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According to EU-SILC, which produces statistics on Income and Living Conditions, in 2019 the at-risk-of-poverty or social exclusion rate was estimated at 20.1 per cent of the population living in private households in Malta.

## **EU-SILC 2019: Material Deprivation and Monetary Poverty**

Persons are considered to be at-risk-of-poverty or social exclusion if they are in at least one of the following states: at-risk-of-poverty, severely materially deprived, or living in households with very low work intensity. These were estimated at 97,183, corresponding to 20.1 per cent of the population living in private households.

### **At-risk-of-poverty**

The at-risk-of-poverty threshold is set at 60 per cent of the national equivalised income which proportion, in 2019, was calculated at €9,212. In this year, 17.1 per cent of the population living in private households were estimated to be at-risk-of poverty, equivalent to around 82,758 persons. The largest share was registered among the elderly persons aged 65 and over – nearly 28 per cent of this age cohort (Table 5).

The relative median at-risk-of-poverty gap is an indicator which measures the extent to which the income of those persons who are at-risk-of-poverty falls below the at-risk-of-poverty threshold. In 2019, this was estimated at 17.1 per cent over 17.0 per cent a year earlier (Table 7).

### **Deprivation indicators**

Severely materially deprived persons are considered as such if their household cannot afford four or more items listed in methodological note 5 of this release. These are known as deprivation items and range from a household's ability to have a meal with protein (meat, chicken or fish) or vegetarian equivalent every alternate day, to affording a week's annual holiday away from home. In 2019, 17,506 persons, equivalent to 3.6 per cent of the population living in private households, were estimated to fall in this category. Materially deprived persons are observed as those who cannot afford at least three deprivation items. These were estimated at 8.4 per cent of the population. Across the two categories, the most prevalent deprivation item was inability to pay for a week's annual holiday away from home, accounting for 30.8 per cent of the population in private households (Table 8).

Another indicator within the EU-SILC data collection is the one which attempts to gauge material and social deprivation. This indicator aims to capture the social dimension of poverty and therefore its coverage goes beyond the material dimension. Apart from items such as the ability to replace worn-out furniture and worn-out clothes, this statistic measures social pursuits, such as leisure activities undertaken regularly and meeting with family and friends. A person is considered to be materially and socially deprived if his/her cannot afford at least five of the thirteen items listed in methodological note 6. In 2019, 9.9 per cent of the private-household population were considered to be materially and socially deprived, an increase of 0.6 percentage points from 2018 (Table 9).

### **Low-work-intensity households**

The third aspect of the at-risk-of-poverty or social exclusion indicator concerns very low-work-intensity households, defined as those in which the adults (aged 18 to 59) worked under one-fifth of their work potential in the year preceding the survey. In 2019, the very low-work-intensity rate was calculated at 3.7 per cent of the private-household population (Chart 6) ■

Table 1. Number and share of persons at-risk-of-poverty or social exclusion (AROPE) by various socio-demographic characteristics

Characteristics		2015		2016		2017		2018		2019	
		Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
Sex	Male	48,179	22.2	45,006	20.2	42,163	18.5	41,352	17.4	46,541	18.8
	Female	51,030	23.8	44,777	20.4	45,291	20.2	47,425	20.6	50,641	21.4
Age	Under 18	22,148	28.4	18,808	24.0	18,299	23.0	18,395	22.8	19,299	23.6
	18-64	58,861	21.1	50,565	17.7	47,771	16.4	47,841	15.8	52,569	16.7
	65 and over	18,200	24.3	20,410	26.0	21,383	26.2	22,541	26.7	25,314	29.1
Most frequent activity status <sup>1</sup>	At work	17,545	9.8	14,699	7.7	13,434	6.8	15,816	7.4	18,521	8.2
	Unemployed	6,937	73.8	5,409	64.1	4,230	73.1	3,653	69.4	2,013	58.2
	Retired	12,354	22.1	14,367	23.2	16,719	23.5	16,159	25.4	18,347	26.6
	Other inactive	39,650	37.5	34,001	35.6	33,410	36.1	34,418	34.2	37,887	38.4
Highest level of education achieved <sup>2</sup>	Low	66,681	31.3	59,789	28.6	55,461	27.1	56,322	26.7	62,015	28.3
	Medium	10,835	12.4	11,212	11.7	13,398	12.8	12,984	12.0	14,752	13.3
	High	2,804	4.4	2,497	3.7	2,627	3.6	3,382	4.4	2,925	3.6
Tenure status of the household	Outright owner	52,172	20.3	46,840	17.7	47,840	17.9	50,771	18.5	52,073	18.4
	Owner paying mortgage	13,228	14.7	10,946	11.4	8,640	8.6	9,091	8.6	9,503	9.2
	Tenant or subtenant paying rent	27,839	42.4	27,482	42.9	27,119	40.5	24,195	35.9	31,828	40.8
	Accommodation is provided free	5,970	31.1	4,515	24.9	3,855	22.0	4,720	25.2	3,777	18.7
<b>Total</b>		<b>99,209</b>	<b>23.0</b>	<b>89,783</b>	<b>20.3</b>	<b>87,454</b>	<b>19.3</b>	<b>88,777</b>	<b>19.0</b>	<b>97,183</b>	<b>20.1</b>

