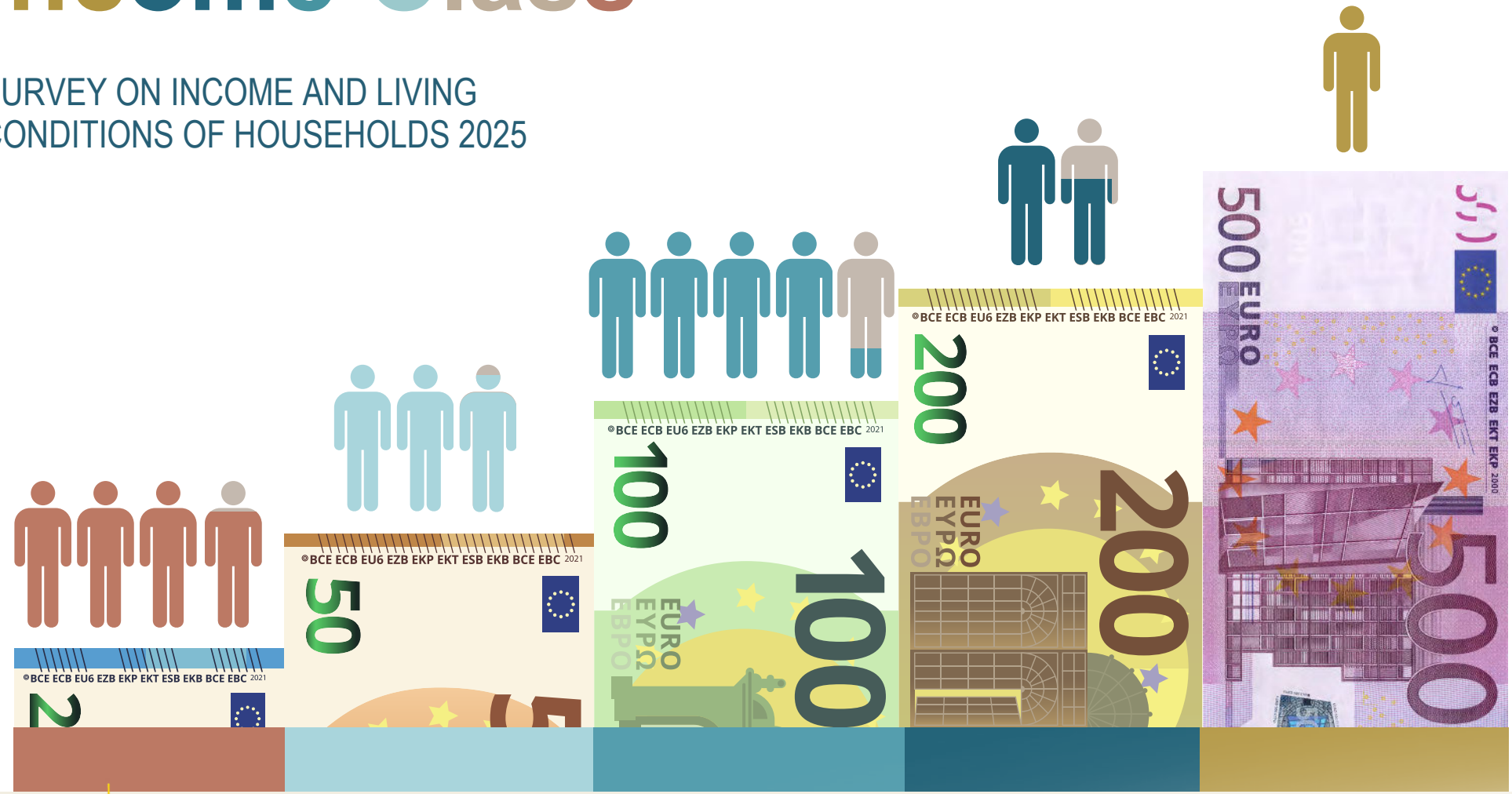
Population by

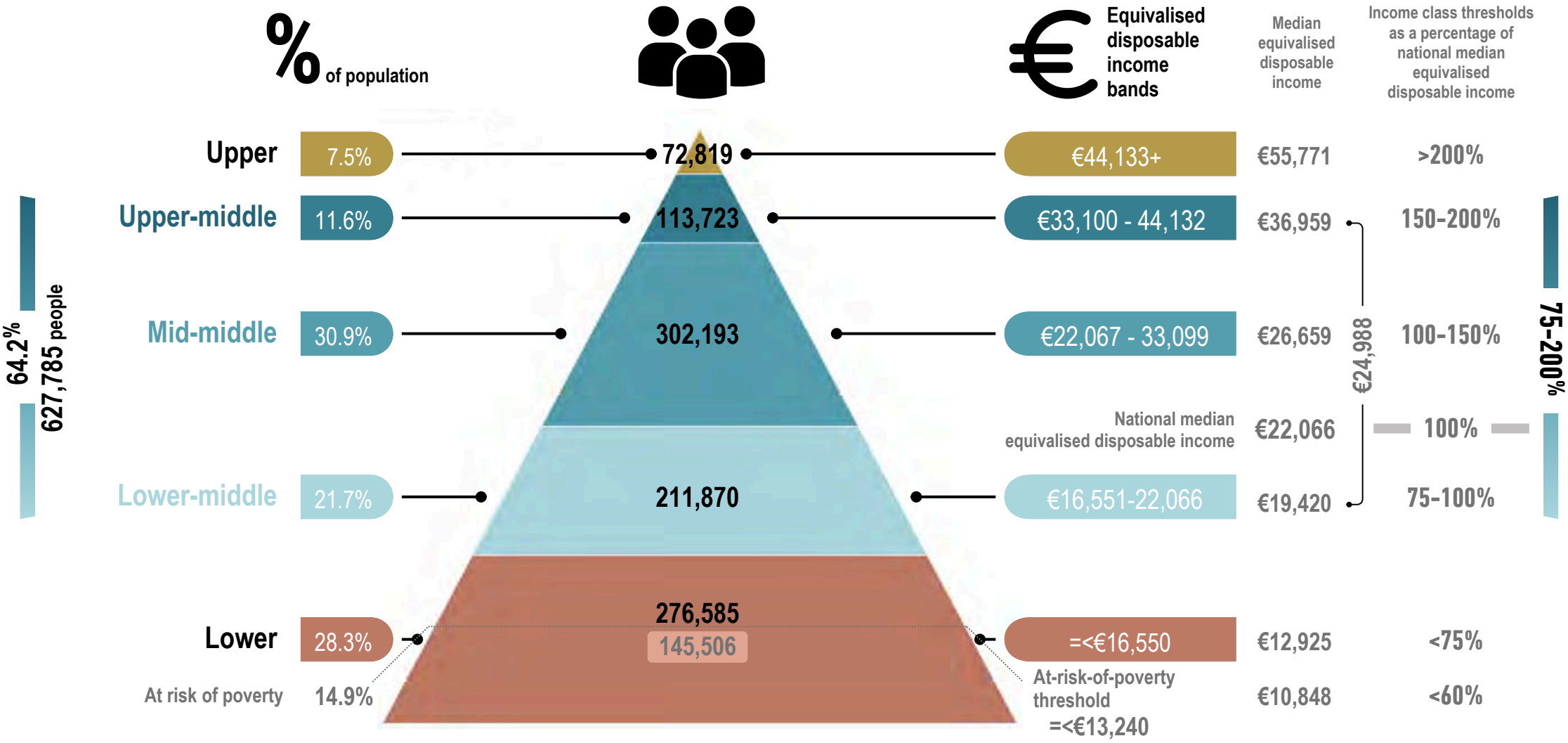
Income Class

SURVEY ON INCOME AND LIVING CONDITIONS OF HOUSEHOLDS 2025



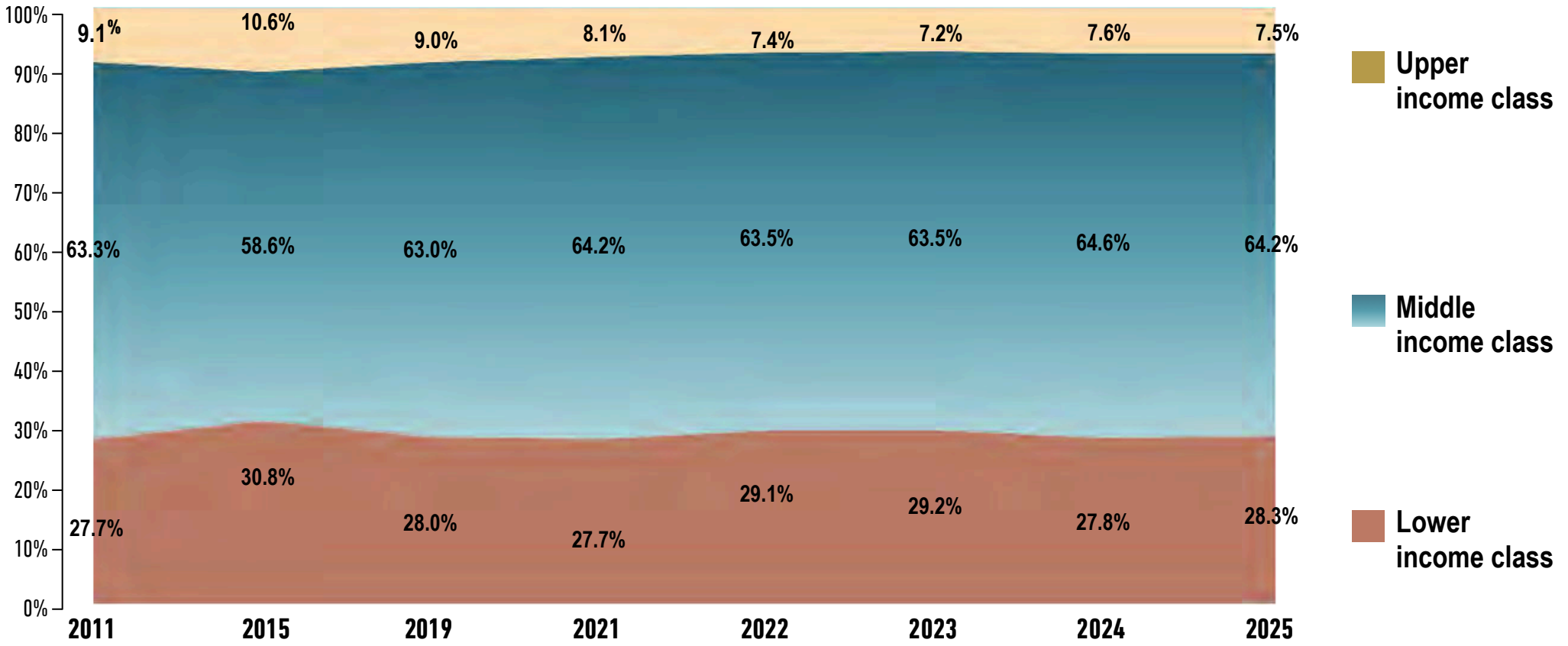
STATISTICAL SERVICE OF CYPRUS
NOVEMBER 2026

Population by Income Class and Equivalised Disposable Income Bands, 2025



Income: Equivalised disposable income is calculated by dividing total disposable household income (the combined net income of all household members after social transfers) by the equivalised household size. The weights are 1.0 for the first adult, 0.5 for each other person aged 14 or over and 0.3 for each child under 14.

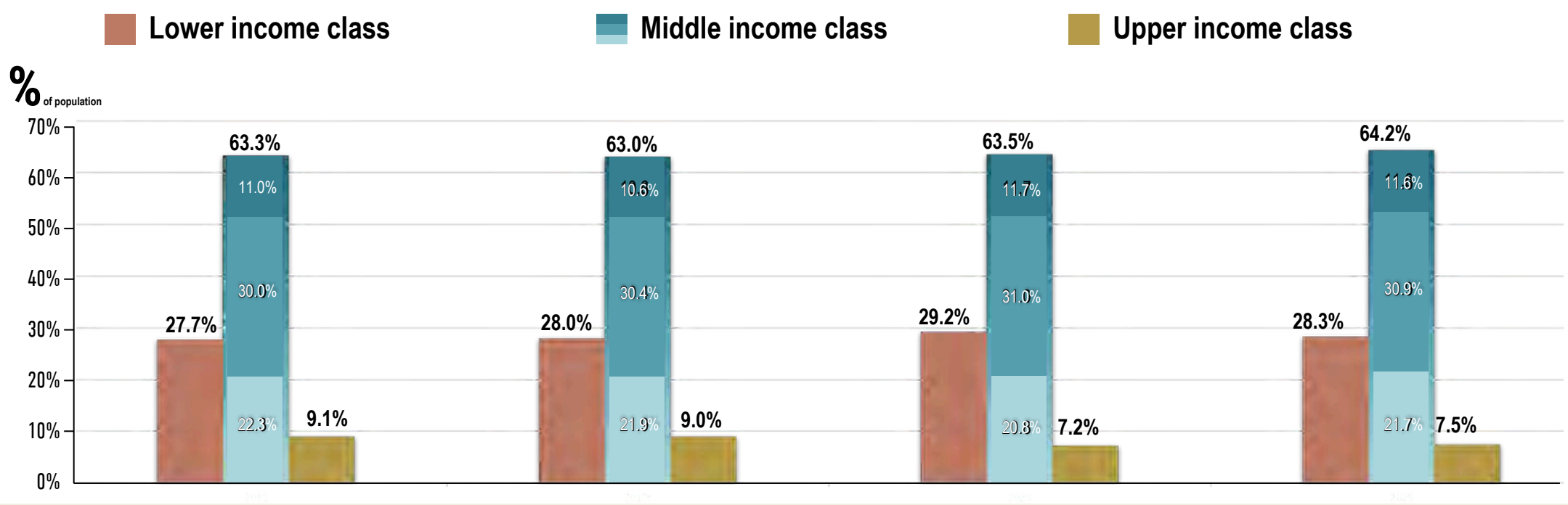
Population by Income Class, 2011-2025



- The middle income class has consistently been the largest, accounting for over 60% of the population except in the years following the economic crisis (58.6% in 2015).

