / total

% of households with missing values : number of households (or persons) who said that they have received something but did not give any amount (no partial information) / number of households (or persons) who have received something (yes to a filter)

% of households with partial information: number of households (or persons – depending on the source of the variable – household file HY or personal file PY ) who said that they have received something but gave partial information (amounts were not given for all components) / number of households (or persons) who have received something (yes to a filter)

<b>Item non-response</b>	<b>% of households having received an amount</b>	<b>% of households with missing values</b>	<b>% of households with partial information</b>
Total gross household income (HY010)	99,82	14,89	40,59
Total disposable household income (HY020)	99,88	10,64	67,52
Total disposable household income before social transfers except old-age and survivor's benefits (HY022)	97,21	8,91	70,78
Total disposable household income before social transfers including old-age and survivor's benefit (HY023)	95,17	2,31	78,26
<b>Net income components at household level</b>			
Family related allowances (HY050N)	32,66	4,38	1,91
Interests, dividends, etc. (HY090N)	52,02	7,4	.
<b>Gross income components at household level</b>			
Imputed rent (HY030G)	77,73	100	.
Income from rental of a property or land (HY040G)	8,81	2,29	0,19
Family related allowances (HY050G)	32,66	4,53	4,48
Social exclusion not elsewhere classified (HY060G)	2,19	0,77	.
Housing allowance (HY070G)	0,49	34,48	.
Regular inter-household cash transfer received (HY080G)	6,12	5,22	.

Alimonies received (HY081G)	3,85	4,8	.
Interest, dividends, profit from capital investments (HY090G)	52,02	7,4	.
Interest repayments on mortgage (HY100G)	32,44	3,01	0,21
Income received by people aged < 16 (HY110G)	0,03	.	.
Regular inter-household cash transfer paid (HY130G)	8,96	3,94	0,38
Alimonies paid (HY131G)	3,13	1,08	.
Tax on income and social contributions (HY140G)	93,69	31,23	47,8
<b>Net income components at personal level</b>	<b>% of individuals having received an amount</b>	<b>% of individuals with missing values</b>	<b>% of individuals with partial information</b>
Employee cash or near cash income (PY010N)	45,31	2,49	10,81
Cash benefits or losses from self-employment (PY050N)	6,7	13,61	.
Pension from individual private plans (PY080N)	0,19	4,76	.
Unemployment benefits (PY090N)	7,96	7,82	.
Old age benefits (PY100N)	24,26	7,44	0,26
Survivor' benefits (PY110N)	0,63	1,43	.
Sickness benefits (PY120N)	1,61	11,24	.
Disability benefits (PY130N)	5,17	3,49	.
<b>Gross income components at personal level</b>			
Employee cash or near cash income (PY010G)	45,31	5,06	33,76
Non cash employee income (PY020G)	23,61	10,81	18,07
Non cash employee income: company car (PY021G)	5,63	21,47	.
Employer's social insurance contribution (PY030G)	44,98	.	100
Contributions to individual private pension (PY035G)	29,98	3,01	.
Cash benefits or losses from self-employment (PY050G)	6,7	68,19	.
Pension from individual private plans (PY080G)	0,19	4,76	.
Unemployment benefits (PY090G)	7,96	48,64	.

Old age benefits (PY100G)	24,26	52,12	0,86
Survivor' benefits (PY110G)	0,63	41,43	.
Sickness benefits (PY120G)	1,61	62,92	.
Disability benefits (PY130G)	5,17	47,64	.
Education-related allowances (PY140G)	2,04	7,08	0,44

**Table 14 : Overview of the non-response for the income variables - % households having received an amount, % of households or persons with missing values and % of households or persons with partial information**

2.3.3.6. TOTAL ITEM NON-RESPONSE AND NUMBER OF OBSERVATIONS IN THE SAMPLE AT UNIT LEVEL OF THE COMMON CROSS-SECTIONAL EUROPEAN UNION INDICATORS BASED ON THE CROSS-SECTIONAL COMPONENT OF EU-SILC AND FOR EQUIVALISED DISPOSABLE INCOME

In the table below an overview including interpretation for the non-response is presented.

Indicator	Achieved sample size (number of individuals)	Non-response
Mean Equivalised disposable income	13726	0
Risk of poverty threshold: one person household	1963	0
Risk of poverty threshold: household with 2 adults and 2 dependent children	2528	0
Risk of poverty rate by age	13726	0
Risk of poverty rate by gender	13726	0
Risk of poverty rate by most frequent activity	10956	126
Risk of poverty rate by household type	13726	0
Risk of poverty rate by household type: Single households	1963	0
Risk of poverty rate by tenure status	11082	0
Risk of poverty rate by work intensity of the household	11610	2116
Dispersion around at risk poverty threshold	13726	0
Relative median risk-of-poverty gap by age and gender	13726	0
Risk-of-poverty rate by age and gender before all transfers (including pensions)	13726	0
S80/S20 quintile share ratio	13726	0
Gini coefficient	13726	0

**Table 15 : item non-response and number of observations at unit level of the common cross-sectional European Union indicators and for equivalised disposable income.**

## 2.4. MODE OF DATA COLLECTION

In **Fout! Verwijzingsbron niet gevonden.** the distribution of household members aged 16 and over by 'data status' (RB250).

(Household members RB245=1)

	Total	RB250=11	RB250=14
Total	11082	10981	101
%	100	99,09	0,91
<b>Group 2 (start in 2018)</b>	3214	3173	41
<b>Group 1 (start in 2017)</b>	3208	3189	19
<b>Group 4 (start in 2016)</b>	2291	2266	25
<b>Group 3 (start in 2015)</b>	2369	2353	16

**Table 16 : Distribution of household members aged 16 and over by RB250**

	Total	RB260=2	RB260=7
Total	10981	9953	1028
%	100	90,64	9,36
<b>Group 2 (start in 2018)</b>	3173	2909	264
<b>Group 1 (start in 2017)</b>	3189	2880	309
<b>Group 4 (start in 2016)</b>	2266	2043	223
<b>Group 3 (start in 2015)</b>	2353	2121	232

**Table 17 : Distribution of household members aged 16 and over by RB260**

## 2.5. INTERVIEW DURATION

Mean interview duration per household: 38 min.

## 2.6. IMPUTATION PROCEDURE

## PRECEDING IMPORTANT REMARK

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In contrast to 2004 and as 2005 – from 2006 onwards (so also in 2018) the calendar question (i40 in the questionnaire) was presented to every respondent rather than only those who indicated that had been a change in their social-economic position. It enabled us to assess and check much more thoroughly the link between the social-economic position and the income variables. Notably for the self-employed this resulted in a substantive number of cases (being identified as being self-employed) who would be otherwise (and who were to some extent in 2004) not identified as being self-employed. These cases mainly concern people in jobs 'somewhere on the bridge' between being self-employed and employee but who nevertheless indicated in the calendar that they were self-employed.

### 2.6.1. OVERALL STRATEGY: EMPHASIS ON INTERNAL INFORMATION AND INTEGRATION OF OUTLIER DETECTION- , IMPUTATION- AND CONTROL-PHASES.

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Between 2017 and 2018 there were no major changes in our overall strategy.

#### 2.6.1.1. EMPHASIS ON INTERNAL INFORMATION.

We can't emphasise enough that to correct and impute our data (for any variable) we relied:

- a) **as much as possible on internal information present in the data itself**
- b) on formal and legal sources of information and
- c) only as final resort turned to statistical procedures (random imputations for ex.)