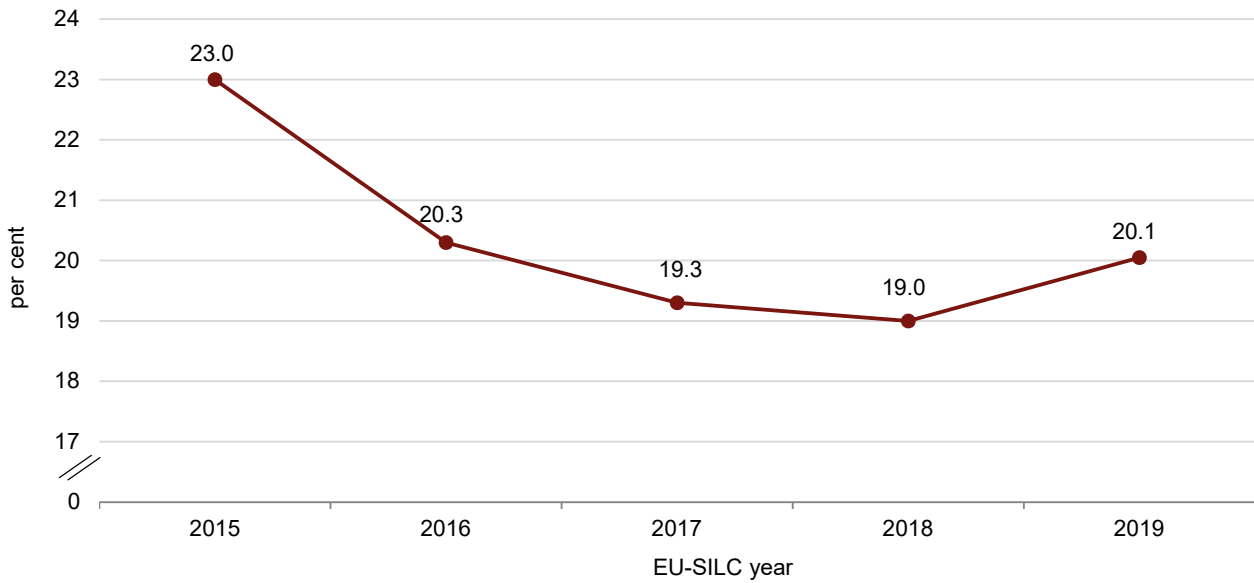
<sup>1</sup> Includes persons aged 18 years or more. For more information refer to methodological note 4.

<sup>2</sup> Includes persons aged 16 years or more. For more information refer to methodological note 4.

Table 2. Number and share of persons at-risk-of-poverty or social exclusion (AROPE) by household type

Household type	2015		2016		2017		2018		2019	
	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
<b>All households</b>	<b>99,209</b>	<b>23.0</b>	<b>89,783</b>	<b>20.3</b>	<b>87,454</b>	<b>19.3</b>	<b>88,777</b>	<b>19.0</b>	<b>97,183</b>	<b>20.1</b>
<b>Households without dependent children</b>	<b>45,047</b>	<b>21.4</b>	<b>42,837</b>	<b>19.7</b>	<b>41,423</b>	<b>18.6</b>	<b>43,124</b>	<b>19.0</b>	<b>47,524</b>	<b>19.7</b>
<i>of which:</i>										
One person household, under 65 years of age	8,107	37.7	6,589	29.4	7,087	29.8	6,460	27.6	7,674	28.9
One person household, 65 years old and over	5,342	25.3	6,345	27.9	6,819	28.9	8,149	30.2	7,759	28.7
Two adults, no dependent children, both under 65 years of age	8,739	19.1	7,639	16.0	7,082	14.8	8,208	15.0	8,292	13.2
Two adults, no dependent children, at least one adult aged 65 or more	13,287	28.1	15,130	30.2	15,971	29.8	14,870	28.2	17,664	32.8
Other households without dependent children	9,572	12.8	7,134	9.6	4,463	6.1	5,437	7.8	6,134	8.6
<b>Households with dependent children</b>	<b>54,161</b>	<b>24.5</b>	<b>46,946</b>	<b>20.8</b>	<b>46,031</b>	<b>20.0</b>	<b>45,653</b>	<b>19.0</b>	<b>49,659</b>	<b>20.4</b>
<i>of which:</i>										
Single parent household, one or more dependent children	9,053	56.2	8,181	49.5	8,613	47.7	8,981	51.0	8,692	51.7
Two adults, one dependent child	8,273	16.1	6,496	11.7	8,197	13.4	9,079	14.1	7,090	10.8
Two adults, two dependent children	13,721	20.0	13,029	19.7	9,681	14.9	10,878	16.5	12,846	19.6
Two adults, three or more dependent children	7,674	39.5	8,729	41.4	7,847	39.1	4,726	27.3	5,608	33.1
Other households with one or more dependent children	15,441	23.5	10,512	15.8	11,693	17.8	11,989	16.1	15,422	19.8

**Chart 1. Share of people at-risk-of-poverty or social exclusion (AROPE)**



**Table 3. At-risk-of-poverty threshold and number and rates of persons at-risk-of-poverty (ARP)**

Year	At-risk-of-poverty threshold		Persons below the threshold	
	€	%	Number	
2015	8,131	16.6	71,712	
2016	8,170	16.5	73,137	
2017	8,713	16.7	75,516	
2018	8,868	16.8	78,685	
2019	9,212	17.1	82,758	

**Chart 2. At-risk-of-poverty threshold and number and rates of persons at-risk-of-poverty (ARP)**

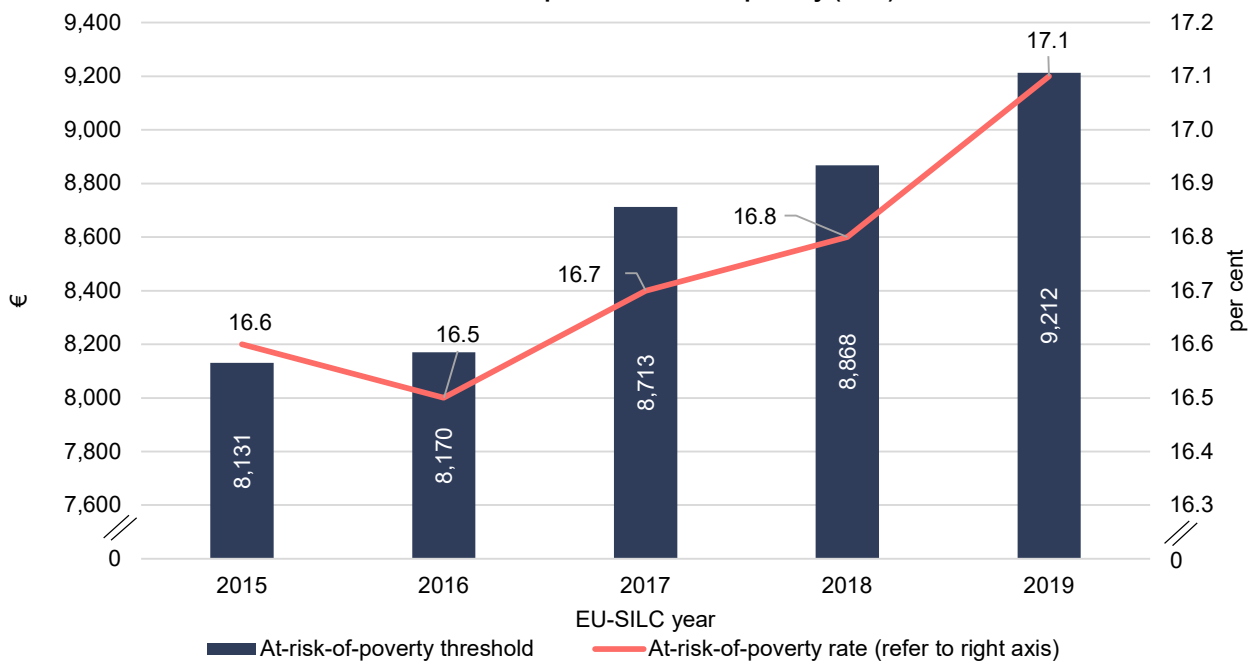


Table 4. At-risk-of-poverty rate (ARP) by level of disposable income

Level of national equivalised income	2015		2016		2017		2018		2019	
	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%
Total household disposable income	71,712	16.6	73,137	16.5	75,516	16.7	78,685	16.8	82,758	17.1
Household disposable income excluding social transfers but including old-age pensions and survivor's benefits	102,704	23.8	105,291	23.8	108,276	23.9	113,238	24.2	112,351	23.2
Household disposable income excluding all social transfers	161,382	37.4	166,708	37.7	169,506	37.5	172,906	37.0	178,420	36.8

Table 5. Number and share of persons at-risk-of-poverty rate (ARP) by various socio-demographic characteristics

Characteristics		2015		2016		2017		2018		2019	
		Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
Sex	Male	35,358	16.3	36,924	16.5	36,893	16.1	37,013	15.6	39,860	16.1
	Female	36,354	16.9	36,214	16.5	38,623	17.3	41,672	18.1	42,898	18.1
Age	Under 18	18,244	23.4	16,413	20.9	16,834	21.2	17,206	21.4	16,857	20.6
	18-64	37,493	13.4	37,953	13.3	38,356	13.2	40,052	13.3	41,771	13.2
	65 and over	15,975	21.3	18,772	23.9	20,327	24.9	21,427	25.4	24,129	27.7
Most frequent activity status <sup>1</sup>	At work	9,893	5.5	11,155	5.9	11,408	5.7	13,645	6.4	14,811	6.5
	Unemployed	5,452	58.0	3,971	47.1	3,323	57.4	3,134	59.6	[1,851]	[53.5]
	Retired	10,451	18.7	12,651	20.4	15,556	21.9	15,036	23.7	16,640	24.1
	Other inactive	27,317	25.9	26,933	28.2	27,319	29.5	29,388	29.2	31,626	32.0
Highest level of education achieved <sup>2</sup>	Low	47,559	22.3	48,112	23.0	47,428	23.1	49,936	23.6	52,424	23.9
	Medium	6,993	8.0	8,989	9.3	11,432	11.0	11,121	10.3	12,341	11.1
	High	[1,644]	[2.6]	[1,657]	[2.4]	[1,946]	[2.7]	[2,527]	[3.3]	2,559	3.2
Tenure status of the household	Outright owner	37,635	14.6	38,972	14.8	40,460	15.1	45,053	16.4	45,675	16.1
	Owner paying mortgage	10,629	11.8	9,447	9.8	8,050	8.0	8,492	8.0	9,142	8.8
	Tenant or subtenant paying rent	18,607	28.4	20,919	32.6	23,536	35.2	21,242	31.5	24,790	31.8
	Accommodation is provided free	4,841	25.2	3,800	21.0	3,470	19.8	3,898	20.8	3,151	15.6
<b>Total</b>		<b>71,712</b>	<b>16.6</b>	<b>73,137</b>	<b>16.5</b>	<b>75,516</b>	<b>16.7</b>	<b>78,685</b>	<b>16.8</b>	<b>82,758</b>	<b>17.1</b>

<sup>1</sup> Includes persons aged 18 years or more. For more information refer to methodological note 4.