- In 2025, 64.2% of the population were in the middle income class, 28.3% in the lower income class (including 14.9% of the population at risk of poverty) and 7.5% in the upper income class.

Population by Income Class, 2011-2025

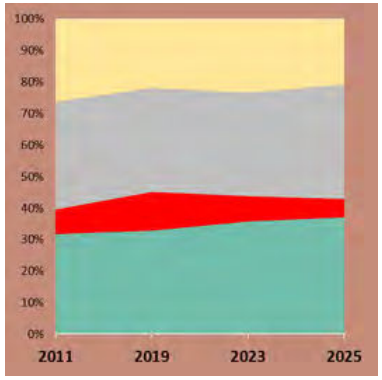


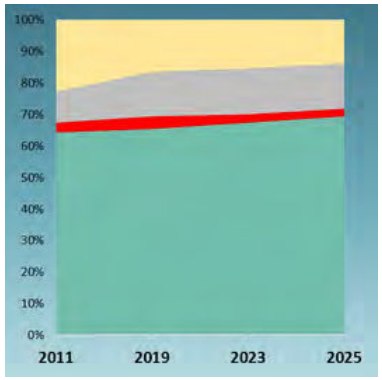
	2011	2019	2023	2025
	232,271 / 531,484 / 75,996	247,955 / 557,396 / 79,926	275,815 / 599,468 / 68,232	276,585 / 627,785 / 72,819
Upper-middle	92,689	94,051	110,878	113,723
Mid-middle	251,482	269,163	292,667	302,193
Lower-middle	187,313	194,182	195,923	211,870

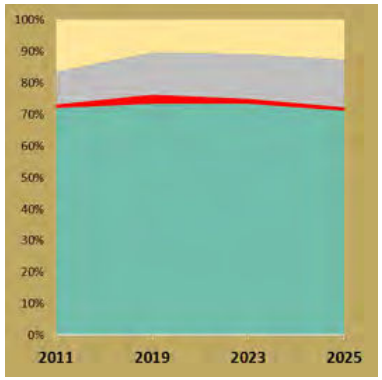
Income Class Profiles

2011-2025

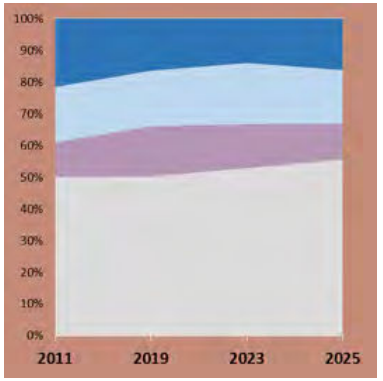
% of population aged 16+ by income class and main activity

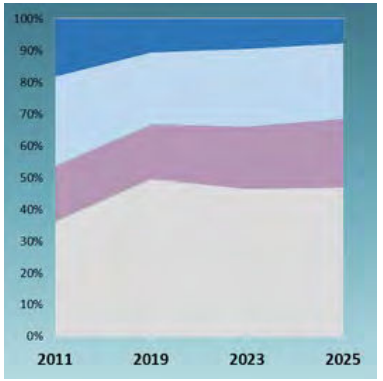


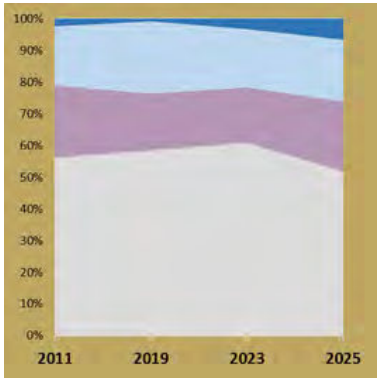




% of population by income class and household type

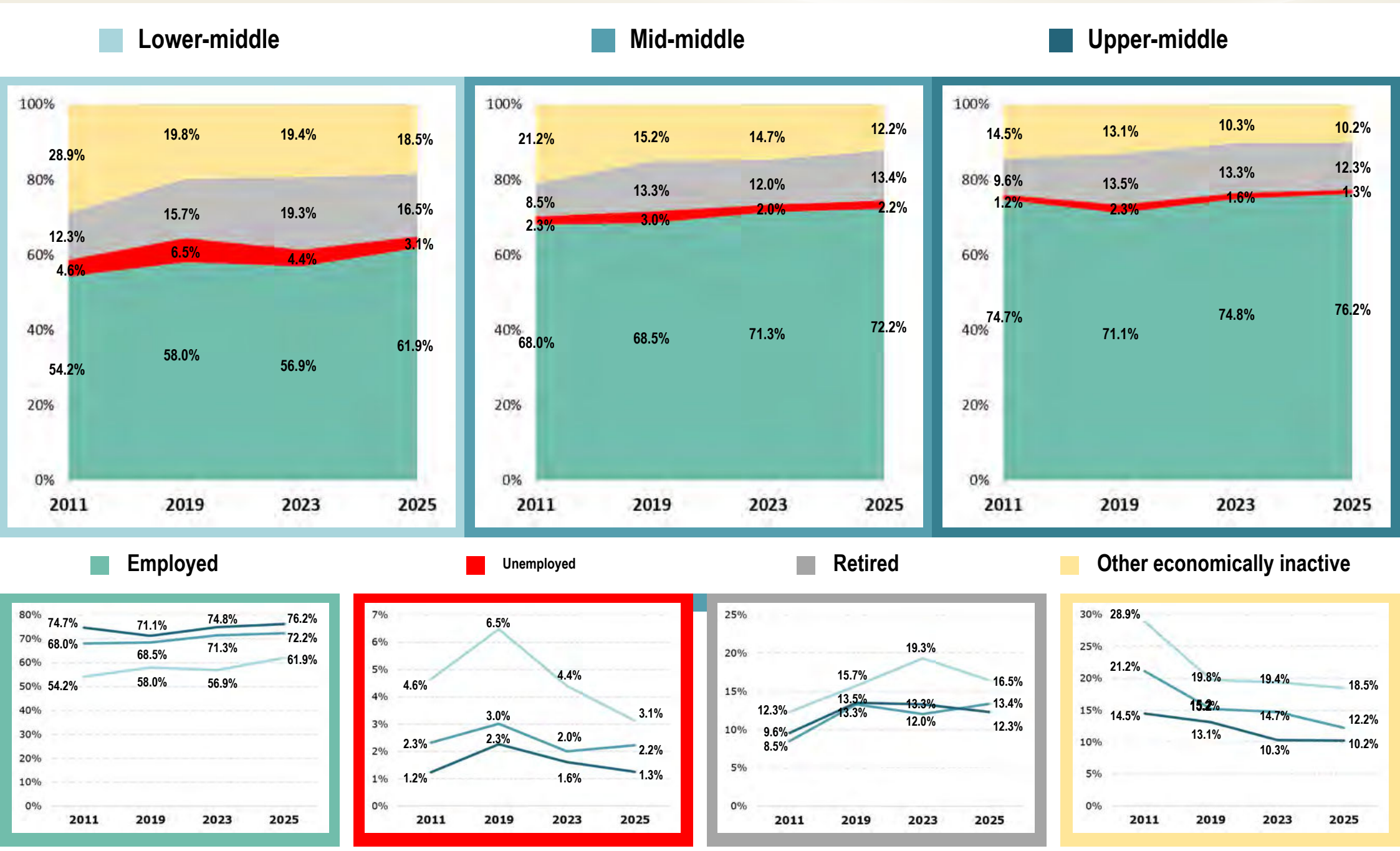




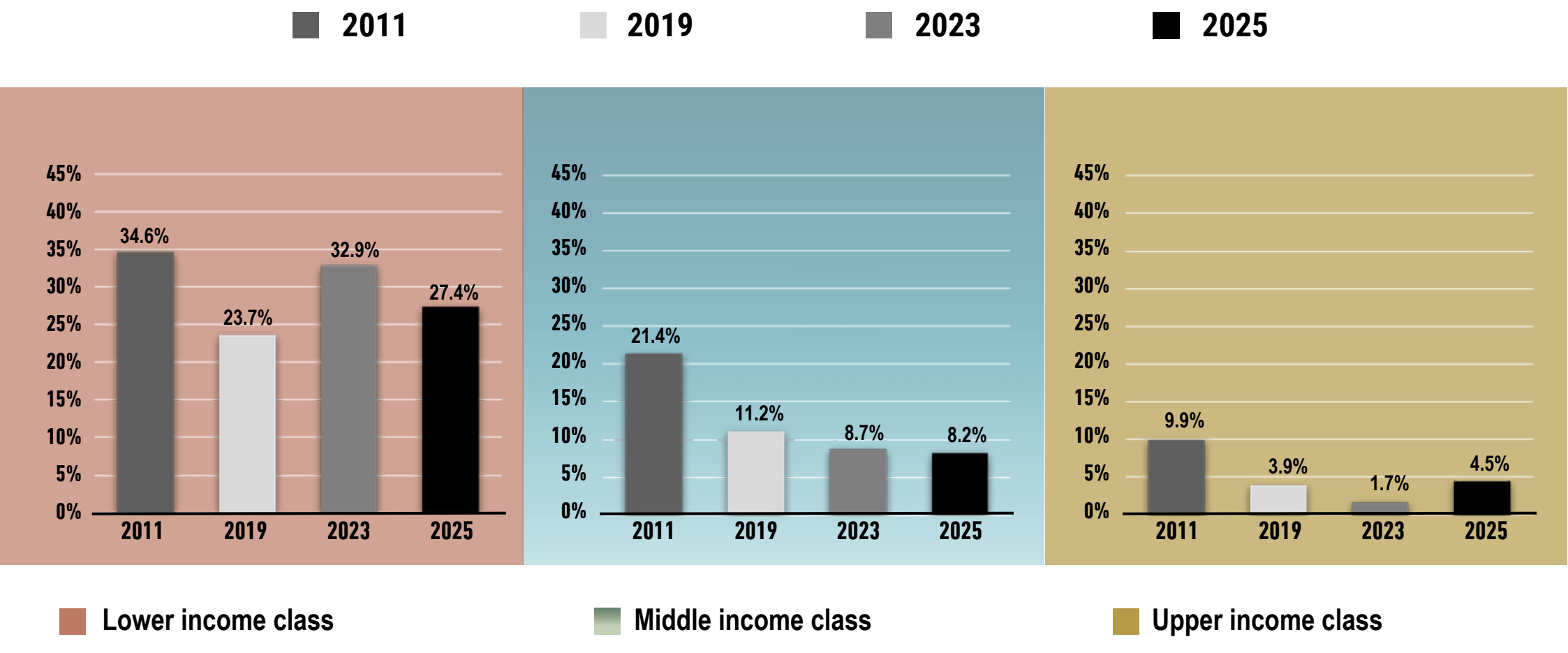


2025	Lower	Middle	Upper
% of population	28.3%	64.2%	7.5%
People	276,585	627,785	72,819
Income range	=<€16,550	€16,551-€44,132	€44,133 +
Median income	€12,925	€24,988	€55,771
Main activity, % of population aged 16+			
Employed	37.0%	69.5%	71.3%
Unemployed	5.9%	2.4%	1.0%
Retired	36.3%	14.2%	15.1%
Other economically inactive	20.8%	14.0%	12.6%
Household type			
Households without dependent children	55.5%	47.0%	51.9%
Households with 1 dependent child	11.5%	21.6%	22.0%
Households with 2 dependent children	16.9%	23.7%	19.5%
Households with 3+ dependent children	16.1%	7.7%	6.6%
Age group			
Children (0-17)	18.4%	18.4%	17.0%
Young adults (18-29)	12.5%	15.2%	7.1%
Working-age adults (30-44)	19.3%	26.3%	28.4%
Working-age adults (45-64)	19.3%	27.3%	30.9%
Pensioners (65+)	30.5%	12.8%	16.6%

Population aged 16+ in the middle income class by main activity and middle income subgroup



Percentage of the population living in households with mortgage or rent arrears on their main home, by income class



- The lower income class has consistently had the highest proportion of people living in households with mortgage or rent arrears on their main home.
- In 2025, the figures were 27.4% in the lower income class, 8.2% in the middle income class and 4.5% in the upper income class.

Tables

Table 1. Percentage of the population by income class and median equivalised disposable income, 2011-2025

Table 1a. Upper income thresholds by income class, 2011-2025

Table 2. Percentage and number of people by income class and median equivalised disposable income, 2011-2025

Table 3. Percentage of the population by income class and main activity, 2011-2025

Table 4. Percentage of the population by income class and household type, 2011-2025

Table 5. Percentage of the population by income class and age group, 2011-2025

Table 6. Percentage of the population in households with or without mortgage or rent arrears on their main home, by income class, 2011-2025

Table 7. Percentage of the population, median equivalised disposable income and housing costs by income class, 2023-2025

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011-2025
The income reference year is the year preceding the survey.

r: 2019-2023 figures were revised using the results of the 2021 Census of Population and Housing.

Definitions

Income classes: The Organisation for Economic Co-operation and Development (OECD) methodology (1) defines the middle income class as people living in households with incomes between 75% and 200% of national median income. People in households below 75% of the national median are in the lower income class. People in households above 200% of the national median are in the upper income class.

Income: Equivalised disposable income is calculated by dividing total disposable household income (the combined net income of all household members after social transfers) by the equivalised household size. The weights are 1.0 for the first adult, 0.5 for each other person aged 14 or over and 0.3 for each child under 14.

Dependent children: Children under 18, and young people aged 18 to 24 who are economically inactive (for example, school pupils, students or military conscripts) and live with at least one parent.

(1) OECD publications on the middle class

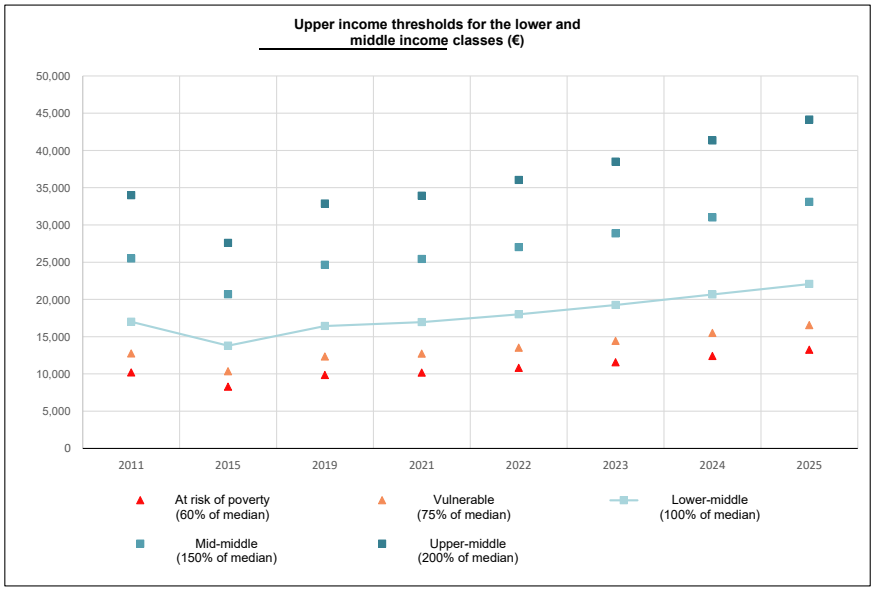
Under Pressure: The Squeezed Middle Class

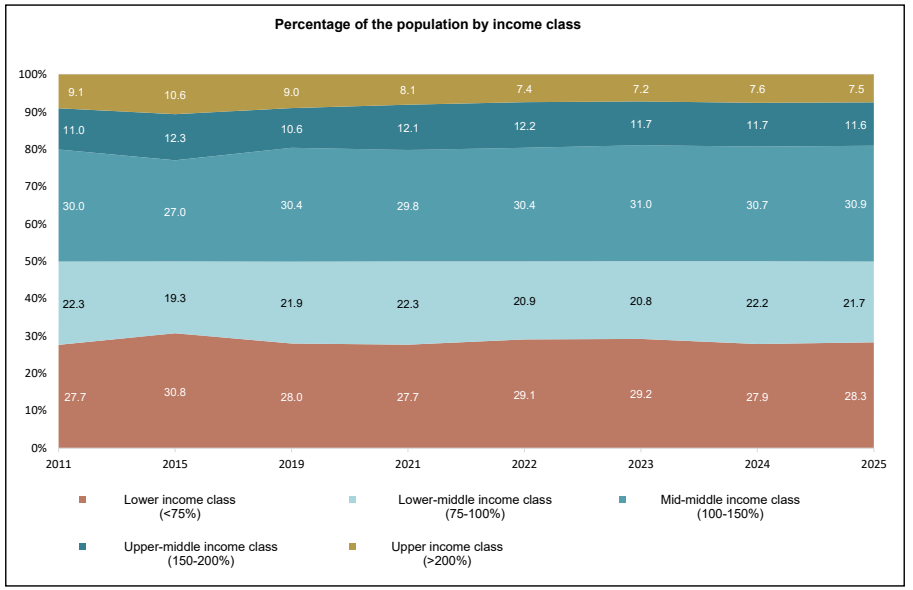
Is the German Middle Class Crumbling? Risks and Opportunities

Table 1. Percentage of the population by income class and median equivalised disposable income, 2011-2025

	2011		2015		2019		2021		2022		2023		2024		2025	
	%	Median (€)	%	Median (€)	%	Median (€)	%	Median (€)	%	Median (€)	%	Median (€)	%	Median (€)	%	Median (€)
Lower income class (<75%)	**27.7**	**9,991**	**30.8**	**8,159**	**28.0**	**9,704**	**27.7**	**10,215**	**29.1**	**10,800**	**29.2**	**11,497**	**27.8**	**12,271**	**28.3**	**12,925**
Middle income class (75-200%)	**63.3**	**18,829**	**58.6**	**15,999**	**63.0**	**18,446**	**64.2**	**19,170**	**63.5**	**20,523**	**63.5**	**21,979**	**64.6**	**23,517**	**64.2**	**24,988**
Lower-middle income class (75-100%)	22.3	14,706	19.3	11,833	21.9	14,414	22.3	14,921	20.9	15,596	20.8	16,775	22.2	17,800	21.7	19,420
Mid-middle income class (100-150%)	30.0	20,380	27.0	16,829	30.4	19,919	29.8	20,522	30.4	21,692	31.0	23,195	30.7	24,975	30.9	26,659
Upper-middle income class (150-200%)	11.0	28,752	12.3	23,194	10.6	28,060	12.1	28,484	12.2	30,359	11.7	32,068	11.7	34,961	11.6	36,959
Upper income class (>200%)	**9.1**	**40,054**	**10.6**	**34,854**	**9.0**	**41,487**	**8.1**	**42,076**	**7.4**	**44,347**	**7.2**	**46,944**	**7.6**	**51,316**	**7.5**	**55,771**

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.





Notes

• Upper thresholds followed the same trend across income classes. They fell sharply after the economic crisis, then rose, with a brief levelling-off in 2021 during the COVID-19 pandemic. In 2025, thresholds rose in every class, with the smallest rise for those at risk of poverty and the largest in the upper-middle class.

Notes

• The middle income class has consistently been the largest and its subgroup shares have remained stable. Following the economic crisis, the share of the lower income class increased and later returned to pre-crisis levels.

Table 1a. Upper income thresholds by income class (€)

	2011	2015	2019	2021	2022	2023	2024	2025
At risk of poverty (60% of median)	10,194	8,276	9,862	10,172	10,807	11,548	12,400	13,240
Vulnerable (75% of median)	12,743	10,345	12,327	12,715	13,509	14,435	15,500	16,550
Lower-middle (100% of median)	16,990	13,793	16,436	16,953	18,012	19,246	20,666	22,066
Mid-middle (150% of median)	25,486	20,690	24,655	25,430	27,018	28,869	30,999	33,099
Upper-middle (200% of median)	33,981	27,587	32,873	33,907	36,024	38,492	41,332	44,132

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.

Table 2. Percentage and number of people by income class and median equivalised disposable income, 2011-2025

		2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Lower income class (<75%)	Population (%)	27.7	27.6	28.9	29.4	30.8	30.5	29.1	28.9	28.0	28.3	27.7	29.1	29.2	27.8	28.3
	No. of people	232,271	237,661	249,444	250,780	259,288	257,734	247,812	248,854	247,955	253,558	251,723	269,200	275,815	267,557	276,585
	Median (€)	9,991	9,506	9,336	8,685	8,159	8,262	8,537	8,956	9,704	10,082	10,215	10,800	11,497	12,271	12,925
Of whom at risk of poverty (<60%)	Population (%)	14.8	14.7	15.3	14.4	16.2	16.1	15.7	15.4	15.1	14.8	13.7	14.7	14.9	14.6	14.9
	No. of people	124,309	126,736	132,199	123,190	136,900	136,130	133,667	132,242	133,373	132,695	124,749	135,751	140,173	139,930	145,506
	Median (€)	8,259	8,222	7,835	7,041	6,637	6,958	7,388	7,488	8,269	8,228	8,530	9,003	9,796	10,184	10,848
Middle income class (75-200%)	Population (%)	63.3	62.9	60.5	59.1	58.6	59.4	61.9	62.8	63.0	63.9	64.2	63.5	63.5	64.6	64.2
	No. of people	531,484	542,035	521,770	504,387	494,345	501,337	526,406	539,913	557,396	573,325	583,896	586,597	599,468	620,086	627,785
	Median (€)	18,829	18,837	17,921	16,441	15,999	16,378	16,634	17,261	18,446	19,182	19,170	20,523	21,979	23,517	24,988
Lower-middle income class (75-100%)	Population (%)	22.3	22.4	21.1	20.6	19.3	19.5	20.9	21.0	21.9	21.7	22.3	20.9	20.8	22.2	21.7
	No. of people	187,313	193,214	181,466	175,839	162,320	164,401	178,191	180,966	194,182	194,961	202,492	192,943	195,923	212,768	211,870
	Median (€)	14,706	14,759	13,779	12,548	11,833	12,175	12,563	13,347	14,414	14,875	14,921	15,596	16,775	17,800	19,420
Mid-middle income class (100-150%)	Population (%)	30.0	28.2	27.5	26.5	27.0	27.2	28.3	30.9	30.4	30.0	29.8	30.4	31.0	30.7	30.9
	No. of people	251,482	243,118	237,427	226,046	228,002	229,920	241,132	265,873	269,163	269,581	271,174	280,747	292,667	294,624	302,193
	Median (€)	20,380	20,521	19,327	17,406	16,829	17,092	17,522	18,347	19,919	20,533	20,522	21,692	23,195	24,975	26,659
Upper-middle income class (150-200%)	Population (%)	11.0	12.3	11.9	12.0	12.3	12.7	12.6	10.8	10.6	12.1	12.1	12.2	11.7	11.7	11.6
	No. of people	92,689	105,704	102,877	102,502	104,023	107,016	107,083	93,074	94,051	108,782	110,231	112,907	110,878	112,694	113,723
	Median (€)	28,752	29,033	27,080	24,420	23,194	23,533	24,618	26,079	28,060	29,532	28,484	30,359	32,068	34,961	36,959
Upper income class (>200%)	Population (%)	9.1	9.6	10.5	11.6	10.6	10.1	9.0	8.3	9.0	7.8	8.1	7.4	7.2	7.6	7.5
	No. of people	75,996	82,314	90,794	99,008	89,588	85,487	76,827	71,711	79,926	70,453	73,581	68,502	68,232	73,055	72,819
	Median (€)	40,054	41,184	39,582	35,991	34,854	35,093	36,400	37,701	41,487	42,182	42,076	44,347	46,944	51,316	55,771

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011-2025. The income reference year is the year preceding the survey.

Notes

• In 2025, 64.2% of the population were in the middle income class, 28.3% in the lower income class (including 14.9% of the population at risk of poverty) and 7.5% in the upper income class.

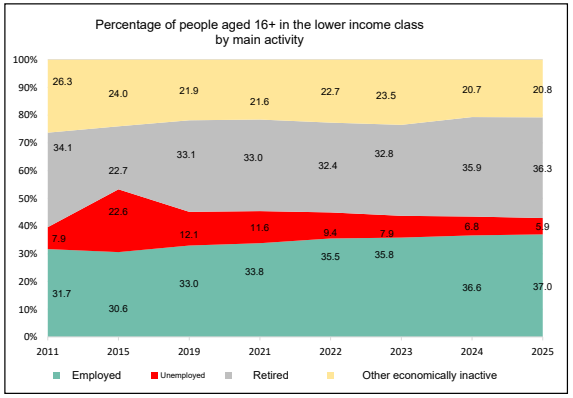
• The middle income class has consistently been the largest, accounting for over 60% of the population except in the years following the economic crisis (2014-2016).

Table 3. Percentage of the population by income class and main activity, 2011-2025

(%)

	2011				2015				2019				2021				2022				2023				2024				2025			
	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive	Employed	Unemployed	Retired	Other economically inactive
Lower income class (<75%)	**31.7**	**7.9**	**34.1**	**26.3**	**30.6**	**22.6**	**22.7**	**24.0**	**33.0**	**12.1**	**33.1**	**21.9**	**33.8**	**11.6**	**33.0**	**21.6**	**35.5**	**9.4**	**32.4**	**22.7**	**35.8**	**7.9**	**32.8**	**23.5**	**36.6**	**6.8**	**35.9**	**20.7**	**37.0**	**5.9**	**36.3**	**20.8**
Middle income class (75-200%)	**64.4**	**2.9**	**10.0**	**22.7**	**57.5**	**7.2**	**14.4**	**20.9**	**65.4**	**4.1**	**14.2**	**16.4**	**65.9**	**4.0**	**14.4**	**15.7**	**65.8**	**3.5**	**15.1**	**15.6**	**67.4**	**2.7**	**14.5**	**15.4**	**68.6**	**2.5**	**14.0**	**14.9**	**69.5**	**2.4**	**14.2**	**14.0**
Lower-middle income class (75-100%)	54.2	4.6	12.3	28.9	46.5	9.7	17.8	26.1	58.0	6.5	15.7	19.8	56.7	6.8	18.2	18.3	55.4	5.0	19.8	19.8	56.9	4.4	19.3	19.4	61.3	3.6	16.8	18.3	61.9	3.1	16.5	18.5
Mid-middle income class (100-150%)	68.0	2.3	8.5	21.2	60.9	6.8	12.3	19.9	68.5	3.0	13.3	15.2	68.4	2.8	12.1	16.7	69.4	3.5	12.9	14.2	71.3	2.0	12.0	14.7	71.1	2.0	12.6	14.3	72.2	2.2	13.4	12.2
Upper-middle income class (150-200%)	74.7	1.2	9.6	14.5	67.1	4.3	13.5	15.0	71.1	2.3	13.5	13.1	76.2	2.0	13.0	8.8	73.8	1.3	12.9	12.0	74.8	1.6	13.3	10.3	75.6	2.0	12.3	10.1	76.2	1.3	12.3	10.2
Upper income class (>200%)	**72.0**	**1.1**	**10.5**	**16.3**	**65.5**	**3.8**	**15.2**	**15.5**	**73.4**	**2.9**	**13.5**	**10.2**	**73.2**	**1.2**	**14.7**	**10.9**	**72.9**	**1.9**	**14.6**	**10.6**	**73.4**	**1.7**	**14.2**	**10.7**	**71.7**	**1.6**	**14.3**	**12.4**	**71.3**	**1.0**	**15.1**	**12.6**

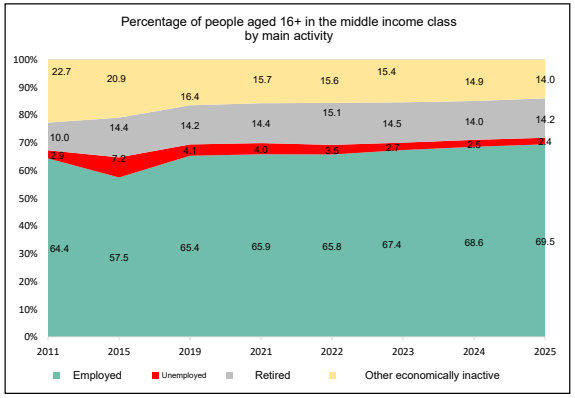
Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.



Notes

• In 2025, among people aged 16+ in the lower income class, 37.0% were employed, 20.8% were otherwise economically inactive, 36.3% were retired and 5.9% were unemployed.

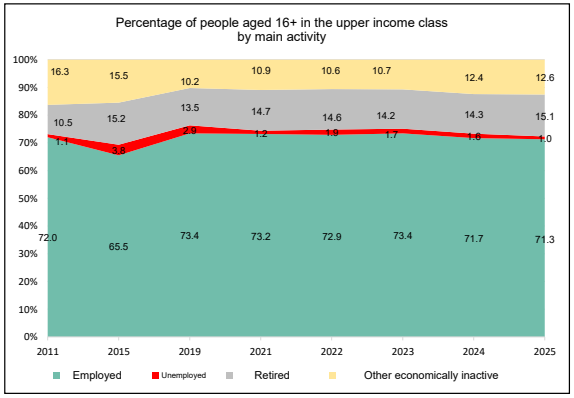
• The distribution has been broadly stable, except after the economic crisis when the share of unemployed people was higher (22.6% in 2015, up from 7.9% in 2011). In 2025, the share of retired people rose slightly and the unemployment share fell.



Notes

• In 2025, among people aged 16+ in the middle income class, 69.5% were employed, 14.0% were otherwise economically inactive, 14.2% were retired and 2.4% were unemployed.

• The distribution has been broadly stable, except after the economic crisis when the share of unemployed people was higher (7.2% in 2015, up from 2.9% in 2011).

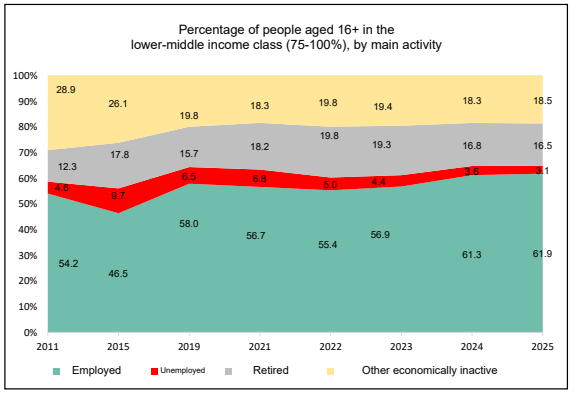


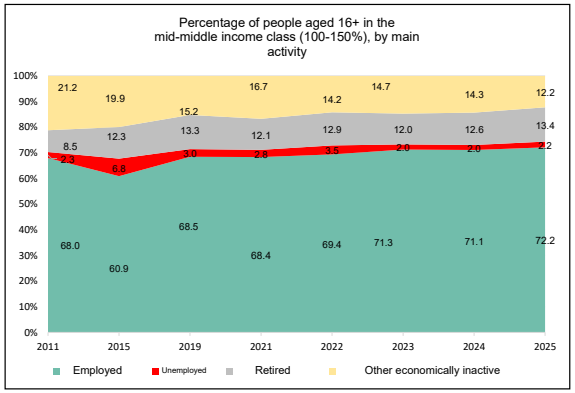
Notes

• In 2025, among people aged 16+ in the upper income class, 71.3% were employed, 12.6% were otherwise economically inactive, 15.1% were retired and 1.0% were unemployed.

• The distribution has been broadly stable, except after the economic crisis when the share of unemployed people was higher (3.8% in 2015, up from 1.1% in 2011).

Middle income class by main activity, broken down into lower-middle, mid-middle and upper-middle groups





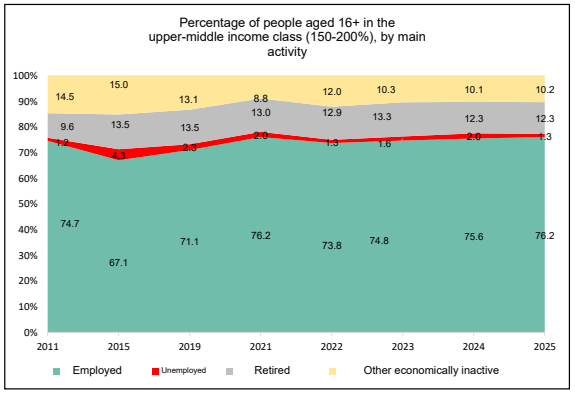
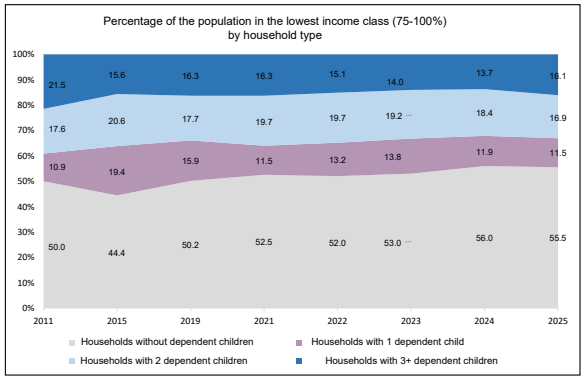


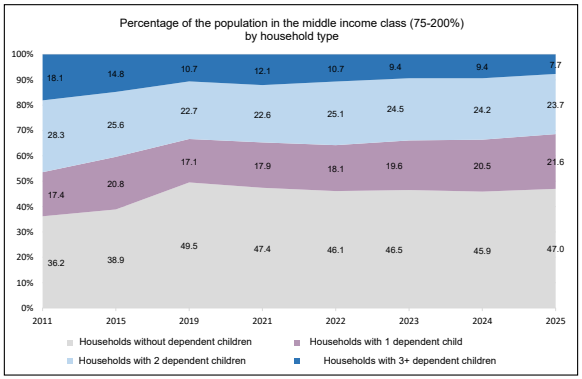
Table 4. Percentage of the population by income class and household type, 2011-2025

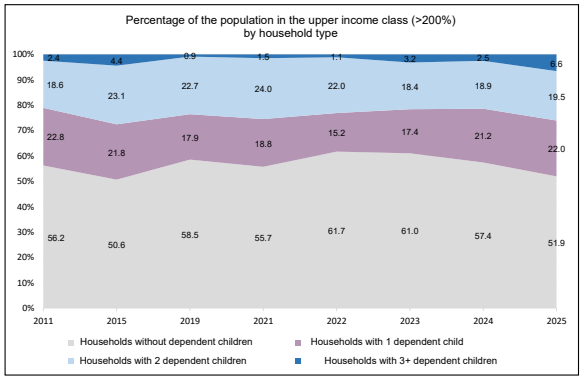
(%)

	2011				2015				2019				2021				2022				2023				2024				2025			
	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children	No dependent children	1 dependent child	2 dependent children	3+ dependent children
Lower income class (<75%)	**50.0**	**10.9**	**17.6**	**21.5**	**44.4**	**19.4**	**20.6**	**15.6**	**50.2**	**15.9**	**17.7**	**16.3**	**52.5**	**11.5**	**19.7**	**16.3**	**52.0**	**13.2**	**19.7**	**15.1**	**53.0**	**13.8**	**19.2**	**14.0**	**56.0**	**11.9**	**18.4**	**13.7**	**55.5**	**11.5**	**16.9**	**16.1**
Middle income class (75-200%)	**36.2**	**17.4**	**28.3**	**18.1**	**38.9**	**20.8**	**25.6**	**14.8**	**49.5**	**17.1**	**22.7**	**10.7**	**47.4**	**17.9**	**22.6**	**12.1**	**46.1**	**18.1**	**25.1**	**10.7**	**46.5**	**19.6**	**24.5**	**9.4**	**45.9**	**20.5**	**24.2**	**9.4**	**47.0**	**21.6**	**23.7**	**7.7**
Lower-middle income class (75-100%)	32.4	14.7	29.7	23.2	38.2	21.5	25.0	15.4	47.5	13.8	23.5	15.3	44.2	17.6	21.9	16.3	43.3	14.7	28.0	14.0	42.2	18.4	26.1	13.3	44.2	18.2	24.7	12.9	43.2	20.7	26.1	10.0
Mid-middle income class (100-150%)	36.5	18.8	27.5	17.3	37.5	21.2	25.4	16.0	50.7	18.6	22.8	8.0	46.4	17.0	24.0	12.6	48.1	19.4	22.6	9.9	47.1	19.6	24.1	9.2	45.0	21.2	24.9	8.9	48.1	22.9	22.1	6.9
Upper-middle income class (150-200%)	42.9	19.0	27.8	10.3	43.1	18.8	27.0	11.2	50.4	19.9	20.9	8.9	55.5	20.7	20.3	3.5	45.6	20.6	26.4	7.4	52.6	21.7	22.8	2.9	51.5	23.0	21.6	3.8	51.0	19.8	23.8	5.4
Upper income class (>200%)	**56.2**	**22.8**	**18.6**	**2.4**	**50.6**	**21.8**	**23.1**	**4.4**	**58.5**	**17.9**	**22.7**	**0.9**	**55.7**	**18.8**	**24.0**	**1.5**	**61.7**	**15.2**	**22.0**	**1.1**	**61.0**	**17.4**	**18.4**	**3.2**	**57.4**	**21.2**	**18.9**	**2.5**	**51.9**	**22.0**	**19.5**	**6.6**

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.





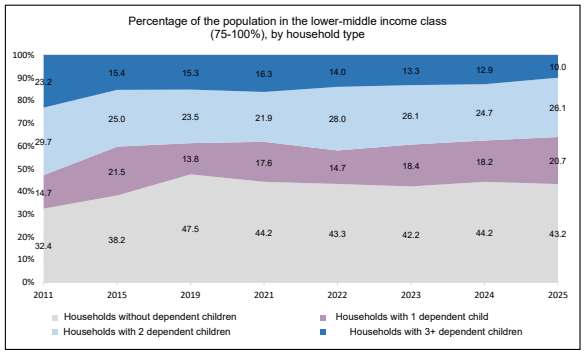


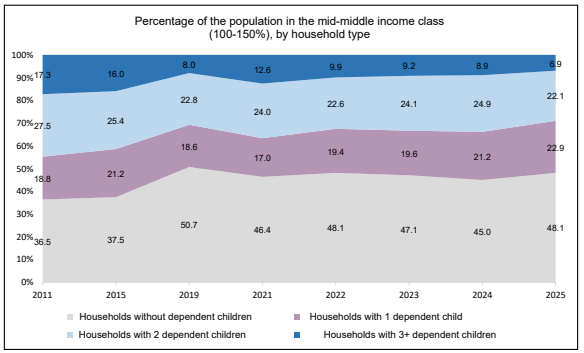
Notes

• In 2025, 47.0% of people in the middle income class lived in households with no dependent children, 21.6% with one, 23.7% with two and 7.7% with three or more.

• Over time, the share of people in the middle income class living in households with three or more dependent children has fallen, while the share living with one dependent child has risen. In 2025, the share living in households with three or more dependent children rose in the upper and lower income classes, although it remained very low in the upper class.

Middle income class by household type, broken down into lower-middle, mid-middle and upper-middle groups





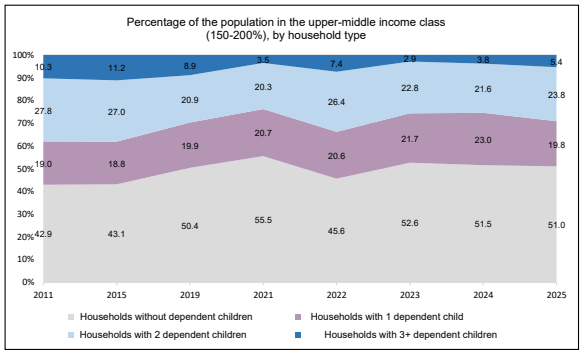
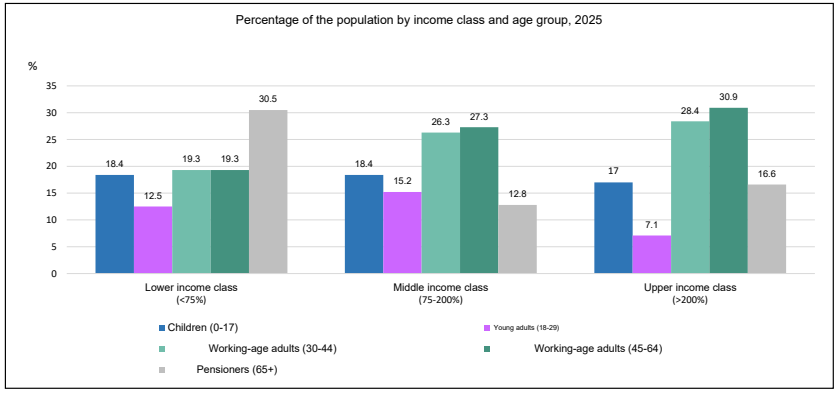


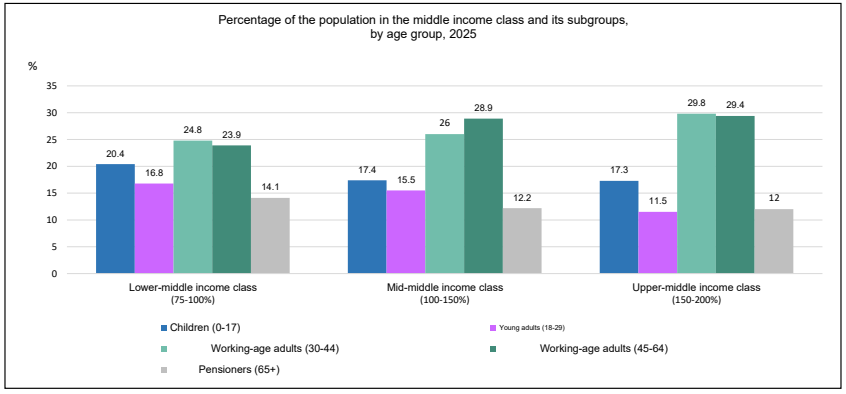
Table 5. Percentage of the population by income class and age group, 2011-2025

(%)

	2011					2015					2019					2021					2022					2023					2024					2025				
	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)	Children (0-17)	Young adults (18-29)	Working age (30-44)	Working age (45-64)	Pensioners (65+)
Lower income class (<75%)	**20.7**	**16.5**	**17.0**	**19.4**	**26.4**	**21.3**	**21.9**	**18.2**	**21.5**	**17.1**	**21.5**	**13.3**	**19.4**	**19.6**	**26.2**	**20.2**	**12.4**	**20.7**	**19.8**	**26.9**	**19.9**	**13.4**	**21.0**	**19.2**	**26.5**	**19.6**	**12.5**	**20.9**	**19.8**	**27.2**	**18.1**	**13.1**	**19.3**	**19.0**	**30.5**	**18.4**	**12.5**	**19.3**	**19.3**	**30.5**
Middle income class (75-200%)	**22.5**	**22.1**	**23.1**	**24.9**	**7.4**	**21.3**	**20.6**	**23.4**	**24.3**	**10.5**	**18.4**	**18.3**	**24.8**	**26.6**	**11.9**	**18.1**	**17.9**	**25.4**	**26.0**	**12.6**	**18.4**	**16.9**	**25.4**	**26.8**	**12.6**	**18.4**	**16.6**	**25.9**	**26.6**	**12.5**	**18.7**	**15.5**	**26.4**	**27.2**	**12.2**	**18.4**	**15.2**	**26.3**	**27.3**	**12.8**
Lower-middle income class (75-100%)	24.5	22.6	21.3	22.7	8.9	21.6	22.0	19.9	23.5	13.1	20.6	19.4	22.8	24.5	12.7	20.3	19.2	22.4	23.7	14.4	20.8	15.7	22.7	25.2	15.6	20.4	15.4	23.6	24.9	15.7	19.7	16.6	24.7	25.2	13.8	20.4	16.8	24.8	23.9	14.1
Mid-middle income class (100-150%)	21.7	22.8	23.3	26.0	6.3	21.5	22.4	22.7	24.6	8.8	16.8	19.1	25.4	27.2	11.6	17.7	18.6	25.4	26.8	11.5	17.1	18.5	26.2	26.9	11.3	18.1	18.3	25.5	27.5	10.6	19.0	15.4	26.3	27.9	11.4	17.4	15.5	26.0	28.9	12.2
Upper-middle income class (150-200%)	20.9	19.5	26.4	26.2	7.0	20.7	14.4	30.3	24.7	9.9	18.3	13.9	27.4	29.1	11.3	15.0	14.1	30.7	28.4	11.8	17.6	14.6	27.9	29.1	10.8	15.7	14.3	31.0	26.9	12.1	15.9	13.9	29.7	29.2	11.3	17.3	11.5	29.8	29.4	12.0
Upper income class (>200%)	**13.8**	**16.9**	**24.5**	**36.7**	**8.1**	**13.9**	**14.8**	**26.4**	**33.6**	**11.3**	**15.3**	**13.6**	**23.3**	**34.6**	**13.2**	**14.5**	**11.8**	**21.0**	**37.6**	**15.1**	**12.2**	**12.1**	**23.2**	**35.8**	**16.7**	**12.6**	**9.8**	**24.6**	**35.5**	**17.5**	**13.9**	**10.3**	**27.2**	**32.3**	**16.3**	**17.0**	**7.1**	**28.4**	**30.9**	**16.6**

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.





Notes

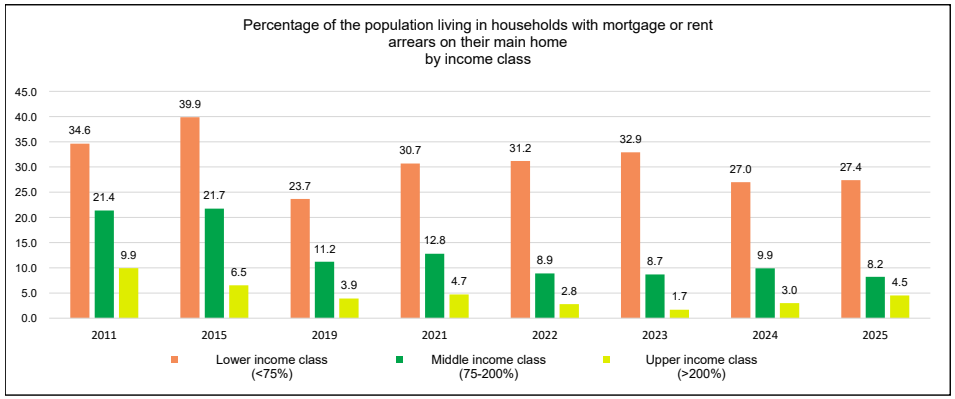
- The age distribution varies considerably across income classes.
- Adults aged 45-64 make up the largest share of the upper and middle income classes. Pensioners make up the largest share of the lower income class.

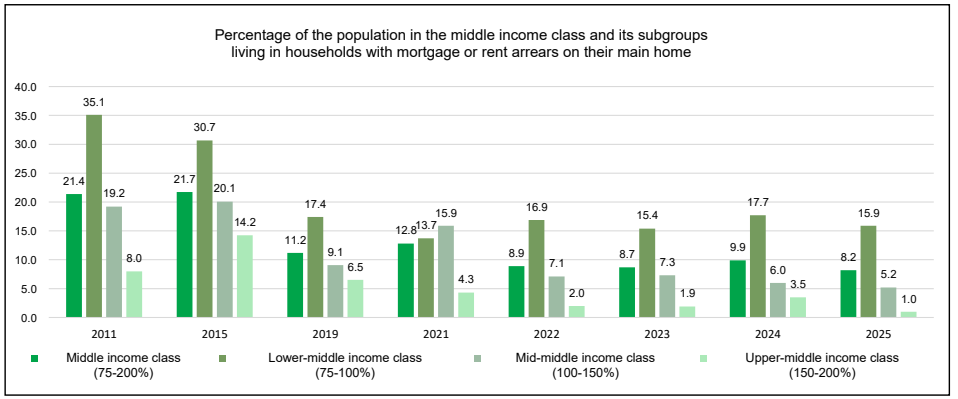
Table 6. Percentage of the population in households with or without mortgage or rent arrears on their main home, by income class, 2011-2025

(%)

income class	Arrears status	2011	2015	2019	2021	2022	2023	2024	2025
Lower income class (<75%)	No arrears	65.4	60.1	76.4	69.3	68.8	67.1	73.0	72.6
	In arrears	34.6	39.9	23.7	30.7	31.2	32.9	27.0	27.4
Middle income class (75-200%)	No arrears	78.6	78.3	88.8	87.2	91.1	91.3	90.1	91.8
	In arrears	21.4	21.7	11.2	12.8	8.9	8.7	9.9	8.2
Lower-middle income class (75-100%)	No arrears	64.9	69.3	82.6	86.3	83.1	84.6	82.3	84.1
	In arrears	35.1	30.7	17.4	13.7	16.9	15.4	17.7	15.9
Mid-middle income class (100-150%)	No arrears	80.8	79.9	90.9	84.1	92.9	92.7	94.0	94.8
	In arrears	19.2	20.1	9.1	15.9	7.1	7.3	6.0	5.2
Upper-middle income class (150-200%)	No arrears	92.0	85.8	93.5	95.7	98.0	98.1	96.5	99.0
	In arrears	8.0	14.2	6.5	4.3	2.0	1.9	3.5	1.0
Upper income class (>200%)	No arrears	90.1	93.5	96.1	95.3	97.2	98.3	97.0	95.5
	In arrears	9.9	6.5	3.9	4.7	2.8	1.7	3.0	4.5

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2011, 2015, 2019, 2021-2025. The income reference year is the year preceding the survey.





Notes

• The lower income class has consistently had the highest proportion of people living in households with mortgage or rent arrears on their main home. In 2025, the figures were 27.4% in the lower income class, 8.2% in the middle income class and 4.5% in the upper income class.

Table 7. Percentage of the population, median equivalised disposable income and housing costs by income class, 2023-2025

	2023						2024						2025					
	Population (%)	Median equivalised disposable income (€)	Median equivalised disposable income less housing costs A(1) (€)	Housing costs A(1) as % of median equivalised disposable income	Median equivalised disposable income less housing costs B(2) (€)	Housing costs B(2) as % of median equivalised disposable income	Population (%)	Median equivalised disposable income (€)	Median equivalised disposable income less housing costs A(1) (€)	Housing costs A(1) as % of median equivalised disposable income	Median equivalised disposable income less housing costs B(2) (€)	Housing costs B(2) as % of median equivalised disposable income	Population (%)	Median equivalised disposable income (€)	Median equivalised disposable income less housing costs A(1) (€)	Housing costs A(1) as % of median equivalised disposable income	Median equivalised disposable income less housing costs B(2) (€)	Housing costs B(2) as % of median equivalised disposable income
Lower income class (<75%)	**29.2**	**11,497**	**9,761**	**15.1**	**9,611**	**16.4**	**27.8**	**12,271**	**10,376**	**15.4**	**10,195**	**16.9**	**28.3**	**12,925**	**10,760**	**16.8**	**10,681**	**17.4**
Middle income class (75-200%)	**63.5**	**21,979**	**19,888**	**9.5**	**19,288**	**12.3**	**64.6**	**23,517**	**21,564**	**8.3**	**20,911**	**11.1**	**64.2**	**24,988**	**22,842**	**8.6**	**22,179**	**11.2**
Lower-middle income class (75-100%)	20.8	16,775	14,926	11.0	14,772	11.9	22.2	17,800	15,799	11.2	15,587	12.4	21.7	19,420	17,370	10.6	17,085	12.0
Mid-middle income class (100-150%)	31.0	23,195	21,245	8.4	20,466	11.8	30.7	24,975	23,006	7.9	22,418	10.2	30.9	26,659	24,448	8.3	23,734	11.0
Upper-middle income class (150-200%)	11.7	32,068	29,776	7.2	29,051	9.4	11.7	34,961	32,343	7.5	31,625	9.5	11.6	36,959	34,660	6.2	34,033	7.9
Upper income class (>200%)	**7.2**	**46,944**	**43,594**	**7.1**	**43,151**	**8.1**	**7.6**	**51,316**	**46,896**	**8.6**	**46,265**	**9.8**	**7.5**	**55,771**	**51,509**	**7.6**	**50,607**	**9.3**

Source: Statistical Service of Cyprus (CYSTAT), Survey on Income and Living Conditions of Households, 2021-2025. The income reference year is the year preceding the survey.

(1) Housing costs A include mortgage interest, rent, insurance on the main home, mandatory services (sewerage, refuse collection, communal services, cleaning, etc.), routine maintenance and repairs, utility bills (water, electricity and heating), and property taxes on the main home.

(2) Housing costs B include housing costs A plus repayments of mortgage principal.