#### 2.6.1.2. AN INTEGRATED STRATEGY.

As it was the case for previous SILC-surveys we used for SILC-2018 again an 'integrated approach' to organise the detection of outliers and the imputations. Crucial to the understanding of our way of working are the concepts of what we call 'vertical' and 'horizontal integration'.

By 'vertical integration' we mean that the phases of outlier detection and imputation were done together for each variable separately (1) rather than that both phases were done separately for all variables together (2). The differences between (1) – the way we did things for SILC 2004 - and (2) the way it was done for SILC 2003 – are subtle but nevertheless more than semantics, especially when combined with horizontal integration.

By horizontal integration we mean that information for each respondent on one variable was checked against information on another variable or another source. Information on the monthly gross income for example was – if both possible and applicable- checked with information on the net income, the yearly income, the current income (if no changes had occurred), the household income, other 'proxi'- variables to income (status etc...) and very important external sources of information like legislation.

The interplay between what we call vertical and horizontal integration leads to a dynamic strategy: variables are checked for outliers and inconsistencies, variables are compared to each other and corrected, (corrected) variables are immediately imputed consistently to the information in other (also corrected) variables – and this several times repeated.

We believe that the emphasis of this strategy on consistency of internal information for respondents throughout the survey and the use of external sources of information (legislation) is a far more successful way of detecting outliers and imputing missing values compared to methods of screening for outliers entirely based on (univariate) distributional features of variables (box-plot methods for example) and imputation methods mainly based on statistical probability models (IVE for example).

#### *OUTLIER DETECTION:*

The shift in strategy also implies – of course - a shift in the techniques that are used. As far as the outlier detection concerns there is far less emphasis on univariate - purely distributional related methods like box-plots but more emphasis on inconsistency checks. For the income variables these checks were

done in 2 ways: a) comparison of ratio's between variables and b) comparison of the relative position of a respondent's answer on one variable to its position on another variable.

**a) Comparison of ratio's between variables:**

Comparison of the ratio between two inputs on comparable income variables is a straightforward way to detect outliers. Atypical large or small ratios between gross and net variants of income variables are obviously an indication of 'something being wrong'.

**b) Comparison of relative positions on income variables:**

The central issue in this procedure is the comparison of two income variables by comparison of the normal scores calculated for each case on both variables, after log-transformation. The log-transformation is necessary to normalize the otherwise poisson-distributed income variables.

The inputs of both comparable incomes are considered to be consistent if both normal scores are within predefined boundaries (for example -1,96 and 1,96) and/or the difference between the normal scores is limited (less than 1,96).

There is an indication of bias if the input of one of the incomes for a case is situated within 'normal boundaries' ( -1.96 – 1.96) but the other input is not and/or if the difference between the two normal scores differ substantially (>1.96). In fact, the entire procedure consist out of 4 steps:

- Identification of the variables to be compared.
- Log-transformations, normality checks, calculation of means and standard deviations.
- Calculation of normal scores.
- Consistency control and identification of inconsistencies.

**c) Other techniques :**

There was explicitly more emphasis on the above techniques but this does not imply that the 'conventional' box-plot method was not used at all. In this method input outside the interval below were considered to be outliers:

[First Quartile – 1,5 \* (Third Quartile – First Quartile) ; Third Quartile + 1,5 \* (Third Quartile – First Quartile)]

Furthermore and as already mentioned, where applicable and usable legal maximums and minimums were also used to some extent.

Finally, we also checked for outliers via controls on a 'case to case' base in which we maximally used information of proxy-variables like professional status and other variables. In this process manifest errors in proxy- and/or other variables associated with the income variables were also removed/corrected (for example 'the number of months').

## *IMPUTATION*

We did no longer make use of IVE. Instead we a) corrected (not imputed – in fact) a greater number of cases and if correction was not desirable or possible, but information on a directly comparable variable was present anyway (see section on internal information above), we b) resorted to direct imputation, via a regression model.

a) Corrections.

Corrections were also mainly done on basis of information in other comparable variables. Gross-net ratio of 12 - yearly income entered as monthly or vice versa - lead to simple corrections of the gross or the net, for example.

b) Regressions.

If correction was not desirable or possible but information on a directly comparable variable was present anyway, we resorted to direct imputation, via a regression model, of the variable for which input was missing. Below we describe how this was done for net –gross imputation, which were the most prevalent instances of that sort. The method was extended, however, to other imputations (imputations of the reference year income based on the current income, for example).

Missing values on gross income variables (PY010G, PY020G, ... and components) were, if collected, imputed on the basis of the corresponding net variables (PY010N, PY020N, ... and components). The implementation of this imputation procedure was quasi-similar for almost all (income) variables on which it was applied. The procedure implied 6-steps:

- 1) Identification of the 'reference cases' (both gross and net collected) and identification of the cases to be imputed (net collected – gross missing).
- 2) Calculation of the gross/net ratio for the reference cases. Cases with an extreme value on this ratio were excluded from further use in the procedure.
- 3) Curve estimation of the relation (regression model) between gross and net income. The best fitting model (linear, logarithmic, quadratic, exponential) was being implemented.
- 4) Implementation of the regression model for the reference cases to identify outliers.
- 5) Re-implementation of the regression model for the reference cases after removal of the outliers.
- 6) Actual imputation step: missing (gross) values are imputed on the basis of
  - a) net values and
  - b) the estimates for the relation between gross and net income assessed in the steps above.

In step 1 the cases of which both gross and net income were collected are identified. We refer to these cases as 'reference cases' (step 1). The relationship between their net and gross income serves as reference for the imputation of the gross incomes for the cases where only the net was collected (cases to be imputed).

To avoid bias in this imputation model atypical reference cases (both outliers and errors) were identified and removed at several steps in the procedure (step 2 and 4).

In step 2 (reference) cases for whom the ratio between gross and net income exceeded what can be considered typical for the taxation regime applicable to the income concerned, were excluded.

In the case of almost all variables the boundary value of this ratio was set at 2,5. This boundary was arbitrary chosen.

Scrutiny of the excluded cases, however, validates this value's potential to discriminate between incomes which were subjected to real(istic) taxation and outliers or errors.

The latter category seldom counted more than a few percent of the total population in the survey and their gross/net ratio often exceeded the 2,5 considerably.

Further exploration also revealed that the exclusion of these cases from the procedure results in a dramatic increase of the fit of the regression model on which the imputation is based.

In step 4 outliers in the regression model were identified and removed using default regression diagnostics.

The underlying probability model of the net-gross relation was assessed with SAS regression model or SAS logistic procedures (step 3). For most variables the linear model fitted the data well. For a few variables the fit of the quadratic model was slightly better, however. Overall, and we underline this, the fit was very good and R-squares very high (always > 0.85).

The estimates of this regression model (step 5) served as direct input for the implementation of the actual imputation (step 6).

c) Other techniques.

Although we preferred the techniques above we were in some instances forced to resort to other techniques (due to lack of information – for example).

For some cases we imputed median values calculated after categorising using relevant variables. Most of the median values imputed, were for example, calculated after categorisation for status.

## 2.6.2. PARTICULAR CASES

### *GROSS/NET IMPUTATIONS.*

For a limited number of monetary variables a limited number of respondents had given only a value for the gross variant of the variable (the opposite – only net is given - occurred much more). For these cases a net value was imputed on basis of the gross using the Belgian rules of taxation. A small number of net- pensions and unemployment benefits were imputed in this way.

### *IMPUTATION OF 'TOTAL HOUSING COST'*

For the calculation of the total housing cost, we examined the current costs for small, average and large usage and used these amounts for both outlier detection and imputation, while taking into account other variables such as the number of household members and the household income. The cost for the water usage for example can be subdivided in subscriber money (fixed) and costs for the actual usage (variable). The cost for the usage of electricity depends largely whether the heating is electric or not: Singles in an apartment without electric heating consume approximately 600 kWh per year (~ 36 euro), while large consumers with accumulation warmth have an annual usage of approximately 20.000 kWh (~ 1200 euro).

### *IMPUTATION OF PARTIAL UNIT NON-RESPONSE*

The method chosen for Belgium was imputation of an income for each member of the household who did not answer the questionnaire. Imputation is based on the variable RB210 (basic activity status) of the individual given in the R-file. When the answer is missing or 4 (other inactive person), it is chosen not to impute any income. When available, we preferably used the longitudinal information's from 2017 for imputation. For the other cases the chosen method for imputation was imputation of a sub-category median based on age and sex. Net incomes were computed with a gross to net model, based on the imputed gross incomes.

### *COLLECTION VARIABLE COMPANY CAR*

Since 2005, we decided to work with **the national rules of the tax authorities**. The benefit for individuals of using a company car for private goals was not directly assessed at the interview but afterwards calculated by applying the applicable taxation rules.

The fiscal benefit of all nature that a person has - due to disposition of a company car for private goals - is calculated by multiplying a fixed amount of kilometres driven for private use by a coefficient. To calculate the latest we need the fiscal cylinder capacity of the car. This fixed amount of kilometres driven for private use is for the tax authorities 5000 km if the distance home-work is less than 25 km, and 7500 if it's more than 25 km.



Since 2005, we asked directly the fiscal cylinder capacity and the distance between work and home. In case of non response of the cylinder capacity, we asked the mark, type and registration year of the car. Than we had to use an imputation method.

Imputation: To calculate the cylinder capacity, we did the following. We assumed that a company car is mostly diesel driven. We looked up for each mark, type and diesel engine what the corresponding cylinder capacity is. If we had several cylinder capacities for the type of the mark, we calculated the weighted mean of the cylinder capacity. If there is no diesel version for a type of car, we did the same logic but than for petrol.

Once we had that we could easily find the corresponding fiscal coefficient. Then we only had to multiply it by the fixed amount of kilometres driven for private use to obtain the fiscal benefit of all nature

Example:

Type of car	Fiscal cylinder capacity	Forfait	Distance home work	Fixed amount	Fiscal benefit of all nature
Smart fortwo	5	0,1898	< 25 km	5000	949 €
Smart fortwo	5	0,1898	> 25 km	7500	1423.5 €

Table 18 : example calculation company car

After we calculated the fiscal benefit of all nature for a whole year, we weighted it for respondents who didn't dispose for a whole year of the company car. **The fiscal benefit of all nature is a gross non-cash employee income.**

#### IMPUTED RENT

From 2007 onwards a measure for 'imputed rent' needs to be added to the data.

In the QR-rapport for the 2007 we extensively reported on the method to calculated imputed rent. In the 2018 operation exactly the same method has been used. Results were very similar.

#### 2.6.3. DESCRIPTION OF IMPUTATION PER TARGET VARIABLE

In the following table it is shown which imputation method we used for each target variable (and also for each component within the Belgian questionnaire). For information on imputation methods please check the document EU-SILC065 where a comprehensive outline is given on the subject. IMD\_0 stands for no imputation, IMD\_1 for deductive imputation, IMD\_2 for statistical imputation and IMD\_3 for gross/net conversion.

*[Remark : Starting from 2012, some imputation codes were categorized differently, important changes are thus due to a change in those codes and not to a methodological change.]*

VARIABLE	IMD_0	IMD_1	IMD_2	IMD_3
<b>HY040G</b>	97,52	0	2,48	0
<b>HY050G</b>	90,99	9,01	0	0
<b>HY060G</b>	100	0	0	0
<b>HY070G</b>	65,52	0	34,48	0
<b>HY080G</b>	94,78	0	5,22	0

<b>HY081G</b>	95,2	0	4,8	0
<b>HY090G</b>	92,6	0	7,4	0
<b>HY100G</b>	96,79	0	3,21	0
<b>HY110G</b>	100	0	0	0
<b>HY120G</b>	.	.	.	.
<b>HY130G</b>	95,68	0	4,32	0
<b>HY131G</b>	98,92	0	1,08	0

Table 19 : % Imputation method over the total number of observations per (target) variable – gross variables on household level

VARIABLE	IMD_0	IMD_1	IMD_2	IMD_3
<b>HY040N</b>	.	.	.	.
<b>HY050N</b>	93,72	6,28	0	0
<b>HY060N</b>	.	.	.	.
<b>HY070N</b>	.	.	.	.
<b>HY080N</b>	.	.	.	.
<b>HY081N</b>	.	.	.	.
<b>HY090N</b>	92,6	0	7,4	0
<b>HY100N</b>	.	.	.	.
<b>HY110N</b>	.	.	.	.
<b>HY120N</b>	.	.	.	.
<b>HY130N</b>	.	.	.	.
<b>HY131N</b>	.	.	.	.

Table 20 : % Imputation method over the total number of observations per (target) variable – NET variables on household level

VARIABLE	IMD_0	IMD_1	IMD_2	IMD_3
<b>PY010G</b>	61,18	1,65	0	37,16
<b>PY020G</b>	71,11	0	0	28,89
<b>PY021G</b>	78,53	0	21,47	0
<b>PY030G</b>	100	0	0	0

<b>PY035G</b>	0	100	0	0
<b>PY050G</b>	31,81	0	0,13	68,06
<b>PY070G</b>	.	.	.	.
<b>PY080G</b>	95,24	0	4,76	0
<b>PY090G</b>	51,36	0,23	0	48,41
<b>PY100G</b>	47,02	0,33	7,81	44,83
<b>PY110G</b>	58,57	0	0	41,43
<b>PY120G</b>	37,08	1,12	0	61,8
<b>PY130G</b>	52,36	0,87	0	46,77

Table 21 : % Imputation method over the total number of observations per (target) variable – gross variables on Personal level

VARIABLE	IMD_0	IMD_1	IMD_2	IMD_3
<b>PY010N</b>	96,91	2,55	0,34	0,2
<b>PY020N</b>	86,01	13,99	0	0
<b>PY021N</b>	78,53	0	0	21,47
<b>PY030N</b>	.	.	.	.
<b>PY035N</b>	.	.	.	.
<b>PY050N</b>	86,39	8,63	2,83	2,16
<b>PY070N</b>	.	.	.	.
<b>PY080N</b>	95,24	0	4,76	0
<b>PY090N</b>	92,18	6,46	1,25	0,11
<b>PY100N</b>	92,3	0,33	7,22	0,15
<b>PY110N</b>	98,57	0	1,43	0
<b>PY120N</b>	88,76	10,11	0,56	0,56
<b>PY130N</b>	96,51	2,79	0	0,7

Table 22 : % Imputation method over the total number of observations per (target) variable – Net variables on Personal level

## 3. COMPARABILITY

### 3.1. BASIC CONCEPTS AND DEFINITIONS

#### THE REFERENCE POPULATION

The reference population is all citizens living officially living at Belgian territory (population de jure). This means that the source of our sample is the central population register. This Register includes all private households and their current members residing in the territory. Persons living in collective households and in institutions are excluded from the target population.

(see also §2.3.1)

#### THE PRIVATE HOUSEHOLD DEFINITION

The definition of household that Eurostat recommends is used. Household is defined as a person living alone or a group of people who live together in the same dwelling and share expenditures including the joint provision of the essentials of living.

#### THE HOUSEHOLD MEMBERSHIP

The definition of household membership is the same as mentioned in the Eurostat document EU-SILC065/03 about the description of target variables (Chapter 'Units').

All household members of 16 year and older **at the end of the income reference period**, are selected for a personal interview.

#### THE INCOME REFERENCE PERIOD USED

The income reference period is a fixed twelve-month period, namely the previous calendar year. For SILC 2018, the income reference period is the year 2017.

#### THE PERIOD FOR TAXES ON INCOME AND SOCIAL INSURANCE CONTRIBUTIONS

This is also fixed twelve-month period, namely the previous calendar year. For SILC 2018, the period is the year 2017.

#### THE LAG BETWEEN THE INCOME REFERENCE PERIOD AND CURRENT VARIABLES

The income reference period is the previous calendar year (year 2017) and the current variables refer to the fieldwork period (March-November 2018). Therefore the lag is at minimum 3 months and at maximum 11 months.

#### THE TOTAL DURATION OF THE DATA COLLECTION OF THE SAMPLE

The fieldwork took mainly place from March to October 2018. Some interviews also took place after October 2018 but they represent less than 2 % of the interviews.

	Frequency	Percent	Cumulative Percent
March	324	5,45	5,45
April	1237	20,8	26,25

May	1207	20,3	46,55
June	849	14,28	60,83
July	572	9,62	70,45
August	518	8,71	79,16
September	660	11,1	90,26
October	483	8,12	98,39
November	96	1,61	100

**Table 23 : HB050 Month of the household interview**

### BASIC INFORMATION ON ACTIVITY STATUS DURING THE INCOME REFERENCE PERIOD

Basic information on activity status during the income reference period was mainly obtained via the calendar question (I40) (in contrast to 2004 where it was obtained by combining the answer for question I8 (PL030) with the answer(s) for question(s) I38 (PL200) and for those with a change I40 (calendar question)). ALSO SEE REMARK 2.6.0.

## 3.2. COMPONENTS OF INCOME

### 3.2.1. DIFFERENCES BETWEEN THE NATIONAL DEFINITIONS AND STANDARD EU-SILC DEFINITIONS, AND AN ASSESSMENT, IF AVAILABLE, OF THE CONSEQUENCES OF THE DIFFERENCES MENTIONED WILL BE REPORTED FOR THE FOLLOWING TARGET VARIABLES.

Preliminary remark: various components are listed below, with additional explanations. The aim is to clarify the national situation about the various concepts, but it does not imply that there are differences between national and Eurostat definitions.

#### TOTAL HOUSEHOLD GROSS INCOME

$HY010 = PY010 + PY021G + PY050G + PY090G + PY100G + PY110G + PY120G + PY130G + PY140G + HY040G + HY050G + HY060G + HY070G + HY080G + HY090G + HY110G$ .

PY021G only contains the value of company.

PY020G is a new variable from 2008 on which contains in addition to company cars other non-cash income for employees such as luncheon vouchers, goods and services provided free or at reduced price by the employer, ...

#### TOTAL DISPOSABLE HOUSEHOLD INCOME

$HY020 = HY010 - HY140 - HY130$

We didn't take count of HY120G, because regular taxes on wealth do not exist in Belgium.

#### TOTAL DISPOSABLE HOUSEHOLD INCOME, BEFORE SOCIAL TRANSFERS OTHER THAN OLD AGE AND SURVIVORS' BENEFIT

HY022 = HY020 - tnetrans - HY050N - HY060G -HY070G

Tnetrans = PY090N+ PY120N + PY130N + PY140N

#### TOTAL DISPOSABLE HOUSEHOLD INCOME, BEFORE SOCIAL TRANSFERS INCLUDING OLD AGE AND SURVIVORS' BENEFIT

HY023 = HY020 - tnetran2 - HY050N - HY060G -HY070G.

tnetran2 = PY090N+ PY120N + PY130N + PY140G + PY100N + PY110N.

#### IMPUTED RENT

For more information on how imputed rent was implemented in the Belgian EU-SILC – see QR2008

#### INCOME FROM RENTAL OF PROPERTY OR LAND

Asked as Eurostat recommends. Income from rental of a property or land refers to the income received, during the income reference period, from renting a property (for example renting a dwelling –not included in the profit/loss of unincorporated enterprises-, receipts from boarders or lodgers, or rent from land) after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges.

Interviewers receive the instruction in the interviewer manual to deduct the costs of renting the dwelling, with an extensive list of costs that should be deducted.

#### FAMILY/CHILDREN RELATED ALLOWANCES

Family / children related allowance includes:

Income maintenance benefit in the event of childbirth

Birth grant

Parental leave benefit

Family or child allowance.

From SILC 2008 onwards Belgium asked allowances received from the federal government and also birth grants given by some local authorities and medical organizations.

SILC Net 3 remark: payments by DAVO that DAVO cannot collect from the ex-partner should be in HY050 - those that DAVO can collect from the ex-partner should be in HY080.

Response: Our respondents only know what they receive from DAVO and report that during SILC interview. They cannot know to what extent DAVO is able to collect the alimony from the ex-partner or not.

#### ADDITIONAL INFORMATION: WE HAVE EACH YEAR ONLY A FEW HOUSEHOLDS WHO RECEIVED SOMETHING FROM DAVO (5 IN 2017).SOCIAL EXCLUSION PAYMENTS NOT ELSEWHERE CLASSIFIED

Social benefits in the function 'social exclusion not elsewhere classified' includes for Belgium:

Income support: periodic payments to people with insufficient resources.

Other cash benefit: support for destitute and vulnerable persons to help alleviate poverty or assist in difficult situations.

Belgium only took into account the Benefits paid by the Public Social Welfare Organization (not the benefits paid by private or non profit organizations).

#### HOUSING ALLOWANCES

The housing allowances for Belgium includes:

- Rent benefit
- Benefit to owner–occupiers: a means-tested transfer by a public authority to owner-occupiers to alleviate their current housing costs: in practice help with paying mortgages and/ or interest

It excludes:

- Social housing policy organized through the fiscal system

All capital transfers (in particular investment grants), for example rehabilitation subsidy and/or a building subsidy.

#### REGULAR INTER – HOUSEHOLD CASH TRANSFERS RECEIVED

Regular inter-household cash transfers received refer to regular monetary amounts received, during the income reference period, from other households or persons. More precise, we asked for 'alimony and child support' and 'regular cash support'.

#### INTEREST, DIVIDENDS, PROFIT FROM CAPITAL INVESTMENTS IN INCORPORATED BUSINESSES

Interest, dividends, profits from capital investment in an unincorporated business refer to the amount of interest from assets such as bank accounts, certificates of deposit, bonds, etc, dividends and profits from capital investment in an unincorporated business, in which the person does not work, received during the income reference period less expenses incurred.

For this variable (HY090), the imputation method has been adapted in 2012, so the observed decrease for this year cannot be interpreted as a real one. The impact on the main poverty indicators has been tested and the impact on those is minor.

As far as the category 'Voluntary retirement savings scheme' is concerned, in HY090 we only aim for the interest gained, not the total sum, but we understand that this might not really be disposable income. We will correct it in SILC 2020 and won't list this kind of profit anymore.

#### INTEREST PAID ON MORTGAGE

Interest paid on mortgage refers to the total gross amount, before deducting any tax credit or tax allowance, of mortgage interest on the main residence of the household during income reference period.

#### INCOME RECEIVED BY PEOPLE AGED UNDER 16

Income received by people aged under 16 is defined as the gross income received by all household members aged under sixteen during the income reference period. We asked the reference person the annual amount received by all children under 16 together.

#### REGULAR TAXES ON WEALTH

This variable isn't asked/measured for the SILC2018 in Belgium. The reason is that the regular tax on wealth doesn't exist.

#### REGULAR INTER-HOUSEHOLD TRANSFERS PAID

Regular inter-household transfer paid refers to regular monetary amount paid, during the income reference period, to other households. More precise, we asked for 'alimony and child support' and 'regular cash support'.

### TAX ON INCOME AND SOCIAL INSURANCE CONTRIBUTIONS

Tax on income refers to taxes on income, profits and capital gains. They are assessed on the actual or presumed income of individuals, households or tax-unit. They include taxes assessed on holdings of property, land or real estate when these holdings are used as a basis for estimating the income of their owners.

Taxes on income include the sum of the following calculations:

- (Gross income from salaries – net income salaries)
- + (Gross income from self-employments – net income from self-employments)
- + (Gross income from pension allowances – net income from pension allowances)
- + (Gross income from disability, illness allowances – net income disability, illness allowances)
- + (Gross income from jobseeker's allowances - net income from jobseeker's allowances)

We have also taken into account of the money that people have received from the taxes or that people have paid to the taxes in 2017 (based on their incomes of the year 2015 and/or 2016).

### REPAYMENTS/RECEIPTS FOR TAX ADJUSTMENTS

Repayments/receipts for tax adjustments refer to the money paid to/received from Taxes Authorities related to the income received. This variable is already included in the variable ' tax on income and social contribution' (see above), so Belgium didn't provide this variable.

### CASH OR NEAR-CASH EMPLOYEE INCOME

It includes:

- Wages and salaries paid in cash for time worked or work done in main and any secondary or casual job(s).
- Remuneration for time not worked (e.g. holiday payments)
- Enhanced rates of pay for overtime
- Fees paid to directors of incorporated enterprises
- Commissions, tips and gratuities
- Supplementary payments (e.g. thirteenth month payments, fourteenth month payments)
- Profit sharing and bonuses paid in cash
- Additional payments based on productivity
- Allowances paid for working in remote locations (regarded as part of the conditions of the job)
- Allowances for transport to or from work

### NON-CASH EMPLOYEE INCOME AND COMPANY CAR.

Before SILC 2008 variable PY020 consisted only out of 'company Car'. From 2008 onwards other non-cash income elements needed to be added. 'Company car' itself was recorded in PY021.

In SILC-2018 PY020 consists of the following elements:

- Company car
- free or subsidized meals and luncheon vouchers
- reimbursement or payment of housing-related expenses
- reimbursement or payment of gasoline
- reimbursement or payment of car assurance
- reimbursement or payment of mobile phone costs

### EMPLOYERS' SOCIAL INSURANCE CONTRIBUTION

The outcome of variable PY030 was the result of the following model:



For blue collar workers:  $((PY010G*1,08)/100)*50,5$

And for white collar workers:  $PY010G/3$

Both equations were derived from social security rules.

#### CASH PROFITS OR LOSSES FROM SELF-EMPLOYMENT (INCLUDING ROYALTIES)

It includes:

- Net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans.
- Royalties earned on writing, inventions, and so on not included in the profit/loss of unincorporated enterprises.
- Rentals from business buildings, vehicles, equipment, etc not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.

#### VALUE OF GOODS PRODUCED FOR OWN CONSUMPTION

This variable is not recorded in the file because the value of goods produced for the own consumption does not constitute a significant component of the income. The importance of the component has been assessed using HBS.

#### PENSION FROM INDIVIDUAL PRIVATE PLANS

NET-SILC3: According to the Eurostat guidelines, 'any pension or annuity received in the form of interest or dividend income from individual private insurance plans should be included under PY080 (pension from individual private plan). Therefore, it seems that items (7) voluntary life insurance, not for financing the dwelling; and (8) voluntary retirement savings scheme should be considered under PY080 instead of HY090.

Response: the difference between PY080 and HY090 is in the amount. What is asked for HY090 concerns only the 'profit' made, i.e. what is additional to the money injected. What we measure in PY080 is what the people who retired and withdraw their third pillar pension receive at that moment, i.e. a quite large amount where part of it is 'profit' and part of it is what they have injected all the preceding years.

#### UNEMPLOYMENT BENEFITS

Unemployment benefits include:

- Full unemployment benefits: benefits compensating for loss of earnings
- Partial unemployment benefits
- Early retirement for labour market reasons
- Vocational training allowance
- Mobility and resettlement
- Severance and termination payments
- Redundancy compensation
- Subsistence income for persons entering the labour market

#### OLD-AGE BENEFIT

Old age benefit includes:

- Old age pensions
- Anticipated old age pensions
- Partial retirement pensions
- Survivor's benefits paid after the standard retirement age
- Disability cash benefits paid after standard retirement age

**SILC NET 3 remark:** public pension unspecified & second pillar pension should be under PY080 instead of PY100.

**Response:** A public pension unspecified is used for respondents not exactly knowing which pension from the government they receive. This is absolute not a private pension, and should therefore be counted in PY100 and not in PY080. DOC 065 indicates for PY080 that it excludes pensions from mandatory employer based schemes, what we believe to be the second pillar pension in Belgium. Employers contribute - not the private individuals themselves, as such, it should be part of PY100 and not PY080.

#### SURVIVORS' BENEFITS

It includes:

- Survivor's pension
- Death grant
- Other cash benefit
  
- Income related to the 'Payment for death of a family member due to occupational accident or disease'. This benefit was wrongly classified in the PY130 variable 'disability benefits'. It turned out to be a misclassified survivor's benefit. The correction took place from SILC2017 on.

#### SICKNESS' BENEFITS

It includes:

- Paid sick leave

#### DISABILITY BENEFITS

It includes:

- disability pension
- early retirement in case of reduced ability to work
- care allowance
- economic integration of the handicapped
- disability benefits to disabled children in their own right
- other cash benefit

**SILC Net 3 remark:** 'other payments referring to illness or accident' should be in PY120 and not PY130.

**Response:** For some this might be true, for others not. We don't know exactly what respondents place under these other payments.

#### EDUCATION-RELATED ALLOWANCES

It includes allowances referring to grants, scholarships and other education help received by students.

However to obtain this variable we asked the information on household level instead of personal level because in Belgium this is paid on household level. Afterwards we attributed this amount to the persons in the individual file.

#### CAPACITY TO FACE UNEXPECTED FINANCIAL EXPENSES (HS060)

We take into account the capacity with own means (no borrowing from banks or friends, ...). These opportunities were the subject of other parts of the question in the Belgian questionnaire.

#### 3.2.2. THE SOURCE OR PROCEDURE USED FOR THE COLLECTION OF INCOME VARIABLES

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The collection of the income variables is by interview. Belgium has no income variables collected from registers for the survey of 2018.

We will start using registers from SILC 2019 onwards for PY010, PY080 (partially), PY090, PY100, PY110, PY120, PY130, HY050 (partially), HY110 and HY060.

**3.2.3. THE FORM IN WHICH INCOME VARIABLES AT COMPONENT LEVEL HAVE BEEN OBTAINED (E.G. GROSS, NET OF TAXES ON INCOME AT SOURCE AND SOCIAL CONTRIBUTIONS, NET OF TAX ON INCOME AT SOURCE, NET OF SOCIAL CONTRIBUTIONS)**

<b>Areas</b>	<b>Qr. Block</b>	<b>Target Variable</b>	<b>Unit of measurement</b>	<b>Tax or tax-exempt</b>	<b>If taxable, how the amount is recorded</b>
Employee Income	PY010	Gross Employee Cash or near cash Income in reference period	Individual level	Taxable	Net + gross
	PY020	Gross Non-Cash Employee income (company car, mail tickets)	Individual level	Not taxable (mail tickets are not taxable for the employee and can not be deducted from taxes by the employer) (the company car itself is not taxable but the kilometres that are done for job/work distances and for private distances are taxed: there is always a minimum of 5000 km taxed)	
Self-employment Income	PY050	Gross Cash Income benefits/Losses from self-employment (including profit/loss from unincorporated enterprise, royalties)	Individual level	Taxable For losses, this means a deduction from taxes of this amount can be done on other income posts of that year or on income of the next year)	Net OR gross
Imputed rent	HY030	imputed rent	Household level	-	
Property income	HY090	Interest, dividends, profit from capital investments in unincorporated business	Individual level	Taxable	Net
	HY040	Income from rental of property or land	Household level	Taxable	Gross
	PY080	Regular pension from Private (non-ESSPROS) schemes	Individual level	Taxable	Gross (for the major part of the pensions)
Current transfer received	HY050	Family-related allowances: parental leave benefits	Individual level	Taxable	Net + gross

Social benefits: ESSPRO S		Family-related allowances:	Household level	Not taxable	
	HY060	Social assistance	Individual level	Not taxable	
	HY070	Housing allowances	Household level	Not taxable	
	PY090	Unemployment Benefits	Individual level	Taxable	Net + gross
	PY100	Old-age benefits	Individual level	Taxable	Net + gross
	PY110	Survivor's Benefits	Individual level	Taxable	Net + gross
	PY120	Sickness Benefits	Individual level	Taxable	Net + gross
	PY130	Invalidity Benefits	Individual level	Taxable	Net + gross
	PY140	Education-related Allowances	Household level	Not taxable	
Regular inter household transfer received	HY080	Regular inter-household cash transfers received	Household level	Not taxable, but taxed if alimentation	Gross
Other income received	HY110	Income received by people aged under 16	Household level	Not taxable	
Interest payments	HY100	Interest repayments on mortgage	Household level	Taxable, this means a deduction from taxes can be done	Gross
Current transfers paid	HY130	Regular inter-household cash transfers paid	Household level	Not taxable or deductible, but taxed if alimentation	Gross

**Table 24 : The form in which income variables at component level have been obtained**

#### 3.2.4. THE METHOD USED FOR OBTAINING INCOME TARGET VARIABLES IN THE REQUIRED FORM (I.E. GROSS VALUES)

See above for information on control, correction, imputation and creation of the gross target variables.

## 4. COHERENCE

The results of the Belgian EU-SILC 2018 operation are very similar to those of the 2017 operation.

Comparison with some results of Household Budget Survey 2016 (incomes 2016) are given hereafter.

### Net HH income Summary Stats: comparison of HBS and EU-SILC

	HBS 2016	EU-SILC 2018 (EU Statistics on Income and Living Conditions)
Mean	36816.25	39238.46
Std Deviation	1010177	829930.43
Median	31239	32536.38
Variance	1020460000000	6887850000000
Mode	19200	14400
Range	1666798	976140
Interquartile Range	28140	32875

### Population distribution by age group & gender / HBS vs EUSILC

AGE	HBS 2016		EU-SILC 2018 (EU Statistics on Income and Living conditions)	
	Frequency	Percent	Frequency	Percent
Total	11061826	100	11241426	100
Age 0-25	3533290	31.94	3364733	29.93
Age 26-45	3041867	27.5	2926874	26.04
Age 46 -64	2911568	26.32	2920882	25.98
Age 65-74	1266899	11.45	1114477	9.91
Age 75+	308201.6	2.79	914360	8.13

Gender	HBS 2016		EU-SILC 2018 (EU Statistics on Income and Living conditions)	
	Frequency	Percent	Frequency	Percent

Total	11061826	100	11241426	100
Men	5299402	47.91	5553825	49.40
Women	5762425	52.09	5687601	50.60

The sample of HBS 2016 is part of the LFS sample, where households composed exclusively of persons aged 77+ are not taken into account. There are thus far less old people in the HBS survey, which is a non-coverage error.

## ANNEX: CONFIDENCE INTERVALS

Confidence intervals (95%) for the common cross-sectional EU indicators, equivalised disposable income.

Indicator	Subpopulation (if any)	N	value	CL95low	CL95high	Half length
Poverty rate	(ALL)	13726	16,4	15	17,8	1,4
Poverty rate	Male	6738	15,6	14	17,2	1,6
Poverty rate	Female	6988	17,1	15,6	18,6	1,5
Poverty rate	Age 0-64	11206	16,4	14,7	18,1	1,7
Poverty rate	Age 16+	11082	15,6	14,3	16,9	1,3
Poverty rate	Age 16-64	8562	15,4	13,9	16,9	1,5
Poverty rate	Age 0-15	2644	19,9	16,8	23	3,1
Poverty rate	Age 16-24	1389	20,5	16,4	24,6	4,1
Poverty rate	Age 25-49	4266	14,3	12,7	15,9	1,6
Poverty rate	Age 50-64	2907	14,5	12,6	16,4	1,9
Poverty rate	Age 65+	2520	16,6	14,3	18,9	2,3
Poverty rate	One person hh under 65 years	1143	26,3	21,9	30,7	4,4
Poverty rate	One person hh over 65 years	820	20	14,7	25,3	5,3
Poverty rate	One person hh male	907	23,6	19,1	28,1	4,5
Poverty rate	One person hh female	1056	23,9	19,7	28,1	4,2
Poverty rate	One person hh total	1963	23,8	20,4	27,2	3,4
Poverty rate	2 adults (no children) both less 65 years	1724	9,4	7,4	11,4	2
Poverty rate	2 adults (no children) at least one 65+ years	1770	15,5	12,8	18,2	2,7
Poverty rate	Other households no dependent children	824	4,7	1,7	7,7	3
Poverty rate	Single parent hh + one or more dependant children	1114	39,9	33,9	45,9	6
Poverty rate	2 adults + one dependent child	1347	12,2	8,5	15,9	3,7
Poverty rate	2 adults + two dependent children	2528	9,9	6,8	13	3,1
Poverty rate	2 adults + three or more dependent children	1410	24	16,1	31,9	7,9
Poverty rate	Other households with dependent children	960	14	8,6	19,4	5,4
Poverty rate	HH without dependent children	6281	14,9	13,6	16,2	1,3
Poverty rate	HH with dependent children	7359	18	15,6	20,4	2,4
Poverty rate	Owner or rent free	10041	9	7,8	10,2	1,2
Poverty rate	Tenant	3685	37,1	33,6	40,6	3,5
Poverty rate	Employed	5266	5,1	4,2	6	0,9
Poverty rate	Unemployed	488	50,5	43,8	57,2	6,7

Poverty rate	Retired	2819	14,1	12,1	16,1	2
Poverty rate	Other inactive	2383	34,4	31,5	37,3	2,9
Poverty rate	Low level of education	3165	28,1	25,1	31,1	3
Poverty rate	Medium level of education	3583	14,5	12,9	16,1	1,6
Poverty rate	High level of education	3836	6,5	5,4	7,6	1,1
Poverty rate	country of birth BE	9033	12	10,8	13,2	1,2
Poverty rate	country of birth EU 28 (not BE)	857	21,1	16,4	25,8	4,7
Poverty rate	country of birth non-EU 28	1128	43,2	38,2	48,2	5
Poverty rate	nationality BE	9778	13,5	12,3	14,7	1,2
Poverty rate	nationality EU 28 (not BE)	810	22,6	17,3	27,9	5,3
Poverty rate	nationality non-EU 28	479	49,5	42	57	7,5
Poverty rate	Region: Brussels	2388	32,8	27,9	37,7	4,9
Poverty rate	Region: Flemish Region	7025	10,4	8,7	12,1	1,7
Poverty rate	Region: Walloon Region	4313	21,9	18	25,8	3,9
AROPE	(ALL)	13726	20	18,6	21,4	1,4
AROPE	Male	6738	19	17,5	20,5	1,5
AROPE	Female	6988	20,9	19,3	22,5	1,6
AROPE	Age 0-64	11206	20,6	18,9	22,3	1,7
AROPE	Age 16+	11082	19,5	18,2	20,8	1,3
AROPE	Age 16-64	8562	20	18,5	21,5	1,5
AROPE	Age 0-15	2644	22,4	19,1	25,7	3,3
AROPE	Age 16-24	1389	24,8	20,7	28,9	4,1
AROPE	Age 25-49	4266	17,8	16,1	19,5	1,7
AROPE	Age 50-64	2907	21,1	18,9	23,3	2,2
AROPE	Age 65+	2520	17,4	15,1	19,7	2,3
AROPE	One person hh under 65 years	1143	35,8	31,2	40,4	4,6
AROPE	One person hh over 65 years	820	21,9	16,5	27,3	5,4
AROPE	One person hh male	907	31,6	26,6	36,6	5
AROPE	One person hh female	1056	29,1	24,8	33,4	4,3
AROPE	One person hh total	1963	30,3	26,9	33,7	3,4
AROPE	2 adults (no children) both less 65 years	1724	15,3	13	17,6	2,3
AROPE	2 adults (no children) at least one 65+ years	1770	16,7	14	19,4	2,7
AROPE	Other households no dependent children	824	7,6	4,4	10,8	3,2
AROPE	Single parent hh + one or more dependant children	1114	49,7	43,9	55,5	5,8
AROPE	2 adults + one dependent child	1347	13,9	10,2	17,6	3,7
AROPE	2 adults + two dependent children	2528	10,9	7,7	14,1	3,2
AROPE	2 adults + three or more dependent children	1410	26,2	18,4	34	7,8



AROPE	Other households with dependent children	960	16,1	10,4	21,8	5,7
AROPE	HH without dependent children	6281	19,2	17,9	20,5	1,3
AROPE	HH with dependent children	7359	20,8	18,4	23,2	2,4
AROPE	Owner or rent free	10041	11,1	9,8	12,4	1,3
AROPE	Tenant	3685	44,7	41,3	48,1	3,4
AROPE	Employed	5266	6,2	5,3	7,1	0,9
AROPE	Unemployed	488	64,3	58,4	70,2	5,9
AROPE	Retired	2819	16,2	14,2	18,2	2
AROPE	Other inactive	2383	44,7	41,8	47,6	2,9
AROPE	Low level of education	3165	33,5	30,6	36,4	2,9
AROPE	Medium level of education	3583	18,9	17,1	20,7	1,8
AROPE	High level of education	3836	8,4	7,2	9,6	1,2
AROPE	country of birth BE	9033	15,7	14,5	16,9	1,2
AROPE	country of birth EU 28 (not BE)	857	25,9	20,6	31,2	5,3
AROPE	country of birth non-EU 28	1128	48,2	43,1	53,3	5,1
AROPE	nationality BE	9778	17,2	16	18,4	1,2
AROPE	nationality EU 28 (not BE)	810	27,1	21,5	32,7	5,6
AROPE	nationality non-EU 28	479	52,9	45,5	60,3	7,4
AROPE	Region: Brussels	2388	38,5	33,9	43,1	4,6
AROPE	Region: Flemish Region	7025	13	11,4	14,6	1,6
AROPE	Region: Walloon Region	4313	26,4	22,2	30,6	4,2
LWI	(ALL)	13726	12,6	11	14,2	1,6
LWI	Male	6738	11,7	10	13,4	1,7
LWI	Female	6988	13,6	11,7	15,5	1,9
LWI	Age 0-64	11206	12,6	11	14,2	1,6
LWI	Age 16+	11082	13	11,4	14,6	1,6
LWI	Age 16-64	8562	13	11,4	14,6	1,6
LWI	Age 0-15	2644	11,4	8,9	13,9	2,5
LWI	Age 16-24	1389	13,4	10,2	16,6	3,2
LWI	Age 25-49	4266	10,3	8,8	11,8	1,5
LWI	Age 50-64	2907	18,8	16,3	21,3	2,5
LWI	Age 65+	2520	.	.	.	.
LWI	One person hh under 65 years	1143	28,5	23,6	33,4	4,9
LWI	One person hh over 65 years	820	.	.	.	.
LWI	One person hh male	907	26,9	21	32,8	5,9
LWI	One person hh female	1056	30,9	23,5	38,3	7,4
LWI	One person hh total	1963	28,5	23,6	33,4	4,9
LWI	2 adults (no children) both less 65 years	1724	12,3	9,7	14,9	2,6
LWI	2 adults (no children) at least one 65+ years	1770	33,2	24	42,4	9,2

LWI	Other households no dependent children	824	6,3	3,1	9,5	3,2
LWI	Single parent hh + one or more dependant children	1114	33,8	27,7	39,9	6,1
LWI	2 adults + one dependent child	1347	7,7	5,4	10	2,3
LWI	2 adults + two dependent children	2528	5,4	2,7	8,1	2,7
LWI	2 adults + three or more dependent children	1410	8,7	4,3	13,1	4,4
LWI	Other households with dependent children	960	7,8	3,4	12,2	4,4
LWI	HH without dependent children	6281	16,7	14,5	18,9	2,2
LWI	HH with dependent children	7359	10,7	8,6	12,8	2,1
LWI	Owner or rent free	10041	5	4,1	5,9	0,9
LWI	Tenant	3685	32,2	27,8	36,6	4,4
LWI	Employed	5266	0,2	0	0,6	0,4
LWI	Unemployed	488	61,7	55,2	68,2	6,5
LWI	Retired	2819	58,9	46,4	71,4	12,5
LWI	Other inactive	2383	34,9	32	37,8	2,9
LWI	Low level of education	3165	27,1	23,1	31,1	4
LWI	Medium level of education	3583	13	10,8	15,2	2,2
LWI	High level of education	3836	4,7	3,7	5,7	1
LWI	country of birth BE	9033	10,4	8,9	11,9	1,5
LWI	country of birth EU 28 (not BE)	857	13,8	9,2	18,4	4,6
LWI	country of birth non-EU 28	1128	30,9	25,2	36,6	5,7
LWI	nationality BE	9778	11,7	10,1	13,3	1,6
LWI	nationality EU 28 (not BE)	810	12,8	8,7	16,9	4,1
LWI	nationality non-EU 28	479	32,4	25,3	39,5	7,1
LWI	Region: Brussels	2388	23,7	19,8	27,6	3,9
LWI	Region: Flemish Region	7025	7,3	5,8	8,8	1,5
LWI	Region: Walloon Region	4313	18,1	14	22,2	4,1
SMD	(ALL)	13726	5	4	6	1
SMD	Male	6738	4,6	3,5	5,7	1,1
SMD	Female	6988	5,4	4,4	6,4	1
SMD	Age 0-64	11206	5,7	4,6	6,8	1,1
SMD	Age 16+	11082	4,6	3,8	5,4	0,8
SMD	Age 16-64	8562	5,4	4,4	6,4	1
SMD	Age 0-15	2644	6,8	4,9	8,7	1,9
SMD	Age 16-24	1389	5,8	3,8	7,8	2
SMD	Age 25-49	4266	5,9	4,5	7,3	1,4
SMD	Age 50-64	2907	4,4	3,2	5,6	1,2
SMD	Age 65+	2520	1,7	1,2	2,2	0,5
SMD	One person hh under 65 years	1143	13,4	13,4	13,4	13,4
SMD	One person hh over 65 years	820	3,2	3,2	3,2	3,2

SMD	One person hh male	907	10,3	10,3	10,3	10,3
SMD	One person hh female	1056	8,5	8,5	8,5	8,5
SMD	One person hh total	1963	9,4	9,4	9,4	9,4
SMD	2 adults (no children) both less 65 years	1724	3,5	3,5	3,5	3,5
SMD	2 adults (no children) at least one 65+ years	1770	0,6	0,6	0,6	0,6
SMD	Other households no dependent children	824	1,6	1,6	1,6	1,6
SMD	Single parent hh + one or more dependant children	1114	16,1	16,1	16,1	16,1
SMD	2 adults + one dependent child	1347	2,6	2,6	2,6	2,6
SMD	2 adults + two dependent children	2528	3,3	3,3	3,3	3,3
SMD	2 adults + three or more dependent children	1410	5,5	5,5	5,5	5,5
SMD	Other households with dependent children	960	5,4	5,4	5,4	5,4
SMD	HH without dependent children	6281	4,3	4,3	4,3	4,3
SMD	HH with dependent children	7359	5,7	5,7	5,7	5,7
SMD	Owner or rent free	10041	1	0,6	1,4	0,4
SMD	Tenant	3685	16,1	13,1	19,1	3
SMD	Employed	5266	1,7	1,3	2,1	0,4
SMD	Unemployed	488	17,8	11,5	24,1	6,3
SMD	Retired	2819	1,7	1,2	2,2	0,5
SMD	Other inactive	2383	12	9,9	14,1	2,1
SMD	Low level of education	3165	8,9	6,9	10,9	2
SMD	Medium level of education	3583	4,3	3,3	5,3	1
SMD	High level of education	3836	1,3	0,7	1,9	0,6
SMD	country of birth BE	9033	3,2	2,5	3,9	0,7
SMD	country of birth EU 28 (not BE)	857	6,1	3,4	8,8	2,7
SMD	country of birth non-EU 28	1128	15,3	11,3	19,3	4
SMD	nationality BE	9778	3,7	2,9	4,5	0,8
SMD	nationality EU 28 (not BE)	810	5,6	2,9	8,3	2,7
SMD	nationality non-EU 28	479	19,4	14	24,8	5,4
SMD	Region: Brussels	2388	10,1	7,6	12,6	2,5
SMD	Region: Flemish Region	7025	2,1	1,4	2,8	0,7
SMD	Region: Walloon Region	4313	8,6	6,1	11,1	2,5
Poverty rate before transfers including pensions	(ALL)	13726	25,3	23,8	26,8	1,5
Poverty rate before transfers including pensions	Male	6738	24,5	22,8	26,2	1,7

Poverty rate before transfers including pensions	Female	6988				
			26,1	24,4	27,8	1,7
Poverty rate before transfers including pensions	Age 0-15	2793				
			29,9	26,4	33,4	3,5
Poverty rate before transfers including pensions	Age 16+	11082				
			24,4	23,1	25,7	1,3
Poverty rate before transfers including pensions	Age 16-64	8562				
			25,8	24,2	27,4	1,6
Poverty rate before transfers including pensions	Age 65+	2520				
			19,4	17	21,8	2,4
Poverty rate before transfers excluding pensions	(ALL)	13726				
			41,9	40,1	43,7	1,8
Poverty rate before transfers excluding pensions	Male	6738				
			39,4	37,4	41,4	2
Poverty rate before transfers excluding pensions	Female	6988				
			44,4	42,5	46,3	1,9
Poverty rate before transfers excluding pensions	Age 0-15	2793				
			30,4	26,9	33,9	3,5
Poverty rate before transfers excluding pensions	Age 16+	11082				
			44,6	43	46,2	1,6
Poverty rate before transfers excluding pensions	Age 16-64	8562				
			31	29,4	32,6	1,6
Poverty rate before transfers excluding pensions	Age 65+	2520				
			92,3	90,7	93,9	1,6
AROP 40% median income	(ALL)	13726				
			3,7	2,9	4,5	0,8
AROP 50% median income	(ALL)	13726				
			9	7,8	10,2	1,2
AROP 70% median income	(ALL)	13726				
			25,6	24,1	27,1	1,5
Mean equivalised disposable income	(ALL)	13726				
			25196	24617,4	25774,6	578,6
Median equivalised disposable income	(ALL)	13726				
			23686	23168,9	24203,1	517,1
S80/S20	(ALL)	13726				
			3,8	3,3	4,3	0,5
Gini coefficient	(ALL)	13726				
			25,7	25,1	26,3	0,6
RMG	(ALL)	2387				
			19,4	18,3	20,5	1,1
RMG	Female	1286				
			18,6	16,8	20,4	1,8
RMG	Male	1101				
			20	18,8	21,2	1,2

RMG	Age 16-24	312	23,3	21,5	25,1	1,8
RMG	Age 16+	1832	18,9	18,2	19,6	0,7
RMG	Age 16-64	1399	21,4	20,7	22,1	0,7
RMG	Age 65+	433	10,8	9,3	12,3	1,5
Median equivalised disposable income below poverty	(ALL)	2387				
			11461	10933,1	11988,9	527,9