

## Poverty in Italy 2013

Istat disseminates the relative and absolute poverty estimations for the households residing in Italy, based on data from the 2013 Households Budget Survey. Being sample estimations, they are affected by sampling error: small differences can be not statistically significant.

In 2013 the relative poverty phenomenon was stable in all the geographical areas, the relative poverty incidence was equal to 12.6%, and the absolute poverty incidence to 7.9% and. Taking into account the sampling error, absolute poverty increased from 6.8% to 7.9% (due to the increase in the South and in the Islands, from 9.8% to 12.6%). In the South and Islands area, where the absolute poverty increased, also the relative poverty intensity increased, from 21.4% to 23.5%.

The relative poverty threshold, for a two-member household, was equal to 972.52 Euros (about 18 euros less compared with 2012 threshold).

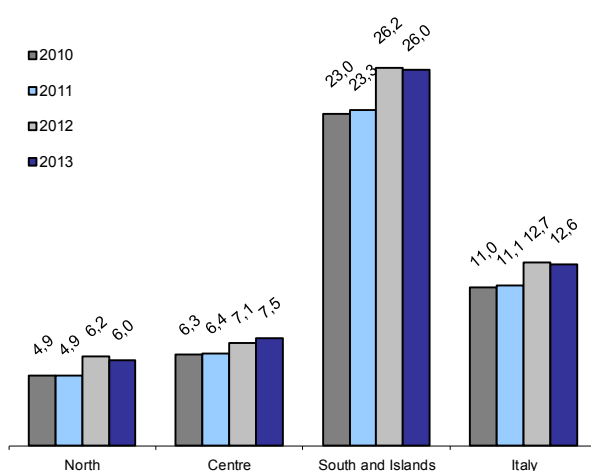
In 2013 relative poverty worsened for households with four (from 18.1% to 21.7%) and five or more members (from 30.2% to 34.6%), particularly couples with two children (from 17.4% to 20.4%), especially when the children are minors (from 20.1% to 23.1%).

Signals of decrease are registered only in terms of relative poverty, in the North area for singles under 65 (from 2.6% to 1.1%, especially for singles under 35), in the South and Islands area for couples with one child (from 31.3% to 26.9%) and for households headed by a manager or an employee (from 16.4% to 13.6%), even if the incidence stays higher than in 2011.

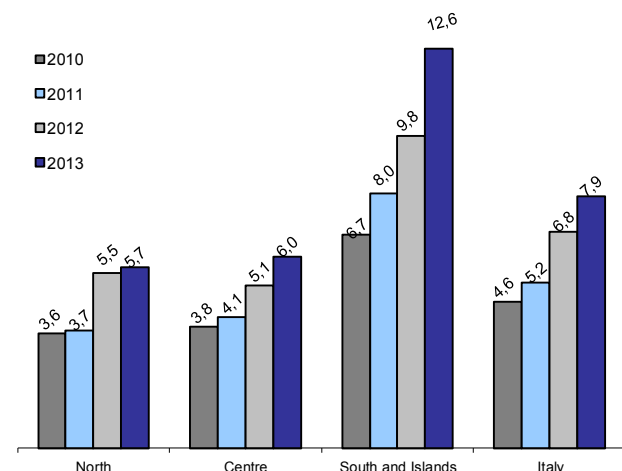
Absolute poverty increased among households with three (from 6.6% to 8.3%), four (from 8.3% to 11.8%) and five or more members (from 17.2% to 22.1%). The condition worsened among couples with children: from 5.9% to 7.5% for couples with one child, from 7.8% to 10.9% if the children are two and from 16.2% to 21.3% for couples with three or more children, especially when the children are minors.

The absolute poverty also increased among households headed by a person with a low-medium level of education (from 9.3% to 11.1% if the reference person has the middle school, from 10% to 12.1% if illiterate or with the primary education), a worker (from 9.4% to 11.8%) or a person seeking employment (from 23.6% to 28%). The absolute poverty incidence increased among couples with reference person aged 65 years and over (from 4% to 6.1%) and households with two or more elderly (from 5.1% to 7.4%).

**Graph. 1 Relative poverty by geographical area. Years 2010-2013 (percentage values)**



**Graph. 2 Absolute poverty by geographical area. Years 2010-2013 (percentage values)**



**Table 1. Relative poverty indicators by geographical area. Years 2012-2013 (in thousands and percentage values)**

	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
<b>Absolute values in thousands</b>								
Poor households	760	733	358	393	2,114	2,105	3,232	3,230
Resident households	12,267	12,325	5,037	5,242	8,080	8,083	25,384	25,650
Poor individuals	2,157	2,350	1,121	1,239	6,284	6,459	9,563	10,048
Resident individuals	27,693	27,802	11,947	12,017	20,810	20,787	60,450	60,605
<b>Percentage composition</b>								
Poor households	23.5	22.7	11.1	12.2	65.4	65.2	100.0	100.0
Resident households	48.3	48.1	19.8	20.4	31.8	31.5	100.0	100.0
Poor individuals	22.6	23.4	11.7	12.3	65.7	64.3	100.0	100.0
Resident individuals	45.8	45.9	19.8	19.8	34.4	34.3	100.0	100.0
<b>Poverty incidence (%)</b>								
Households	6.2	6.0	7.1	7.5	26.2	26.0	12.7	12.6
Individuals	7.8	8.5	9.4	10.3	30.2	31.1	15.8	16.6
<b>Poverty intensity (%)</b>								
Households	16.7	17.6	18.3	17.7	21.4	23.5	19.9	21.4

**ECONOMIC CYCLE AND POVERTY LINE**

The relative poverty line depends year by year on variations both of consumer prices and of the mean of consumption expenditure. On analysing the relative poverty

variation it is necessary to take into account both aspects. In 2013, the relative poverty line was 972.52 Euros (around 18 Euros lower than the 2012 line). The 2012 poverty line re-evaluated in accordance with the national inflation rate (+1.2%)

is 1,002.77 Euros; the poverty incidence, with this line, is 12.8% (3 millions and 275 thousand poor households) and it is statistically different from the incidence obtained by the 2013 standard poverty line.

**Table 2. Relative poverty indicators by the 2012 poverty line, the re-evaluated 2012 poverty line and the 2013 poverty line (in the thousands and percentage values)**

	2012 poverty line		Re-evaluated 2012 poverty line		2013 poverty line	
	990.88 Euros		1,002.77 Euros		972.52 Euros	
	Households	Incidence (%)	Households	Incidence (%)	Households	Incidence (%)
North	760	6.2	750	6.1	733	6.0
Centre	358	7.1	400	7.6	393	7.5
South and Islands	2,114	26.2	2,125	26.3	2,105	26.0
Italy	3,232	12.7	3,275	12.8	3,230	12.6

**Table 3. Relative poverty incidence, sampling error and confidence interval by region and geographical area. Years 2012-2013 (percentage values)**

	2012				2013			
	Incidence	Error	Confidence interval		Incidence	Error	Confidence interval	
	(%)	(%)	Lower limit	Upper limit	(%)	(%)	Lower limit	Upper limit
<b>Italy</b>	<b>12.7</b>	<b>2.27</b>	<b>12.1</b>	<b>13.3</b>	<b>12.6</b>	<b>2.70</b>	<b>11.9</b>	<b>13.3</b>
Piemonte	7.3	10.19	5.8	8.8	5.7	15.02	4.0	7.4
Valle d'Aosta/Valleè d'Aoste	8.7	14.33	6.3	11.1	7.1	20.01	4.3	9.8
Lombardia	6.0	9.79	4.8	7.2	6.4	8.98	5.3	7.6
Trentino Alto Adige	6.0	10.25	4.8	7.2	4.3	17.91	2.8	5.8
Bolzano-Bozen	7.8	12.57	5.9	9.7	3.7	23.22	2.0	5.4
Trento	4.4	17.53	2.9	5.9	4.9	25.76	2.4	7.3
Veneto	5.8	11.74	4.5	7.1	6.6	12.25	5.0	8.1
Friuli Venezia Giulia	6.1	15.72	4.2	7.9	6.1	21.57	3.5	8.7
Liguria	8.1	12.59	6.1	10.1	6.6	16.80	4.4	8.7
Emilia Romagna	5.1	11.86	3.9	6.3	4.5	15.35	3.2	5.9
<b>North</b>	<b>6.2</b>	<b>4.78</b>	<b>5.6</b>	<b>6.8</b>	<b>6.0</b>	<b>5.36</b>	<b>5.3</b>	<b>6.6</b>
Toscana	6.8	10.75	5.4	8.2	4.8	22.73	2.7	7.0
Umbria	11.0	15.14	7.7	14.3	10.9	21.99	6.2	15.5
Marche	8.6	13.91	6.3	10.9	8.4	14.43	6.0	10.7
Lazio	6.3	13.80	4.6	8.0	8.5	11.62	6.5	10.4
<b>Centre</b>	<b>7.1</b>	<b>7.24</b>	<b>6.1</b>	<b>8.1</b>	<b>7.5</b>	<b>8.85</b>	<b>6.2</b>	<b>8.8</b>
Abruzzo	16.5	17.66	10.8	22.2	15.5	16.95	10.4	20.7
Molise	20.5	7.96	17.3	23.7	19.6	15.29	13.7	25.5
Campania	25.8	7.21	22.2	29.4	23.1	8.16	19.4	26.7
Puglia	28.2	7.14	24.3	32.1	23.9	10.70	18.9	28.9
Basilicata	24.5	7.99	20.7	28.3	22.9	11.58	17.7	28.1
Calabria	27.4	9.76	22.2	32.6	32.4	5.39	28.9	35.8
Sicilia	29.6	4.42	27.0	32.1	32.5	5.12	29.2	35.7
Sardegna	20.7	6.81	17.9	23.5	24.8	7.95	20.9	28.7
<b>South and Islands</b>	<b>26.2</b>	<b>2.76</b>	<b>24.8</b>	<b>27.6</b>	<b>26.0</b>	<b>3.37</b>	<b>24.3</b>	<b>27.8</b>

**Table 4. Relative poverty incidence by household size, household typology, number of minor children and elderly in the household by geographical area. Years 2012-2013 (percentage values)**

	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
<b>Household size</b>								
1 member	3.4	2.5	3.1	2.0	15.6	14.3	6.8	5.6
2 members	5.6	4.1	5.5	7.2	24.5	23.5	10.8	10.3
3 members	7.9	7.0	9.4	9.3	30.8	27.9	15.9	14.1
4 members	8.9	11.2	10.1	13.5	31.8	35.6	18.1	21.7
5 or more members	17.4	24.7	23.7	24.5	42.9	47.5	30.2	34.6
<b>Household typology</b>								
Single member under 65	2.6	1.1	*	*	11.7	10.0	4.9	3.6
Single member 65 and over	4.2	4.0	3.4	*	18.9	18.4	8.6	7.8
Couple with r.p. (a) under 65	3.8	2.7	*	*	18.1	14.4	7.0	5.9
Couple with r.p. (a) 65 and over	5.4	4.6	6.1	8.5	27.8	25.9	11.9	11.8
Couple with one child	7.4	6.3	8.2	9.0	31.3	26.9	15.4	13.2
Couple with 2 children	8.4	10.0	8.8	12.7	30.9	34.1	17.4	20.4
Couple with 3 or more children	13.6	21.9	21.6	*	43.3	45.6	29.8	32.9
Single parent	7.8	7.1	10.0	9.0	27.6	30.7	14.8	15.6
Other typology (with aggregate members)	16.3	16.9	17.2	15.9	34.3	39.3	22.3	24.0
<b>Household with minor children</b>								
With 1 minor child	7.6	7.0	7.1	12.1	32.7	32.0	15.7	16.2
With 2 minor children	10.9	13.4	12.3	14.3	34.3	39.0	20.1	23.1
With 3 or more minor children	17.4	25.0	*	*	40.2	51.2	28.5	34.3
With at least 1 minor child	9.5	10.7	10.3	13.4	33.9	36.4	18.3	20.2
<b>Households with elderly</b>								
With 1 elderly	5.2	5.2	6.8	5.2	21.9	22.8	10.8	10.9
With 2 or more elderly	7.2	7.1	8.0	9.8	32.6	30.6	15.4	14.8
With at least 1 elderly	5.8	5.8	7.2	6.8	25.4	25.3	12.3	12.1

(a) Reference person; \* The value is statistically unreliable given the small sample size

**Table 5. Relative poverty incidence by reference person age class and geographical area. Years 2012-2013**  
(percentage values)

Age class	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
Up to 34 years	7.5	6.2	11.0	*	27.5	25.7	14.7	12.3
From 35 to 44 years	7.0	7.3	7.8	10.4	28.1	29.7	13.6	14.7
From 45 to 54 years	6.5	5.8	5.6	7.2	26.9	28.8	12.8	13.3
From 55 to 64 years	5.5	6.0	6.6	6.5	23.9	21.5	11.6	11.2
Over 64	5.7	5.3	7.2	6.6	25.7	25.2	12.4	11.8

\* The value is statistically unreliable given the small sample size

**Table 6. Relative poverty incidence by reference person educational level and geographical area. Years 2012-2013**  
(percentage values)

Educational level	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
Illiterate-primary school	9.6	8.2	10.8	11.6	34.7	34.7	19.0	18.8
Middle school	8.3	8.2	11.1	10.8	31.2	32.2	16.8	16.8
High school and upper	3.1	3.5	3.5	4.2	15.2	14.6	6.4	6.6

**Table 7. Relative poverty incidence by reference person occupation and professional position and geographical area. Years 2012-2013**  
(percentage values)

Occupation and professional position	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
EMPLOYED	5.5	5.6	5.6	6.4	23.4	23.2	10.8	11.0
-DEPENDENT	5.7	6.0	6.2	6.0	24.1	23.3	11.3	11.1
--Manager and employee	2.2	1.9	*	*	16.4	13.6	6.5	5.2
--Worker	9.6	10.7	10.8	11.1	32.3	33.4	16.9	17.9
-SELF EMPLOYED	4.8	4.3	3.6	8.2	20.7	23.0	9.0	10.5
--Entrepreneur and freelance	*	*	*	*	11.8	15.0	4.9	5.8
--Self employed worker	6.6	5.9	*	10.9	25.6	27.5	11.9	13.5
NOT EMPLOYED	7.0	6.4	8.9	8.7	28.7	28.7	14.8	14.4
-Retired	5.8	5.4	7.4	5.9	25.4	25.3	12.0	11.2
-Seeking employment	22.3	16.8	17.2	27.3	49.7	49.5	35.6	33.7
-Other	7.7	7.3	12.7	11.9	26.9	26.7	17.6	17.5

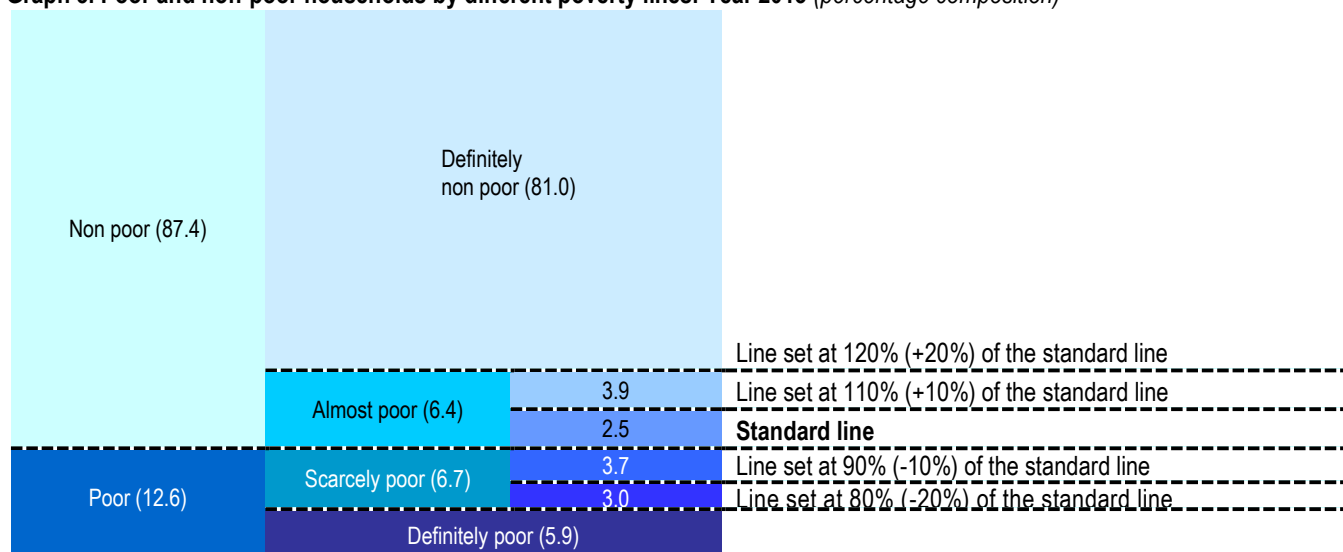
\* The value is statistically unreliable given the small sample size

**Table 8. Relative poverty incidence by members occupation. Years 2012-2013**  
(percentage values)

	2012	2013
HOUSEHOLDS WITHOUT EMPLOYED OR RETIRED	49.1	50.0
HOUSEHOLDS WITH EMPLOYED AND WITHOUT RETIRED	10.8	11.0
-all components are employed	5.1	4.6
- no component seeking employment and at least one component in other condition (a)	16.2	17.7
- at least one component seeking employment	29.8	30.0
HOUSEHOLDS WITHOUT EMPLOYED AND WITH RETIRED	11.7	10.7
- all components are retired	9.7	8.6
- no component seeking employment and at least one component in other condition (a)	16.4	15.1
- at least one component seeking employment	36.9	32.6
HOUSEHOLDS WITH EMPLOYED AND RETIRED	11.5	12.0
- without other components	8.6	7.9
- at least one component seeking employment or in other condition (a)	15.7	19.9

(a) other condition: housewife, students, disabled and likewise.

**Graph 3. Poor and non-poor households by different poverty lines. Year 2013 (percentage composition)**



**Table 9. Absolute poverty indicators by geographical area. Years 2012-2013 (in thousands and percentage values)**

	North		Centre		South and Islands		Italy	
	2012	2013	2012	2013	2012	2013	2012	2013
<b>Absolute values in thousands</b>								
Poor households	677	699	256	315	792	1,014	1,725	2,028
Resident households	12,267	12,325	5,037	5,242	8,080	8,083	25,384	25,650
Poor individuals	1,783	2,038	684	910	2,347	3,072	4,814	6,020
Resident individuals	27,693	27,802	11,947	12,017	20,810	20,787	60,450	60,605
<b>Poverty incidence (%)</b>								
Households	5.5	5.7	5.1	6.0	9.8	12.6	6.8	7.9
Individuals	6.4	7.3	5.7	7.6	11.3	14.8	8.0	9.9
<b>Poverty intensity (%)</b>								
Households	16.7	16.4	17.0	16.3	18.0	20.0	17.3	18.0

**Table 10. Absolute poverty incidence by household size, household typology, number of minor children and elderly in the household. Years 2012-2013 (percentage values)**

	2012	2013
<b>Household size</b>		
1 member	5.5	5.1
2 members	5.5	6.0
3 members	6.6	8.3
4 members	8.3	11.8
5 or more members	17.2	22.1
<b>Household typology</b>		
Single member under 65	4.9	4.3
Single member 65 and over	6.2	6.0
Couple with r.p. (a) under 65	4.6	4.3
Couple with r.p. (a) 65 and over	4.0	6.1
Couple with one child	5.9	7.5
Couple with 2 children	7.8	10.9
Couple with 3 or more children	16.2	21.3
Single parent	9.1	9.9
Other typology (with aggregate members)	13.3	14.2
<b>Household with minor children</b>		
With 1 minor child	7.1	10.2
With 2 minor children	10.0	13.4
With 3 or more minor children	17.1	21.3
With at least 1 minor child	8.9	12.2
<b>Household with elderly</b>		
With 1 elderly	6.5	6.6
With 2 or more elderly	5.1	7.4
With at least 1 elderly	6.1	6.9

**Table 11. Absolute poverty incidence by reference person age class. Years 2012-2013 (percentage values)**

<b>Age class</b>	<b>2012</b>	<b>2013</b>
Up to 34 years	8.1	7.6
From 35 to 44 years	7.4	9.5
From 45 to 54 years	7.3	8.7
From 55 to 64 years	6.6	7.9
Over 64	6.1	6.7

**Table 12. Absolute poverty incidence by reference person educational level. Years 2012-2013 (percentage values)**

<b>Educational level</b>	<b>2012</b>	<b>2013</b>
Illiterate-primary school	10.0	12.1
Middle school	9.3	11.1
High school and upper	3.3	3.6

**Table 13. Absolute poverty incidence by reference person occupation and professional position. Years 2012-2013 (percentage values)**

<b>Occupation and professional position</b>	<b>2012</b>	<b>2013</b>
EMPLOYED	5.5	6.6
-DEPENDENT	5.8	6.9
--Manager and employee	2.6	2.7
--Worker	9.4	11.8
-SELF EMPLOYED	4.6	5.3
--Entrepreneur and freelance	2.6	*
--Self employed worker	6.0	7.6
NOT EMPLOYED	8.2	9.3
-Retired	5.8	6.5
-Seeking employment	23.6	28.0
-Other	11.3	11.7

\* The value is statistically unreliable given the small sample size

**Table 14. Absolute poverty incidence by members occupation. Years 2012-2013 (percentage values)**

	<b>2012</b>	<b>2013</b>
HOUSEHOLDS WITHOUT EMPLOYED OR RETIRED	30.8	34.2
HOUSEHOLDS WITH EMPLOYED AND WITHOUT RETIRED	5.5	6.9
-all components are employed	3.6	3.6
- no component seeking employment and at least one component in other condition (a)	6.8	9.6
- at least one component seeking employment	15.4	20.5
HOUSEHOLDS WITHOUT EMPLOYED AND WITH RETIRED	5.8	6.4
- all components are retired	5.3	5.8
- no component seeking employment and at least one component in other condition (a)	6.8	6.6
- at least one component seeking employment	14.6	17.8
HOUSEHOLDS WITH EMPLOYED AND RETIRED	5.3	6.5
- without other components	4.6	5.2
- at least one component seeking employment or in other condition (a)	6.4	9.0

**Table 15. Monthly absolute poverty threshold for selected households typologies, geographical area and municipality type.**  
Year 2013 (euros)

Household typology	North			Centre			South and Islands		
	Metropolitan area	Big municipality	Small municipality	Metropolitan area	Big municipality	Small municipality	Metropolitan area	Big municipality	Small municipality
1 comp. 18-59	820.19	781.22	736.20	798.76	756.93	708.62	602.81	582.21	546.36
1 comp. 60-74	789.65	750.68	705.66	772.95	731.12	682.81	577.35	556.75	520.90
1 comp. 75+	749.00	710.03	665.01	736.61	694.78	646.47	541.62	521.02	485.17
2 comp. 18-59	1131.36	1084.33	1030.99	1085.31	1034.83	977.59	859.00	834.92	793.48
2 comp. 60-74	1070.82	1023.79	970.45	1033.79	983.31	926.07	808.20	784.12	742.68
2 comp. 75+	998.93	951.90	898.56	969.47	918.99	861.75	744.90	720.82	679.38
1 comp. 60-74 and 1 comp. 75+	1034.60	987.57	934.23	1001.38	950.90	893.66	776.31	752.23	710.79
1 comp. 18-59 and 1 comp. 75+	1063.28	1016.25	962.91	1025.74	975.26	918.02	800.32	776.24	734.80
1 comp. 18-59 and 1 comp. 60-74	1100.43	1053.40	1000.06	1058.97	1008.49	951.25	833.03	808.95	767.51
1 comp. 11-17 and 1 comp. 18-59	1145.69	1098.66	1045.32	1098.00	1047.52	990.28	871.97	847.89	806.45
1 comp. 4-10 and 1 comp. 18-59	1089.62	1042.59	989.25	1049.75	999.27	942.03	824.36	800.28	758.84
1 comp. 18-59 and 2 comp. 75+	1275.37	1221.09	1160.40	1223.78	1165.53	1100.40	972.43	945.35	899.19
1 comp. 18-59 and 1 comp. 60-74 and 1 comp. 75+	1310.15	1255.87	1195.18	1254.91	1196.66	1131.53	1003.09	976.01	929.85
1 comp. 18-59 and 2 comp. 60-74	1345.49	1291.21	1230.52	1286.55	1228.30	1163.17	1034.26	1007.18	961.02
2 comp. 18-59 and 1 comp. 75+	1340.76	1286.48	1225.79	1281.10	1222.85	1157.72	1028.92	1001.84	955.68
2 comp. 18-59 and 1 comp. 60-74	1377.06	1322.78	1262.09	1313.60	1255.35	1190.22	1060.92	1033.84	987.68
3 comp. 18-59	1410.09	1355.81	1295.12	1341.90	1283.65	1218.52	1088.85	1061.77	1015.61
1 comp. 11-17 and 2 comp. 18-59	1423.15	1368.87	1308.18	1353.44	1295.19	1230.06	1100.64	1073.56	1027.40
1 comp. 4-10 and 2 comp. 18-59	1373.37	1319.09	1258.40	1310.64	1252.39	1187.26	1058.39	1031.31	985.15
1 comp. 0-3 and 2 comp. 18-59	1274.10	1219.82	1159.13	1220.80	1162.55	1097.42	969.43	942.35	896.19
2 comp. 18-59 and 2 comp. 60-74	1628.12	1561.02	1487.57	1550.80	1478.79	1399.97	1254.82	1222.73	1168.80
3 comp. 18-59 and 1 comp. 60-74	1662.24	1595.14	1521.69	1580.18	1508.17	1429.35	1283.82	1251.73	1197.80
4 comp. 18-59	1697.95	1630.85	1557.40	1610.95	1538.94	1460.12	1314.19	1282.10	1228.17
1 comp. 11-17 and 3 comp. 18-59	1710.25	1643.15	1569.70	1621.82	1549.81	1470.99	1325.26	1293.17	1239.24
2 comp. 11-17 and 2 comp. 18-59	1722.55	1655.45	1582.00	1632.69	1560.68	1481.86	1336.35	1304.26	1250.33
1 comp. 4-10 and 1 comp. 11-17 and 2 comp. 18-59	1677.14	1610.04	1536.59	1593.67	1521.66	1442.84	1297.85	1265.76	1211.83
2 comp. 4-10 and 2 comp. 18-59	1631.27	1564.17	1490.72	1554.26	1482.25	1403.43	1258.96	1226.87	1172.94
1 comp. 0-3 and 1 comp. 4-10 and 2 comp. 18-59	1534.03	1466.93	1393.48	1466.24	1394.23	1315.41	1171.78	1139.69	1085.76
1 comp. 4-10 and 3 comp. 18-59	1664.77	1597.67	1524.22	1582.75	1510.74	1431.92	1286.70	1254.61	1200.68
2 comp. 0-3 and 2 comp. 18-59	1439.22	1372.12	1298.67	1380.43	1308.42	1229.60	1086.79	1054.70	1000.77
3 comp. 18-59 and 1 comp. 75+	1625.84	1558.74	1485.29	1547.59	1475.58	1396.76	1251.70	1219.61	1165.68
1 comp. 0-3 and 1 comp. 11-17 and 2 comp. 18-59	1579.81	1512.71	1439.26	1505.59	1433.58	1354.76	1210.60	1178.51	1124.58
5 comp. 18-59	1958.20	1880.92	1797.56	1852.25	1769.32	1679.86	1520.98	1485.13	1425.53
1 comp. 11-17 and 4 comp. 18-59	1969.99	1892.71	1809.35	1862.66	1779.73	1690.27	1531.60	1495.75	1436.15
1 comp. 4-10 and 2 comp. 11-17 and 2 comp. 18-59	1951.56	1874.28	1790.92	1847.42	1764.49	1675.03	1517.24	1481.39	1421.79
2 comp. 11-17 and 3 comp. 18-59	1981.80	1904.52	1821.16	1873.09	1790.16	1700.70	1542.22	1506.37	1446.77
1 comp. 4-10 and 1 comp. 11-17 and 3 comp. 18-59	1939.69	1862.41	1779.05	1836.93	1754.00	1664.54	1506.56	1470.71	1411.11
2 comp. 4-10 and 1 comp. 11-17 and 2 comp. 18-59	1909.07	1831.79	1748.43	1810.96	1728.03	1638.57	1481.26	1445.41	1385.81

For more detailed information please refer to the Italian version

Contact person:

**Households economic conditions**

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