<sup>2</sup> Includes persons aged 16 years or more. For more information refer to methodological note 4.

[ ] 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%.

Table 6. Number and share of persons at-risk-of-poverty (ARP) by household type

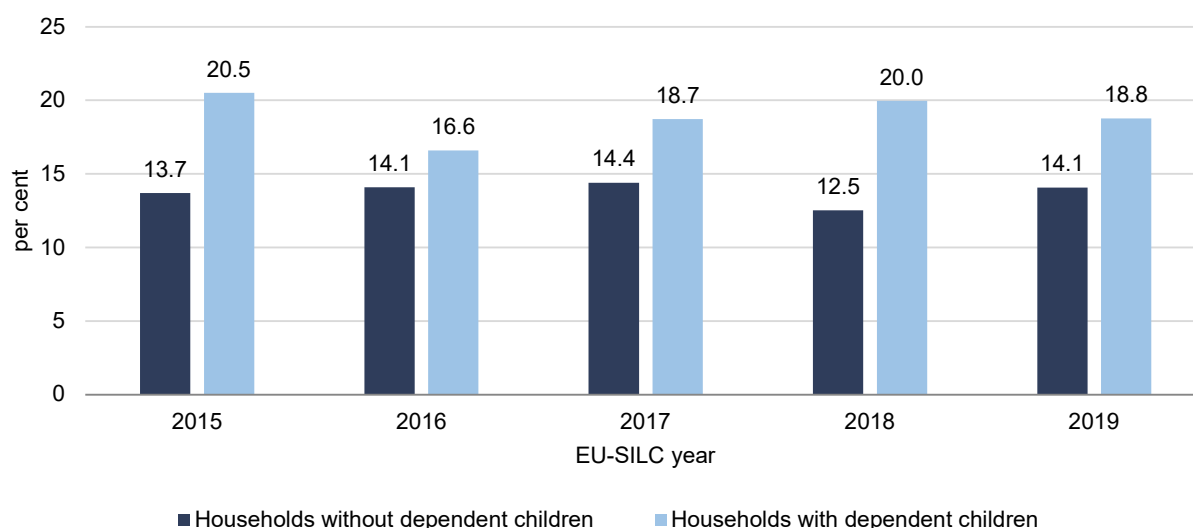
Household type	2015		2016		2017		2018		2019	
	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
<b>All households</b>	<b>71,712</b>	<b>16.6</b>	<b>73,137</b>	<b>16.5</b>	<b>75,516</b>	<b>16.7</b>	<b>78,685</b>	<b>16.8</b>	<b>82,758</b>	<b>17.1</b>
<b>Households without dependent children</b>	<b>30,366</b>	<b>14.4</b>	<b>33,338</b>	<b>15.4</b>	<b>33,687</b>	<b>15.2</b>	<b>36,574</b>	<b>16.1</b>	<b>40,838</b>	<b>16.9</b>
<i>of which:</i>										
One person household, under 65 years of age	5,758	26.8	5,089	22.7	5,690	23.9	5,636	24.1	7,108	26.7
One person household, 65 years old and over	4,559	21.6	5,716	25.1	6,413	27.2	7,679	28.4	7,704	28.5
Two adults, no dependent children, both under 65 years of age	5,346	11.7	5,420	11.4	5,473	11.4	6,346	11.6	6,882	11.0
Two adults, no dependent children, at least one adult aged 65 or more	11,395	24.1	12,902	25.8	13,827	25.8	13,493	25.5	15,941	29.6
Other households without dependent children	3,308	4.4	4,211	5.7	2,284	3.1	3,420	4.9	3,204	4.5
<b>Households with dependent children</b>	<b>41,346</b>	<b>18.7</b>	<b>39,799</b>	<b>17.6</b>	<b>41,829</b>	<b>18.2</b>	<b>42,111</b>	<b>17.6</b>	<b>41,920</b>	<b>17.3</b>
<i>of which:</i>										
Single parent household, one or more dependent children	7,171	44.5	6,700	40.5	7,743	42.9	8,561	48.6	7,221	42.9
Two adults, one dependent child	6,369	12.4	5,812	10.5	6,810	11.1	7,573	11.7	6,179	9.4
Two adults, two dependent children	11,361	16.5	12,139	18.4	9,408	14.5	10,584	16.1	11,540	17.6
Two adults, three or more dependent children	7,208	37.1	7,927	37.6	7,129	35.5	4,726	27.3	5,608	33.1
Other households with one or more dependent children	9,238	14.0	7,221	10.8	10,738	16.3	10,667	14.3	11,372	14.6

**Table 7. Relative median at-risk-of-poverty gap by age group and sex**

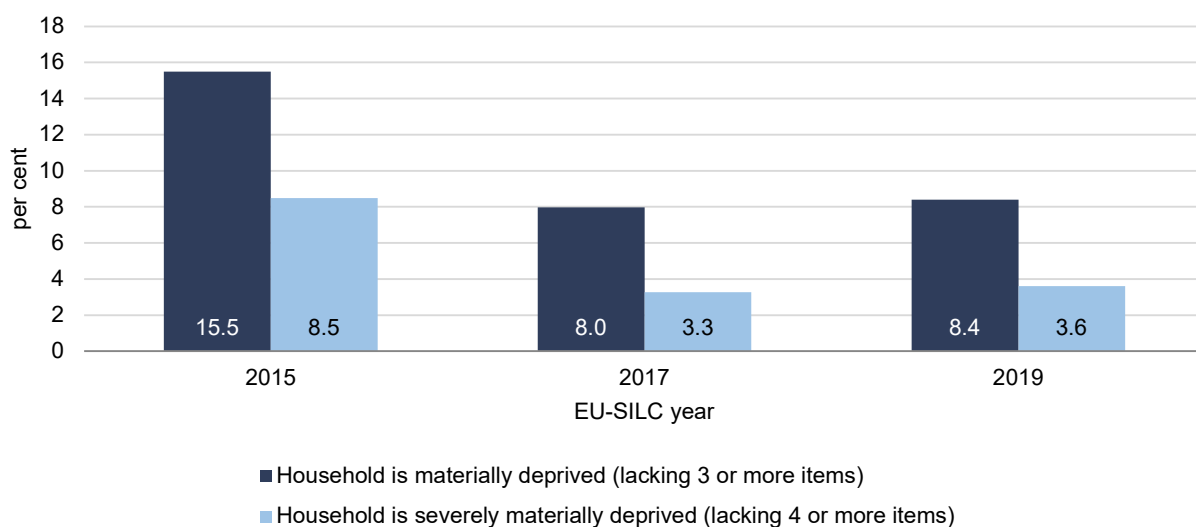
Age group	Sex	2015	2016	2017	2018	2019
		%				
All ages	Males	18.6	16.5	17.7	17.5	18.0
	Females	16.3	14.8	17.1	16.7	16.1
	<b>Total</b>	<b>17.5</b>	<b>15.9</b>	<b>17.5</b>	<b>17.0</b>	<b>17.1</b>
Under 18	<b>Total</b>	<b>21.0</b>	<b>[16.8]</b>	<b>20.8</b>	<b>21.9</b>	<b>20.6</b>
18-64	Males	18.3	17.9	17.5	19.0	19.5
	Females	17.3	16.0	18.3	19.3	18.6
	<b>Total</b>	<b>17.6</b>	<b>16.6</b>	<b>18.0</b>	<b>19.2</b>	<b>18.7</b>
65 and over	Males	13.7	12.4	12.5	10.9	11.9
	Females	12.3	11.4	13.0	9.7	11.3
	<b>Total</b>	<b>13.1</b>	<b>11.6</b>	<b>12.7</b>	<b>10.3</b>	<b>11.5</b>

[ ] 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%.

**Chart 3. Relative median at-risk-of-poverty gap by household type**



**Chart 4. Share of persons living in households that are Materially Deprived (MD) and Severely Materially Deprived (SMD)**





**Table 8. Number and share of persons living in material derived households by item**

Material deprivation items	2015		2016		2017		2018		2019	
	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
Face unexpected financial expenses	92,406	21.4	91,980	20.8	70,708	15.6	64,926	13.9	73,272	15.1
Pay for one week's annual holiday away from home	191,801	44.4	162,684	36.8	153,257	33.9	142,871	30.6	149,501	30.8
Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments	47,178	10.9	45,875	10.4	29,459	6.5	37,702	8.1	37,853	7.8
Afford a meal with meat, chicken, fish or vegetarian equivalent every second day	57,052	13.2	32,758	7.4	25,233	5.6	26,688	5.7	28,162	5.8
Keep the home adequately warm in winter	60,885	14.1	29,417	6.6	28,518	6.3	35,692	7.6	37,564	7.8
Afford a washing machine	[2,902]	[0.7]	[2,021]	[0.5]	:	:	[1,404]	[0.3]	:	:
Afford a colour TV	[2,072]	[0.5]	:	:	:	:	:	:	:	:
Household cannot afford a telephone (including mobile phone)	[4,087]	[0.9]	:	:	:	:	:	:	:	:
Household cannot afford a car	13,602	3.2	10,337	2.3	7,864	1.7	9,514	2.0	10,910	2.3
Household is deprived of at least 3 of the above items (materially deprived persons)	67,028	15.5	45,228	10.2	36,019	8.0	40,754	8.7	40,731	8.4
Household is deprived of at least 4 of the above items (severely materially deprived persons)	36,646	8.5	19,521	4.4	14,833	3.3	14,246	3.0	17,506	3.6

: 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%.

Note: Totals may not tally because of an element of non-response.

**Table 9. Number and share persons who are materially and socially deprived  
(lacking at least five items out of the 13 material and social deprivation items)<sup>1</sup>**

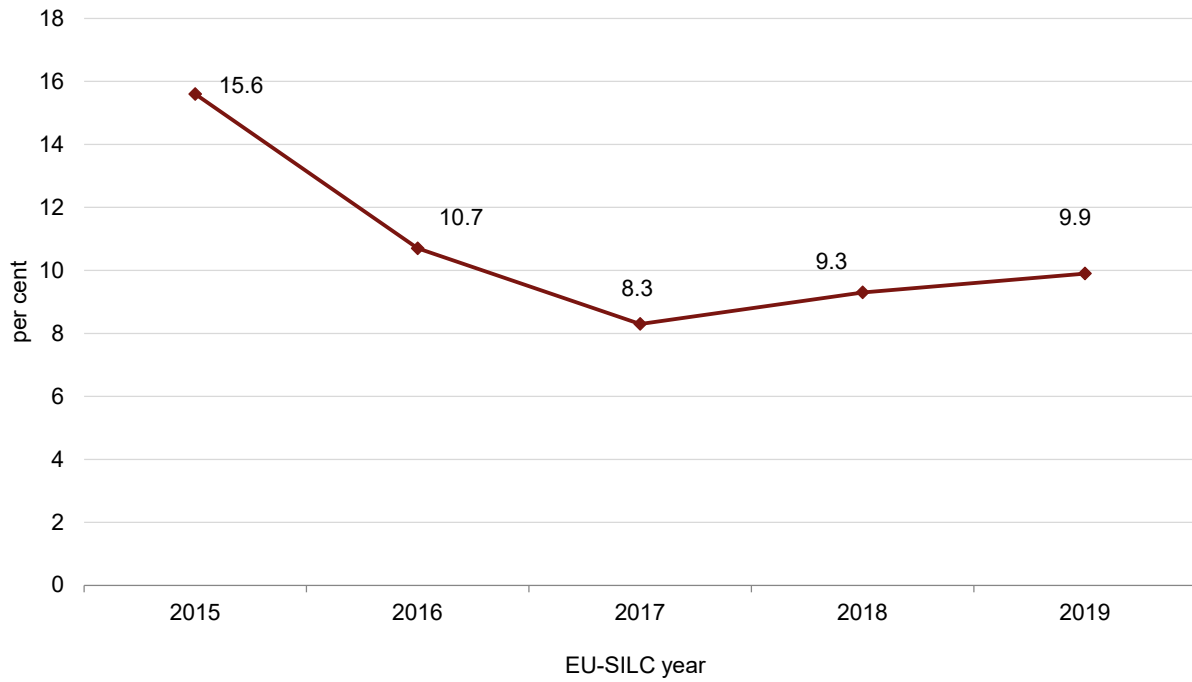
Material deprivation items	2015		2016		2017		2018		2019	
	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons	%
Face unexpected financial expenses <sup>2</sup>	92,406	21.4	91,980	20.8	70,708	15.6	64,926	13.9	73,272	15.1
Pay for one week's annual holiday away from home <sup>2</sup>	191,801	44.4	162,684	36.8	153,257	33.9	142,871	30.6	149,501	30.8
Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments <sup>2</sup>	47,178	10.9	45,875	10.4	29,459	6.5	37,702	8.1	37,853	7.8
Afford a meal with meat, chicken, fish or vegetarian equivalent every second day <sup>2</sup>	57,052	13.2	32,758	7.4	25,233	5.6	26,688	5.7	28,162	5.8
Keep the home adequately warm in winter <sup>2</sup>	60,885	14.1	29,417	6.6	28,518	6.3	35,692	7.6	37,564	7.8
Household cannot afford a car <sup>2</sup>	13,602	3.2	10,337	2.3	7,864	1.7	9,514	2.0	10,910	2.3
Replace worn-out furniture	95,436	22.1	81,399	18.4	76,285	16.9	79,578	17.0	86,711	17.9
Replace worn-out clothes with some new ones <sup>3</sup>	21,450	6.0	14,643	3.9	11,999	3.2	17,553	4.5	18,609	4.6
Have two pairs of properly fitting shoes <sup>3</sup>	33,395	9.3	19,314	5.2	15,276	4.0	19,146	4.9	18,799	4.6
Spend a small amount of money each week on him/herself ("pocket money") <sup>3</sup>	74,108	20.6	47,727	12.8	43,873	11.6	47,385	12.0	49,052	12.0
Have regular leisure activities <sup>3</sup>	58,004	16.1	54,844	14.7	52,112	13.8	54,027	13.7	55,524	13.6
Get together with friends/family for a drink/meal at least once a month <sup>3</sup>	35,818	9.9	32,785	8.8	27,380	7.2	27,375	6.9	32,266	7.9
Have an internet connection <sup>3</sup>	10,445	2.9	9,646	2.6	6,994	1.8	7,457	1.9	8,953	2.2
Persons deprived of at least 5 of the above items (materially and socially deprived persons)	67,366	15.6	47,359	10.7	37,541	8.3	43,458	9.3	47,984	9.9

<sup>1</sup>Refer to methodological note 6

<sup>2</sup>These items are also used to compute the severe material deprivation and material deprivation indicators

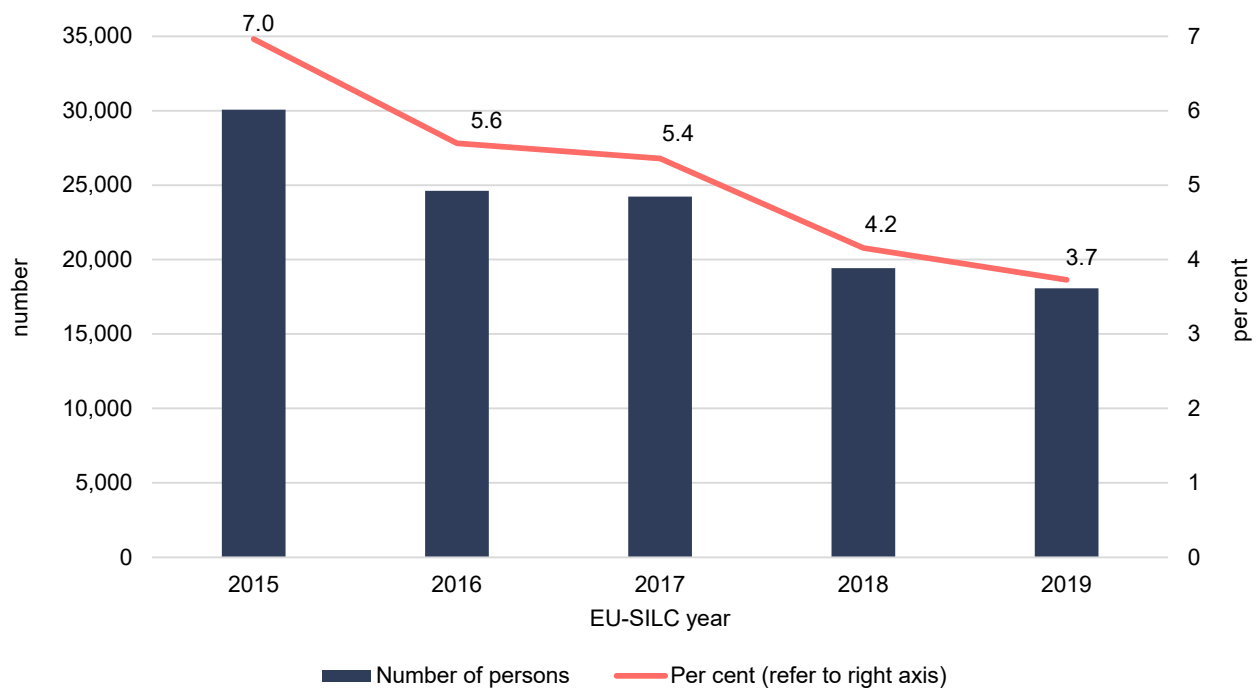
<sup>3</sup>Includes persons aged 16 or more

**Chart 5. Share of persons who are materially and socially deprived (lacking at least five items out of the 13 material and social deprivation items)<sup>1</sup>**



<sup>1</sup> Refer to methodological note 6

**Chart 6. Number and share of persons living in households with very low-work-intensity**



## Methodological Notes

### 1. Background

The European Statistics on Income and Living Conditions (EU-SILC) survey is an annual enquiry conducted by the National Statistics Office (NSO) among persons residing in private households in Malta and Gozo.

The main scope of this survey is to enable the compilation of statistics on income distribution, relative poverty, material deprivation and social exclusion. This survey has been carried out in Malta since 2005, under European Regulation (EU) No. 1177/2003. This Regulation establishes criteria which ensure the production of high quality and harmonised results at European level.

The survey is designed to collect detailed information on household characteristics, labour market, education, household income, material deprivation and social exclusion. The households' wealth (assets) and gains/losses from capital transfers are not covered by this survey.

### 2. Sample size and response

The EU-SILC sample follows a rotational design whereby every household is surveyed for four consecutive years. This sampling methodology enhances consistency and thus allows for high quality cross-sectional and longitudinal analysis.

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.

### 3. Income reference period

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.

### 4. Concepts and definitions

- A person is defined as a **dependent child** if s/he is:
  - under 18, or;
  - 18-24 years old and is economically inactive and living with at least one parent.Otherwise, the person is referred to as an adult.
  
- The **highest level of education achieved** only applies for those persons aged 16 and over.
  
- 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.
  
- The **most frequent activity** status is defined as the status that individuals aged 18 and over declare to have occupied for more than six months in the calendar year. The most frequent activity status groups are; employment, unemployment, retirement and other inactivity.
  
- The **gross household income** includes:
  - 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 benefits 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; and,
  - Income received from individual private pension plans.

- The **total disposable income** of a household is calculated by deducting:
  - regular inter-household cash transfers paid;
  - tax on income; and,
  - social insurance contributions.
 from the total gross household income.
- **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.
- **Equivalised disposable income (referred to also as national equivalised income)** is defined as the household’s total disposable income divided by its “equivalent household size”, to take account of the size and composition of the household, and is attributed to each household member. For example, a household with two adults and two 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  $(€20,000/2.1) = €9,523$ .
- 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 households.
- The **relative median at-risk-of-poverty gap** is calculated as the distance between the median equivalised total net income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold itself, expressed as a percentage of the at-risk-of-poverty threshold.
- The **S80/S20** ratio is the ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.
- The **Gini coefficient** measures the inequality of income distribution. It may take values ranging from 0 per cent, which implies perfect equality in the income distribution, to 100 per cent, which signifies absolute inequality.

#### 5. Material Deprivation:

- In 2009, material deprivation (MD) indicators were adopted by all 27 European Union (EU) Member States and the European Commission (Guio, 2009). 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); and,
  - own a car.
- Persons living in households who were not able to afford at least **three** of the nine deprivation items are considered to be **materially deprived**.
- 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**.
- The **at-risk-of-poverty rate** refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.
- 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; and,
  - persons aged 0-59 who live in private households with very low work intensity (i.e. the adults aged 18-59 have worked less than 20 per cent of their total work potential during the past year).

## 6. Material and social deprivation:

- The Material and social deprivation (MSD) rate is defined as the share of people (in the total population) lacking at least five items (because of an enforced lack) out of the 13 material and social deprivation items:
  - face unexpected expenses;
  - one week annual holiday away from home;
  - avoid arrears (in mortgage, rent, utility bills and/or hire purchase instalments);
  - afford a meal with meat, chicken or fish or vegetarian equivalent every second day;
  - keep their home adequately warm;
  - a car/van for personal use;
  - replace worn-out furniture;
  - replace worn-out clothes with some new ones;
  - have two pairs of properly fitting shoes;
  - spend a small amount of money each week on him/herself ("pocket money");
  - have regular leisure activities;
  - get together with friends/family for a drink/meal at least once a month;
  - have an internet connection.

## 7. Sampling variability of main SILC 2019 indicators...

- Data included in this release are based on sample data and are therefore subject to sampling error. Sampling error is measured by a quantity known as the margin of error, which in turn, expresses the variability between the true population parameters and their corresponding sample estimates. In the table below, the margin of error is used to construct a set of 95 per cent confidence intervals for specific variables, which gives an indication of where the true population parameters lie.

		estimate	margin of error at 95% confidence interval	95% confidence interval
<b>At-risk-of-poverty</b>		<b>82,758</b>	<b>6,776</b>	<b>82,758 ± 6,776</b>
<b>At-risk-of-poverty rate (%)</b>	<b>Total</b>	<b>17.1</b>	<b>1.4</b>	<b>17.1 ± 1.4</b>
	Males	16.1	1.5	16.1 ± 1.5
	Females	18.1	1.6	18.1 ± 1.6
	0-17	20.6	3.0	20.3 ± 3.0
	18-64	13.2	1.4	13.2 ± 1.4
	65+	27.7	2.3	27.7 ± 2.3
	<b>Household without dependent children</b>	<b>16.9</b>	<b>1.4</b>	<b>16.9 ± 1.4</b>
	One person household, under 65 years	26.7	4.7	26.7 ± 4.7
	One person household, 65 years and over	28.5	4.3	28.5 ± 4.3
	2 adults, no dependent children, both under 65 years	11.0	3.2	11.0 ± 3.2
	2 adults, no dependent children, at least one adult 65 years or more	29.6	3.3	29.6 ± 3.3
	Other households without dependent children	4.5	1.7	4.5 ± 1.7
	<b>Household with dependent children</b>	<b>17.3</b>	<b>2.6</b>	<b>17.3 ± 2.6</b>
	Single parent household, one or more dependent children	42.9	11.3	42.9 ± 11.3
	2 adults, one dependent child	9.4	3.6	9.4 ± 3.6
	2 adults, two dependent children	17.6	5.1	17.6 ± 5.1
	2 adults, three or more dependent children	33.1	12.1	33.1 ± 12.1
Other households with one or more dependent children	14.6	4.8	14.6 ± 4.8	

7. ... Sampling variability of main SILC 2019 indicators

		estimate	margin of error at 95% confidence interval	95% confidence interval
<b>Material deprivation</b>		<b>40,731</b>	<b>5,816</b>	<b>40,731 ± 5,816</b>
<b>Material deprivation rate (%)</b>	<b>Total</b>	<b>8.4</b>	<b>1.2</b>	<b>8.4 ± 1.2</b>
	Males	7.9	1.3	7.9 ± 1.3
	Females	9.0	1.4	4.0 ± 1.0
	0-17	9.3	2.3	9.3 ± 2.3
	18-64	8.4	1.3	8.4 ± 1.3
	65+	7.6	1.4	7.6 ± 1.4
<b>Severe material deprivation</b>		<b>17,506</b>	<b>4,362</b>	<b>17,506 ± 4,362</b>
<b>Severe material deprivation rate (%)</b>	<b>Total</b>	<b>3.6</b>	<b>0.9</b>	<b>3.6 ± 0.9</b>
	Males	3.3	0.9	3.3 ± 0.9
	Females	4.0	1.0	4.0 ± 1.0
	0-17	4.8	1.6	4.8 ± 1.6
	18-64	3.6	1.0	3.6 ± 1.0
	65+	2.6	0.9	2.6 ± 0.9
<b>Low work intensity</b>		<b>18,070</b>	<b>2,950</b>	<b>18,070 ± 2,950</b>
<b>Low work intensity rate (%)</b>	<b>Total</b>	<b>4.9</b>	<b>0.8</b>	<b>4.9 ± 0.8</b>
	Males	4.1	0.8	4.1 ± 0.8
	Females	5.9	1.1	5.9 ± 1.1
	0-17	5.1	1.4	5.2 ± 1.4
	18-59	4.9	0.8	4.9 ± 0.8
<b>At-risk-of-poverty or social exclusion</b>		<b>97,183</b>	<b>7,755</b>	<b>97,183 ± 7,755</b>
<b>At-risk-of-poverty or social exclusion rate (%)</b>	<b>Total</b>	<b>20.1</b>	<b>1.6</b>	<b>20.1 ± 1.6</b>
	Males	18.8	1.7	18.8 ± 1.7
	Females	21.4	1.8	21.4 ± 1.8
	0-17	23.6	3.2	23.6 ± 3.2
	18-64	16.7	1.7	16.7 ± 1.7
	65+	29.1	2.4	29.1 ± 2.4
	<b>Household without dependent children</b>	<b>19.7</b>	<b>1.6</b>	<b>19.7 ± 1.6</b>
	One person household, under 65 years	28.9	4.9	28.9 ± 4.9
	One person household, 65 years and over	28.7	4.3	28.7 ± 4.3
	2 adults, no dependent children, both under 65 years	13.2	3.3	13.2 ± 3.3
	2 adults, no dependent children, at least one adult 65 years or more	32.8	3.3	32.8 ± 3.3
	Other households without dependent children	8.6	2.9	8.6 ± 2.9
	<b>Household with dependent children</b>	<b>20.4</b>	<b>2.8</b>	<b>20.4 ± 2.8</b>
	Single parent household, one or more dependent children	51.7	11.3	51.7 ± 11.3
	2 adults, one dependent child	10.8	3.7	10.8 ± 3.7
	2 adults, two dependent children	19.6	5.4	19.6 ± 5.4
	2 adults, three or more dependent children	33.1	12.1	33.1 ± 12.1
	Other households with one or more dependent children	19.8	6.0	19.8 ± 6.0

## 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 per cent.

[ ] 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 per cent and is lower or equal to 50 per cent.

**N/A** Not applicable

## 9. Other notes:

- Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.
- Tables may not exactly add up due to rounding.

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

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

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

13. A detailed news release calendar is available on:

[https://nso.gov.mt/en/News\\_Releases/Release\\_Calendar/Pages/News-Release-Calendar.aspx](https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx).