

13 October 2020 | 1100 hrs | 166/2020

The European Statistics on Income and Living Conditions (EU-SILC) survey 2019 reported that 3.7 per cent of persons in private households lived in overcrowded dwellings.

EU-SILC 2019: Main Dwellings

EU-SILC is an annual panel survey that collects information on the income and living conditions of private households in Malta and Gozo. In 2019, almost 4,000 households were interviewed.

In 2019, 58.7 per cent of all inhabited dwellings in Malta and Gozo were either apartments or maisonettes, while 36.8 per cent were semi-detached or terraced houses. Results show that the largest proportion of main dwellings (33.9 per cent), contained 5 rooms (refer to methodological note 6a). This was followed by 23.7 per cent of main dwellings composed of 6 rooms, and 20.4 per cent composed of 7 or more rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status in 2019, with 76.9 per cent of all households owning their main dwelling. Of these, 57.2 per cent were outright owners, meaning that they either never had a mortgage on their main dwelling or have repaid their debt in full. Among households with dependent children, 82.1 per cent were homeowners. This rate was higher than for households without dependent children, of which 74.4 per cent were homeowners. A different trend was observed among rented main dwellings, whereby 20.4 per cent of households without dependent children were tenants, against 13.2 per cent of households with dependent children (Table 3).

According to EU-SILC, during 2019, 3.7 per cent of all those living in private households lived in overcrowded households. The overcrowding rate is defined by the number of rooms available in the household in relation to the household's size and other demographics (refer to methodological note 6c). When looking at the overcrowding rate by tenure status it was observed that the rate for persons living in rented dwellings was 12.5 per cent, while on the other hand the overcrowding rate of owner-occupied households was of 2.0 per cent. The overcrowding rate stood at 8.8 per cent for persons who were at-risk-of poverty or social exclusion, whereas the overcrowding rate stood at 2.4 per cent for persons who are not at risk of poverty or social exclusion (Table 4).

Housing costs were perceived to constitute a slight burden for 65.1 per cent of all persons living in households. A further 21.7 per cent considered these costs to be a heavy burden while, for the remaining 13.2 per cent, they were of no burden at all (Table 6 and Chart 2). Furthermore 63.6 per cent of persons who were severely materially deprived consider the housing cost to be a heavy burden. In contrast, only 32.6 per cent of people at-risk-of-poverty considered the housing cost to be a heavy burden (Table 7).

According to 34.6 per cent of respondents, pollution, grime or other environmental problems were the most common housing problems. The second most mentioned problem entailed noise from neighbours or from the street, which was experienced by 29.2 per cent of all households (Chart 6) ■

Table 1. Households by type and number of rooms in the main dwelling: EU-SILC 2019

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[1,935]	2,491	3,437	8,907
Semi-detached or terraced house	[2,074]	7,847	16,697	20,437	25,298	72,353
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	7,282	25,157	47,976	23,588	11,330	115,333
Total	9,471	33,933	66,608	46,516	40,065	196,593
% dwelling type						
Detached house	:	:	[21.7]	28.0	38.6	100.0
Semi-detached or terraced house	[2.9]	10.8	23.1	28.2	35.0	100.0
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	6.3	21.8	41.6	20.5	9.8	100.0
Total	4.8	17.3	33.9	23.7	20.4	100.0
% number of rooms						
Detached house	:	:	[2.9]	5.4	8.6	4.5
Semi-detached or terraced house	[21.9]	23.1	25.1	43.9	63.1	36.8
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	76.9	74.1	72.0	50.7	28.3	58.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

: Refer to methodological note 8

[] Refer to methodological note 8

Table 2. Households by size and number of rooms in the main dwelling: EU-SILC 2019

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	5,958	13,275	16,543	9,897	7,971	53,644
2	[2,335]	12,316	22,104	14,322	11,739	62,816
3	:	4,809	13,156	10,125	6,377	35,046
4	:	[2,319]	11,161	8,641	8,860	31,320
5+	:	[1,214]	3,644	3,532	5,118	13,767
Total	9,471	33,933	66,608	46,516	40,065	196,593
% household size						
1	11.1	24.7	30.8	18.4	14.9	100.0
2	[3.7]	19.6	35.2	22.8	18.7	100.0
3	:	13.7	37.5	28.9	18.2	100.0
4	:	[7.4]	35.6	27.6	28.3	100.0
5+	:	[8.8]	26.5	25.7	37.2	100.0
Total	4.8	17.3	33.9	23.7	20.4	100.0
% number of rooms						
1	62.9	39.1	24.8	21.3	19.9	27.3
2	[24.7]	36.3	33.2	30.8	29.3	32.0
3	:	14.2	19.8	21.8	15.9	17.8
4	:	[6.8]	16.8	18.6	22.1	15.9
5+	:	[3.6]	5.5	7.6	12.8	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

: Refer to methodological note 8

[] Refer to methodological note 8

Refer to methodological note 6a for the definition of a room

Table 3. Households by type and tenure status of main dwelling: EU-SILC 2019

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
Household without dependent children	18,480	79,769	98,249	26,966	6,779	131,995
<i>of which:</i>						
One person household, total	4,927	30,855	35,782	13,600	4,262	53,644
One person household, under 65	[4,843]	12,077	16,920	7,421	[2,237]	26,578
One person household, 65 and over	:	18,778	18,862	6,179	[2,025]	27,066
2 adults, both under 65	12,606	12,835	25,441	5,050	:	31,312
2 adults, at least one adult 65 or more	:	20,247	20,399	5,467	[1,027]	26,893
Other households without dependent children	[795]	15,832	16,628	2,849	:	20,146
Household with dependent children	20,306	32,705	53,011	8,552	[3,036]	64,598
<i>of which:</i>						
Single parent household, one or more dependent children	:	[2,675]	4,629	[1,872]	:	7,035
2 adults, one dependent child	9,871	8,600	18,471	:	:	21,818
2 adults, two or more dependent children	7,192	10,776	17,969	[1,167]	:	19,675
Other households with one or more dependent children	[1,289]	10,654	11,943	3,758	:	16,070
Total	38,786	112,474	151,260	35,518	9,815	196,593
			%			
Household without dependent children	14.0	60.4	74.4	20.4	5.1	100.0
<i>of which:</i>						
One person household, total	9.2	57.5	66.7	25.4	7.9	100.0
One person household, under 65	[18.2]	45.4	63.7	27.9	[8.4]	100.0
One person household, 65 and over	:	69.4	69.7	22.8	[7.5]	100.0
2 adults, both under 65	40.3	41.0	81.2	16.1	:	100.0
2 adults, at least one adult 65 or more	:	75.3	75.9	20.3	[3.8]	100.0
Other households without dependent children	[3.9]	78.6	82.5	14.1	:	100.0
Household with dependent children	31.4	50.6	82.1	13.2	[4.7]	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	:	[38.0]	65.8	[26.6]	:	100.0
2 adults, one dependent child	45.2	39.4	84.7	:	:	100.0
2 adults, two or more dependent children	54.8	36.6	91.3	[5.9]	:	100.0
Other households with one or more dependent children	[8.0]	66.3	74.3	23.4	:	100.0
Total	19.7	57.2	76.9	18.1	5.0	100.0

: Refer to methodological note 8

[] Refer to methodological note 8

Table 4. Share of persons living in overcrowded households by selected characteristics (Overcrowding rate): EU-SILC 2018-2019¹...

		2018	2019		
		Overcrowding rate ² (%)	Overcrowding rate ² (%)	Number of persons...	
				not living in an overcrowded household	living in an overcrowded household
Sex	Male	3.3	3.8	238,777	9,322
	Female	3.5	3.5	228,210	8,374
Age group	Under 18	4.8	5.1	77,783	4,165
	18-64	3.6	3.9	303,294	12,411
	65+	[1.1]	[1.3]	85,910	[1,120]
At-risk-of-poverty³	No	2.6	3.0	389,706	12,219
	Yes	7.0	6.6	77,281	5,477
At-risk-of-poverty or social exclusion⁴	No	2.6	2.4	378,388	9,113
	Yes	6.8	8.8	88,599	8,584
Household size	1	:	:	53,613	:
	2	:	:	125,254	:
	3	:	:	104,162	:
	4	2.7	[2.0]	122,732	[2,548]
	5+	15.6	18.4	61,226	13,763
District	Southern Harbour	7.6	8.5	74,781	6951
	Northern Harbour	3.7	3.6	147,398	5552
	South Eastern	[3.8]	[2.2]	73,672	[1,687]
	Western	:	:	58,298	:
	Northern	:	[3.4]	79,950	[2,847]
	Gozo & Comino	:	:	32,888	:
Type of dwelling	Detached or semi-detached or terraced house	3.1	3.2	200,749	6562
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	3.6	4.0	266,238	11,134

¹ Totals may not add up due to incomplete data or missing values² Refer to methodological note 6c³ Refer to methodological note 6j⁴ Refer to methodological note 6k

: Refer to methodological note 8

[] Refer to methodological note 8

... Table 4. Share of persons living in overcrowded households by selected characteristics (Overcrowding rate): EU-SILC 2018-2019¹

		2018	2019		
		Overcrowding rate ² (%)	Overcrowding rate ² (%)	Number of persons...	
				not living in an overcrowded household	living in an overcrowded household
Tenure status	Owner	1.9	2.0	378,988	7,563
	<i>of which:</i>				
	With mortgage	:	:	103,055	:
	Without mortgage	2.4	2.5	275,933	7,195
	Tenant	10.9	12.5	68,211	9,750
	Accommodation free of charge	:	:	19,788	:
Number of rooms	Less than 4	[19.7]	26.9	10,983	4,035
	4	9.9	7.6	62,718	5,189
	5 or more	1.7	2.1	393,286	8,473
Household type	Household without dependent children	[0.7]	[1.0]	239,352	[2,431]
	<i>of which:</i>				
	One person household, total	:	:	53,613	:
	2 adults, no dependent children	:	:	116,411	:
	Other households without dependent children	[2.2]	[3.3]	69,329	[2,400]
	Household with dependent children	5.9	6.3	227,635	15,265
	<i>of which:</i>				
	Single parent household, one or more dependent children	:	:	16,113	:
	2 adults, one dependent child	:	:	65,302	:
	2 adults two or more dependent children	[2.2]	[2.8]	80,296	[2,330]
	Other households with one or more dependent children	14.4	15.5	65,923	12,083
Total		3.4	3.7	466,987	17,696

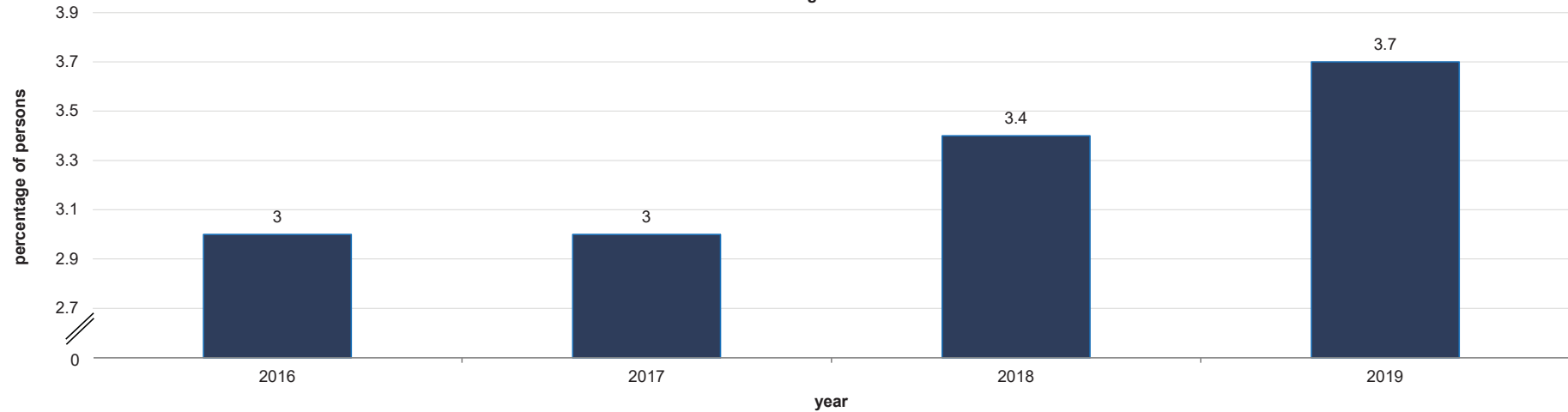
¹ Totals may not add up due to incomplete data or missing values

² Refer to methodological note 6c

:

[] Refer to methodological note 8

Chart 1. Overcrowding rate: 2016-2019

Table 5. Overcrowding rate¹ by main indicators of relative poverty: EU-SILC 2018-2019

Main indicators of relative poverty		2018			2019					
		% persons ...			% persons ...			Number of persons ...		
		not living in an overcrowded household	living in an overcrowded household	Total	not living in an overcrowded household	living in an overcrowded household	Total	not living in an overcrowded household	living in an overcrowded household	Total
At-risk-of-poverty ²	No	83.8	65.1	83.2	83.5	69.0	82.9	389,706	12,219	401,925
	Yes	16.2	34.9	16.8	16.5	31.0	17.1	77,281	5,477	82,758
Severely materially deprived ³	No	97.3	86.0	97.0	97.2	75.8	96.4	453,771	13,406	467,177
	Yes	2.7	[14.0]	3.0	2.8	24.2	3.6	13,216	4,290	17,506
Work Intensity (W.I.) ⁴	Very high WI (0.85<WI<=1.00)	51.2	[23.7]	50.1	53.5	[20.2]	52.0	187,488	[3,234]	190,723
	High WI (0.55<WI<=0.85)	21.7	20.5	21.6	20.8	27.6	21.1	73,023	4,426	77,449
	Medium to Low WI (0.20<WI<=0.55)	22.1	37.0	22.7	21.1	40.6	22.0	74,015	6,513	80,529
	Very low WI (0.00<=WI<=0.20)	5.0	[18.7]	5.5	4.6	[11.6]	4.9	16,203	[1,867]	18,070
At-risk-of-poverty or social exclusion ⁵	No	81.7	62.0	81.0	81.0	51.5	79.9	378,388	9,113	387,500
	Yes	18.3	38.0	19.0	19.0	48.5	20.1	88,599	8,584	97,183
Total		100.0	100.0	100.0	100.0	100.0	100.0	466,987	17,696	484,683

¹ Refer to methodological note 6c² Refer to methodological note 6j³ Refer to methodological note 6h⁴ Refer to methodological note 6i⁵ Refer to methodological note 6k

[] Refer to methodological note 8

Table 6. Perceived financial burden of the total housing cost by various household characteristics: EU-SILC 2018-2019 ...

		2018			2019			Total ¹
		A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all	
		%						
District	Southern Harbour	24.8	60.3	14.8	23.0	68.6	8.4	100.0
	Northern Harbour	22.0	48.0	30.0	28.9	57.2	13.8	100.0
	South Eastern	21.0	65.9	13.1	18.2	72.9	8.8	100.0
	Western	14.0	58.5	27.5	20.4	58.5	21.1	100.0
	Northern	19.2	56.4	24.4	18.7	64.7	16.6	100.0
	Gozo & Comino	[6.5]	69.9	23.6	[2.9]	88.2	[8.9]	100.0
Type of dwelling	Detached house	[13.8]	50.4	35.8	[11.3]	[72.1]	[16.6]	100.0
	Semi-detached or terraced house	18.1	58.8	23.1	19.6	67.4	13.1	100.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	21.6	56.5	21.9	24.0	63.1	13.0	100.0
Tenure status	Owner	17.7	58.3	24.0	19.7	66.5	13.8	100.0
	<i>of which:</i>							
	With mortgage	21.8	62.5	15.6	24.8	65.9	[9.3]	100.0
	Without mortgage	16.1	56.7	27.3	17.8	66.7	15.5	100.0
Tenant	32.7	48.5	18.8	33.2	57.9	8.9	100.0	
Accommodation free of charge	[16.5]	65.6	[17.9]	[15.7]	[66.9]	[17.5]	100.0	
Number of rooms	Less than 4	[32.7]	49.2	[18.1]	[22.9]	66.0	:	100.0
	4	26.9	56.0	17.1	31.2	59.8	9.0	100.0
	5	20.1	56.5	23.3	23.8	64.7	11.6	100.0
	6	19.1	58.3	22.6	19.2	67.1	13.7	100.0
	7 or more	14.7	58.4	27.0	15.6	66.8	17.6	100.0

¹ Totals may not add up due to rounding

: Refer to methodological note 8

[] Refer to methodological note 8

... Table 6. Perceived financial burden of the total housing cost by various household characteristics: EU-SILC 2018-2019

	2018			2019			Total ¹	
	A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all		
	%							
Household type	Household without dependent children	17.7	55.2	27.1	20.5	64.6	14.9	100.0
	<i>of which:</i>							
	One person household, total	18.6	46.3	35.1	19.4	62.4	18.2	100.0
	2 adults, no dependent children, both under 65 years	19.6	56.3	24.1	19.0	69.0	12.0	100.0
	2 adults, no dependent children, at least one adult 65 years or more	15.4	54.5	30.1	22.6	60.1	17.4	100.0
	Other households without dependent children	17.3	61.2	21.5	21.2	65.6	13.1	100.0
	Household with dependent children	21.8	59.1	19.1	22.9	65.7	11.4	100.0
	<i>of which:</i>							
	Single parent household, one or more dependent children	[31.6]	58.9	[9.5]	[38.0]	[54.0]	:	100.0
	2 adults, one dependent child	22.0	59.5	18.6	17.4	70.2	[12.5]	100.0
	2 adults, two dependent children	17.1	61.8	21.1	15.8	68.8	15.3	100.0
	2 adults, three or more dependent children	[21.9]	56.3	[21.8]	[34.6]	[51.9]	:	100.0
	Other households with one or more dependent children	23.4	57.1	19.5	27.5	64.9	[7.6]	100.0
Household disposable income	€10,000 and under	23.5	53.8	22.7	34.0	56.4	9.5	100.0
	€10,001 - €20,000	22.3	52.4	25.3	23.1	63.7	13.3	100.0
	€20,001 - €30,000	22.4	58.3	19.3	28.0	62.9	9.1	100.0
	€30,001+	17.0	59.3	23.7	17.1	67.7	15.2	100.0
Total		19.8	57.2	23.0	21.7	65.1	13.2	100.0

¹ Totals may not add up due to rounding

: Refer to methodological note 8

[] Refer to methodological note 8

Table 7. Perceived financial burden of the housing cost by different aspects of poverty: EU-SILC 2018-2019

		A heavy burden	A slight burden	Not a burden at all	Total ¹
		%			
		2018			
At-risk-of-poverty²	No	18.2	57.8	23.9	100.0
	Yes	27.5	54.0	18.5	100.0
Severely materially deprived³	No	18.7	58.0	23.3	100.0
	Yes	54.2	31.6	[14.2]	100.0
Work Intensity (W.I.)⁴	Very high WI (0.85<WI<=1.00)	18.5	60.3	21.2	100.0
	High WI (0.55<WI<=0.85)	21.6	58.0	20.4	100.0
	Medium to Low WI (0.20<WI<=0.55)	22.8	57.3	19.8	100.0
	Very low WI (0.00<=WI<=0.20)	34.6	46.8	18.6	100.0
At-risk-of-poverty or social exclusion⁵	No	17.7	58.1	24.2	100.0
	Yes	28.7	53.2	18.1	100.0
Total		19.8	57.2	23.0	100.0
		2019			
At-risk-of-poverty²	No	19.4	66.3	14.2	100.0
	Yes	32.6	59.4	7.9	100.0
Severely materially deprived³	No	20.1	66.4	13.5	100.0
	Yes	63.6	32.1	:	100.0
Work Intensity (W.I.)⁴	Very high WI (0.85<WI<=1.00)	17.4	69.2	13.4	100.0
	High WI (0.55<WI<=0.85)	20.8	68.7	10.5	100.0
	Medium to Low WI (0.20<WI<=0.55)	30.9	59.2	10.0	100.0
	Very low WI (0.00<=WI<=0.20)	37.4	53.5	[9.1]	100.0
At-risk-of-poverty or social exclusion⁵	No	18.6	66.8	14.6	100.0
	Yes	34.1	58.4	7.5	100.0
Total		21.7	65.1	13.2	100.0

¹ Totals may not add up due to rounding

² Refer to methodological note 6j

³ Refer to methodological note 6h

⁴ Refer to methodological note 6i

⁵ Refer to methodological note 6k

[] Refer to methodological note 8

Chart 2. Perceived financial burden of the total housing cost by household type: EU-SILC 2019

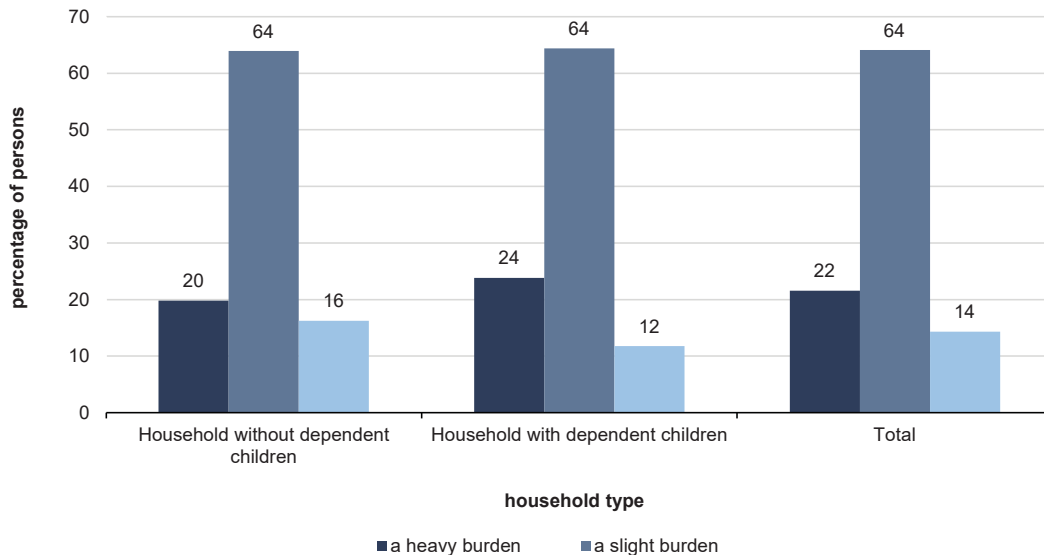


Chart 3. Perceived financial burden of the total housing cost by main indicators of relative poverty: EU-SILC 2019

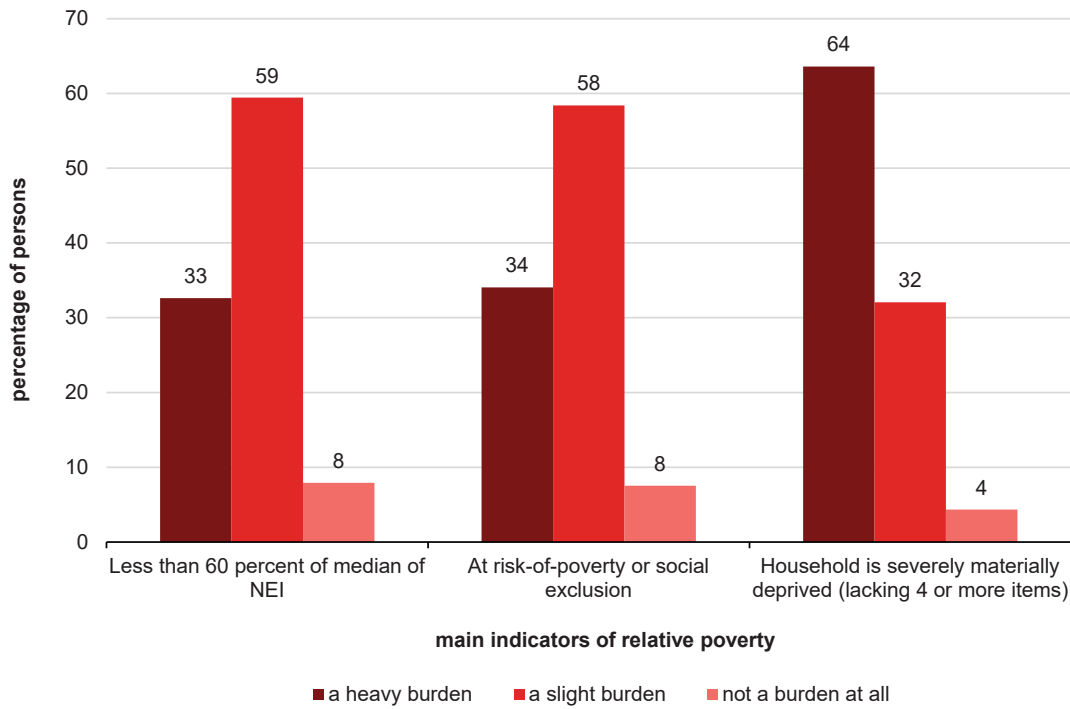


Chart 4. Perceived financial burden of the total housing cost: EU-SILC 2016-2019

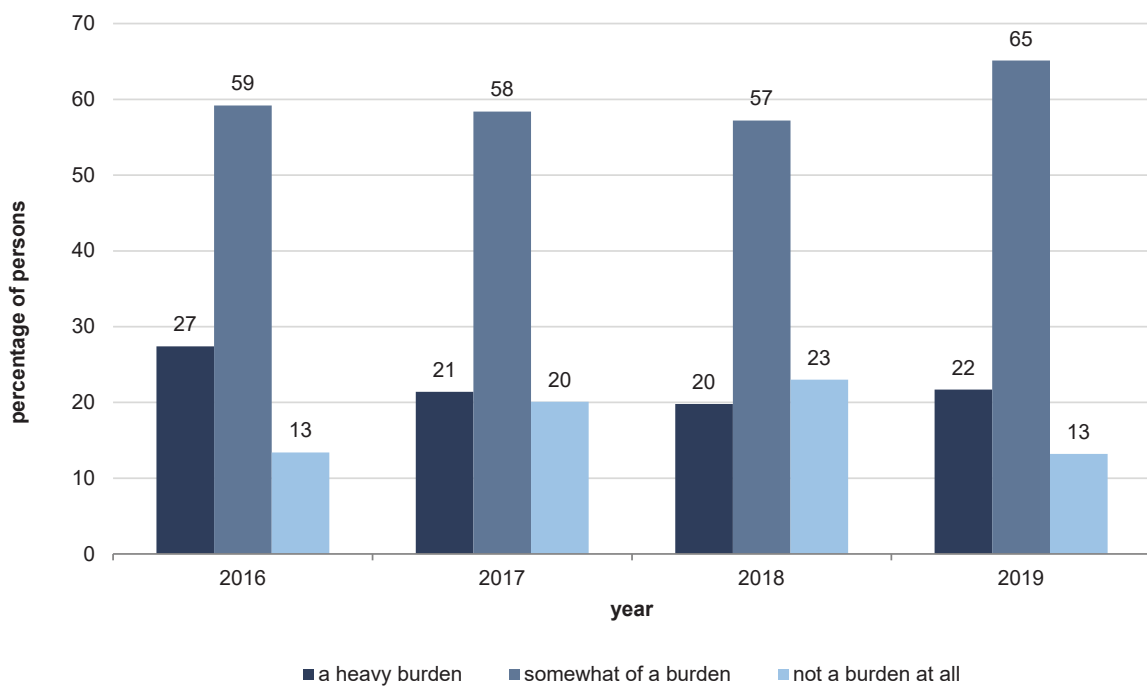


Table 8. Median of the housing cost burden (as a percentage of disposable income) by selected characteristics: EU-SILC 2018-2019

		2018	2019
		%	
At-risk-of-poverty¹	No	3.8	3.9
	Yes	6.6	7.1
At-risk-of-poverty or social exclusion²	No	3.8	3.9
	Yes	6.1	6.4
Household size	1	5.0	5.7
	2	5.1	5.5
	3	4.5	4.6
	4	4.0	3.7
	5+	2.7	2.9
District	Southern Harbour	4.5	4.4
	Northern Harbour	4.5	4.8
	South Eastern	4.0	4.2
	Western	3.8	4.0
	Northern	5.0	4.7
	Gozo and Comino	2.5	2.5
Type of dwelling	Detached house	3.3	3.6
	Semi-detached or terraced house	3.6	3.6
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	5.0	4.9
Tenure status	Owner	4.2	4.2
	<i>of which:</i>		
	With mortgage	10.8	11.7
	Without mortgage	2.9	3.1
	Tenant	5.3	5.5
	Accommodation free of charge	2.6	3.1
Number of rooms	Less than 4	4.8	5.6
	4	5.3	5.2
	5	4.7	4.5
	6	4.2	4.2
	7 or more	3.3	3.7
Household type	Household without dependent children	4.0	4.2
	<i>of which:</i>		
	One person household, total	5.0	5.7
	2 adults, no dependent children, both under 65 years	6.2	7.0
	2 adults, no dependent children, at least one adult 65 years or more	4.4	4.5
	Other households without dependent children	2.4	2.6
	Household with dependent children	4.7	4.4
	<i>of which:</i>		
	Single parent household, one or more dependent children	6.7	8.0
	2 adults, one dependent child	5.9	6.7
	2 adults, two dependent children	6.2	5.7
	2 adults, three or more dependent children	6.0	5.9
	Other households with one or more dependent children	2.6	3.1
Total		4.3	4.3

¹ Refer to methodological note 6j

² Refer to methodological note 6k

Chart 5. Median of the housing cost burden (as a percentage of disposable income): EU-SILC 2016-2019

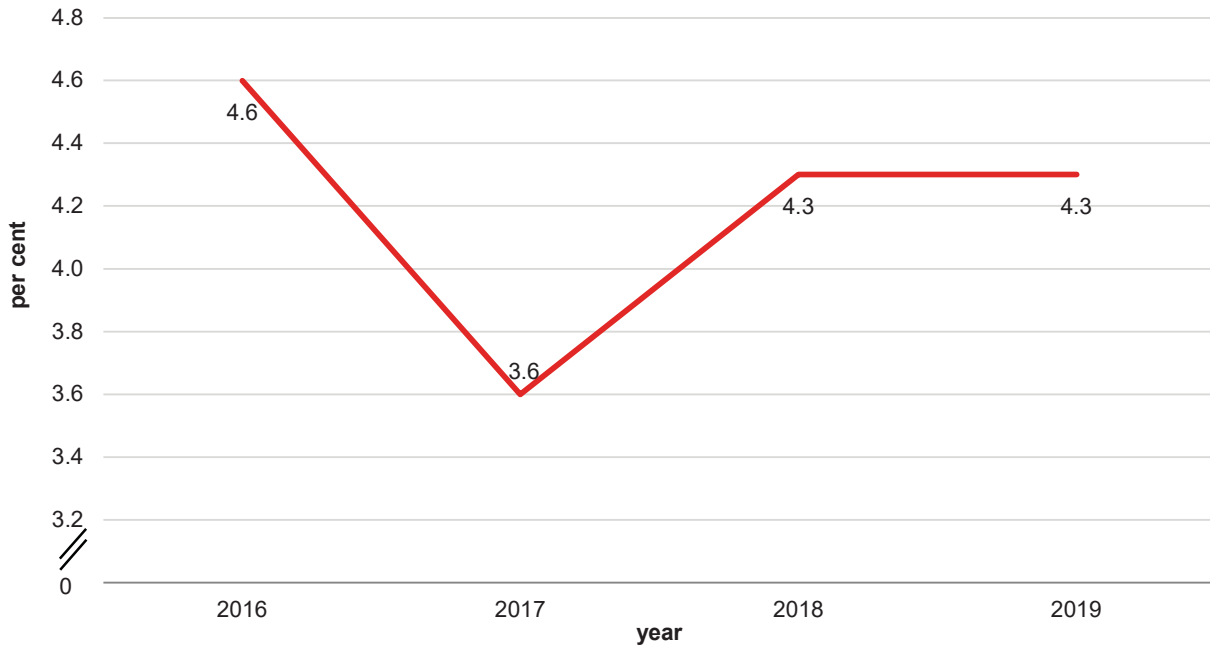
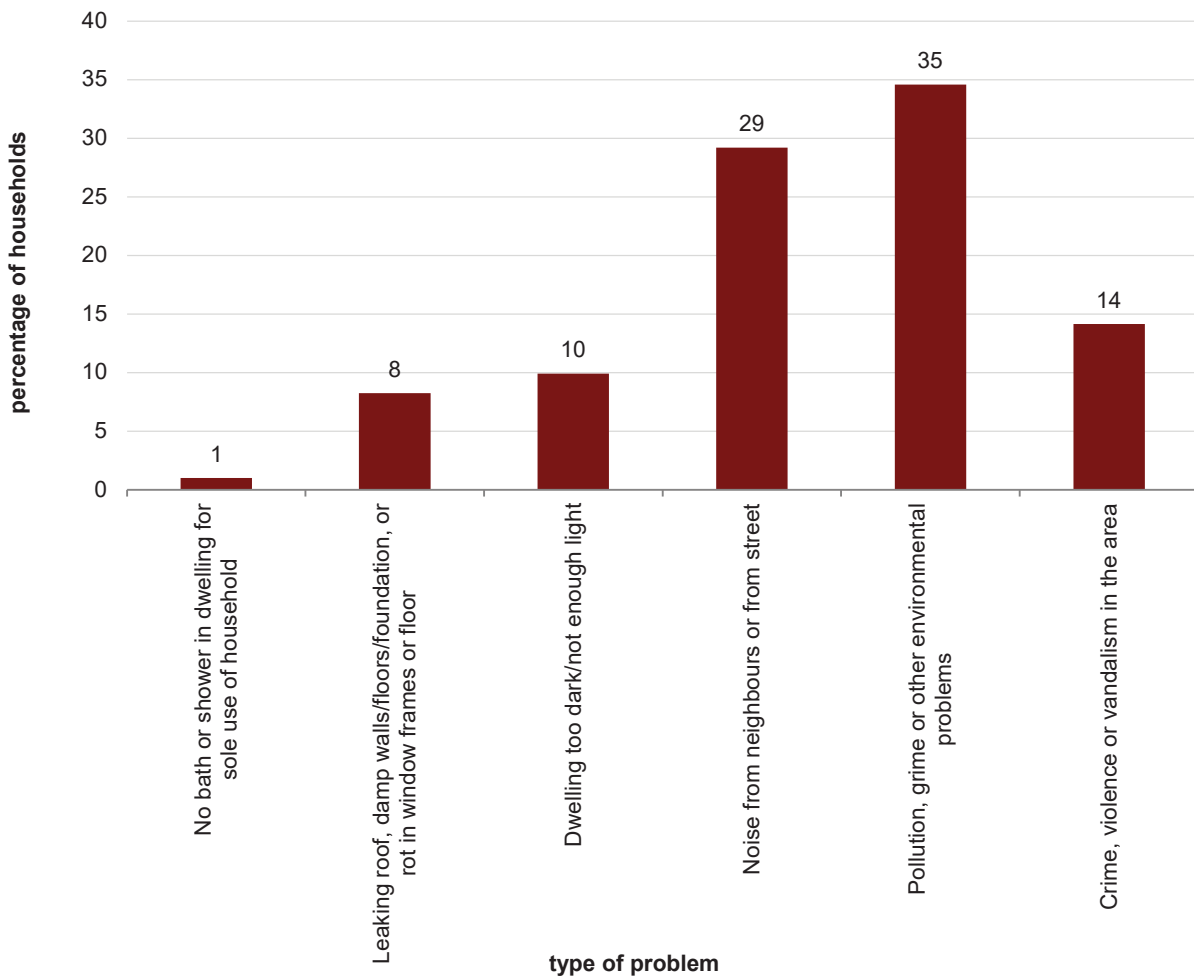


Chart 6. Households by type of problems with main dwelling: EU-SILC 2019



Methodological Notes

1. The revisions published in this release were undertaken to be in line with the revised demographic figures published on 12th February 2018 (NSO Release No: 022/2018). These updates are reflected in the weights used for the grossing up of the results of the survey.
2. The Statistics on Income and Living Conditions (SILC) survey is an annual enquiry conducted by the National Statistics Office (NSO) among persons residing in private households in Malta and Gozo. This survey was carried out under EU regulation (EU. No. 1177/2003). The main scope of this survey is to enable the compilation of statistics on income distribution and indicators on monetary poverty. SILC also serves to produce reliable quantitative information on social exclusion and material deprivation.
3. This survey has been carried out in Malta since 2005 and is carried out annually by all European Union Member States under a European framework regulation that came into force in 2004. Consequently, all work related to the SILC survey is coordinated by Eurostat which, in particular, provides guidelines on the methodology that is
4. In 2019, the gross sample size was 4,522 households. Of these, 146 households were ineligible for the survey (i.e. addresses that did not actually exist, could not be located, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,376 households were approached for the interview. Of these, 3,785 completed the survey, resulting in a household response rate of 86 per cent. These households comprised 9,557 residents, of whom 8,351 were aged 16 and over.
5. The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2019 refers to the calendar year 2018.

6. Definitions:

- 6a. A **room** is defined as a space of a housing unit enclosed by walls and with a ceiling, of a size large enough to hold a bed for an adult (four square metres at least) and whose height is at least two metres.

Number of rooms in main dwelling **include**: kitchens, bedrooms, dining rooms, living rooms, study rooms and habitable cellars/basements and **exclude**: garages, kitchenettes, corridors, box rooms, verandas, bathrooms, showers, utility rooms (e.g. washrooms) and rooms used for business only.

- 6b. A person is defined as a **dependent child** if s/he is:

- under 18, or;
- 18-24 years old and is inactive and living with at least one parent.

Otherwise, the person is referred to as an adult.

- 6c. The **overcrowding rate** is defined as the percentage of the population living in an overcrowded household.

A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum number of rooms equal to:

- one room for the household;
- one room per couple in the household;
- one room for each single person aged 18 or more;
- one room per pair of single people of the same gender between 12 and 17 years of age;
- one room for each single person between 12 and 17 years of age and not included in the previous category
- one room per pair of children under 12 years of age.

- 6d. The **total disposable income** of a household is calculated by adding:

- Gross employee cash or near cash income;
- Gross non-cash employee income (only company car and associated costs included);
- Gross cash benefits or losses from self-employment (including royalties);
- Unemployment benefits;
- Old-age benefits;
- Survivors' benefits;
- Sickness benefits;
- Disability benefits;
- Education-related allowances;
- Income from rental of property or land;
- Family/Children related allowances;
- Social exclusion not elsewhere classified;
- Housing allowances;
- Regular inter-household cash transfers received;
- Interests, dividends, profits from capital investments in unincorporated business;

- Income received by people aged under 16;
- Income received from individual private pension plans.

and deducting:

- regular inter-household cash transfers paid,
- tax on income, and,
- social insurance contributions

6e. **Equivalent household size** is calculated according to the “modified OECD” equivalence scale which gives:

- a weight of 1.0 to the first adult;
- a weight of 0.5 to any other household member aged 14+;
- a weight of 0.3 to each child.

The resulting figure, which is the sum of these weights, is attributed to each member of the household.

6f. **Equivalised disposable income (referred to also as national equivalised income)** is defined as the household’s total disposable income divided by its “equivalent size”, to take account of the size and composition of the household, and is attributed to each household member. For example a household with 2 adults and 2 children aged less than 14, would have an equivalised household size of $(1+0.5+0.3+0.3) = 2.1$. If the total disposable income earned by the household is €20,000, then the household equivalised income would result in $(€20,000/2.1) = €9,523$.

6g. The **at-risk-of-poverty threshold** is also referred to as the at-risk-of-poverty line or, simply, the poverty line. This is equivalent to 60 per cent of the median national equivalised income of persons living in private

6h. **Material Deprivation:**

The following nine questions were asked to all households in order to determine whether they suffered from material deprivation:

- ability to face unexpected financial expenses;
- ability to pay for one week’s annual holiday away from home;
- whether they have been in arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments;
- ability to have a meal with meat, chicken, fish or vegetarian equivalent every second day;
- ability to keep home adequately warm in winter;
- own a washing machine;
- own a colour TV;
- own a telephone (including mobile phone);
- own a car.

Persons living in households who were not able to afford at least **four** of the nine deprivation items, are considered to be **severely materially deprived**.

6i. The **Work Intensity (WI)** of a household is the ratio of the total number of months that all household members aged between 18 and 59, with the exclusion of students aged between 18 and 24, have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period. Households composed only of children aged less than 18, of students aged less than 25 and/or people aged 60 or more are completely excluded from the computation of this indicator.

6j. The **at-risk-of-poverty rate** refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.

6k. The **at-risk-of-poverty or social exclusion rate** corresponds to the proportion of persons who fall within at least one of the following three categories:

- persons whose equivalised income falls below the at-risk-of-poverty threshold,
- persons who live in severely materially deprived private households,
- persons aged 0-59 who live in private households with very low work intensity (i.e. the adults (aged 18-59) worked less than 20% of their total work potential during the past year.)

6l. The term **housing costs** refers to the monthly costs connected with the household's right to live in the accommodation, and includes: interest paid on mortgages, rent payments, structural insurances, cost of utilities and regular maintenance and repairs.

6m. The **household cost burden** is defined as the ratio of annual total housing costs (net of housing allowances) to the total disposable household income (net of housing allowances). The **median of the housing cost burden distribution** refers to the value which divides the total frequency for this distribution at individual level into two halves i.e. it is the value that falls exactly in the middle so that 50% of persons have a household cost burden ratio above this value and 50% are below.

7. Estimates of variance for main SILC 2019 indicators related to Main Dwellings

		estimate	margin of error at 95% Confidence Interval	95% confidence interval
Persons living in an overcrowded household				
	<i>Number</i>	17,696	4,488	17,696 ± 4,488
	%	3.7	0.9	3.7 ± 0.9
Persons living in households where the financial burden of the total housing cost is perceived to be:				
Heavy	<i>Number</i>	105,040	8,093	105,040 ± 8,093
	%	21.7	1.7	21.7 ± 1.7
Slight	<i>Number</i>	315,259	9,468	315,259 ± 9,468
	%	65.1	2.0	65.1 ± 2.0
No burden at all	<i>Number</i>	63,717	6,354	63,717 ± 6,354
	%	13.2	1.3	13.2 ± 1.3
Persons living in households having the following tenure status over main dwelling:				
Owned	<i>Number</i>	386,551	7,865	386,551 ± 7,865
	%	79.8	1.6	79.8 ± 1.6
Rented	<i>Number</i>	77,960	7,139	77,960 ± 7,139
	%	16.1	1.5	16.1 ± 1.5
Provided free of charge	<i>Number</i>	20,171	4,014	20,171 ± 4,014
	%	4.2	0.8	4.2 ± 0.8

8. Key

: **Data not published due to unreliable survey estimates as a result of:**

1. less than 20 reporting households; or
2. the non-response for the item concerned exceeds 50%.

[] **Figures to be used with caution: figures with between 20 and 49 reporting households or with non-response for the item concerned that exceeds 20% and is lower or equal to 50%.**

N/A Not applicable

9. Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.

10. More information relating to this news release may be accessed at:

Statistical Concepts: <http://nso.gov.mt/metadata/concepts.aspx>

Metadata: <http://nso.gov.mt/metadata/reports.aspx?id=27>

11. References to this news release are to be cited appropriately.

12. Further details are available from the Eurostat's website:

<https://ec.europa.eu/eurostat/data/database>

13. A detailed news release calendar is available on:

https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx