

SURVEY ON INCOME AND LIVING CONDITIONS 2007

Published by the
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel.: (+356) 25997000
Fax:(+356) 25997205 / 25997103
e-mail: nso@gov.mt
website: <http://www.nso.gov.mt>

CIP Data

Survey on Income and Living Conditions 2007. – Valletta: National Statistics Office, 2009
xxxi, 56p.

ISBN: 978-99909-73-79-2

For further information, please contact:

Unit C1: Demographic, Social and Culture Statistics
Directorate C: Social Statistics and Information Society
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel: (+356) 25997629

Our publications are available from:

Unit D3: Information Services
Directorate D: Resources and Support Services
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel.: (+356) 25997219
Fax: (+356) 25997205

Department of Information
3 Castille Place
Valletta VLT 2000
Malta

Tel.: (+356) 21250550
Fax: (+356) 21237170

CONTENTS

	Page
CONTENTS	iii
LIST OF TABLES	v
FOREWORD	ix
METHODOLOGY	xi
COMMENTARY	xxi
KEY	xxxi
CHAPTER 1 - HOUSEHOLD POPULATION	1
CHAPTER 2 - HOUSEHOLD INCOME	7
CHAPTER 3 - MAIN DWELLINGS	17
CHAPTER 4 - AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION	29
CHAPTER 5 - CHILDREN	43
CHAPTER 6 - ELDERLY	49

List of Tables

	Page
Chapter 1 – Household Population	
1.1 Distribution of households by size: 2005-2007	3
1.2 Distribution of households by district: 2005-2007	3
1.3 Distribution of households by size and district: 2007	3
1.4 Distribution of households by number of elderly persons (65+) and number of children (0-17): 2007	3
1.5 Distribution of households by tenure status and size: 2005-2007	4
1.6 Distribution of households by type: 2005-2007	4
1.7 Distribution of households by work intensity and district: 2007	5
1.8 Distribution of households by work intensity and size: 2005-2007	5
1.9 Distribution of persons living in households by age group: 2005-2007	6
1.10 Distribution of persons living in households by district: 2005-2007	6
1.11 Distribution of persons living in households by marital status: 2005-2007	6
1.12 Distribution of persons living in households by civil status: 2005-2007	6
Chapter 2 – Household Income	
2.1 Household gross income distribution by source: 2005-2007	9
2.2 Household disposable income by source: 2005-2007	10
2.3 Persons living in households by main source of household income and district: 2007	10
2.4 Household disposable income distribution by tenure status: 2005-2007	11
2.5 Household disposable income distribution by district: 2005-2007	11
2.6 Household disposable income by household size and source: 2007	12
2.7 Household disposable income by source and household type: 2007	13
2.8 Households by district and disposable income groups: 2007	14
2.9 Households by size and disposable income groups: 2007	15
2.10 Households by work intensity and disposable income groups: 2007	15
2.11 Households by number of elderly persons (aged 65+) and disposable income groups: 2007	16
2.12 Households by number of children (aged 0-17) and disposable income groups: 2007	16

Chapter 3 – Main Dwellings

3.1	Households by tenure status of main dwelling and household type: 2007	19
3.2	Households by number of rooms available in the main dwelling and tenure status: 2007	20
3.3	Households by number of rooms available in the main dwelling and household type: 2007	21
3.4	Households by number of rooms available in the main dwelling and size: 2007	22
3.5	Households by number of rooms available in main dwelling and disposable income groups: 2007	22
3.6	Average monthly rent on main dwelling by household type: 2007	23
3.7	Average monthly rent on main dwelling by disposable income groups: 2007	23
3.8	Average monthly rent on main dwelling by number of rooms: 2007	24
3.9	Average monthly rent on main dwelling by district: 2007	24
3.10	Average monthly housing costs by disposable income groups: 2007	24
3.11	Financial burden incurred by total housing costs by disposable income groups: 2007	25
3.12	Problems with main dwelling by type: 2007	25
3.13	Problems with main dwelling by type and disposable income groups: 2007	26
3.14	Problems with main dwelling by type and household size: 2007	27
3.15	Problems with main dwelling by type and district: 2007	28

Chapter 4 – At-risk-of-poverty Indicators and Deprivation

4.1	Dispersion around the at-risk-of-poverty threshold: 2005-2007	31
4.2	Persons at-risk-of-poverty by age: 2007	31
4.3	At-risk-of-poverty rates by age: 2005-2007	32
4.4	Persons at-risk-of-poverty by tenure status: 2007	32
4.5	Persons at-risk-of-poverty by household type: 2007	33
4.6	Persons at-risk-of-poverty by district: 2007	33
4.7	Persons at-risk-of-poverty by household's main source of income: 2007	34
4.8	Persons at-risk-of-poverty by most frequent activity status: 2007	34
4.9	Persons at-risk-of-poverty by work intensity of the household: 2007	34
4.10	Persons at-risk-of-poverty by highest level of education attained: 2007	35
4.11	Persons aged 16 and over at-risk-of-poverty by sex and occupation: 2007	35
4.12	Persons at-risk-of-poverty by household disposable income groups: 2007	35
4.13	Persons at-risk-of-poverty before social transfers other than old-age by age and household characteristics: 2007	36
4.14	Persons at-risk-of-poverty before social transfers and old-age benefits by age and household characteristics: 2007	37

Chapter 4 – At-risk-of-poverty Indicators and Deprivation (continued)

4.15	Households by availability of various amenities: 2007	38
4.16	Households by capacity to afford various items: 2007	38
4.17	Households by whether or not they have been in arrears: 2007	39
4.18	Households by ability to make ends meet: 2007	39
4.19	Number of persons at-risk-of-poverty by availability of various amenities: 2007	40
4.20	Number of persons at-risk-of-poverty by households' capacity to afford various items: 2007	40
4.21	Number of persons at-risk-of-poverty by whether or not their household has been in arrears: 2007	41
4.22	Number of persons at-risk-of-poverty by households' ability to make ends meet: 2007	41

Chapter 5 – Children

5.1	Childcare by number of children, average number of hours and type: 2007	45
5.2	At-risk-of-poverty rates amongst children (aged 0-17) by various household characteristics: 2005-2007	45
5.3	Number of households by availability of various amenities and presence of children (aged 0-17): 2007	46
5.4	Number of households by capacity to afford various items and number of children (aged 0-17): 2007	47
5.5	Number of households by whether or not they have been in arrears and presence of children (aged 0-17): 2007	48

Chapter 6 – Elderly

6.1	Number of persons at-risk-of-poverty by age: 2007	51
6.2	At-risk-of-poverty rates by age: 2005-2007	51
6.3	Average household disposable income by household type: 2005-2007	52
6.4	S80/S20 ratio of elderly persons by age-group: 2007	52
6.5	At-risk-of-poverty rates by household type: 2005-2007	53
6.6	Number of persons at-risk-of-poverty by household type: 2007	54
6.7	Persons aged 65+ at-risk-of-poverty by tenure status: 2007	55
6.8	Persons aged 65+ at-risk-of-poverty by household size: 2007	55
6.9	Persons aged 65+ at-risk-of-poverty by various household characteristics: 2007	56

FOREWORD

The annual Survey on Income and Living Conditions (SILC) carried out by the National Statistics Office sheds light on a wide array of variables, ranging from shifts in the demographic characteristics of households and distribution of income patterns, to home ownership, at-risk-of-poverty and deprivation indicators. Special tables focus on children and the elderly. SILC is a rich source of many aspects of economic and social information, and how these interweave in the societal fabric of a country.

The survey, carried out in 2007, revealed that the total disposable income of Maltese amounted to €2.6 billion, with an average of €18,325 per household. Households in the Western district had the highest average disposable income.

Some salient snippets of information - 31 per cent of all households are located in the Northern Harbour district. Just over 23 per cent of households were either renting their dwelling or availing of free accommodation. Interestingly, 83 per cent of households that owned their main dwelling did not have a house loan relating to it.

Malta's at-risk-of-poverty rate was estimated at 14 per cent. This is below the European Union average. The Gini coefficient stood at around 26 per cent. The at-risk-of-poverty rates were highest amongst children and the elderly. Monetary poverty is shown by the survey to be highly correlated to educational attainment and work intensity of the households. Nearly 60 per cent of households reported it was neither difficult nor easy to make ends meet.

On average, children availing of childcare at centre-based services or day-care centres were cared for 10 hours per week; whilst those cared for by grandparents or other relatives, friends or neighbours were looked after for 16 hours per week. In 2007, 20 per cent of elderly persons (aged 65 and over) were at-risk-of-poverty.

In analysing and interpreting the data presented in the tables as well as the emerging trends, users are, as always, urged to consult the methodological notes carefully.

NSO would like to thank the individuals and households for participating in the survey. On these responses, the success and results of SILC are totally dependent.

In addition, I would like to thank Mr Etienne Caruana and his team for the meticulous work carried out in a diligent and sensitive manner.

Michael Pace Ross
Director General

June 2009

Methodology

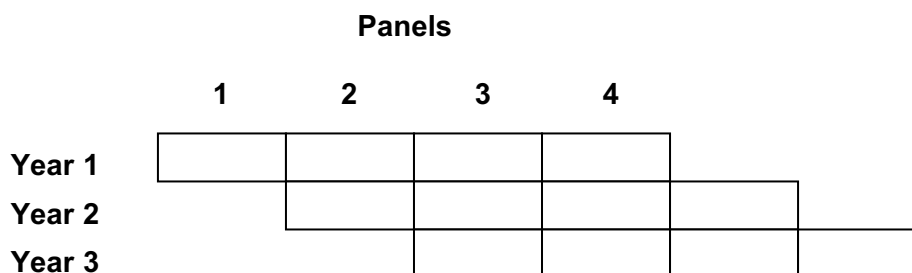
BACKGROUND

The Survey on Income and Living Conditions (SILC) is an annual survey conducted by the National Statistics Office (NSO) amongst persons residing in private households in Malta and Gozo. The main scope behind this survey is to enable the compilation of statistics on income distribution and indicators on monetary-poverty. The SILC also serves to produce reliable quantitative information on social exclusion and material deprivation.

SILC data collection and analysis have been carried out in Malta since 2005. The SILC 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 project is coordinated by Eurostat that, in particular, provides guidelines on the methodology that is implemented in order to ensure comparability amongst participating countries.

SAMPLING METHOD

The mechanism used for SILC is that of a panel survey with a 4-year rotational design, whereby each year 75 per cent of households from the previous year are re-interviewed whilst a new sample of 1,500 households is simultaneously selected. This method is illustrated in figure 1 below.



Such a panel survey permits the monitoring of changes in income and living conditions over the years. Each year, the sample of new households is selected using simple random sampling from a suitable sampling frame. Institutional households (eg. homes for elderly, prisons etc.) are not surveyed in SILC since they are often characterized by particular income and expenditure patterns that do not necessarily conform to those of private households.

For SILC 2007, the sampling frame used was a database of persons and households from the Census of Population and Housing 2005 which includes annual demographic updates from end 2005 to date. This database was created by NSO further to the census project and is being regularly maintained by the same Office.

Data collection was carried out by means of personal interviews conducted amongst all persons living in the selected households. Proxy interviews were discouraged in order to ensure the high quality of data collected from this survey.

SAMPLE SIZE AND RESPONSE

In 2007, the gross sample size was 4,390 households. Of these, 87 households were ineligible households (i.e. households that did not actually exist, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, a total of 4,303 households were approached for the interview and 3,477 of these households completed the survey, resulting in a household response rate of 81 per cent. These households contained 10,249 persons, of whom 8,344 were aged 16 and over.

DATA COLLECTION

NSO employs a pool of part-time interviewers in order to carry out the SILC. These interviewers were trained and made familiar with the survey in order to ensure that the data is collected correctly.

All SILC fieldwork has been carried out through CAPI (computer assisted personal interviewing) by means of laptops. The data entry program used during the data collection had a number of built-in validations that minimised many errors during the interviewing stage. The program also held automated routing from a question to another thus minimising accidental omission of questions. The CAPI system has been introduced for the first time by NSO in SILC 2005 and has been retained due to its capability to reduce significantly many processing errors related to data entry whilst speeding up the whole process.

Data collection for SILC 2007 was carried out between 1st June and 15th October 2007. The income reference period of every SILC is always the calendar year prior to the survey year. Thus the income reference year for SILC 2007 was calendar year 2006. The reference period for most other questions related to non-monetary variables was the period when the survey was being conducted. The mean interview duration per household amounted to 37 minutes.

QUALITY CONTROL

It is NSO's policy to apply quality control measures in order to ensure high quality of data that is collected from households. Many measures were in fact implemented during all stages of the three SILC processes covered in this publication.

Prior to data-collection, emphasis was made on making the questionnaire as clear and straightforward as possible. A pilot survey was carried out during 2004 in order to test the efficacy of the SILC questionnaire and identify potential problems that would have cropped up during the subsequent years' data collections.

Training of interviewers was carried out through a number of briefing sessions, at the end of which handouts highlighting the main points were handed out to the interviewers. Furthermore, interviewers were encouraged to refer to the Office whenever the need for further clarification arose. In parallel the Office made it a point to keep in contact with the interviewers to resolve any difficulties that cropped up during the data collection stages.

Data-collection was followed by a series of telephone audits that were carried out on a significant sample of households to verify whether all interviewers complied with instructions. Any problems encountered were dealt with immediately and action was taken as necessary.

The CAPI method of data-collection reduced the incidence of data-entry errors considerably. Nevertheless, completed questionnaires were subjected to a further vetting process by

trained NSO staff to ensure that the data collected were correct. The process of identifying and correcting logically misleading data was extended to the analysis stage as well. In some cases the imputation of missing information was necessary, and various statistical methods were applied in this respect. However all changes during this stage were kept to a minimum and were carried out within the parameters established by Eurostat. Moreover, these changes were clearly documented in order to ensure transparency with respect to the methodology that was applied.

WEIGHTING

A set of weights were derived so that the collected sample data can be used to infer on the total population. The weighting process used incorporated adjustments due to non-response and calibration procedures in terms of external data. The calibrating variables used were household size, tenure status, district, household type and number of persons in households by sex and 10-year age-groups.

ERRORS

The following table is a summary of the estimated absolute sampling errors estimated at 95 per cent confidence intervals for the main income components that were derived from SILC 2007.

Household income - sampling errors: 2007

Source	€000's	number of observations (households)	% sampling error at 95% C.I.
Employee cash or near cash income and non-cash employee income	1,940,128	2,129	2.7
Cash benefits or losses for self-employment	407,785	497	7.5
Unemployment benefits	16,864	146	13.7
Old-age benefits	389,046	1,290	2.6
Sickness and disability benefits	62,868	756	8.8
Education-related allowances	17,058	298	17.1
Survivor's benefits; Family/children related allowances	59,070	956	8.3
Interests and dividends	146,826	3,476	7.3
Income from rental of property or land	14,932	135	25.6
Regular inter-household cash transfer received	6,965 ^U	41	30.8 ^U
Other income	42,665	816	12.0
Gross income	3,104,207	3,477	2.5
Disposable income	2,590,930	3,477	2.2

^U: Under-represented

The next table illustrates estimates of errors for a range of derived rates and the corresponding number of persons or households over which the rates are computed. For example, an at-risk-of-poverty rate of 15 per cent calculated for some population category that numbers 200,000 persons has an absolute sampling error of 1.0 per cent i.e. rate = 15% ($\pm 1\%$) such that the rate can be as low as 14% and as high as 16%.

Absolute sampling error estimates		eligible number of persons/households ('000s)												
		2	8	20	40	80	120	160	200	240	280	320	360	400
estimated rate (%)	5	6.2	3.1	2.0	1.5	1.0	0.8	0.7	0.6	0.6	0.5	0.5	0.5	0.4
	10	8.6	4.4	2.7	2.0	1.4	1.1	0.9	0.8	0.8	0.7	0.7	0.6	0.6
	15	10.3	5.1	3.2	2.3	1.7	1.4	1.1	1.0	0.9	0.8	0.8	0.7	0.7
	20	11.5	5.7	3.6	2.6	1.9	1.5	1.2	1.1	1.0	0.9	0.9	0.8	0.8
	25	12.5	6.2	4.0	2.8	2.0	1.6	1.4	1.2	1.1	1.0	0.9	0.9	0.8
	30	13.2	6.7	4.2	2.9	2.1	1.7	1.5	1.4	1.2	1.1	1.0	0.9	0.9
	40	14.1	7.1	4.5	3.1	2.2	1.9	1.6	1.5	1.2	1.1	1.1	1.0	1.0
	50	14.5	7.2	4.6	3.2	2.3	1.9	1.6	1.5	1.4	1.2	1.1	1.0	1.0
	60	14.1	7.1	4.5	3.1	2.2	1.9	1.6	1.5	1.2	1.1	1.1	1.0	1.0
	70	13.2	6.7	4.2	2.9	2.1	1.7	1.5	1.4	1.2	1.1	1.0	0.9	0.9
	80	11.5	5.7	3.6	2.6	1.9	1.5	1.2	1.1	1.0	0.9	0.9	0.8	0.8
90	8.6	4.4	2.7	2.0	1.4	1.1	0.9	0.8	0.8	0.7	0.7	0.6	0.6	

From this table it is clear that the quality of the indicators will decline with decreasing eligible population. It was therefore decided to not provide estimates based on less than 20 readings and flag other estimates based on less than 50 readings. Readers are therefore strongly encouraged to interpret these estimates with caution.

The following table summarizes the estimated sampling errors at 95 per cent confidence intervals for the main at-risk-of-poverty indicators.

At-risk-of-poverty indicators: 2007 - sampling errors

	At-risk-of-poverty rates	Number of observations	Estimated eligible count over total population	% sampling error at 95% C.I.
Age group				
0 - 17	18	2,248	84,310	1.7
18 - 24	8	1,035	43,020	1.7
25 - 49	11	3,229	137,540	1.1
50 - 64	14	2,307	85,290	1.5
65+	20	1,430	53,400	2.1
District				
Southern Harbour	17	1,911	75,770	1.7
Northern Harbour	13	2,898	121,560	1.3
South Eastern	14	1,459	59,990	1.8
Western	12	1,504	55,670	1.7
Northern	14	1,342	60,710	1.9
Gozo and Comino	18	1,135	29,860	2.3
Main source of income				
Work	7	7,902	315,140	0.6
Unemployment benefit	90	93	3,530	6.2
Old-age benefit	27	1,552	57,160	2.3
Other social benefits	66	488	19,450	4.3
Other forms of income	37	214	8,280	6.7
Most frequent activity status				
At work	5	3,721	155,160	0.7
Unemployed	38	213	8,850	6.7
Retired	22	1,300	49,450	2.3
Other inactive (including persons aged under 16)	19	5,002	189,660	1.1
Work intensity				
WI = 0	51	1,239	45,370	2.9
0<WI<0.5	20	805	31,800	2.9
0.5<=WI<1	9	4,890	192,330	0.8
WI=1	2	2,425	109,500	0.6
Household type				
Household without dependant children	13	4,356	179,340	1.1
<i>of which:</i>				
One person household, total	20	524	26,770	3.6
One person household, male	17	199	10,820	5.5
One person household, female	23	325	15,950	4.7
One person household, under 65	28	228	11,930	6.1
One person household, 65 or over	14	296	14,840	4.2
2 adults, no dependant children, both under 65	16	804	34,630	2.7
2 adults, no dependant children, at least one adult aged 65 or more	26	972	34,860	2.9
Other households without dependant children	5	2,056	83,090	0.9
Households with dependant children	15	5,893	224,220	0.9
<i>of which:</i>				
Single parent household, one or more dependant children	54	233	10,020	6.7
2 adults, one dependant child	12	1,083	45,520	2.0
2 adults, two dependant child	15	1,972	65,730	1.6
2 adults, three or more dependant children	25	830	30,490	3.1
Other households with one or more dependant children	7	1,775	72,460	1.2
All persons	14	10,249	403,560	0.7

Other non-sampling errors occur for reasons such as respondent-error, non-response, under-coverage, under reporting, errors in processing and other human errors. These errors occur in all types of data collections and may reduce significantly the capability of the survey to depict a clear picture in the whole country. While every effort is made to minimise these types of errors, they still occur. Unfortunately, it is often very difficult to quantify or locate the source of these errors, but should all the same be borne in mind of the users of this data.

SILC deals mostly with personal and household income. For most income components the survey relies on figures reported by the interviewed persons and this can result in a degree of under-reporting. Whilst all efforts have been made to minimise the extent of under-reporting, the NSO is not responsible for inaccuracies that may emerge as a result of this.

CONCEPTS AND DEFINITIONS

The following is a list of definitions of the main variables and indicators covered by SILC. For the sake of harmonisation and comparability with other EU member states, the questionnaire design and subsequent analyses have been carried out in such a way that most national concepts coincide with the concepts as outlined by Eurostat.

GROSS HOUSEHOLD INCOME INCLUDES:

- 1. Gross employee cash or near cash income**
This refers to the monetary component of the compensation of employees in cash payable by an employer to an employee.
- 2. Gross non-cash employee income (only company car and associated costs included)**
This refers to non-monetary income components in the form of a company car and associated costs (e.g. free fuel, car insurance, taxes and duties as applicable) provided for either private use or both private and official use.
- 3. Gross cash benefits or losses from self-employment (including royalties)**
This includes net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans; royalties earned on writing, and rentals from business buildings, vehicles, equipment, etc. not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.
- 4. Unemployment benefits**
These refer to benefits that replace in whole or in part income lost by a worker due to the loss of gainful employment; compensation for the loss of earnings due to partial unemployment; replace in whole or in part income lost by an older worker who retires from gainful employment before the legal retirement age because of job reductions for economic reasons.
- 5. Old-age benefits**
These refer to benefits that provide a replacement income when the aged person retires from the labour market, or guarantee a certain income when a person has

reached a prescribed age. All social benefits earned after working age (65 or over) fall under this income category.

6. Survivors' benefits

These refer to benefits that provide a temporary or permanent income to people below retirement age who have suffered from the loss of their spouse, partner or next-of-kin, usually when the latter represented the main bread winner for the beneficiary.

7. Sickness benefits

These refer to cash benefits that replace in whole or in part loss of earnings during temporary inability to work due to sickness or injury.

8. Disability benefits

These refer to benefits that provide an income to persons below standard retirement age whose ability to work and earn is impaired beyond a minimum level laid down by legislation by a physical or mental disability.

9. Education-related allowances

These refer to grants, scholarships and other education help received by students.

10. Pensions received from individual private plans (collected only during SILC 2007 survey)

These refer to pensions and annuities received, during the income reference period, in the form of interest or dividend income from individual private insurance plans, i.e. fully organised schemes where contributions are at the discretion of the contributor independently of their employers or government.

11. Income from rental of property or land

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

12. Family/Children related allowances

These refer to benefits that provide financial support to households for bringing up children or provide financial assistance to people who support relatives other than children.

13. Social exclusion not elsewhere classified

These refer to regular benefits received by those who are "socially excluded" or "at risk of social exclusion". Amongst others, target groups include destitute people, migrants, refugees, drug addicts, alcoholics, and victims of criminal violence.

14. Housing allowances

These refer to interventions by public authorities to help households meet the cost of housing. An essential criterion for defining the scope of a Housing allowance is the existence of a qualifying means-test for the benefit.

15. Regular inter-household cash transfers received

These refer to regular monetary amounts received, during the income reference period, from other households or persons.

16. Interests, dividends, profits from capital investments in unincorporated business

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

17. Income received by people aged under 16

This is defined as the gross income received by all household members aged under sixteen during the income reference period.

GROSS HOUSEHOLD INCOME EXCLUDES:

1. Employers' social security contributions

These are defined as payments made, during the income reference period, by employers for the benefits of their employees to insurers (social security funds and private funded schemes) covering statutory, conventional or contractual contributions in respect of insurance against social risks.

2. Other non-cash employee benefits excluding those listed under 2 above

It refers to the non-monetary income components which may be provided free or at a reduced price to an employee as part of the employment package by an employer (excluding company car).

3. Own consumption

The value of goods produced for own consumption refers to the value of food and beverages produced and also consumed within the same household. It is calculated as the market value of goods produced deducting any expenses incurred in the production.

4. Imputed rent

This refers to the value that is imputed for all households that do not report paying full rent, either because they are owner-occupiers or they live in accommodation rented at a lower price than the market price, or because the accommodation is provided rent free.

These income components were collected and/or calculated for the first time in 2007. However for the sake of comparison with 2005 and 2006 data, these components have not been included in the gross household income.

Furthermore, interest paid on mortgages has not been deducted from gross household income, for the same reasons stated above.

TOTAL DISPOSABLE HOUSEHOLD INCOME:

The total disposable income of a household is calculated by subtracting:

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

from the total household gross income.

EQUIVALENT HOUSEHOLD SIZE:

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 or over;
- a weight of 0.3 to each child.

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

Thus, for example, a household composed of 2 adults and 1 child aged 10 has an equivalent household size of $1 + 0.5 + 0.3 = 1.8$.

EQUIVALISED DISPOSABLE INCOME:

Equivalised disposable 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.

AT-RISK-OF-POVERTY THRESHOLD:

Also referred to as the at-risk-of-poverty line. This is equivalent to 60 per cent of the median national equivalised income of the persons living in households.

AT-RISK-OF-POVERTY RATE:

Share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.

MOST FREQUENT ACTIVITY STATUS:

The most frequent activity status is defined as the status that individuals declare to have occupied for more than half the number of months in the calendar year. The most frequent activity status groups are employment, unemployment, retirement and other inactive persons.

DEPENDENT CHILD:

A person is defined as a dependent child if he/she is:

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

A person is otherwise referred to as an adult.

This term differs from the term ‘child’ which corresponds to the persons aged under 18.

S80/S20 RATIO:

The ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.

WORK INTENSITY (WI):

The work intensity of the household refers to the number of months that all working age household members (i.e. persons aged 18-64 who do not fall under the definition of dependant children) have been working during the income reference year as a proportion of the total number of months that could theoretically be worked within the household.

Individuals are classified into work intensity categories that range from WI=0 (jobless household) to WI=1 (full work intensity i.e. all working age household members worked during the income reference year).

COMMENTARY

HOUSEHOLD DEMOGRAPHICS

In 2007, there were 403,560 persons living in 141,390 private households in Malta and Gozo, an estimated increase of 1.0 per cent in persons and 0.6 per cent in households over 2006.

One-person households accounted for 19 per cent of the total household population during 2007. A little more than one-fourth of the households comprised two members, while three-person and four-person households followed, with 22 per cent each. Households with five or more persons made up 11 per cent of the total.

The Northern Harbour district had the most households in 2007, with 31 per cent. This was followed by the Southern Harbour district with 20 per cent, the Northern district with 15 per cent and the South Eastern district with 14 per cent. 51,730 households had at least one child under 18, while 40,230 had at least one member aged 65 or over.

The number of households with dependant children was estimated at 55,950. 29 per cent of this household category consisted of households with two adults and two dependant children, while 27 per cent was made up of households with two adults and one dependant child. 3,650 households were composed of an adult and at least one dependant child. Of the remaining 85,440 households without dependant children, 38 per cent had at least one adult aged 65 or over.

An estimated 116,730 households had at least one member of working age. Of these, 44 per cent of households had a work intensity ranging between 0.5 and 1. This proportion was equal to one in 30 per cent of households, and zero in 19 per cent of households. Work intensity is only calculated for those households containing at least one person of working age.

Over three-fourths of households in 2007 were home owners. Another 21 per cent were in rented main dwellings, while 3 per cent were availing themselves of free accommodation.

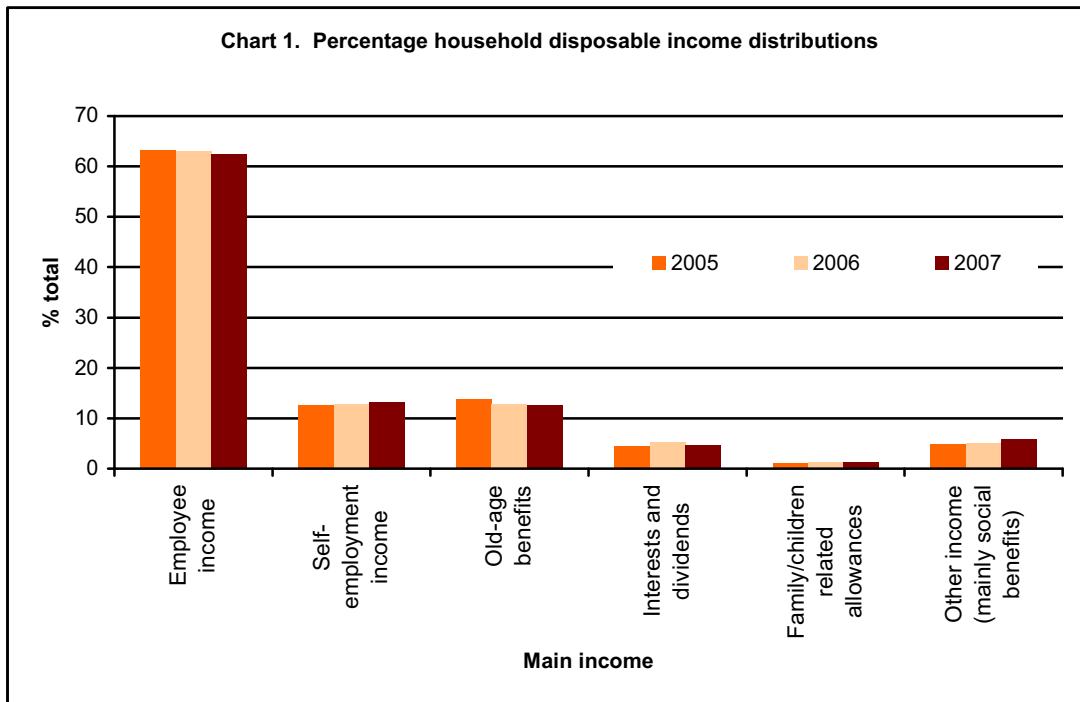
With regard to persons living in households, in 2007, 34 per cent were aged 25-49, 21 per cent 50-64, 21 per cent 0-17, 13 per cent 65 and over, and 11 per cent 18-24. On a gender basis, these persons were equally distributed. A largest proportion of persons, 30 per cent, were living in the Northern Harbour district. This was followed by the Southern Harbour district (19 per cent) and the Northern district (15 per cent). 7 per cent of persons were living in Gozo and Comino.

Of the persons aged 16 and over, 60 per cent were married and 30 per cent were single (never married). More than half in this age bracket were living with a partner. Of these, 2,340 (1 per cent) said that they were living in a consensual union.

DISTRIBUTION OF INCOME

The total gross household income was estimated at €3.1 billion with an average of €21,955 per household. The largest share of total gross household income (63 per cent) was attributed to employee cash and non-cash income and totalled €1.9 billion. Income from self-employment added up to €0.4 billion or 13 per cent of this total,

whilst income from social benefits amounted to €0.5 billion – which is over 17 cent of the total gross income. These income patterns have remained very similar during the three years covered by this publication.



The total disposable household income, which was obtained after deducting household transfers together with tax and national insurance contributions, amounted to almost €2.6 billion. This worked out to an average of €18,325 per household.

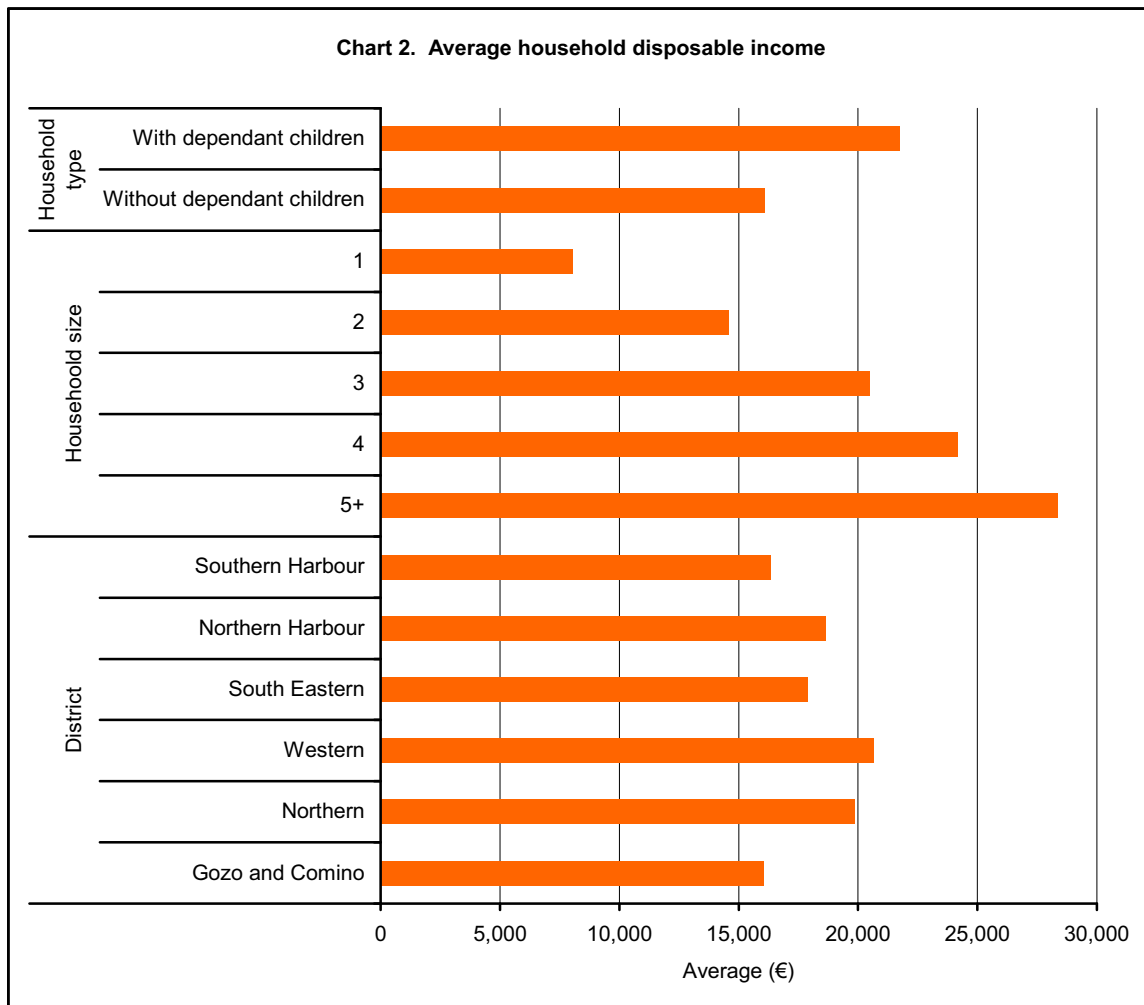
Most of this income was earned through work. In fact, the survey results indicated that 78 per cent of the persons living in households had employment or self-employment as the main source of income of the household. Another 14 per cent were living in households in which the main source of income was old-age benefits, while other social benefits were indicated as the main income source for another 6 per cent.

The average household disposable income rises with increasing household size. In fact, the lowest average household disposable income was calculated for single-member households at €8,072 and kept on increasing to €28,367 for households with 5 or more members. However, the estimated totals did not follow the same relationship with household size, mainly due to uneven counts of households within the different categories. As an example, the highest total - €0.8 billion - was attributed to 4 member households, followed by €0.6 billion that was earned by households with 3 members. Two-member households earned a total of €0.5 billion.

Households without dependant children earned more than half the total disposable income during 2007. Despite this, their average disposable income stood at €16,085 per household. The highest averages were obtained within households with dependant children. As an example, households with 2 adults and 2 dependant children earned €20,045, while those with 3 or more dependant children earned €20,561.

SILC 2007 figures revealed that households within the Western district had a highest average disposable income of €20,648. The Northern district followed with an average of €19,871. The lowest averages were obtained within the Southern harbour district, and in Gozo and Comino. These two districts had average disposable income per household of €16,348 and €16,070 respectively. Similar income patterns were obtained from SILC 2005 and SILC 2006.

Home owners earned an average disposable income of €19,519. Moreover, more than 80 per cent of the total household disposable income fell within this household category. Another 16 per cent was earned by tenants, with an average of €14,586.



Distributions of households by income group reveal that 28 per cent of households were earning less than €10,000. Most of these were single-member households, of which 81 per cent earned an income that did not exceed €10,000. The disposable income of 35 per cent of all households fell within the €10,001-€20,000 income bracket, while nearly 14 per cent reported that they had a disposable income of €30,000 or more.

Distributions of households by work intensity show that more than 16 per cent of the households in which at least one person was of working age were earning more than €30,000. The majority of these households had a work intensity exceeding 0.5. Moreover, just over 40 per cent of households earning more than €30,000 had a work intensity of 1. Households with the lowest work intensities earned the least

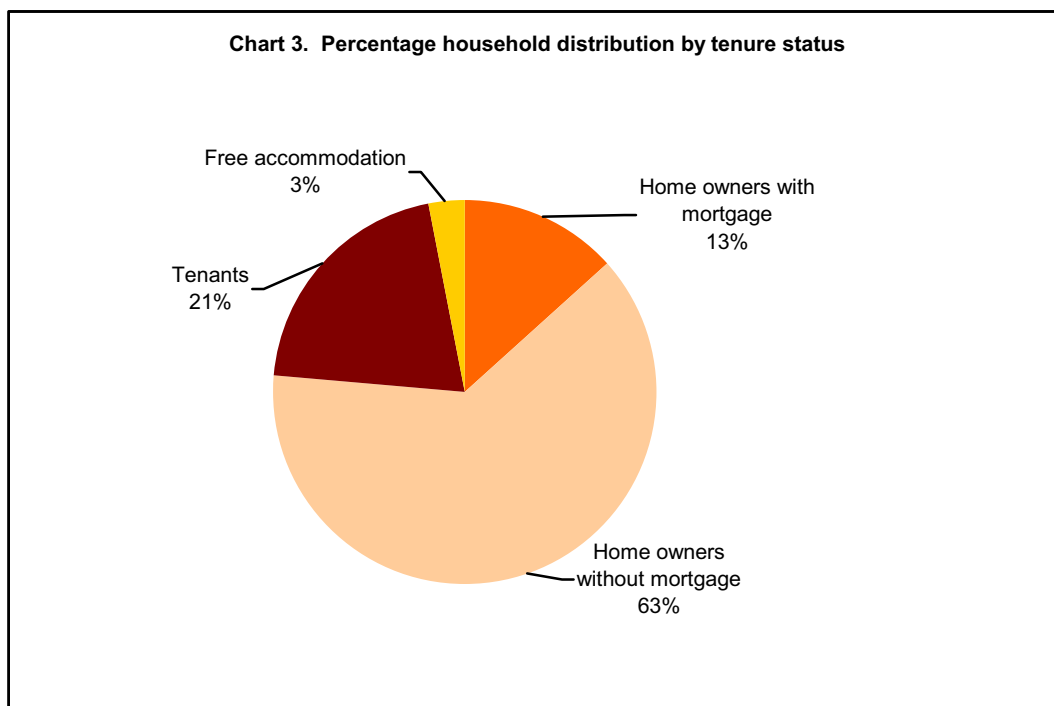
income. In fact, the highest proportion of households in which no working-age members worked during the income reference year earned less than €10,000.

HOUSING

In 2007, 83 per cent of the total households that owned their main dwelling did not have a house loan relating to it. Among those who had a loan, 72 per cent had at least one dependant child.

The largest share of main dwellings contained five rooms - 29 per cent. Another 25 per cent of households were living in a dwelling with 7 or more rooms, while 22 per cent were living in a dwelling with 6 rooms. Less than 7 per cent of the households were living in a dwelling with less than 4 rooms. Results indicate that rented main dwellings tend to be smaller than owned ones. As an example, it resulted that while 55 per cent of owned dwellings had at least 6 rooms, this percentage in respect of rented dwellings was estimated at 21 per cent.

When looking at household distributions by type, households without dependant children were most likely to have 4, 5, or 6 rooms (22 per cent, 27 per cent and 21 per cent respectively), while households with dependant children were most likely to be slightly larger, with the majority having 7 rooms or more (32 per cent), followed by 5 and 6 rooms, 31 and 25 per cent respectively.

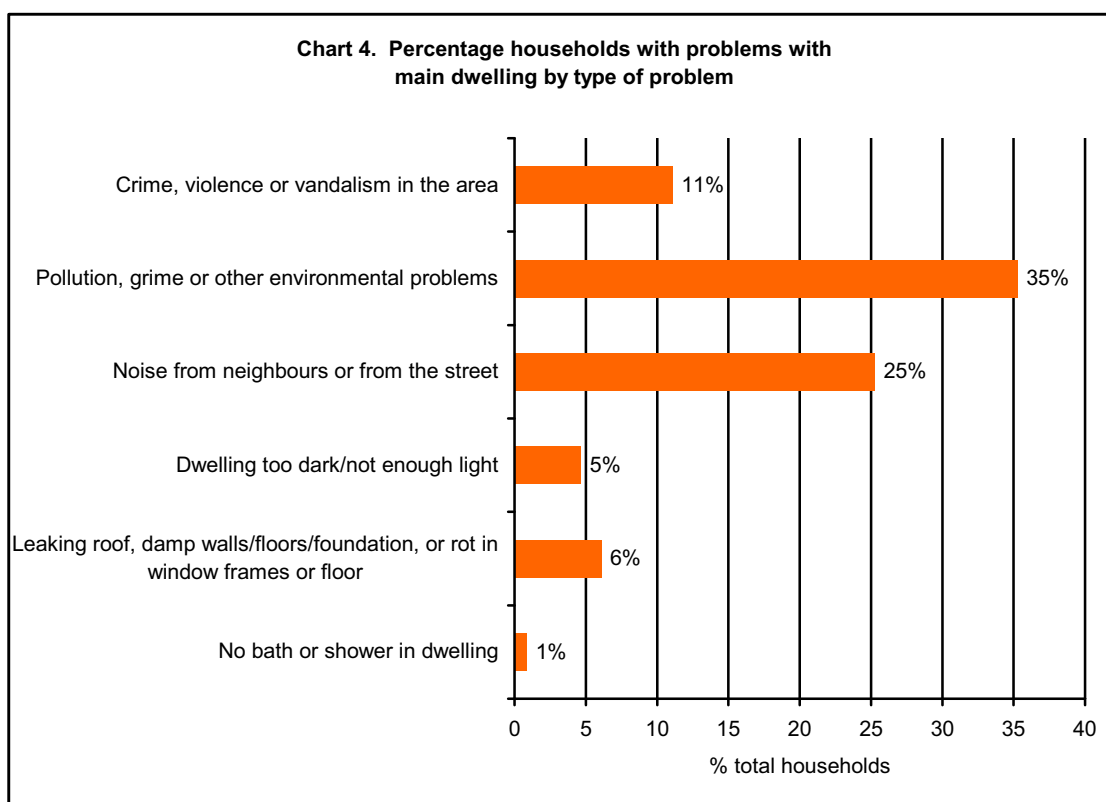


Just below 21 per cent of households were renting their main dwelling during 2007. These households were paying an average monthly rent of €41, indicating that the majority of these households were renting their main dwelling at a reduced price. The average monthly rent on the dwellings for households without dependant children was estimated at €32, while those with dependant children paid an average of €70 per month. Households made up of 2 adults with 2 dependant children were paying a highest average monthly rent of €134. It also emerges that average rent

prices are not consistent with the size of the dwellings. As an example, the average rents for dwellings with 5, 6 or 7 rooms all vary between €50 and €60.

With regard to housing costs, the survey results indicate that an average of €131 was spent every month in 2007. Housing costs include interest payments on mortgage, electricity, gas, house insurance, maintenance and rent. This average increased in line with increases in household disposable income; households with a disposable income of €10,000 and under spent an average of €84 per month, while households with a disposable income of more than €35,000 spent an average of €216. Just over half the households admitted that the total housing costs related to their main dwelling were somewhat burdensome, while 26 per cent felt that they were a heavy burden.

In 2007, the most common problem with dwellings, according to the households surveyed, had to do with pollution, grime or other environmental problems in the area. 50,130 households, 36 per cent, attested to having this problem. This was followed by noise from neighbours or from the street (25 per cent), and crime, violence or vandalism in the area (11 per cent). It is also interesting to note that households in Gozo and Comino complained mostly about noise in their neighbourhood (38 per cent of total), those in the Northern harbour district about pollution and grime (47 per cent), while those in the South Eastern district complained mostly about having crime, violence and vandalism in their area (15 per cent). 6 per cent of households said that their main dwelling had leaking roofs, damp walls or floors, or rot in window frames or floor, while another 5 per cent complained of not having enough light in their dwelling.

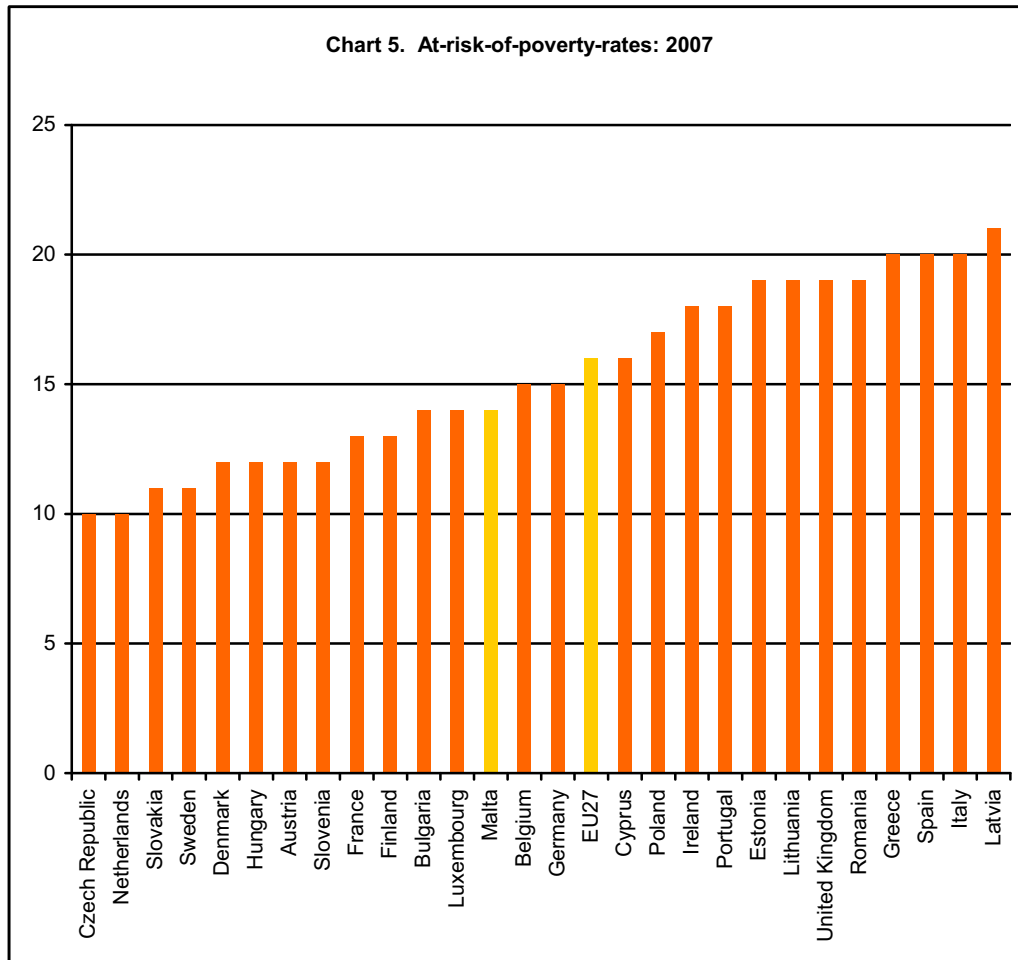


MAIN AT-RISK-OF-POVERTY INDICATORS

The median national equivalised income (NEI) from SILC 2007 stood at €9,129, with a resulting at-risk-of-poverty-line (60 per cent of median NEI) of €5,477. 57,444

persons fell below this line, with a resulting at-risk-of-poverty rate of 14.2 per cent. The at-risk-of-poverty rates calculated from SILC 2005 and SILC 2006 both stood at 13.8 per cent.

Other main indicators of monetary poverty include the S80/S20 ratio, which stood at 3.8 in 2007, implying that the average equivalised income of the top one-fifth income earners is nearly four times that of the lowest one-fifth income earners. The Gini coefficient was also estimated and stood at 26 per cent.



At-risk-of-poverty in the EU27 stood at 16 per cent for all three years under review. In 2007, the countries with the highest percentage of at-risk-of-poverty were Latvia, Greece, Spain and Italy. On the other hand, the countries with the lowest percentage were the Czech Republic and the Netherlands. Malta's at-risk-of-poverty rate fell below the EU average and ranked twelfth when compared to those estimated for the other EU Member States.

The highest at-risk-of-poverty rates were obtained within the 0-17 and 65+ categories, with 18 per cent and 20 per cent respectively. Moreover, females were more likely to be at-risk-of-poverty, with 15 per cent, compared to 14 per cent of males.

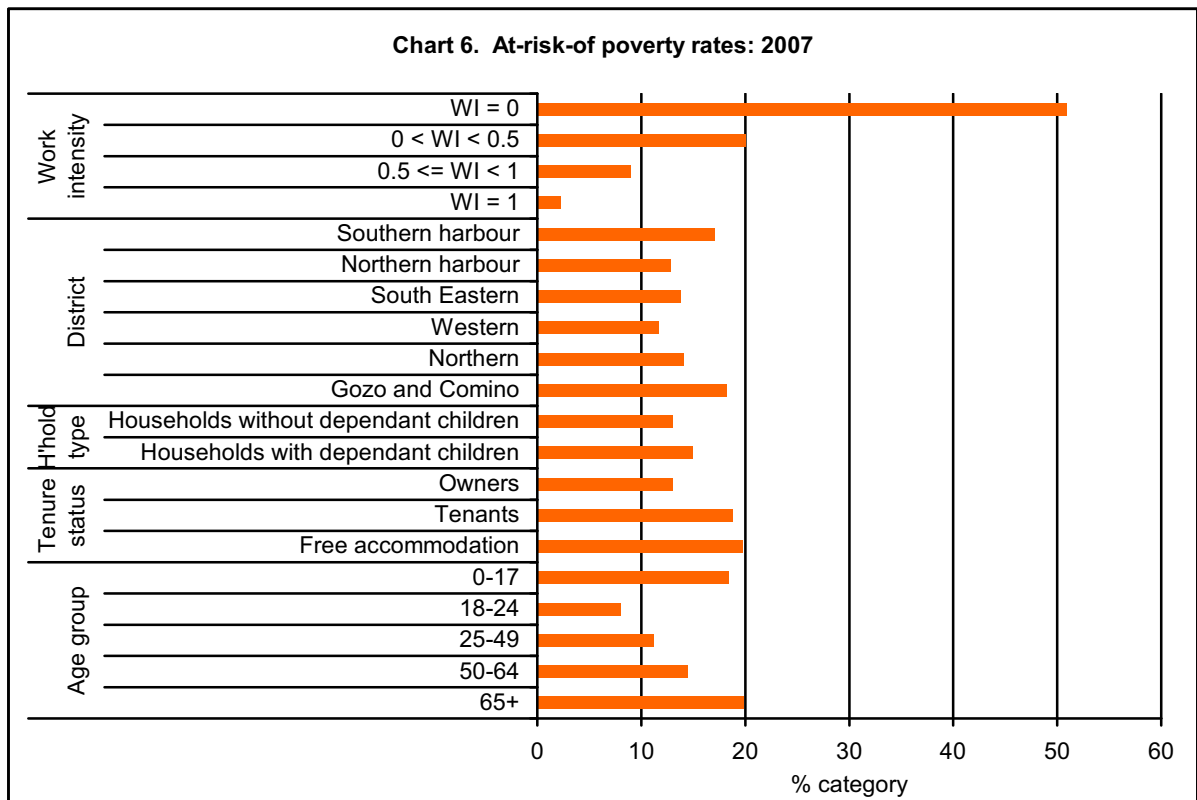
Persons who were renting their dwelling were more likely to be subject to monetary poverty than home owners, with an at-risk-of-poverty rate of 19 per cent (the at-risk-of-poverty rate of home owners was estimated at 13 per cent). Moreover, it can be seen that persons living in single-parent households were most likely to fall under the

at-risk-of-poverty line (54 per cent). Other high at-risk-of-poverty rates fell within households composed of one person aged under 65 (28 per cent), within households comprising 2 adults at least one of whom was 65 or more and no dependant children (26 per cent), and within households with 2 adults and three or more dependant children (25 per cent).

The at-risk-of-poverty rate was highest in Gozo and Comino with 18 per cent and was followed by the one calculated for the Southern Harbour district, at 17 per cent. The lowest rate was calculated for the Western district, at 12 per cent.

Work turned out to be the main factor preventing people from being poor. In fact the at-risk-of-poverty rate amongst persons living in households with a work intensity of one stood at 2 per cent. On the other hand, the at-risk-of-poverty rate among persons living in households with a work intensity of zero stood at 51 per cent. Moreover, persons living in households in which the main source of income was earned from employment (either in employment or self-employment) stood at 7 per cent, compared to 27 per cent in which the main income was earned from old-age benefits, and 90 per cent in which the main source was an unemployment benefit. Furthermore, the at-risk-of-poverty rates calculated among persons aged over fifteen who spent most months at work during the income reference year stood at 5 per cent, whilst that calculated for persons who were retired stood at 22 per cent. On the other hand, the at-risk-of-poverty rate among persons who were mostly unemployed during the income reference period stood at 38 per cent.

It also emerged that monetary poverty had a strong dependency on educational attainment; the higher the educational attainment the lower the risk-of-poverty. As an example, the at-risk-of-poverty rate among persons aged 16 or over who had a lower secondary level of education or below, stood at 16 per cent, while that calculated for persons with an upper secondary educational level stood at 7 per cent.

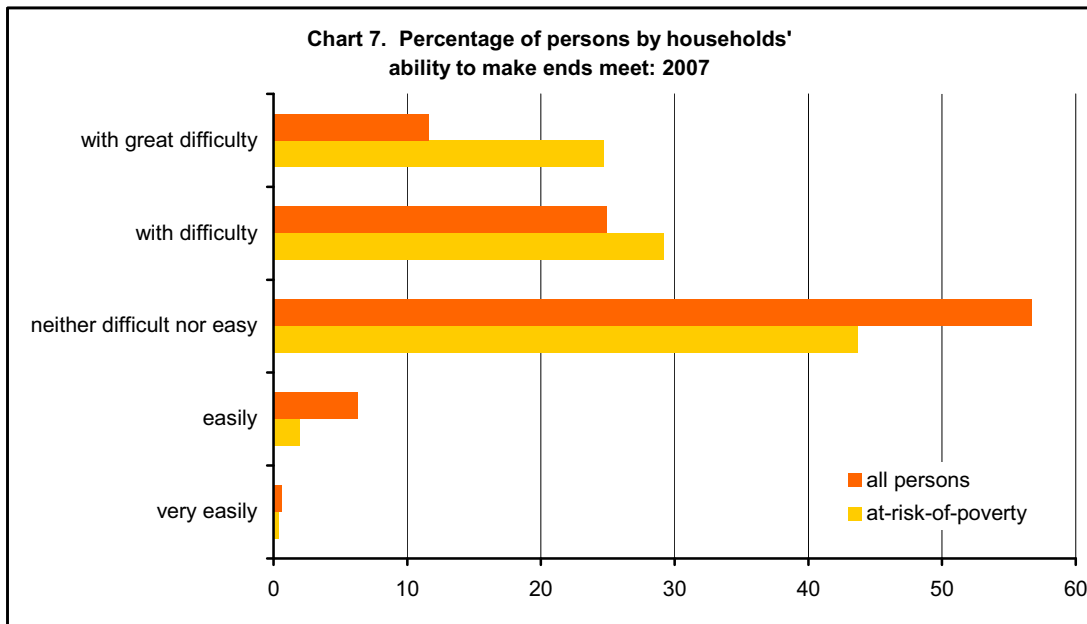


DEPRIVATION

Deprivation is another means of measuring poverty. A minimal number of households did not own a telephone, a colour television or a washing machine because they could not afford to buy one; however 4 per cent of households could not afford a computer and 4 per cent could not afford a car.

Households were also asked whether they could afford a number of different items. 65 per cent of households (67 per cent of persons) could not afford a one-week annual holiday away from home, and 35 per cent of households (33 per cent of persons) could not afford to face unexpected financial expenses amounting to a minimum of €500. Eight per cent of households could not afford having a meal with meat, chicken or fish (or vegetarian equivalent) every second day and another 10 per cent said that they could not afford keeping their home adequately warm.

With regard to being in arrears, 4 per cent of persons were living in households that had been in arrears on mortgage or rent payments at least once during 2007, while 6 per cent had been in arrears with utility bills (e.g. electricity bills).



Nearly 60 per cent of all of all households (57 per cent of persons) said that they managed to make ends meet. Less than 10 per cent of both households and persons replied that they were able to make ends meet easily or very easily.

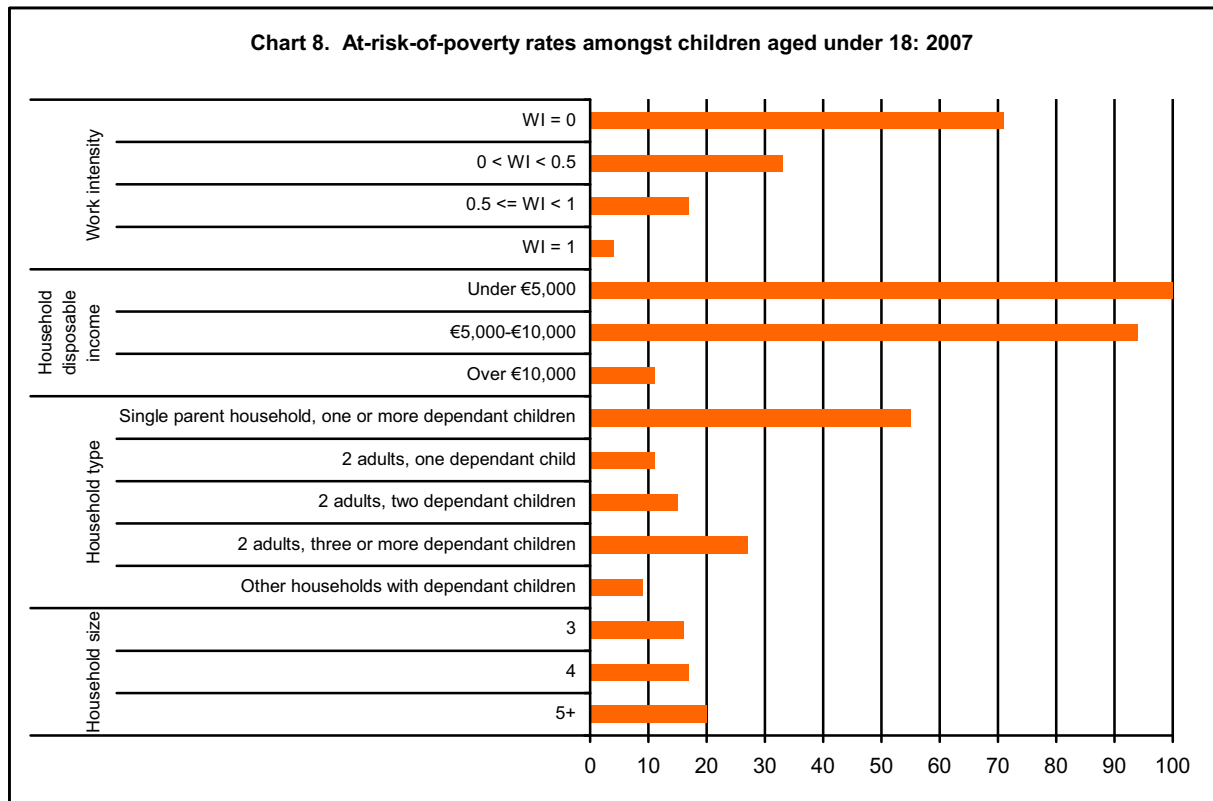
This pattern differed quite considerably when looking at persons who fell below the at-risk-of-poverty threshold. In fact, nearly 25 per cent of these persons were experiencing great difficulties to make ends meet. Only 2 per cent of these persons said that their households were not facing these problems.

CHILDREN

Types of childcare considered in this publication include education at pre-school, education at compulsory school, childcare at centre-based services, childcare at day-care centres, childcare by a professional child-minder at the child's home or at the

child-minder's home and childcare by grandparents, other household members (other than parents), other relatives, friends or neighbours. These questions were addressed to parents of children aged less than 13.

In 2007, the average number of hours per week spent by children in education at compulsory school was estimated at 30 hours, and in education at pre-school at 25 hours per child per week. An average of 16 hours per child was spent by children looked after by their grandparents, other household members, relatives, friends or neighbours.



The at-risk-of-poverty rate among children aged 0-17 stood at 18 per cent for all three years under review. These patterns were observed to be highly related with work intensities, household disposable income groups and household sizes. In fact, the at-risk-of-poverty rate among children decreases significantly with increasing work intensity and household disposable income, and increases with increasing household size. Children that were mostly at-risk-of-poverty were those living in single-parent households with one or more dependant children (55 per cent), followed by those living in households made up of 2 adults and 3 or more dependant children (27 per cent).

When considering various amenities available to households in 2007, a telephone, colour television and washing machine were owned by the majority of households irrespective of whether they had children or not. However, significant differences were noted when it came to availability of computers at home and cars. In fact, whilst 43 per cent of households without children owned a computer, 82 per cent of households with children did so. Just over 70 per cent of households without children owned a car, whilst nearly 94 per cent of households with children did so. For

households without children, 52 per cent did not own a computer because they did not want to; this percentage stood at 25 per cent for cars. In contrast, these figures stood at 14 per cent for a computer and 3 per cent for a car for households with children.

The capability to afford certain items decreased with increasing number of children aged 0-17. While 40 per cent of households without children could afford to pay for a one week annual holiday away from home, this figure decreased to 28 per cent, 26 per cent and 18 per cent for households with 1, 2 and 3 or more children respectively.

ELDERLY

Twenty per cent of elderly persons (aged 65 and over) were at-risk-of-poverty, amounting to 10,630 in 2007. Similar rates were obtained amongst persons aged over 59 and over 69. The at-risk-of-poverty rate of males aged 65 and over was higher than that of females in the same age bracket.

In 2007, just over half the household population aged 65 or over were living in households with 2 members; 7,730 of these persons (29 per cent) were at-risk-of-poverty. 28 per cent (14,840 persons) of all persons living in households aged 65 and over were living alone. From these, 2,130 persons (14 per cent) fell under the at-risk-of-poverty line. This rate is significantly lower than the at-risk-of-poverty rate calculated for other persons living alone aged under 65, which stood at 28 per cent. The at-risk-of-poverty-rates amongst the elderly persons who were living with at least another person within the same age group stood at 26 per cent, whilst that calculated for the elderly living with one of their sons or daughters stood at 5 per cent.

With respect to capacity to afford various items, 65 per cent of the persons aged 65 and over were living in households that could not afford to pay for a one week annual holiday away from home. Moreover, 36 per cent of these persons said that they were living in a household that could not afford facing unexpected financial expenses (of €500 or more). It also resulted that 7 per cent of these persons aged 65 and over could not afford to eat meat, chicken or fish (or vegetarian equivalent) every second day, whilst another 10 per cent had problems with keeping their home adequately warm.

Key

- U – Under represented: estimate based on 20-50 counts
- :
- N/A – Not applicable
- NEI – National Equivalised Income
- WI – Work Intensity

1

HOUSEHOLD POPULATION

1.1. Distribution of households by size: 2005-2007

Household size	2005		2006		2007	
	No.	% total	No.	% total	No.	% total
1	26,410	18.9	26,500	18.9	26,780	18.9
2	35,870	25.7	35,980	25.6	36,340	25.7
3	30,730	22.0	30,800	21.9	31,110	22.0
4	30,810	22.1	30,880	22.0	31,200	22.1
5+	15,770	11.3	16,380	11.7	15,960	11.3
Total	139,590	100.0	140,540	100.0	141,390	100.0

1.2. Distribution of households by district: 2005-2007

District	2005		2006		2007	
	No.	% total	No.	% total	No.	% total
Southern Harbour	28,190	20.2	28,150	20.0	28,300	20.0
Northern Harbour	42,740	30.6	42,980	30.6	43,350	30.7
South Eastern	19,900	14.3	20,060	14.3	20,170	14.3
Western	18,150	13.0	18,240	13.0	18,260	12.9
Northern	19,870	14.2	20,210	14.4	20,450	14.5
Gozo and Comino	10,740	7.7	10,900	7.8	10,860	7.7
Total	139,590	100.0	140,540	100.0	141,390	100.0

1.3. Distribution of households by size and district: 2007

District	Household size					
	1	2	3	4	5+	Total
Southern Harbour	7,210	7,160	5,690	5,270	2,970	28,300
Northern Harbour	8,250	11,990	9,560	9,240	4,310	43,350
South Eastern	3,060	4,690	5,220	4,850	2,350	20,170
Western	2,810	4,460	3,590	4,730	2,670	18,260
Northern	2,750	5,500	5,010	4,790	2,400	20,450
Gozo and Comino	2,700	2,540	2,040	2,320	1,260	10,860
Total	26,780	36,340	31,110	31,200	15,960	141,390

1.4. Distribution of households by number of elderly persons (65+) and number of children (0-17): 2007

Number of children	Number of elderly persons				
	0	1	2	3+	Total
0	50,660	26,200	12,570	:	89,660
1	25,540	:	:	:	26,150
2	19,260	:	:	:	19,710
3+	5,700	:	:	:	5,870
Total	101,160	27,260	12,760	:	141,390

1.5. Distribution of households by tenure status and size: 2005-2007

Household size	Owner	Tenant	Accommodation provided free of charge	Total
2005				
1	15,450	9,220	1,740	26,410
2	26,870	7,990	1,010	35,870
3	25,340	4,770	620 ^U	30,730
4	26,100	4,220	:	30,810
5+	12,960	2,570	:	15,770
Total	106,720	28,770	4,100	139,590
2006				
1	14,900	9,470	2,130	26,500
2	26,610	8,100	1,270	35,980
3	25,270	4,960	570 ^U	30,800
4	26,660	3,940	:	30,880
5+	13,750	2,220	:	16,380
Total	107,190	28,690	4,660	140,540
2007				
1	15,890	9,370	1,520	26,780
2	27,190	7,970	1,180	36,340
3	25,000	5,430	680 ^U	31,110
4	26,930	3,820	:	31,200
5+	13,090	2,540	:	15,960
Total	108,100	29,130	4,160	141,390

1.6. Distribution of households by type: 2005-2007

Household type	2005	2006	2007
Households without dependant children	84,340	84,350	85,440
<i>of which:</i>			
One person household, total	26,410	26,500	26,780
One person household, male	9,280	10,260	10,820
One person household, female	17,130	16,240	15,960
One person household, under 65 years of age	11,230	12,330	11,930
One person household, 65 years old and over	15,180	14,170	14,850
2 adults, no dependant children, both under 65 years of age	18,800	18,510	17,310
2 adults, no dependant children, at least one adult aged 65 or more	15,720	15,770	17,430
Other households without dependant children	23,410	23,570	23,920
Households with dependant children	55,250	56,190	55,950
<i>of which:</i>			
Single parent household, one or more dependant children	3,610	2,870	3,650
2 adults, one dependant child	16,240	14,890	15,170
2 adults, two dependant children	14,960	17,310	16,440
2 adults, three or more dependant children	4,230	6,140	5,860
Other households with one or more dependant children	16,210	14,980	14,830
Total	139,590	140,540	141,390

1.7. Distribution of households by work intensity* and district: 2007

District	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
work intensity					
Southern Harbour	5,580	2,200	9,040	5,580	22,400
Northern Harbour	6,850	2,190	15,300	10,980	35,320
South Eastern	2,800	1,160	7,670	5,600	17,230
Western	2,100	1,030	7,220	5,240	15,590
Northern	2,790	1,400	8,350	5,090	17,630
Gozo and Comino	2,070	570	3,520	2,400	8,560
Total	22,190	8,550	51,100	34,890	116,730
% district					
Southern Harbour	24.9	9.8	40.4	24.9	100.0
Northern Harbour	19.4	6.2	43.3	31.1	100.0
South Eastern	16.3	6.7	44.5	32.5	100.0
Western	13.5	6.6	46.3	33.6	100.0
Northern	15.8	7.9	47.4	28.9	100.0
Gozo and Comino	24.2	6.7	41.1	28.0	100.0
Total	19.0	7.3	43.8	29.9	100.0

* These tables exclude households without persons of working age

1.8. Distribution of households by work intensity* and size: 2007

Household size	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
1	6,720	:	:	5,100	11,930
2	10,330	:	6,550	9,440	26,660
3	3,280	4,060	13,550	10,110	31,000
4	1,220 ^U	2,540	19,960	7,460	31,180
5+	640 ^U	1,560 ^U	10,980	2,780	15,960
Total	22,190	8,550	51,100	34,890	116,730

* These tables exclude households without persons of working age.

1.9. Distribution of persons living in households by age group: 2005-2007

Age group	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-17	45,360	43,050	88,410	43,270	41,810	85,080	42,800	41,510	84,310
18-24	19,750	18,910	38,660	20,950	19,140	40,090	23,190	19,830	43,020
25-49	70,840	68,370	139,210	71,300	68,420	139,720	69,770	67,770	137,540
50-64	40,020	40,790	80,810	41,190	41,820	83,010	42,370	42,920	85,290
65+	22,560	28,970	51,530	22,660	29,080	51,740	23,570	29,830	53,400
Total	198,530	200,090	398,620	199,370	200,270	399,640	201,700	201,860	403,560

1.10. Distribution of persons living in households by district: 2005-2007

Age group	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Southern Harbour	39,420	36,790	76,210	41,400	37,450	78,850	39,640	36,130	75,770
Northern Harbour	58,240	61,860	120,100	57,820	60,290	118,110	59,530	62,030	121,560
South Eastern	28,710	29,880	58,590	29,150	29,460	58,610	29,820	30,170	59,990
Western	27,850	28,050	55,900	28,140	28,380	56,520	28,140	27,530	55,670
Northern	29,810	29,060	58,870	27,720	29,060	56,780	29,660	31,050	60,710
Gozo and Comino	14,500	14,450	28,950	15,140	15,630	30,770	14,910	14,950	29,860
Total	198,530	200,090	398,620	199,370	200,270	399,640	201,700	201,860	403,560

1.11. Distribution of persons living in households by marital status: 2005-2007

Marital status	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Under 16	38,730	36,430	75,160	38,060	36,190	74,250	36,930	35,930	72,860
Single (never married)	52,210	42,850	95,060	52,670	43,040	95,710	56,610	44,090	100,700
Married	98,100	98,030	196,130	99,420	99,290	198,710	98,140	98,960	197,100
Widowed	5,490	16,240	21,730	4,640	15,720	20,360	5,240	16,470	21,710
Separated / Divorced	4,000	6,540	10,540	4,580	6,030	10,610	4,780	6,410	11,190
Total	198,530	200,090	398,620	199,370	200,270	399,640	201,700	201,860	403,560

1.12. Distribution of persons living in households by civil status: 2005-2007

Civil status	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
Under 16	38,730	36,430	75,160	38,060	36,190	74,250	36,930	35,930	72,860
Living with a partner on a legal basis	97,490	97,550	195,040	98,020	97,570	195,590	96,470	96,570	193,040
Living with a partner not on a legal basis	1,460 ^U	1,470 ^U	2,930	1,290 ^U	1,530 ^U	2,820	1,170 ^U	1,170 ^U	2,340
Not living with a partner	59,170	63,630	122,800	61,960	64,980	126,940	67,130	68,190	135,320
Not specified	1,680 ^U	1,010 ^U	2,690^U	:	:	:	:	:	:
Total	198,530	200,090	398,620	199,370	200,270	399,640	201,700	201,860	403,560

2

HOUSEHOLD INCOME

2.1. Household gross income distribution by source: 2005-2007

Source	€000's			% total			Average per household (€)		
	2005	2006	2007	2005	2006	2007	2005	2006	2007
Employee cash or near cash income and non-cash employee income*	1,755,157	1,908,568	1,940,128	63.3	62.9	62.5	12,574	13,580	13,722
Cash benefits or losses from self-employment	347,081	389,854	407,785	12.5	12.9	13.1	2,486	2,774	2,884
Unemployment benefits	15,883	16,581	16,864	0.6	0.5	0.5	114	118	119
Old-age benefits	381,768	387,625	389,046	13.8	12.8	12.5	2,735	2,758	2,752
Sickness and disability benefits	45,903	58,428	62,868	1.7	1.9	2.0	329	416	444
Education-related allowances	13,824	12,684	17,058	0.5	0.4	0.5	99	90	121
Survivor's benefits; Family/children related allowance	41,023	49,999	59,070	1.5	1.7	1.9	294	356	418
Interests and dividends	123,363	158,525	146,826	4.4	5.2	4.7	884	1,128	1,038
Income from rental of property of land	14,476	12,485	14,932	0.5	0.4	0.5	104	89	106
Regular inter-household cash transfer received	10,133	4,143 ^U	6,965 ^U	0.4	0.1 ^U	0.2 ^U	73	29 ^U	49 ^U
Other Income**	25,194	34,191	42,665	0.8	1.1	1.4	180	243	302
Gross Income	2,773,807	3,033,082	3,104,207	100.0	100.0	100.0	19,871	21,582	21,955

* Only free use of car has been used to calculate non-cash employee income.

**This income component includes household income from private pension plans which was collected only since 2007.

Although register data was available in 2006 and 2007, it was not possible to use this in 2005.

Benefits in the table above should not be compared with figures published by the Public Finance Unit as these relate to households and not to the total benefits. This applies to other tables in this section too. In particular, the definition of gross income and disposable income is not strictly in line with ESA95.

2.2. Household disposable income by source: 2005-2007

Source	€000's			Average per household (€)		
	2005	2006	2007	2005	2006	2007
Gross income	2,773,807	3,033,082	3,104,206	19,871	21,582	21,955
Regular inter-household cash transfer paid	6,042 ^U	5,910 ^U	5,868 ^U	43 ^U	42 ^U	42 ^U
Tax on income and social contributions	457,709	496,465	507,408	3,279	3,533	3,588
Disposable income	2,310,056	2,530,707	2,590,930	16,549	18,007	18,325

2.3. Persons living in households by main source of household income and district: 2007

District	Work (full-time and part-time), including self-employment	Unemployment benefits	Old-age benefits	Other social benefits	Other forms of income	Total
Main source of income						
Southern Harbour	55,020	1,480 ^U	12,500	6,380	:	75,770
Northern Harbour	92,960	1,140 ^U	18,150	5,150	4,160	121,560
South Eastern	49,330	:	7,950	1,720 ^U	:	59,990
Western	46,630	:	6,370	1,590	:	55,670
Northern	49,480	:	6,880	2,880	1,480 ^U	60,710
Gozo and Comino	21,720	:	5,310	1,730 ^U	:	29,860
Total	315,140	3,520	57,160	19,450	8,280	403,560
% district						
Southern Harbour	72.6	2.0 ^U	16.5	8.4	:	100.0
Northern Harbour	76.5	0.9 ^U	14.9	4.2	3.4	100.0
South Eastern	82.2	:	13.3	2.9 ^U	:	100.0
Western	83.8	:	11.4	2.9	:	100.0
Northern	81.5	:	11.3	4.7	2.4 ^U	100.0
Gozo and Comino	72.7	:	17.8	5.8 ^U	:	100.0
Total	78.1	0.9	14.2	4.8	2.1	100.0

2.4. Household disposable income distribution by tenure status: 2005-2007

Tenure status	€000's			% total			Average per household (€)		
	2005	2006	2007	2005	2006	2007	2005	2006	2007
Owner	1,870,933	2,071,310	2,110,034	81.0	81.8	81.4	17,531	19,324	19,519
Tenant	386,280	401,514	424,885	16.7	15.9	16.4	13,431	13,995	14,586
Accommodation provided free of charge	52,843	57,883	56,012	2.3	2.3	2.2	12,889	12,421	13,464
Total	2,310,056	2,530,707	2,590,930	100.0	100.0	100.0	16,549	18,007	18,325

2.5. Household disposable income distribution by district: 2005-2007

District	€000's			% total			Average per household (€)		
	2005	2006	2007	2005	2006	2007	2005	2006	2007
Southern Harbour	443,099	486,748	462,645	19.2	19.2	17.9	15,718	17,291	16,348
Northern Harbour	722,240	783,291	808,861	31.3	31.0	31.2	16,898	18,225	18,659
South Eastern	325,406	354,894	361,502	14.1	14.0	14.0	16,352	17,692	17,923
Western	324,392	368,429	377,036	14.0	14.6	14.6	17,873	20,199	20,648
Northern	343,731	373,183	406,370	14.9	14.7	15.7	17,299	18,465	19,871
Gozo and Comino	151,188	164,163	174,516	6.5	6.5	6.7	14,077	15,061	16,070
Total	2,310,056	2,530,707	2,590,930	100.0	100.0	100.0	16,549	18,007	18,325

2.6. Household disposable income by household size and source: 2007

Source	Household size					
	1	2	3	4	5+	Total
	€000's					
Employee cash or near cash income and non-cash employee income	68,467	306,201	530,480	663,295	371,683	1,940,128
Cash benefits or losses from self-employment	10,244 ^U	43,780	108,968	150,915	93,878	407,785
Unemployment benefits	:	:	3,577 ^U	5,405	4,305 ^U	16,864
Old-age benefits	111,540	178,554	60,994	23,033	14,927	389,046
Sickness/Disability benefits	9,674	15,448	15,690	12,488	9,568	62,868
Education-related allowances	:	:	2,064 ^U	8,184	6,420	17,058
Survivor's Benefits/Family/Children related allowance	5,872 ^U	9,464	12,058	14,474	17,202	59,070
Interests and dividends	23,637	45,671	28,131	32,370	17,017	146,826
Income from rental of property of land	982 ^U	4,400	2,055 ^U	4,341 ^U	3,154	14,932
Regular inter-household cash transfer received	:	:	:	:	:	6,965 ^U
Other Income	9,171	12,497	9,111	7,430	4,457	42,665
Gross Income	242,569	619,031	776,436	922,700	543,469	3,104,207
Regular inter-household cash transfer paid	:	:	:	:	:	5,868 ^U
Tax on income and social contributions	23,685	87,225	137,961	167,881	90,657	507,408
Disposable income	216,175	530,045	637,390	754,583	452,737	2,590,930
Source	Average per household					
	1	2	3	4	5+	Total
	€					
Employee cash or near cash income and non-cash employee income	2,557	8,426	17,052	21,259	23,288	13,722
Cash benefits or losses from self-employment	383 ^U	1,205	3,503	4,837	5,882	2,884
Unemployment benefits	:	:	115 ^U	173	270 ^U	119
Old-age benefits	4,165	4,913	1,961	738	935	2,752
Sickness/Disability benefits	361	425	504	400	599	444
Education-related allowances	:	:	66 ^U	262	402	121
Survivor's Benefits/Family/Children related allowance	219 ^U	260	388	464	1,078 ^U	418
Interests and dividends	883	1,257	904	1,037	1,066	1,038
Income from rental of property of land	37 ^U	121	66 ^U	139 ^U	:	106
Regular inter-household cash transfer received	:	:	:	:	:	49 ^U
Other Income	342 ^U	344	293 ^U	238 ^U	279	302
Gross Income	9,058	17,034	24,958	29,574	34,052	21,955
Regular inter-household cash transfer paid	:	:	:	:	:	42 ^U
Tax on income and social contributions	884	2,400	4,435	5,381	5,680	3,588
Disposable income	8,072	14,586	20,488	24,185	28,367	18,325

2.7. Household disposable income by source and household type: 2007

	Employment / Self-Employment income	Old-age benefits	Other	Gross income	Disposable income	
	€000's			€000's	€000's	Average per household
Household without dependant children	1,041,755	369,237	202,018	1,613,010	1,374,311	16,085
<i>of which:</i>						
One person household	78,711	111,540	52,318	242,571	216,176	8,072
2 adults, no dependant children	340,464	178,554	81,412	600,429	51,450	14,806
Other households without dependant children	622,580	79,143	68,288	770,010	643,785	26,914
Household with dependant children	1,306,158	19,811	165,230	1,491,202	1,216,624	21,745
<i>of which:</i>						
Single parent household, one or more dependant children	21,646	:	22,531	44,177	38,063	10,428
2 adults, one dependant child	343,317	4,366	28,787	376,470	299,919	19,770
2 adults, two dependant children	374,981	1,444	35,030	411,455	329,548	20,045
2 adults, three or more dependant children	129,060	:	18,702	147,762	120,493	20,561
Other households with one or more dependant children	437,158	14,000	60,180	511,338	428,601	28,901
Total	2,347,913	389,046	367,248	3,104,207	2,590,930	18,325

2.8. Households by district and disposable income groups: 2007

Income group	District						
	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
€5,000 and under	1,310 ^U	1,720 ^U	:	:	:	:	5,270
€5,001 - €10,000	9,090	10,380	4,490	3,330	4,140	3,140	34,570
€10,001 - €15,000	4,770	7,780	4,420	3,300	3,790	2,500	26,560
€15,001 - €20,000	4,680	6,690	3,440	3,120	3,430	1,680	23,040
€20,001 - €25,000	3,050	5,640	2,760	2,260	2,770	1,210	17,690
€25,001 - €30,000	2,250	5,120	2,400	2,280	2,040	870 ^U	14,960
€30,001 - €35,000	1,290	2,110	950 ^U	1,490 ^U	1,330 ^U	:	7,650
€35,001+	1,860	3,910	1,170	1,910 ^U	2,270 ^U	530 ^U	11,650
Total	28,300	43,350	20,170	18,260	20,450	10,860	141,390
% district							
€5,000 and under	4.6 ^U	4.0 ^U	:	:	:	:	3.7
€5,001 - €10,000	32.1	23.9	22.3	18.2	20.2	28.9	24.5
€10,001 - €15,000	16.9	17.9	21.9	18.1	18.5	23.0	18.8
€15,001 - €20,000	16.5	15.4	17.1	17.1	16.8	15.5	16.3
€20,001 - €25,000	10.8	13.0	13.7	12.4	13.5	11.1	12.5
€25,001 - €30,000	8.0	11.8	11.9	12.5	10.0	8.0 ^U	10.6
€30,001 - €35,000	4.6	4.9	4.7 ^U	8.2 ^U	6.5 ^U	:	5.4
€35,001+	6.6	9.0	5.8	10.5 ^U	11.1 ^U	4.9 ^U	8.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2.9. Households by size and disposable income groups: 2007

Income group	1	2	3	4	5+	Total
Household size						
€5,000 and under	3,300	1,440 ^U	:	:	:	5,270
€5,001 - €10,000	18,480	11,440	2,850	1,400 ^U	:	34,570
€10,001 - €15,000	3,280	9,790	6,250	5,350	1,890	26,560
€15,001 - €20,000	:	5,640	8,340	5,820	2,170	23,040
€20,001 - €25,000	:	3,470	5,580	5,630	2,680	17,690
€25,001 - €30,000	:	2,390	3,970	5,400	2,960	14,960
€30,001 - €35,000	:	980 ^U	1,490 ^U	3,180	1,980 ^U	7,650
€35,001+	:	1,190 ^U	2,260	4,290	3,850	11,650
Total	26,780	36,340	31,110	31,200	15,960	141,390
% household size						
€5,000 and under	12.3	4.0 ^U	:	:	:	3.7
€5,001 - €10,000	69.0	31.5	9.2	4.5 ^U	:	24.5
€10,001 - €15,000	12.2	26.9	20.1	17.1	11.8	18.8
€15,001 - €20,000	:	15.5	26.8	18.7	13.6	16.3
€20,001 - €25,000	:	9.5	17.9	18.0	16.8	12.5
€25,001 - €30,000	:	6.6	12.8	17.3	18.5	10.6
€30,001 - €35,000	:	2.7 ^U	4.8 ^U	10.2	12.4 ^U	5.4
€35,001+	:	3.3 ^U	7.3	13.8	24.1	8.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.10. Households by work intensity* and disposable income groups: 2007

Income group	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
Work intensity					
€5,000 and under	3,490	:	:	:	3,840
€5,001 - €10,000	12,080	1,050 ^U	2,330	2,430 ^U	17,890
€10,001 - €15,000	4,620	1,290 ^U	12,240	3,770	21,920
€15,001 - €20,000	1,370 ^U	2,830	10,660	7,150	22,010
€20,001 - €25,000	:	1,970	8,110	6,990	17,280
€25,001 - €30,000	:	:	7,090	6,670	14,740
€30,001 - €35,000	:	:	4,230	2,830	7,490
€35,000 and over	:	:	6,390	4,820	11,560
Total	22,190	8,550	51,100	34,890	116,730
% work intensity					
€5,000 and under	15.7	:	:	:	3.3
€5,001 - €10,000	54.4	12.3 ^U	4.6	7.0 ^U	15.3
€10,001 - €15,000	20.8	15.1 ^U	24.0	10.8	18.8
€15,001 - €20,000	6.2 ^U	33.1	20.9	20.5	18.9
€20,001 - €25,000	:	23.0	15.9	20.0	14.8
€25,001 - €30,000	:	:	13.9	19.1	12.6
€30,001 - €35,000	:	:	8.3	8.1	6.4
€35,000 and over	:	:	12.5	13.8	9.9
Total	100.0	100.0	100.0	100.0	100.0

*These tables exclude households without persons of working age

2.11. Households by number of elderly persons (aged 65+) and disposable income groups: 2007

Income group	Number of elderly persons (aged 65+)				
	0	1	2	3+	Total
€5,000 and under	3,510	1,390 ^U	:	:	5,270
€5,001 - €10,000	15,940	13,680	4,950	:	34,570
€10,001 - €15,000	18,410	4,460	3,680	:	26,560
€15,001 - €20,000	17,830	3,710	1,410 ^U	:	23,040
€20,001 - €25,000	15,220	1,440 ^U	990 ^U	:	17,690
€25,001 - €30,000	13,210	1,200 ^U	:	:	14,960
€30,001 - €35,000	6,570	:	:	:	7,650
€35,001+	10,470	:	:	:	11,650
Total	101,160	27,260	12,760	:	141,390

2.12. Households by number of children (aged 0-17) and disposable income groups: 2007

Income group	Number of children (aged 0-17)				
	0	1	2	3+	Total
€5,000 and under	4,790	:	:	:	5,270
€5,001 - €10,000	29,880	2,800	1,390 ^U	:	34,570
€10,001 - €15,000	15,020	4,860	5,010	1,670 ^U	26,560
€15,001 - €20,000	119,430	5,470	4,540	1,100 ^U	23,040
€20,001 - €25,000	9,050	4,340	3,370	930 ^U	17,690
€25,001 - €30,000	7,510	3,980	2,530	940 ^U	14,960
€30,001 - €35,000	4,360	1,860	1,300 ^U	:	7,650
€35,001+	7,120	2,630 ^U	1,380 ^U	:	11,650
Total	89,660	26,150	19,710	5,870	141,390

3

MAIN DWELLINGS

3.1. Households by tenure status of main dwelling and household type: 2007

Household type	Owner			Tenant	Accommodation provided free of charge	Total
	With mortgage	Without mortgage	Total			
Households without dependant children	5,330	54,890	60,230	22,230	2,980	85,440
<i>of which:</i>						
One person household, total	:	:	15,900	9,370	1,510	26,780
One person household, male	:	:	6,640	3,640	540 ^U	10,820
One person household, female	:	:	9,260	5,730	970 ^U	15,960
One person household, under 65	:	:	7,670	3,700	560 ^U	11,930
One person household, 65 and over	:	:	8,230	5,670	950 ^U	14,850
2 adults, no dependant children, both under 65	3,170	10,580	13,750	3,200	:	17,310
2 adults, no dependant children, at least one adult 65 or more	:	:	12,540	4,130	760 ^U	17,430
Other households without dependant children	970 ^U	17,070	18,040	5,550	:	23,920
Households with dependant children	13,450	34,420	47,870	6,900	1,180	55,950
<i>of which:</i>						
Single parent household, one or more dependant children	:	:	2,040 ^U	1,490 ^U	:	3,650
2 adults, one dependant child	5,840	7,700	13,540	1,260	:	15,170
2 adults, two dependant children	4,180	10,780	14,960	1,120	:	16,440
2 adults, three or more dependant children	1,340 ^U	3,970	5,310	410	:	5,860
Other households with one or more dependant children	1,280 ^U	10,740	12,020	2,620	:	14,830
Total	18,780	89,320	108,100	29,130	4,160	141,390
% household type						
Households without dependant children	6.2	64.2	70.5	26.0	3.5	100.0
<i>of which:</i>						
One person household, total	:	:	59.4	35.0	5.6	100.0
One person household, male	:	:	61.4	33.6	5.0 ^U	100.0
One person household, female	:	:	58.0	35.9	6.1 ^U	100.0
One person household, under 65	:	:	64.3	31.0	4.7 ^U	100.0
One person household, 65 and over	:	:	55.4	38.2	6.4 ^U	100.0
2 adults, no dependant children, both under 65	18.3	61.1	79.4	18.5	:	100.0
2 adults, no dependant children, at least one adult 65 or more	:	:	71.9	23.7	4.4 ^U	100.0
Other households without dependant children	4.1 ^U	71.4	75.4	23.2	:	100.0
Households with dependant children	24.0	61.5	85.6	12.3	2.1	100.0
<i>of which:</i>						
Single parent household, one or more dependant children	:	:	56.2 ^U	40.8 ^U	:	100.0
2 adults, one dependant child	38.5	50.8	89.3	8.3	:	100.0
2 adults, two dependant children	25.4	65.6	91.0	6.8	:	100.0
2 adults, three or more dependant children	22.9 ^U	67.7	90.6	7.0	:	100.0
Other households with one or more dependant children	8.6 ^U	72.4	81.1	17.7	:	100.0
Total	13.3	63.2	76.5	20.6	2.9	100.0

3.2. Households by number of rooms available in the main dwelling and tenure status: 2007

Tenure status	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
Owner	:	3,190	14,420	30,910	27,220	31,960	108,100
<i>of which:</i>							
With mortgage	:	:	2,590	6,420	4,510	4,910	18,780
Without mortgage	:	2,840	11,830	24,490	22,710	27,050	89,320
Tenant	1,270 ^U	4,140	9,170	8,500	3,720	2,330	29,130
Accommodation provided free of charge	:	480 ^U	1,060 ^U	970 ^U	790 ^U	760 ^U	4,160
Total	1,780^U	7,810	24,640	40,380	31,730	35,050	141,390
% tenure status							
Owner	:	3.0	13.3	28.6	25.2	29.6	100.0
<i>of which:</i>							
With mortgage	:	:	13.8	34.2	24.0	26.1	100.0
Without mortgage	:	3.2	13.2	27.4	25.4	30.3	100.0
Tenant	4.4 ^U	14.2	31.5	29.2	12.8	8.0	100.0
Accommodation provided free of charge	:	11.5 ^U	25.5 ^U	23.3 ^U	19.0 ^U	18.3 ^U	100.0
Total	1.3^U	5.5	17.4	28.6	22.4	24.8	100.0

3.3. Households by number of rooms available in the main dwelling and household type: 2007

Household type	Number of rooms						
	less than 3	3	4	5	6	7 or more	Total
Households without dependant children	1,610^U	6,960	18,500	22,970	18,010	17,390	85,440
<i>of which:</i>							
One person household, total	1,100 ^U	4,290	7,520	6,550	4,520	2,800	26,780
One person household, male	:	1,860 ^U	2,950	2,760	1,490 ^U	1,100 ^U	10,820
One person household, female	:	2,430 ^U	4,570	3,790	3,030	1,700 ^U	15,960
One person household, under 65	:	1,580 ^U	3,340	2,840	1,950 ^U	1,800 ^U	11,930
One person household, 65 and over	:	2,710	4,180	3,710	2,570 ^U	1,000 ^U	14,850
2 adults, no dependant children, both under 65	:	840 ^U	3,260	4,720	4,150	4,210	17,310
2 adults, no dependant children, at least one adult 65 or more	:	1,110 ^U	4,200	4,560	3,480	3,780	17,430
Other households without dependant children	:	:	3,520	7,140	5,860	6,600	23,920
Households with dependant children	:	860^U	6,140	17,390	13,720	17,660	55,950
<i>of which:</i>							
Single parent household, one or more dependant children	:	:	940 ^U	1,230 ^U	:	:	3,650
2 adults, one dependant child	:	:	2,620	5,180	2,990	4,010	15,170
2 adults, two dependant children	:	:	1,100 ^U	4,990	4,600	5,690	16,440
2 adults, three or more dependant children	:	:	:	1,160 ^U	1,670 ^U	2,460	5,860
Other households with one or more dependant children	:	:	950 ^U	4,830	3,820	5,050	14,830
Total	1,780^U	7,810	24,640	40,380	31,730	35,050	141,390
% household type							
Households without dependant children	1.9^U	8.1	21.7	26.9	21.1	20.4	100.0
<i>of which:</i>							
One person household, total	4.1 ^U	16.0	28.1	24.4	16.9	10.5	100.0
One person household, male	:	17.2 ^U	27.3	25.5	13.8 ^U	10.2 ^U	100.0
One person household, female	:	15.2 ^U	28.6	23.7	19.0	10.6 ^U	100.0
One person household, under 65	:	13.2 ^U	28.0	23.8	16.3 ^U	15.2 ^U	100.0
One person household, 65 and over	:	18.2	28.1	25.0	17.3 ^U	6.7 ^U	100.0
2 adults, no dependant children, both under 65	:	4.9 ^U	18.8	27.3	24.0	24.3	100.0
2 adults, no dependant children, at least one adult 65 or more	:	6.4 ^U	24.2	26.2	20.0	21.7	100.0
Other households without dependant children	:	:	14.7	29.8	24.5	27.6	100.0
Households with dependant children	:	1.5^U	11.0	31.1	24.5	31.6	100.0
<i>of which:</i>							
Single parent household, one or more dependant children	:	:	25.8 ^U	33.7 ^U	:	:	100.0
2 adults, one dependant child	:	:	17.3	34.1	19.7	26.4	100.0
2 adults, two dependant children	:	:	6.7 ^U	30.4	28.0	34.6	100.0
2 adults, three or more dependant children	:	:	:	19.8 ^U	28.5 ^U	42.0	100.0
Other households with one or more dependant children	:	:	6.4 ^U	32.6	25.8	34.1	100.0
Total	1.3	5.5	17.4	28.6	22.4	24.8	100.0

3.4. Households by number of rooms available in the main dwelling and size: 2007

Household size	Number of rooms						Total
	less than 3	3	4	5	6	7 or more	
1	1,130 ^U	4,280	7,510	6,550	4,520	2,790	26,780
2	:	2,070	8,110	9,670	7,890	8,160	36,340
3	:	:	5,180	10,190	6,640	7,940	31,110
4	:	:	2,720	9,300	8,700	10,120	31,200
5+	:	:	1,120 ^U	4,670	3,980	6,040	15,960
Total	1,780^U	7,810	24,640	40,380	31,730	35,050	141,390
% household size							
1	4.2 ^U	16.0	28.0	24.5	16.9	10.4	100.0
2	:	5.7	22.3	26.6	21.7	22.5	100.0
3	:	:	16.7	32.8	21.3	25.5	100.0
4	:	:	8.7	29.8	27.9	32.4	100.0
5+	:	:	7.0 ^U	29.3	24.9	37.8	100.0
Total	1.3	5.5	17.4	28.6	22.4	24.8	100.0

3.5. Households by number of rooms available in main dwelling and disposable income groups: 2007

Income group	Number of rooms						Total
	less than 3	3	4	5	6	7 or more	
€5,000 and under	:	:	1,450 ^U	1,400 ^U	940 ^U	960 ^U	5,270
€5,001 - €10,000	1,080 ^U	4,620	9,540	9,570	6,140	3,620	34,570
€10,001 - €15,000	:	1,080 ^U	4,900	8,340	6,100	5,820	26,560
€15,001 - €20,000	:	950 ^U	3,910	7,300	5,060	5,630	23,040
€20,001 - €25,000	:	:	1,920 ^U	5,580	4,440	5,410	17,690
€25,001 - €30,000	:	:	1,650 ^U	3,400	3,970	5,630	14,960
€30,001 - €35,000	:	:	:	2,040 ^U	2,170	2,920	7,650
€35,001+	:	:	:	2,750	2,910	5,060	11,650
Total	1,780^U	7,810	24,640	40,380	31,730	35,050	141,390
% income group							
€5,000 and under	:	:	27.5 ^U	26.6 ^U	17.8 ^U	18.2 ^U	100.0
€5,001 - €10,000	3.1 ^U	13.4	27.6	27.7	17.8	10.5	100.0
€10,001 - €15,000	:	4.1 ^U	18.4	31.4	23.0	21.9	100.0
€15,001 - €20,000	:	4.1 ^U	17.0	31.7	22.0	24.4	100.0
€20,001 - €25,000	:	:	10.9 ^U	31.5	25.1	30.6	100.0
€25,001 - €30,000	:	:	11.0 ^U	22.7	26.5	37.6	100.0
€30,001 - €35,000	:	:	:	26.7 ^U	28.4	38.2	100.0
€35,001+	:	:	:	23.6	25.0	43.4	100.0
Total	1.3	5.5	17.4	28.6	22.4	24.8	100.0

3.6. Average monthly rent on main dwelling by household type: 2007

Household type	€
Households without dependant children	32
<i>of which:</i>	
One person household, total	23
One person household, male	21
One person household, female	24
One person household, under 65	39
One person household, 65 and over	13
2 adults, no dependant children, both under 65	49
2 adults, no dependant children, at least one adult 65 or more	37
Other households without dependant children	34
Households with dependant children	70
<i>of which:</i>	
Single parent household, one or more dependant children	107 ^U
2 adults, one dependant child	63 ^U
2 adults, two dependant children	134 ^U
2 adults, three or more dependant children	:
Other households with one or more dependant children	31
Total	41

3.7. Average monthly rent on main dwelling by disposable income groups: 2007

Income group	€
€10,000 and under	37
€10,001 - €15,000	44
€15,001 - €20,000	41
€20,001 - €25,000	65
€25,001 - €30,000	36 ^U
€30,001 - €35,000	31 ^U
€35,001+	36 ^U
Total	41

3.8. Average monthly rent on main dwelling by number of rooms: 2007

Number of rooms	€
Less than 3	7 ^U
3	16
4	35
5	56
6	52
7 or more	55
Total	41

3.9. Average monthly rent on main dwelling by district: 2007

District	€
Southern Harbour	23
Northern Harbour	42
South Eastern	59
Western	19
Northern	119 ^U
Gozo and Comino	:
Total	41

3.10. Average monthly housing costs by disposable income groups: 2007

Income group	€
€10,000 and under	84
€10,001 - €15,000	112
€15,001 - €20,000	127
€20,001 - €25,000	160
€25,001 - €30,000	171
€30,001 - €35,000	172
€35,001+	216
Total	131

3.11. Financial burden incurred by total housing costs by disposable income groups: 2007

Income group	A heavy burden	Somewhat of a burden	Not a burden at all	Total*
€5,000 and under	1,570 ^U	2,510	980 ^U	5,060
€5,001 - €10,000	9,830	17,340	6,890	34,060
€10,001 - €15,000	6,890	13,060	6,170	26,120
€15,001 - €20,000	5,880	11,550	5,090	22,520
€20,001 - €25,000	4,400	8,900	3,830	17,130
€25,001 - €30,000	4,020	7,670	2,930	14,620
€30,001 - €35,000	1,190 ^U	4,400	1,850 ^U	7,440
€35,001+	2,010 ^U	6,800	2,650	11,460
Total	35,790	72,230	30,390	138,410

% income group

€5,000 and under	31.0 ^U	49.6	19.4 ^U	100.0
€5,001 - €10,000	28.9	50.9	20.2	100.0
€10,001 - €15,000	26.4	50.0	23.6	100.0
€15,001 - €20,000	26.1	51.3	22.6	100.0
€20,001 - €25,000	25.7	52.0	22.4	100.0
€25,001 - €30,000	27.5	52.5	20.0	100.0
€30,001 - €35,000	16.0 ^U	59.1	24.9 ^U	100.0
€35,001+	17.5 ^U	59.3	23.1	100.0
Total	25.9	52.2	22.0	100.0

*These totals do not match previous totals as there were some households which did not answer this question

3.12. Problems with main dwelling by type: 2007

Type of problem	Number	% total
No bath or shower in dwelling	1,230 ^U	0.9 ^U
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	8,640	6.1
Dwelling too dark/not enough light	6,610	4.7
Noise from neighbours or from the street	35,710	25.3
Pollution, grime or other environmental problems	50,130	35.5
Crime, violence or vandalism in the area	15,650	11.1

3.13. Problems with main dwelling by type and disposable income groups: 2007

Income group	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/ foundation, or rot in window frames or floor	Dwelling too dark/ not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
€5,000 and under	:	:	:	1,160 ^U	1,690 ^U	:
€5,001 - €10,000	:	3,250	2,880	11,240	13,010	4,780
€10,001 - €15,000	:	1,560 ^U	680 ^U	6,820	8,960	2,770
€15,001 - €20,000	:	1,500 ^U	1,130 ^U	5,260	7,730	2,230
€20,001 - €25,000	:	780 ^U	:	4,230	6,680	1,550 ^U
€25,001 - €30,000	:	:	:	3,160	5,630	1,650 ^U
€30,001 - €35,000	:	:	:	1,460 ^U	2,190	870 ^U
€35,001+	:	:	:	2,380	4,240	1,280 ^U
Total	1,230^U	8,640	6,610	35,710	50,130	15,650
% total						
€5,000 and under	:	:	:	22.0 ^U	32.1 ^U	:
€5,001 - €10,000	:	9.4	8.3	32.5	37.6	13.8
€10,001 - €15,000	:	5.9 ^U	2.6 ^U	25.7	33.7	10.4
€15,001 - €20,000	:	6.5 ^U	4.9 ^U	22.8	33.6	9.7
€20,001 - €25,000	:	4.4 ^U	:	23.9	37.8	8.8 ^U
€25,001 - €30,000	:	:	:	21.1	37.6	11.0 ^U
€30,001 - €35,000	:	:	:	19.1 ^U	28.6	11.4 ^U
€35,001+	:	:	:	20.4	36.4	11.0 ^U
Total	0.9^U	6.1	4.7	25.3	35.5	11.1

3.14. Problems with main dwelling by type and household size: 2007

Household size	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/ foundation, or rot in window frames or floor	Dwelling too dark/ not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
1	:	2,660	1,870 ^U	7,890	9,390	4,100
2	:	1,830	1,740 ^U	10,160	12,920	3,680
3	:	2,210	1,110 ^U	7,480	11,440	3,210
4	:	1,080 ^U	1,240 ^U	6,690	11,250	3,390
5+	:	860 ^U	:	3,490	5,130	1,270 ^U
Total	1,230^U	8,640	6,610	35,710	50,130	15,650
% total						
1	:	9.9	7.0 ^U	29.5	35.1	15.3
2	:	5.0	4.8 ^U	28.0	35.6	10.1
3	:	7.1	3.6 ^U	24.0	36.8	10.3
4	:	3.5	4.0 ^U	21.4	36.1	10.9
5+	:	5.4	:	21.9	32.1	8.0 ^U
Total	0.9^U	6.1	4.7	25.3	35.5	11.1

3.15. Problems with main dwelling by type and district: 2007

District	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/ foundation, or rot in window frames or floor	Dwelling too dark/ not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
Southern Harbour	:	2,110 ^U	1,370 ^U	6,810	11,250	3,020
Northern Harbour	:	2,520 ^U	1,910 ^U	13,210	20,360	5,250
South Eastern	:	:	:	3,830	5,970	3,090
Western	:	1,250 ^U	:	3,560	4,250	1,800
Northern	:	1,370 ^U	1,510 ^U	4,140	4,280	1,040 ^U
Gozo and Comino	:	:	:	4,170	4,020	1,450 ^U
Total	1,230^U	8,640	6,610	35,710	50,130	15,650
% total						
Southern Harbour	:	7.5 ^U	4.8 ^U	24.1	39.8	10.7
Northern Harbour	:	5.8 ^U	4.4 ^U	30.5	47.0	12.1
South Eastern	:	:	:	19.0	29.6	15.3
Western	:	6.8 ^U	:	19.5	23.3	9.9
Northern	:	6.7 ^U	7.4 ^U	20.2	20.9	5.1 ^U
Gozo and Comino	:	:	:	38.4	37.0	13.4 ^U
Total	0.9^U	6.1	4.7	25.3	35.5	11.1

4

AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION

4.1. Dispersion around the at-risk-of-poverty threshold: 2005-2007

Threshold	2005			2006			2007		
	Value (€)	Number of persons below threshold	% persons below threshold	Value (€)	Number of persons below threshold	% persons below threshold	Value (€)	Number of persons below threshold	% persons below threshold
Total number of persons living in household	N/A	398,615	100.0	N/A	399,633	100.0	N/A	403,558	100.0
Median NEI	8,022	199,586	50.1	8,742	199,762	50.0	9,129	201,736	50.0
40% median NEI	3,209	12,926	3.2	3,497	15,172	3.8	3,652	13,713	3.4
50% median NEI	4,011	28,433	7.1	4,371	30,095	7.5	4,564	29,447	7.3
60% median NEI*	4,813	55,164	13.8	5,245	55,204	13.8	5,477	57,444	14.2
70% median NEI	5,616	91,773	23.0	6,119	90,601	22.7	6,390	92,056	22.8
20th percentile NEI	5,385	79,652	20.0	5,855	79,822	20.0	6,102	80,717	20.0
80th percentile NEI	12,079	318,797	80.0	12,989	319,566	80.0	13,171	322,789	80.0
S20 (000s)**	329,379	N/A	N/A	352,088	N/A	N/A	377,227	N/A	N/A
S80 (000s)***	1,292,314	N/A	N/A	1,420,791	N/A	N/A	1,415,156	N/A	N/A
S80 / S20 ratio	3.9	N/A	N/A	4.0	N/A	N/A	3.8	N/A	N/A
Gini coefficient (%)	27.0	N/A	N/A	27.0	N/A	N/A	26.0	N/A	N/A

* At-risk-of-poverty threshold

** sum of **lowest** 20% equivalised income groups

*** sum of **highest** 20% equivalised income groups

4.2. Persons at-risk-of-poverty by age: 2007

Age group	2007					
	Number			% total population		
	Males	Females	Total	Males	Females	Total
0-17	8,400	7,150	15,550	20	17	18
18-24	1,840 ^U	1,640 ^U	3,480	8 ^U	8 ^U	8
25-49	6,760	8,680	15,440	10	13	11
50-64	5,130	7,210	12,340	12	17	14
65+	5,460	5,170	10,630	23	17	20
Total	27,590	29,850	57,440	14	15	14

4.3. At-risk-of-poverty rates by age: 2005-2007

Age group	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-17	18	18	18	18	18	18	20	17	18
18-24	8 ^U	7 ^U	8	7 ^U	8 ^U	7	8 ^U	8 ^U	8
25-49	11	12	11	11	12	11	10	13	11
50-64	12	13	13	11	14	13	12	17	14
65+	20	20	20	22	19	20	23	17	20
Total	13	14	14	13	14	14	14	15	14

4.4. Persons at-risk-of-poverty by tenure status: 2007

Tenure status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Owner	20,630	21,590	42,220	13	13	13
Tenant	6,090	7,250	13,340	17	21	19
Accommodation provided free of charge	870 ^U	1,010 ^U	1,880	19 ^U	20 ^U	20
Total	27,590	29,850	57,440	14	15	14

4.5. Persons at-risk-of-poverty by household type: 2007

Household type	Number			% total population		
	Males	Females	Total	Males	Females	Total
Households without dependant children	11,330	12,800	24,130	13	14	13
<i>of which:</i>						
One person household, total	1,860 ^U	3,590	5,450	17 ^U	23	20
One person household, male	1,860 ^U	N/A	1,860 ^U	17 ^U	N/A	17 ^U
One person household, female	N/A	3,590	3,590	N/A	23	23
One person household, under 65	:	:	3,320	:	:	28
One person household, 65 and over	:	:	2,130 ^U	:	:	14 ^U
2 adults, no dependant children, both under 65	2,810	2,860	5,670	16	17	16
2 adults, no dependant children, at least one adult 65 or more	4,440	4,700	9,140	27	26	26
Other households without dependant children	2,220	1,650 ^U	3,870	5	4 ^U	5
Households with dependant children	16,260	17,050	33,310	15	15	15
<i>of which:</i>						
Single parent household, one or more dependant children	2,130	3,320	5,450	55	54	54
2 adults, one dependant child	2,620	2,680	5,300	11	12	12
2 adults, two dependant children	5,270	4,650	9,920	16	14	15
2 adults, three or more dependant children	3,710	3,930	7,640	24	26	25
Other households with one or more dependant children	2,530	2,470	5,000	7	7	7
Total	27,590	29,850	57,440	14	15	14

4.6. Persons at-risk-of-poverty by district: 2007

District	Number			% total population		
	Males	Females	Total	Males	Females	Total
Southern Harbour	6,380	6,590	12,970	16	18	17
Northern Harbour	7,250	8,390	15,640	12	14	13
South Eastern	4,230	4,070	8,300	14	13	14
Western	3,210	3,300	6,510	11	12	12
Northern	3,940	4,630	8,570	13	15	14
Gozo and Comino	2,580	2,870	5,450	17	19	18
Total	27,590	29,850	57,440	14	15	14

4.7. Persons at-risk-of-poverty by household's main source of income: 2007

Main source of income	Number			% total population		
	Males	Females	Total	Males	Females	Total
Work (full-time and part-time), incl. self-employment	12,110	11,040	23,150	7	7	7
Unemployment benefits	1,900 ^U	1,290 ^U	3,190	88 ^U	94 ^U	90
Old-age benefits	6,990	8,190	15,180	28	25	27
Other social benefits	5,370	7,520	12,890	66	66	66
Other forms of income	1,220 ^U	1,810 ^U	3,030	33 ^U	40 ^U	37
Total	27,590	29,850	57,440	14	15	14

4.8. Persons at-risk-of-poverty by most frequent activity status: 2007

Activity status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (persons aged under 16)	7,480	5,880	13,360	20	16	18
At work	5,860	1,380 ^U	7,240	6	3 ^U	5
Unemployed	2,760	:	3,360	42	:	38
Retired	8,860	1,810 ^U	10,670	24	15 ^U	22
Other inactive	2,630	20,180	22,810	17	20	19
Total	27,590	29,850	57,440	14	15	14

4.9. Persons at-risk-of-poverty by work intensity of the household*: 2007

Work intensity	Number			% total population		
	Males	Females	Total	Males	Females	Total
WI is equal to 0	10,260	12,880	23,140	50	52	51
WI is greater than 0 but less than 0.5	3,510	2,850	6,360	21	19	20
WI is greater or equal to 0.5 but less than 1	8,730	8,580	17,310	9	9	9
WI is equal to 1	1,140 ^U	1,050 ^U	2,190	2 ^U	2 ^U	2

*This table excludes households without persons of working age

4.10. Persons at-risk-of-poverty by highest level of education attained: 2007

Education level	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (under 16)	7,480	5,880	13,360	20	16	18
Pre-primary, primary and lower secondary education	16,870	21,040	37,910	15	17	16
Upper secondary and post-secondary non-tertiary education	2,280	2,230	4,510	7	8	7
Tertiary or higher education	:	:	1,660	:	:	5 ^U
Total	27,590	29,850	57,440	14	15	14

4.11. Persons aged 16 and over at-risk-of-poverty by sex and occupation*: 2007

Occupation (ISCO)	Number			% total population		
	Males	Females	Total	Males	Females	Total
Occupation not specified	:	:	:	:	:	:
Armed forces	:	:	:	:	:	:
Managers	1,040 ^U	:	1,410 ^U	7 ^U	:	8 ^U
Professionals	:	:	1,160 ^U	:	:	4 ^U
Technicians and associate professionals	1,650 ^U	:	2,350	8 ^U	:	7
Clerical support workers	1,170 ^U	1,440 ^U	2,610	10 ^U	7 ^U	8
Service and sales workers	2,880	2,210	5,090	14	11	12
Skilled agricultural, forestry and fishery workers	640 ^U	:	710 ^U	19 ^U	:	18 ^U
Craft and related trades workers	4,640	:	4,880	16	:	16
Plant and machine operators, and assemblers	1,700 ^U	4,050	5,750	11 ^U	16	14
Elementary occupations	3,260	2,980	6,240	17	19	18

* This table only includes persons who were employed during the survey period

4.12. Persons at-risk-of-poverty by household disposable income groups: 2007

Income group	Number			% total population		
	Males	Females	Total	Males	Females	Total
€5,000 and under	3,580	4,360	7,940	100	100	100
€5,001 - €10,000	14,920	16,840	31,760	59	52	55
€10,001 - €15,000	7,890	7,750	15,640	22	21	22
€15,001 - €20,000	1,200 ^U	910 ^U	2,110	3 ^U	3 ^U	3
€20,001+	:	:	:	:	:	:
Total	27,590	29,850	57,440	14	15	14

4.13. Persons at-risk-of-poverty before social transfers other than old-age by age and household characteristics: 2007

		Total	% of category total
Household type	Households without dependant children	32,410	18
	<i>of which:</i>		
	One person household, total	7,280	27
	One person household, male	2,680	25
	One person household, female	4,600	29
	One person household, under 65	5,060	42
	One person household, 65 and over	2,220	15
	2 adults, no dependant children, both under 65	7,940	23
	2 adults, no dependant children, at least one adult aged 65 or more	10,140	29
	Other households without dependant children	7,050	8
	Households with dependant children	54,380	24
	<i>of which:</i>		
	Single parent household, one or more dependant children	6,520	65
	2 adults, one dependant child	8,550	19
2 adults, two dependant children	17,190	26	
2 adults, three or more dependant children	11,700	38	
Other households with one or more dependant children	10,420	14	
Main source of income	Work (full-time and part-time) including self-employment	41,690	13
	Unemployment benefits	3,530	100
	Old-age benefits	19,540	34
	Other social benefits	18,460	95
	Other forms of income	3,570	43
Work Intensity*	WI is equal to 0	32,390	71
	WI is greater than 0 but less than 0.5	11,660	37
	WI is greater or equal to 0.5 but less than 1	31,250	16
	WI is equal to 1	2,900	3
Age Group	0-17	24,170	29
	18-24	5,950	14
	25-49	25,260	18
	50-64	19,390	23
	65+	12,020	23
District	Southern Harbour	20,070	26
	Northern Harbour	23,040	19
	South Eastern	12,460	21
	Western	10,400	19
	Northern	12,260	20
	Gozo & Comino	8,560	29
All persons		86,790	22

* This table excludes persons living in households without persons of working age

4.14. Persons at-risk-of-poverty before social transfers and old age benefits by age and household characteristics: 2007

		Total	% of category total
Household type	Households without dependant children	77,110	43
	<i>of which:</i>		
	One person household, total	21,140	79
	One person household, male	6,720	62
	One person household, female	14,420	90
	One person household, under 65	6,870	58
	One person household, 65 and over	14,270	96
	2 adults, no dependant children, both under 65	11,200	32
	2 adults, no dependant children, at least one adult aged 65 or more	27,060	78
	Other households without dependant children	17,710	21
	Households with dependant children	60,820	27
	<i>of which:</i>		
	Single parent household, one or more dependant children	6,820	68
	2 adults, one dependant child	9,020	20
2 adults, two dependant children	17,480	27	
2 adults, three or more dependant children	11,700	38	
Other households with one or more dependant children	15,800	22	
Main source of income	Work (full-time and part-time) including self-employment	54,580	17
	Unemployment benefits	3,530	100
	Old-age benefits	56,520	99
	Other social benefits	19,450	100
	Other forms of income	3,850	47
Work Intensity*	WI is equal to 0	43,530	96
	WI is greater than 0 but less than 0.5	18,180	57
	WI is greater or equal to 0.5 but less than 1	37,510	19
	WI is equal to 1	6,580	7
Age Group	0-17	25,930	31
	18-24	7,690	18
	25-49	30,700	22
	50-64	31,190	37
	65+	42,420	79
District	Southern Harbour	31,890	42
	Northern Harbour	39,350	32
	South Eastern	19,310	32
	Western	16,340	29
	Northern	18,140	30
	Gozo & Comino	12,900	43
All persons		137,930	34

* This table excludes persons living in households without persons of working age

4.15. Households by availability of various amenities: 2007

Amenity	Availability	Households	
		Number*	% total
Telephone (incl. mobile phone)	Yes	138,310	97.9
	No - cannot afford	:	:
	No - other reason	2,200	1.6
	Total	141,320	100.0
Colour TV	Yes	139,480	98.7
	No - cannot afford	:	:
	No - other reason	1,300 ^U	0.9 ^U
	Total	141,320	100.0
Computer	Yes	81,150	57.4
	No - cannot afford	6,270	4.4
	No - other reason	53,900	38.1
	Total	141,320	100.0
Washing machine	Yes	135,900	96.2
	No - cannot afford	:	:
	No - other reason	4,680	3.3
	Total	141,320	100.0
Car	Yes	111,710	79.0
	No - cannot afford	5,730	4.1
	No - other reason	23,880	16.9
	Total	141,320	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

4.16. Households by capacity to afford various items: 2007

Item	Capacity to afford	Households	
		Number*	% total
Paying for one week annual holiday away from home	Yes	49,830	35.3
	No	91,410	64.7
	Total	141,240	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	130,250	92.2
	No	11,040	7.8
	Total	141,290	100.0
Facing unexpected financial expenses (of €500 and over)	Yes	92,110	65.2
	No	49,180	34.8
	Total	141,290	100.0
Keeping home adequately warm	Yes	127,470	90.3
	No	13,750	9.7
	Total	141,220	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

4.17. Households by whether or not they have been in arrears: 2007

Type of expense	Been in arrears	Households	
		Number*	% total
Mortgage or rent payments	Yes	1,660 ^U	3.5 ^U
	No	46,060	96.5
	Total	47,720	100.0
Utility bills	Yes	9,030	6.4
	No	131,240	93.6
	Total	140,270	100.0

* These totals do not represent the total number of households as the question was addressed only to those households having these expenses.

4.18. Households by ability to make ends meet: 2007

Ability to make ends meet	Households	
	Number*	% total
With great difficulty	14,650	10.5
With difficulty	33,830	24.1
Neither with difficulty nor easily	80,230	57.3
Easily	10,510	7.5
Very easily	900 ^U	0.6 ^U
Total	140,120	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

4.19. Number of persons at-risk-of-poverty by availability of various amenities: 2007

Amenity	Availability	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	55,780	97.1	397,920	98.7
	No - cannot afford	930 ^U	1.6 ^U	1,980 ^U	0.5 ^U
	No - other reason	730 ^U	1.3 ^U	3,450	0.9
	Total	57,440	100.0	403,350	100.0
Colour TV	Yes	56,110	97.7	400,480	99.3
	No - cannot afford	:	:	960 ^U	0.2 ^U
	No - other reason	940 ^U	1.6 ^U	1,910 ^U	0.5 ^U
	Total	57,440	100.0	403,350	100.0
Computer	Yes	28,260	49.2	278,340	69.0
	No - cannot afford	4,440	7.7	16,060	4.0
	No - other reason	24,740	43.1	108,950	27.0
	Total	57,440	100.0	403,350	100.0
Washing machine	Yes	55,430	96.5	395,770	98.1
	No - cannot afford	:	:	1,540 ^U	0.4 ^U
	No - other reason	1,540 ^U	2.7 ^U	6,040	1.5
	Total	57,440	100.0	403,350	100.0
Car	Yes	43,850	76.3	353,940	87.8
	No - cannot afford	5,170	9.0	12,040	3.0
	No - other reason	8,420	14.7	37,370	9.3
	Total	57,440	100.0	403,350	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

4.20. Number of persons at-risk-of-poverty by households' capacity to afford various items: 2007

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	9,600	16.7	132,990	33.0
	No	47,840	83.3	270,130	67.0
	Total	57,440	100.0	403,120	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	48,950	85.2	372,690	92.4
	No	8,490	14.8	30,530	7.6
	Total	57,440	100.0	403,220	100.0
Facing unexpected financial expenses (of €500 and over)	Yes	28,500	49.6	268,690	66.6
	No	28,940	50.4	134,530	33.4
	Total	57,440	100.0	403,220	100.0
Keeping home adequately warm	Yes	48,630	84.6	363,280	90.1
	No	8,810	15.4	39,700	9.9
	Total	57,440	100.0	402,980	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

4.21. Number of persons at-risk-of-poverty by whether or not their household has been in arrears: 2007

Type of expense	Been in arrears	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Mortgage or rent payments	Yes	1,030 ^U	5.2 ^U	4,570	3.5
	No	18,870	94.8	127,430	96.5
	Total	19,900	100.0	132,000	100.0
Utility bills	Yes	7,270	12.9	27,980	7.0
	No	49,230	87.1	372,280	93.0
	Total	56,500	100.0	400,260	100.0
Hire purchase instalments or other loan payments	Yes	:	:	3,210	7.4
	No	5,220	91.0	40,060	92.6
	Total	5,740	100.0	43,270	100.0

* These totals do not represent the total population as the question was addressed only to those households having these expenses.

4.22. Number of persons at-risk-of-poverty by households' ability to make ends meet: 2007

Ability to make ends meet	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
With great difficulty	13,880	24.7	46,360	11.6
With difficulty	16,420	29.2	99,810	24.9
Neither with difficulty nor easily	24,500	43.7	227,170	56.6
Easily	1,140	2.0	25,300	6.3
Very easily	:	:	2,230	0.6
Total	56,160	100.0	400,870	100.0

* These totals do not represent the total population as there were a number of households which did not respond to this question.

5

CHILDREN

5.1. Childcare by number of children, average number of hours and type: 2007

Type of childcare	Number of children availing of service	Number of hours per week	Average per child availing of service
Education at pre-school	8,630	215,320	25
Education at compulsory school	31,390	933,310	30
Childcare at centre-based services/ day-care centres	5,700	57,400	10
Childcare by a professional child-minder at child's home or at child-minder's home	:	:	:
Childcare by grandparents, other household members (outside parents), other relatives, friends or neighbours	6,260	99,440	16

*Tables on childcare refer to children aged 0-12

5.2. At-risk-of-poverty rates amongst children (aged 0-17) by various household characteristics: 2005-2007

		At-risk-of-poverty rates				
		2005	2006	2007	2007	
					Total number of children	Number of children at-risk-of-poverty
Total		18	18	18		
Work intensity	WI is equal to 0	65	71	71	7,170	5,090
	WI is greater than 0 but less than 0.5	29	29 ^U	33 ^U	4,560	1,480
	WI is greater or equal to 0.5 but less than 1	15	17	17	47,660	8,010
	WI is equal to 1	5 ^U	3 ^U	4 ^U	24,880	970
Household disposable income	€5,000 and under	:	:	:	840	840
	€5,001 - €10,000	83	92	94	7,140	6,680
	€10,001+	7	10	11	76,340	8,040
Household size	2	:	:	:	1,600 ^U	:
	3	14	17	16	17,040	2,710
	4	16	16	17	36,430	6,130
	5+	23	20	20	29,240	5,790
Household type	Single parent household, one or more dependant children	33 ^U	43	55	6,370	3,490
	2 adults, one dependant child	12 ^U	14 ^U	11 ^U	14,050	1,520
	2 adults, two dependant children	15	16	15	30,480	4,590
	2 adults, three or more dependant children	32	26	27	16,670	4,510
	Other households with one or more dependant children	13	9 ^U	9 ^U	16,740	1,450

5.3. Number of households by availability of various amenities and presence of children (aged 0-17): 2007

Amenity	Children (aged 0-17)	Availability of amenity			
		Yes	No		Total
			Cannot afford	Other reason	
Telephone (incl. mobile phone)	No children	87,230	:	1,850 ^U	89,580
	One or more children	51,080	:	:	51,740
	Total	138,310	:	2,200	141,320
Colour TV	No children	87,940	:	1,160 ^U	89,580
	One or more children	51,540	:	:	51,740
	Total	139,480	:	1,300^U	141,320
Computer	No children	38,830	4,110	46,640	89,580
	One or more children	42,320	2,160	7,260	51,740
	Total	81,150	6,270	53,900	141,320
Washing machine	No children	84,350	:	4,530	89,580
	One or more children	51,550	:	:	51,740
	Total	135,900	:	4,680	141,320
Car	No children	63,130	4,150	22,300	89,580
	One or more children	48,580	1,580 ^U	1,580 ^U	51,740
	Total	111,710	5,730	23,880^U	141,320
% availability					
Telephone (incl. mobile phone)	No children	97.4	:	2.1 ^U	100.0
	One or more children	98.7	:	:	100.0
	Total	97.9	:	1.6	100.0
Colour TV	No children	98.2	:	1.3 ^U	100.0
	One or more children	99.6	:	:	100.0
	Total	98.7	:	0.9^U	100.0
Computer	No children	43.3	4.6	52.1	100.0
	One or more children	81.8	4.2	14.0	100.0
	Total	57.4	4.4	38.1	100.0
Washing machine	No children	94.2	:	5.1	100.0
	One or more children	99.6	:	:	100.0
	Total	96.2	:	3.3	100.0
Car	No children	70.5	4.6	24.9	100.0
	One or more children	93.9	3.1 ^U	3.1 ^U	100.0
	Total	79.0	4.1	16.9^U	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

5.4. Number of households by capacity to afford various items and number of children (aged 0-17): 2007

Item	Number of children (aged 0-17)	Capacity to afford		
		Yes	No	Total
Paying for one week annual holiday away from home	0	36,160	53,380	89,540
	1	7,420	18,700	26,120
	2	5,210	14,500	19,710
	3+	1,040 ^U	4,830	5,870
	Total	49,830	91,410	141,240
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	83,270	6,310	89,580
	1	23,840	2,280	26,120
	2	17,870	:	19,720
	3+	5,270	:	5,870
	Total	130,250	11,040	141,290
Facing unexpected financial expenses (of €500 and over)	0	58,960	30,630	89,590
	1	16,650	9,470	26,120
	2	13,270	6,440	19,710
	3+	3,230	2,640	5,870
	Total	92,110	49,180	141,290
Keeping home adequately warm	0	80,960	8,630	89,590
	1	23,670	2,380	26,050
	2	17,660	2,050	19,710
	3+	5,180	690 ^U	5,870
	Total	127,470	13,750	141,220
% capacity				
Paying for one week annual holiday away from home	0	40.4	59.6	100.0
	1	28.4	71.6	100.0
	2	26.4	73.6	100.0
	3+	17.7 ^U	82.3	100.0
	Total	35.3	64.7	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	93.0	7.0	100.0
	1	91.3	8.7	100.0
	2	90.6	:	100.0
	3+	89.8	:	100.0
	Total	92.2	7.8	100.0
Facing unexpected financial expenses (of €500 and over)	0	65.8	34.2	100.0
	1	63.7	36.3	100.0
	2	67.3	32.7	100.0
	3+	55.0	45.0	100.0
	Total	65.2	34.8	100.0
Keeping home adequately warm	0	90.4	9.6	100.0
	1	90.9	9.1	100.0
	2	89.6	10.4	100.0
	3+	88.2	11.8 ^U	100.0
	Total	90.3	9.7	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

5.5. Number of households by whether or not they have been in arrears and presence of children (aged 0-17): 2007

Type of expense	Children (aged 0-17)	Been in arrears		
		Yes	No	Total
Mortgage or rent payments	No children	960 ^U	27,060	28,020
	One or more children	:	19,000	19,700
	Total	1,660^U	46,060	47,720
Utility bills	No children	4,520	84,410	88,930
	One or more children	4,510	46,830	51,340
	Total	9,030	131,240	140,270
Hire purchase instalments or other loan payments	No children	:	3,650	3,900
	One or more children	:	7,400	8,010
	Total	:	11,050	11,910
% arrears				
Mortgage or rent payments	No children	3.4 ^U	96.6	100.0
	One or more children	:	96.4	100.0
	Total	3.5^U	96.5	100.0
Utility bills	No children	5.1	94.9	100.0
	One or more children	8.8	91.2	100.0
	Total	6.4	93.6	100.0
Hire purchase instalments or other loan payments	No children	:	93.6	100.0
	One or more children	:	92.4	100.0
	Total	:	92.8	100.0

* These totals do not represent the total population as the question was addressed only to those households having these expenses.

6

ELDERLY

6.1. Number of persons at-risk-of-poverty by age: 2007

Age group	Males		Females		Total	
	Under	Total	Under	Total	Under	Total
0-59	19,720	165,490	21,580	158,530	41,300	324,020
60+	7,870	36,210	8,270	43,330	16,140	79,540
Total	27,590	201,700	29,850	201,860	57,440	403,560
0-64	22,130	178,130	24,680	172,030	46,810	350,160
65+	5,460	23,570	5,170	29,830	10,630	53,400
Total	27,590	201,700	29,850	201,860	57,440	403,560
0-69	23,850	186,440	26,390	181,030	50,240	367,470
70+	3,740	15,260	3,460	20,830	7,200	36,090
Total	27,590	201,700	29,850	201,860	57,440	403,560

6.2. At-risk-of-poverty rates by age: 2005-2007

Age group	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-59	12	13	13	12	13	12	12	14	13
60+	20	19	20	21	20	20	22	19	20
Total	13	14	14	13	14	14	14	15	14
0-64	12	13	13	12	13	13	12	14	13
65+	20	20	20	22	19	20	23	17	20
Total	13	14	14	13	14	14	14	15	14
0-69	13	14	13	13	14	13	13	15	14
70+	22	18	20	21	19	20	25	17	20
Total	13	14	14	13	14	14	14	15	14

6.3. Average household disposable income by household type: 2005-2007

Household type	Average household disposable income (€)		
	2005	2006	2007
One person household, under 60 years of age	8,410	9,460	9,090
One person household, 60 and over	6,760	7,410	7,540
Under 60 years of age, living with at least one other person under 60 years of age	21,260	21,910	22,840
60 and over, living with at least one other person 60 and over	13,850	15,100	14,050
Under 60 years of age, living with at least one of their sons/daughters	21,380	22,010	23,090
60 and over, living with at least one of their sons/daughters	21,940	22,110	20,930
One person household, under 65 years of age	8,220	8,900	8,630
One person household, 65 and over	6,620	7,470	7,630
Under 65 years of age, living with at least one other person under 65 years of age	20,960	21,520	22,200
65 and over, living with at least one other person 65 and over	13,030	14,220	12,970
Under 65 years of age, living with at least one of their sons/daughters	21,410	22,100	23,060
65 and over, living with at least one of their sons/daughters	21,560	21,380	19,780
One person household, under 75 years of age	7,700	8,630	8,430
One person household, 75 and over	6,790	7,450	7,590
Under 75 years of age, living with at least one other person under 75 years of age	20,680	21,040	21,660
75 and over, living with at least one other person 75 and over	13,760	13,800	12,290
Under 75 years of age, living with at least one of their sons/daughters	21,430	22,100	23,050
75 and over, living with at least one of their sons/daughters	21,100	21,040	18,420

6.4. S80/S20 ratio of elderly persons by age-group: 2007

Age group	Threshold	Value (€)	Number of persons below threshold
60+	20th percentile	5,470	15,910
	80th percentile	11,040	63,630
	S20 (000s)	64,810	N/A
	S80 (000s)	248,220	N/A
	S80/S20	3.8	N/A
65+	20th percentile	5,520	10,680
	80th percentile	10,730	42,720
	S20 (000s)	45,290	N/A
	S80 (000s)	157,170	N/A
	S80/S20	3.5	N/A
70+	20th percentile	5,520	7,220
	80th percentile	10,600	28,870
	S20 (000s)	31,030	N/A
	S80 (000s)	104,960	N/A
	S80/S20	3.4	N/A

6.5. At-risk-of-poverty rates by household type: 2005-2007

Household type	2005			2006			2007		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
One person household, under 60 years of age	:	28 ^U	22 ^U	:	24 ^U	21 ^U	:	40 ^U	26 ^U
One person household, 60 and over	:	19	20	:	19	19	:	17 ^U	17
Under 60 years of age, living with at least one other person under 60 years of age	12	13	12	12	12	12	12	13	12
60 and over, living with at least one other person 60 and over	22	22	22	23	24	24	24	24	24
Under 60 years of age, living with at least one of their sons/daughters	12	13	13	12	13	12	12	13	12
60 and over, living with at least one of their sons/daughters	:	9 ^U	8 ^U	10 ^U	7 ^U	8	9 ^U	5 ^U	7
One person household, under 65 years of age	:	25 ^U	22 ^U	21 ^U	25 ^U	23	:	41 ^U	28
One person household, 65 and over	:	19 ^U	19	:	18 ^U	17	:	13 ^U	14 ^U
Under 65 years of age, live with at least one other person under 65 years of age	12	13	13	12	13	12	12	13	13
65 and over, living with at least one other person 65 and over	23	23	23	23	24	23	27	26	26
Under 65 years of age, living with at least one of their sons/daughters	12	13	12	12	13	12	12	13	12
65 and over, living with at least one of their sons/daughters	:	:	8 ^U	:	:	7 ^U	:	:	5 ^U
One person household, under 75 years of age	19 ^U	27 ^U	23	22 ^U	25 ^U	23	15 ^U	33	24
One person household, 75 and over	:	15 ^U	16 ^U	:	17 ^U	15 ^U	:	12 ^U	15 ^U
Under 75 years of age, living with at least one other person under 75 years of age	12	13	13	12	13	13	13	13	13
75 and over, living with at least one other person 75 and over	24	24	24	25	28	26	29	29	29
Under 75 years of age, living with at least one of their sons/daughters	12	13	12	12	12	12	12	13	12
75 and over, living with at least one of their sons/daughters	:	:	10 ^U	:	:	10 ^U	:	:	:

6.6. Number of persons at-risk-of-poverty by household type: 2007

Household type	Males		Females		Total	
	Under	Total	Under	Total	Under	Total
One person household, under 60 years of age	:	5,450	1,550 ^U	3,830	2,450 ^U	9,280
One person household, 60 and over	:	5,370	2,040 ^U	12,120	3,000	17,490
Under 60 years of age, living with at least one other person under 60 years of age	18,130	152,570	19,140	149,370	37,270	301,940
60 and over, living with at least one other person 60 and over	5,540	22,710	5,710	23,900	11,250	46,610
Under 60 years of age, living with at least one of their sons/daughters	17,530	146,930	18,220	140,960	35,750	287,890
60 and over, living with at least one of their sons/daughters	1,140 ^U	12,460	710 ^U	13,350	1,850	25,820
One person household, under 65 years of age	:	6,400	2,280 ^U	5,530	3,330	11,930
One person household, 65 and over	:	4,420	1,310 ^U	10,420	2,130 ^U	14,840
Under 65 years of age, living with at least one other person under 65 years of age	20,780	166,950	21,100	161,420	41,880	328,370
65 and over, living with at least one other person 65 and over	3,420	12,790	3,490	13,360	6,910	26,140
Under 65 years of age, living with at least one of their sons/daughters	18,370	153,290	18,550	146,510	36,920	299,800
65 and over, living with at least one of their sons/daughters	:	6,090	:	7,810	680 ^U	13,900
One person household, under 75 years of age	:	7,500	2,620	7,940	3,770	15,440
One person household, 75 and over	:	3,320	980 ^U	8,010	1,680 ^U	11,330
Under 75 years of age, living with at least one other person under 75 years of age	22,410	175,480	22,830	169,410	45,240	344,890
75 and over, living with at least one other person 75 and over	2,110	7,190	2,180	7,450	4,290	14,640
Under 75 years of age, living with at least one of their sons/daughters	18,410	155,420	18,650	148,760	37,060	304,180
75 and over, living with at least one of their sons/daughters	:	3,970	:	5,550	:	9,520

6.7. Persons aged 65+ at-risk-of-poverty by tenure status: 2007

Tenure status	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
Owned	8,070	75.9	38,170	71.5
Rented	2,560	24.1	15,230	28.5
Total	10,630	100.0	53,400	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

6.8. Persons aged 65+ at-risk-of-poverty by household size: 2007

Household size	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
1	2,130 ^U	20.0 ^U	14,840	27.8
2	7,730	72.7	27,100	50.8
3	550 ^U	5.2 ^U	6,860	12.8
4	:	:	2,640	4.9
5+	:	:	1,950	3.7
Total	10,630	100.0	53,400	100.0

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

6.9. Persons aged 65+ at-risk-of-poverty by various household characteristics: 2007

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	3,110	29.3	18,740	35.2
	No	7,520	70.7	34,570	64.8
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	9,670	91.0	49,740	93.2
	No	960 ^U	9.0 ^U	3,610	6.8
Facing unexpected financial expenses (of €500 and over)	Yes	7,010	66.0	34,330	64.3
	No	3,610	34.0	19,020	35.7
Keeping home adequately warm	Yes	9,810	92.4	47,940	89.9
	No	810 ^U	7.6 ^U	5,410	10.1
Amenity	Availability	Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	10,450	98.3	52,130	97.6
	No - cannot afford	:	:	:	:
	No - other reason	:	:	1,070 ^U	2.0 ^U
Colour TV	Yes	10,330	97.2	52,380	98.1
	No - cannot afford	:	:	:	:
	No - other reason	:	:	800 ^U	1.5 ^U
Computer	Yes	1,180 ^U	11.1 ^U	13,560	25.4
	No - cannot afford	:	:	3,500	6.6
	No - other reason	8,770	82.5	36,290	68.0
Washing machine	Yes	9,580	90.1	49,570	92.8
	No - cannot afford	:	:	:	:
	No - other reason	850	8.0	3,270	6.1
Car	Yes	5,970	56.2	30,330	56.8
	No - cannot afford	:	:	2,740	5.1
	No - other reason	3,940	37.0	20,270	38.0
Problems with dwelling	Have problem	Number	% total	Number	% total
No bath or shower in dwelling	Yes	:	:	1,210 ^U	2.3 ^U
	No	10,510	98.9	52,190	97.7
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Yes	:	4.4	4,160	8.4
	No	10,160	95.6	49,240	91.6
Dwelling too dark/not enough light	Yes	:	3.8	2,660	5.0
	No	10,220	96.2	50,740	95.0
Noise from neighbours or from the street	Yes	3,840	36.1	16,750	31.4
	No	6,790	63.9	36,660	68.6
Pollution, grime or other environmental problems	Yes	3,440	32.3	20,170	37.8
	No	7,190	67.7	33,240	62.2
Crime, violence or vandalism in the area	Yes	1,010 ^U	9.5 ^U	6,300	11.8
	No	9,620	90.5	47,100	88.2

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

