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SILC 2016: Salient Indicators

Key facts:

- The average household gross income, with 2015 as income reference year, was estimated at €31,655, while the average disposable household income stood at €26,247 (Table 3).
- Results of the 2016 European Statistics on Income and Living Conditions (EU-SILC) Survey show that the number of persons living in households with a national equivalised income below the at-risk-of-poverty line (€8,143), stood at 69,920. This translates into an at-risk-of-poverty (ARP) rate of 16.5 per cent. This rate is 0.2 percentage points higher than that recorded for the previous year (Table 3).
- In 2016, the severe material deprivation (SMD) rate among persons living in households stood at 4.4 per cent. This figure is 3.7 percentage points less than the same rate estimated from EU-SILC 2015. The three most influential variables that contributed towards this decrease were: ability of households to spend one week's annual holiday away from home; ability of households to keep their home adequately warm in winter; ability of households to afford a meal with meat, chicken, fish or vegetarian equivalent every second day (Table 9).
- At 20.1 per cent, the at-risk-of poverty or social exclusion (AROPE) indicator registered a decrease of 2.3 percentage points when compared to 2015 levels. The AROPE indicator provides the share of persons who are either at-risk-of-poverty, severely materially deprived or residing in a house with low work intensity (applicable only for persons aged 0-59) (Table 10).
- The share of persons at-risk-of-poverty or social exclusion went down for those living both in households without dependent children and with dependent children. The AROPE rate for these two household types stood at 19.6 per cent and 20.5 per cent respectively. In fact, households without dependent children registered a decrease of 1.3 percentage points and households with dependent children a decrease of 3.4 percentage points compared to the AROPE rate estimated from EU-SILC 2015 (Table 10).

Survey Information

Background

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

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

The survey is designed to collect detailed information on household characteristics, labour market, education, household income, material deprivation and social exclusion. Statistics on household income collected from EU-SILC 2016 pertain to calendar year 2015 whereas other non-income components such as material deprivation are recorded as per collection period, that is, 2016.

Sample size and response

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

In 2016, the gross sample size was 4,890 households. Of these, 226 households turned out to be ineligible for the survey (i.e. addresses that did not actually exist, could not be located, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,664 households were approached for the interview. Of these, 4,090 completed the survey, resulting in an effective response rate of 87.7 per cent. These households comprised 10,743 residents, of whom 9,209 were aged 16 and over.

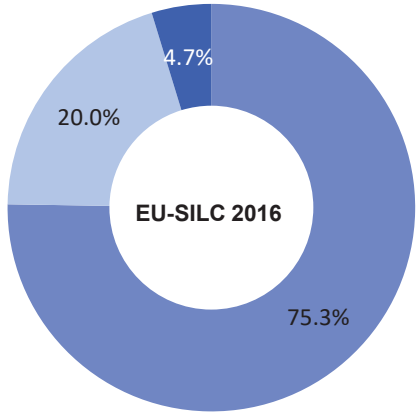
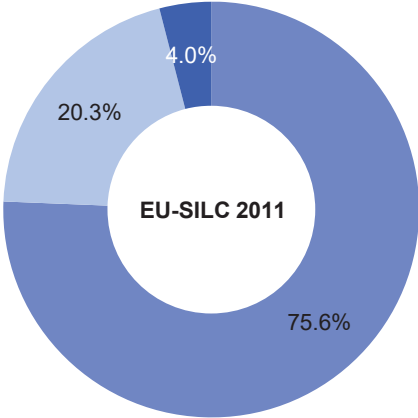
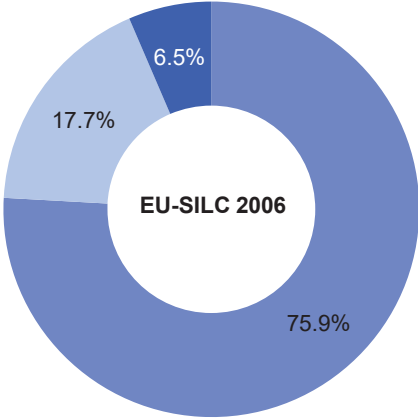
Household Income

The average household gross income and the average disposable household income estimated from this survey stood at €31,655 and €26,247 respectively (Table 3). The disposable income is the amount of money that households have available for spending after deducting taxes, social contributions and alimonies. The households' wealth (assets) and gains/losses from capital transfers are not covered by this survey. The median disposable income derived from EU-SILC 2016 stood at €21,541, an increase of €93 when compared to the previous year.

Two-thirds of the total household gross income was attributed to employment income. The share of social benefits (including old-age benefits) stood at 20.0 per cent, as shown in Chart 1. There were minimal differences in the percentage distributions of household income over the past ten years.

Nevertheless, taking into consideration the aggregate figures, there was still an increase in social benefits of more than €265 million over the ten-year span, which was offset by other increases in employment income and other sources of income (e.g. interests and dividends; income from rents; alimonies; etc.).

Chart 1. Household gross income distributions: 2006, 2011 and 2016



- Employment Income
- Income from benefits
- Other income (income from rent, alimonies received etc.)

Table 1. Gross and disposable household income distributions by main source

Household income	EU-SILC 2015	EU-SILC 2016	
	total (€ '000)	total (€ '000)	% gross income
Employment income	3,868,355	3,942,492	75.3
Old-age benefits*	692,701	753,802	14.4
Interests and dividends	169,767	153,837	2.9
Survivors benefits and other benefits for social exclusion	105,947	90,028	1.7
Family / Children - related allowance	68,760	76,843	1.5
Sickness / Disability benefits	65,742	64,137	1.2
Rental of property or land	44,457	54,727	1
Education allowances	28,636	30,745	0.6
Unemployment benefits	26,998	23,535	0.4
Housing allowances	9,323	8,566	0.2
Regular inter-household cash transfer received	15,308	18,325	0.3
Other household income	20,840	21,045	0.4
Gross income	5,116,832	5,238,083	100
Regular household income paid	12,929	14,816	
Tax on income and social contributions	877,457	879,989	
Disposable income	4,226,447	4,343,277	

*Sickness, disability, unemployment and survivors' benefits are classified as old-age benefits for persons aged 65 and over

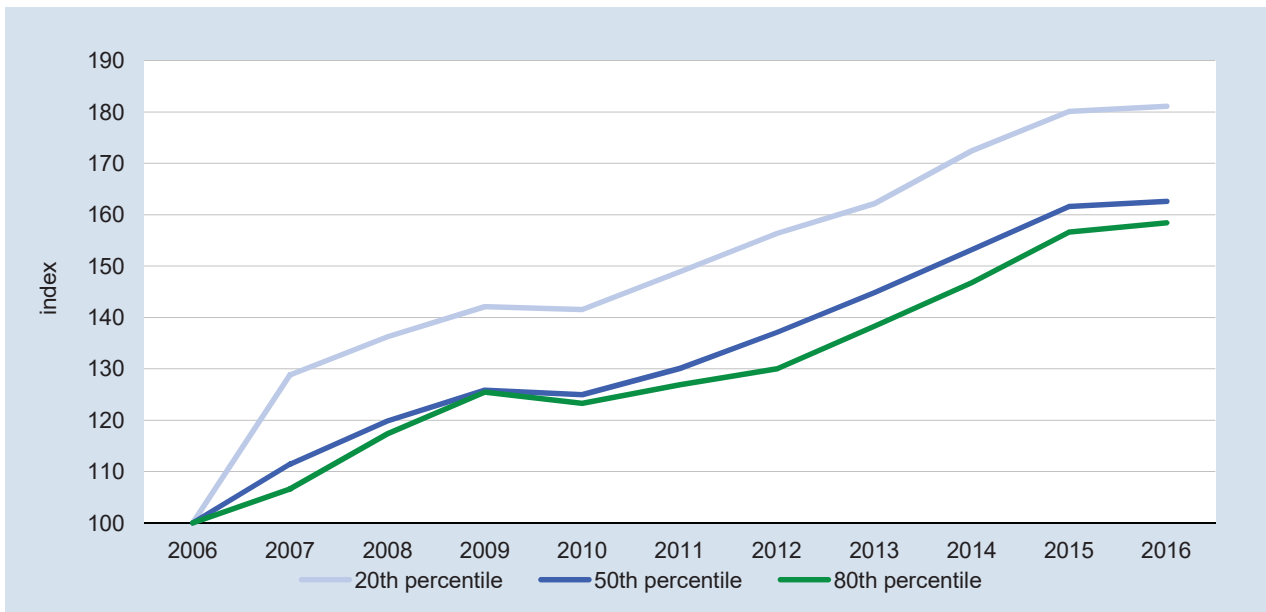
National Equivalised Income Distributions

The S80/S20 ratio, which compares the average NEI¹ of the highest and lowest 20 per cent income earners, stood at 4.2 (Table 3). Chart 2 illustrates the year-on-year growth indices of the 20th, 50th and 80th percentiles of the NEI, starting from 2006 (2006=100).

Over the past 10 years, all percentiles registered upward trends which were more accentuated among households in lowest NEI cohorts. In fact, an increase of 81.1 per cent was recorded for this category. Subsequently, the 50th percentile and 80th percentile experienced increases of 62.6 per cent and 58.6 per cent respectively.

¹The National Equivalised Income (NEI) of a household is defined as the household's total disposable income divided by its 'equivalent size' (also referred to as consumption units) to take into account the size and age distribution of the household.

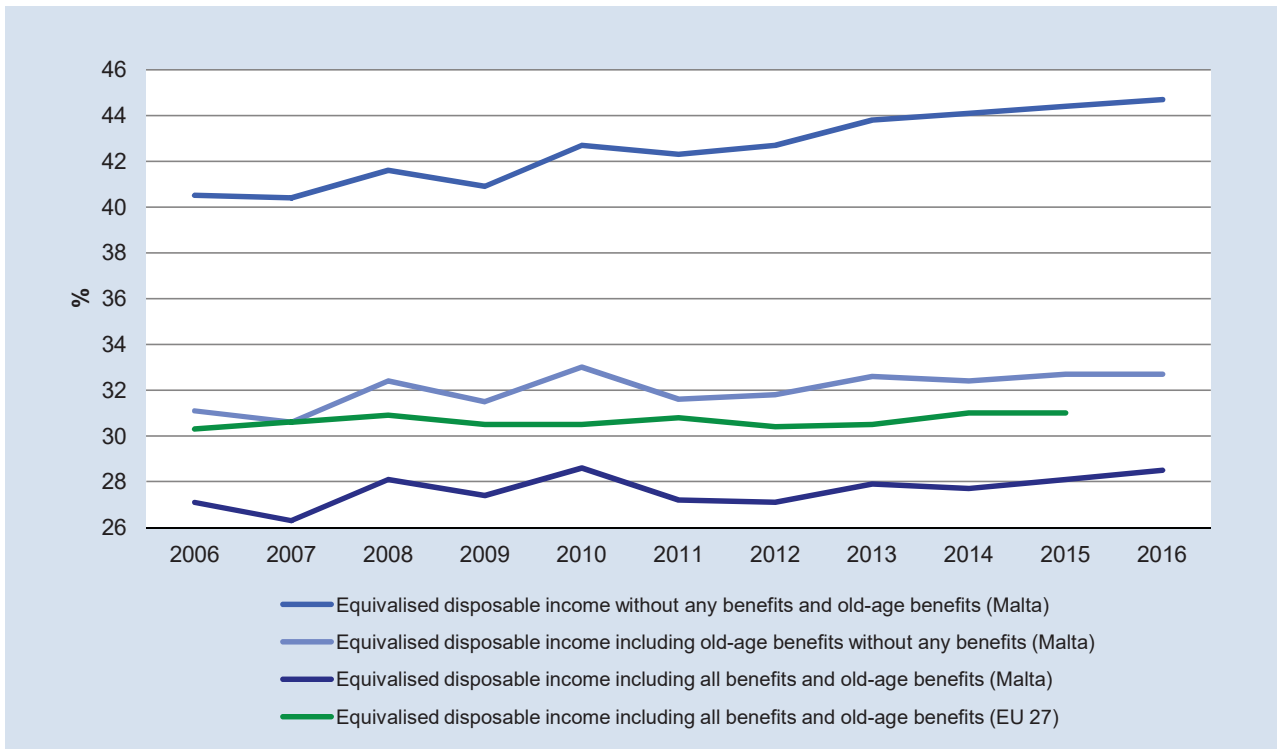
Chart 2. Growth in the the 20th, 50th and 80th percentile of the NEI over the past 10 years (EU-SILC 2006 = 100)



The Gini coefficient is a measure of income inequality that varies between 0 and 100 per cent. A Gini coefficient of 0 per cent indicates a perfectly equal distribution of NEI whereas, at the other end of the scale, a Gini coefficient of 100 per cent indicates that there is full inequality of income.

The Gini coefficient for Malta derived from EU-SILC 2016 rose by 0.4 percentage points when compared to the previous year, to 28.5 per cent, thus becoming closer to the EU 27 average. As can be seen in Chart 3, if all benefits and old-age benefits were to be excluded from the computation of household NEI, then the Gini coefficient would experience a considerable rise to 44.7 per cent. Indeed, Chart 3 highlights the contribution of old-age benefits and benefits towards income equality.

Chart 3. Gini coefficients for the distribution of NEI over the past 10 years



At-risk-of-poverty Threshold and Persons that are at-risk-of-poverty (ARP)

The at-risk-of-poverty threshold (ARPT) is defined as the 60 per cent of the median NEI (Chart 4). EU-SILC respondents whose NEI falls below this threshold are defined to be at-risk-of-poverty (ARP), as demonstrated in Chart 4.

The ARPT derived from EU-SILC 2016 was estimated at €8,143, and increased by 0.6 per cent when compared to the previous year. This figure translates into €14,657 for persons living in households with two adults and one dependent child².

The number of persons residing in Malta that were at-risk-of-poverty in 2016 totalled 69,920, amounting to a share of 16.5 per cent of the target population (Table 2).

Chart 4. An illustration portraying the ARP threshold and ARP calculations

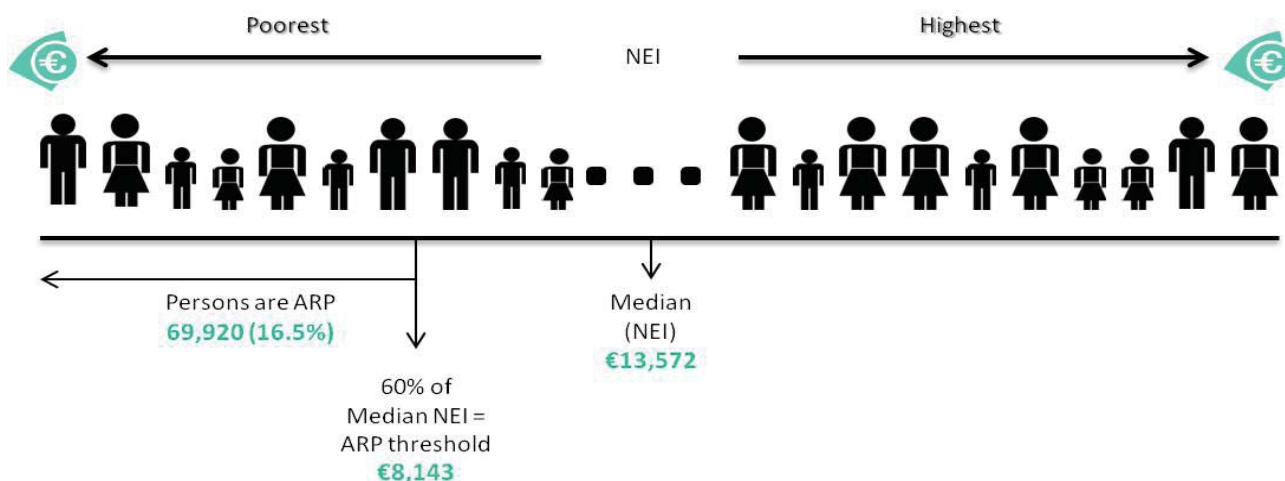


Table 2 presents the ARP rates and counts of persons that would be at-risk-of-poverty should NEI exclude social benefits and old-age benefits. In fact, the ARP would increase to 23.8 per cent (or 101,257 persons), should social benefits be excluded from the computation of NEI. Even more significantly, it can be observed that if old-age benefits and social transfers were to be excluded from the computation of NEI, then the ARP rate would rise to 37.9 per cent (or 160,957 persons).

Table 2. Difference in the at-risk-of-poverty rate by type of equivalised income: EU-SILC 2015-2016

Computation of NEI based on ...	EU-SILC 2015		EU-SILC 2016	
	%	%	%	Number of persons below the threshold
Total disposable household income	16.3	16.5	16.5	69,920
Disposable household income excl. social transfers but including old-age benefits	23.7	23.8	23.8	101,257
Disposable household income excl. social transfers and old-age benefits	37.5	37.9	37.9	160,957

² Refer to methodological notes

Chart 5 provides a comparison between the growth indices of the ARP threshold and the ARP rate. While the ARP rate increased by more than 50 per cent during the past 10 years, the ARP rate increased by just over 16 per cent over the same period.

Chart 5. Comparing the indices of ARP threshold and ARP (EU-SILC 2006=100)

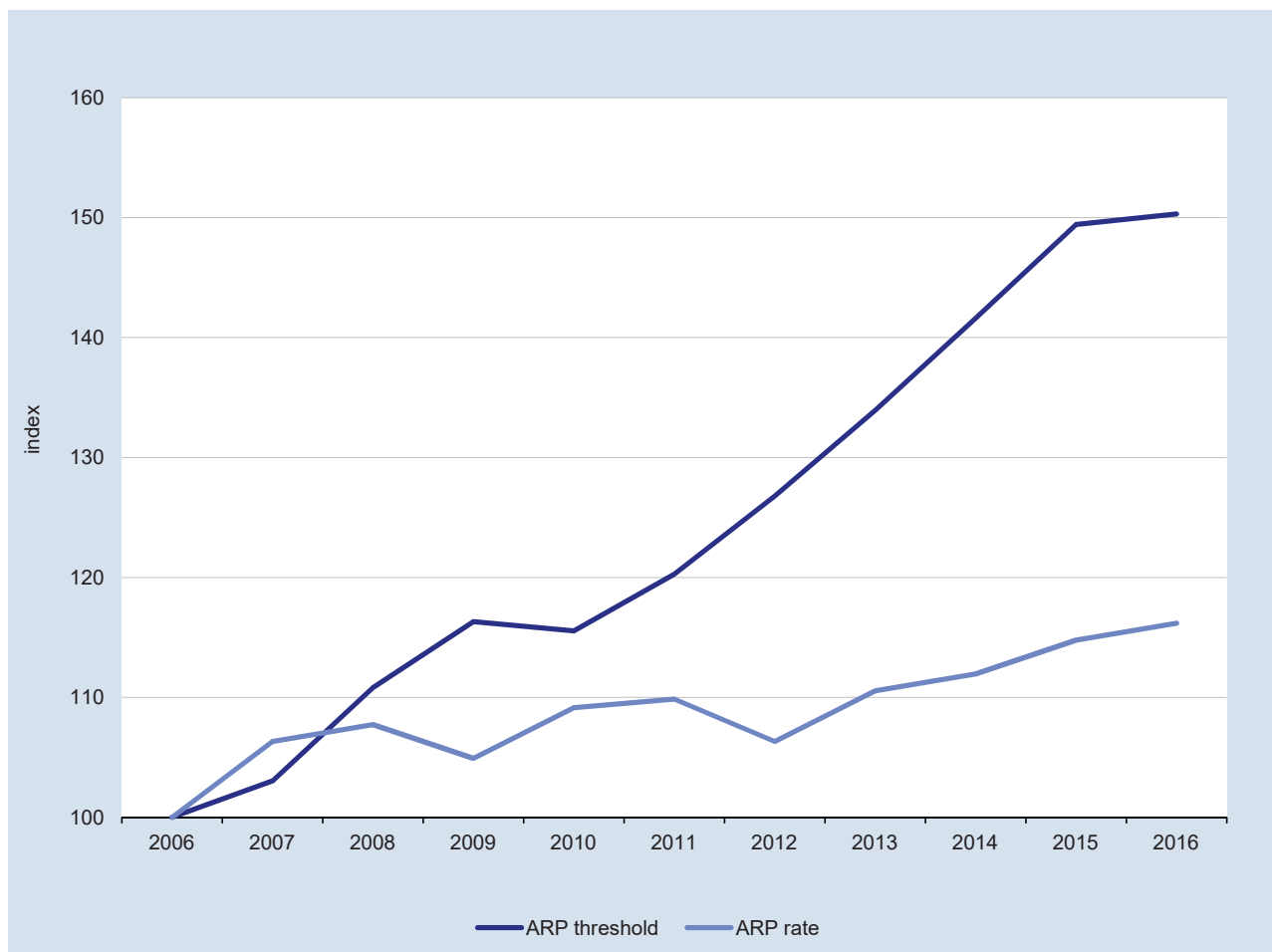


Table 3. Main household income and at-risk-of-poverty indicators: EU-SILC 2015-2016*

	EU-SILC 2015			EU-SILC 2016		
Average household gross income (€)	31,429			31,655		
Average disposable household income (€)	25,960			26,247		
	Value (€)	Number of persons below threshold	% persons below the threshold	Value (€)	Number of persons below threshold	% persons below the threshold
Total number of persons living in households	N/A	420,008	N/A	N/A	424,831	N/A
Median National Equivalised Income (NEI)	13,493	209,928	50.0	13,572	212,337	50.0
40% median NEI	5,397	12,461	3.0	5,429	12,910	3.0
50% median NEI	6,746	35,841	8.5	6,786	32,788	7.7
60% median NEI	8,096	68,658	16.3	8,143	69,920	16.5
70% median NEI	9,445	107,770	25.7	9,500	109,402	25.8
Indicators	Value			Value		
S80 / S20 ratio	4.2			4.2		
Gini coefficient (%)	28.1			28.5		

*Income reference year is one calendar year prior to the survey year

The ARP rate among persons below 18 years of age stood at 21.0 per cent, hence decreasing by 2.4 percentage points from the previous year. A minor decrease of 0.1 percentage points was noticed for persons whose age is between 18 and 64, as 13.0 per cent of persons in this respective age group were found to be at-risk-of-poverty. The ARP rate for persons aged 65 and over increased to 24.2 per cent whereas in EU-SILC 2015, this value stood at 21.0 per cent (Table 4).

Table 4. At-risk-of-poverty rates by age group and sex: EU-SILC 2015-2016

Age group	Sex	EU-SILC 2015	EU-SILC 2016	
		%	%	Number of persons below the threshold
All ages	Total	16.3	16.5	69,920
	Males	16.1	16.5	35,148
	Females	16.6	16.4	34,772
Under 18	Total	23.4	21.0	15,895
18-64	Total	13.1	13.0	35,360
	Males	12.5	12.9	17,933
	Females	13.6	13.1	17,427
65 and over	Total	21.0	24.2	18,665
	Males	20.4	22.8	8,150
	Females	21.6	25.4	10,514

Persons living in single parent households were found to be more susceptible to being at-risk-of-poverty. In fact, 41.1 per cent of these persons had an NEI below the at-risk-of poverty threshold.

The ARP rates for households with and without dependent children stood at 17.5 and 15.4 per cent respectively (Table 5). Notwithstanding that the ARP rates of these two household types seem on the road to converging, differences remain (Chart 6).

An underlying factor that is potentially leading to this difference is often the case that households without dependent children include elderly residents, who are more prone to be ARP, as previously demonstrated in Table 4.

Chart 6. ARP rate comparison between household types

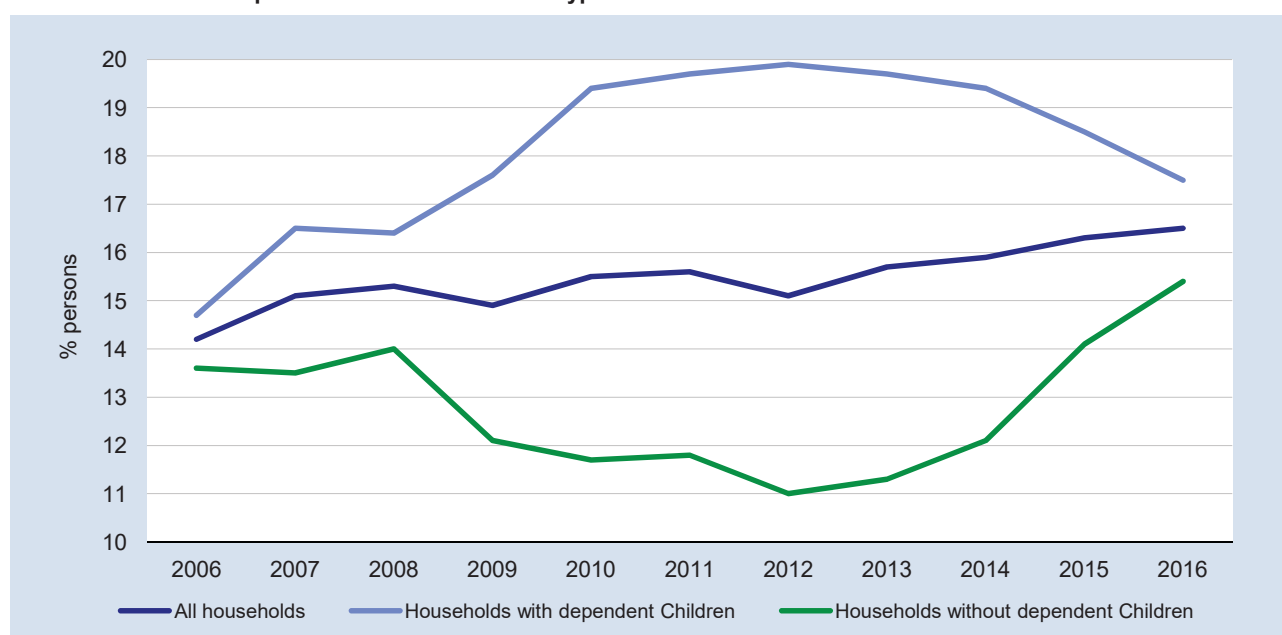


Table 5. At-risk-of-poverty rates by household type: EU-SILC 2015-2016

Household type	EU-SILC 2015	EU-SILC 2016	
	%	%	Number of persons below the threshold
All households	16.3	16.5	69,920
Households without dependent children	14.1	15.4	32,028
<i>of which:</i>			
One person household, under 65 years of age	26.1	23.0	4,277
One person household, 65 years old and over	21.0	25.1	5,492
Two adults, no dependent children, both under 65 years of age	12.6	12.4	5,038
Two adults, no dependent children, at least one adult aged 65 or more	24.5	26.5	12,774
Other households without dependent	4.1	5.7	4,446
Households with dependent children	18.4	17.5	37,893
<i>of which:</i>			
Single parent household, one or more dependent children	45.3	41.1	6,659
Two adults, one dependent child	12.7	10.7	5,728
Two adults, two dependent children	15.6	16.8	11,062
Two adults, three or more dependent children	39.9	35.7	7,081
Other households with one or more dependent children	13.0	12.0	7,362

The at-risk-of-poverty rate among persons living in households with at least one person of working age, was found to decrease with increasing household work intensity (refer to methodological notes). Indeed, 68.3 per cent of persons living in households with very low work intensity were ARP, compared to only 1.2 per cent for those living in households with very high work intensity (Table 6).

Table 6. At-risk-of-poverty rates by work intensity of household (population aged 0 to 59): EU-SILC 2015-2016

Work intensity (WI)	EU-SILC 2015	EU-SILC 2016
	%	
Very high work intensity (0.85<WI<=1)	1.9	[1.2]
High work intensity (0.55<WI<=0.85)	4.2	6.6
Medium - Low work intensity (0.2<WI<=0.55)	25.8	29.5
Very low work intensity (0<=WI<=0.2)	69.1	68.3

Note: This table excludes households without persons of working age

Table 7 shows an increase in the ARP rates among almost all activity statuses when compared to the previous year, except for persons who were unemployed.

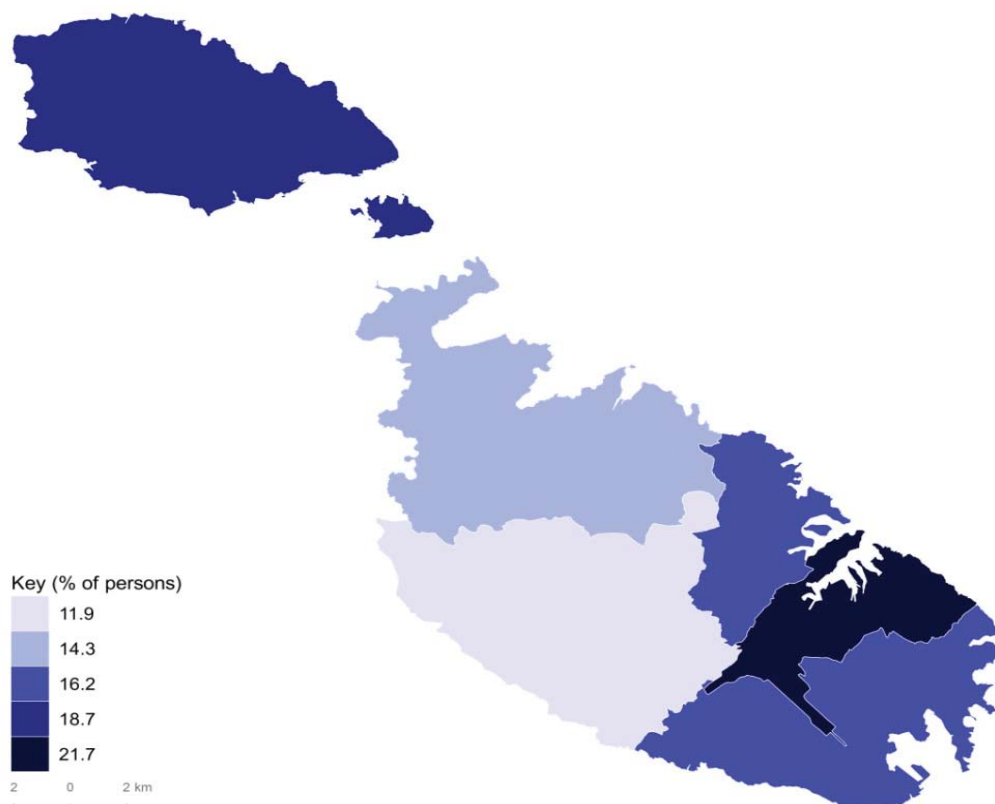
Table 7. At-risk-of-poverty rates among persons aged 18 and over by most frequent activity status and sex: EU-SILC 2015-2016

Most frequent activity status	Sex	EU-SILC 2015	EU-SILC 2016
		%	
Employed	Total	5.4	5.8
	Males	6.7	7.5
	Females	3.2	3.1
Unemployed	Total	55.7	45.1
	Males	59.0	49.8
	Females	[40.9]	:
Retired	Total	18.1	21.0
	Males	20.5	23.0
	Females	[11.5]	16.8
Other inactive persons	Total	25.2	27.2
	Males	25.9	29.4
	Females	25.0	26.8

Note: This table excludes persons who have not spent more than 6 months in one particular activity status.

Analysing the at-risk-of-poverty rate across districts showed that the distribution of persons ARP is uneven across the Maltese islands. The Southern Harbour district turned out to have the highest share of persons who were ARP (21.7 per cent). This was followed by Gozo and Comino with a share of 18.7 per cent. On the other hand, the Western district registered the lowest share of persons who were ARP, at 11.9 per cent (Chart 7).

Chart 7. Distribution of the ARP rate by district



Material Deprivation Indicators

The EU-SILC study does not only take into consideration the monetary poverty of individuals, but also the ability (or otherwise) of households to afford several items or material components. These items include:

- Ability of household to afford to face unexpected financial expenses;
- Ability of household to afford to pay for one week's annual holiday away from home;
- Whether household has been in arrears on mortgage or rent payments, utility bills, hire purchase instalments
- Ability of household to afford a meal with meat, chicken, fish or vegetarian equivalent every second day;
- Ability of household to keep the home adequately warm in winter;
- Ability of household to afford a washing machine;
- Ability of household to afford a colour TV;
- Ability of household afford a telephone (including mobile phone);
- Ability of household to afford a car.

From this set of variables, two major indicators are obtained, namely the Material Deprivation indicator and the Severe Material Deprivation indicator. A household is said to be materially deprived (MD) if it does not afford at least three out of the nine deprivation items. Additionally, a household is said to be severely materially deprived (SMD) if it does not afford at least four out of the nine deprivation items.

As can be seen from Chart 8, more households were able to afford to pay for one week's annual holiday away from home, to keep their home adequately warm in winter and to afford a meal with meat, chicken, fish or vegetarian equivalent every second day, when compared to the previous year. These components registered a decrease of non-affordability of 7.6, 7.1 and 5.7 percentage points respectively.

Chart 8. Rates of material deprivation: EU-SILC 2015-2016

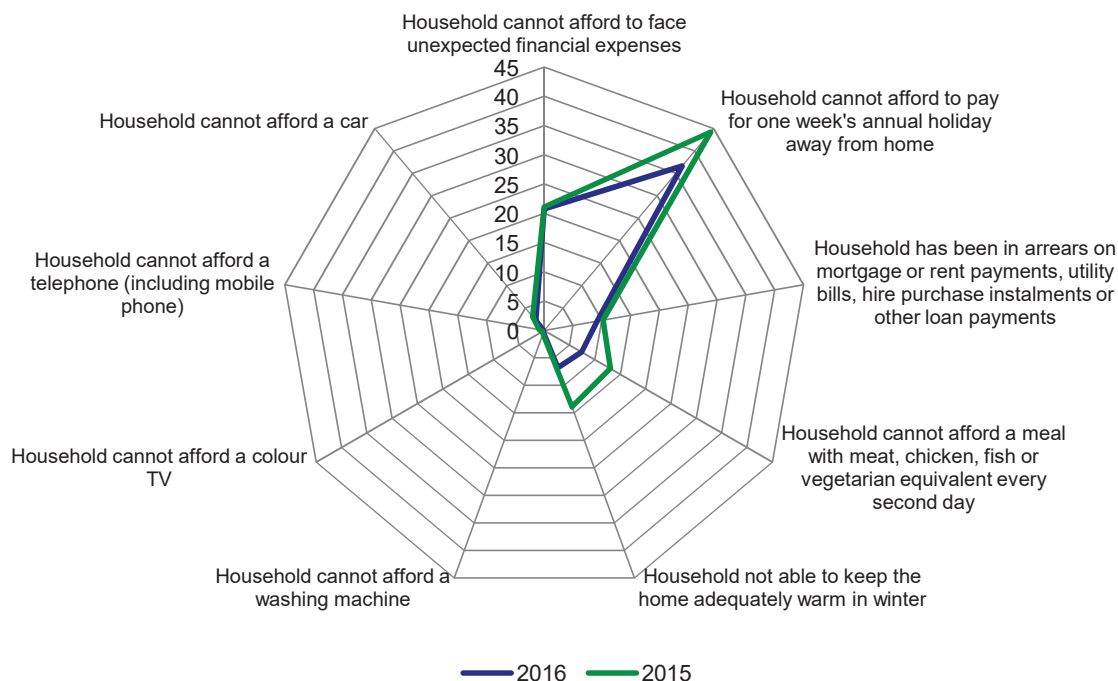


Table 8. Number of persons by perceived capacity of their household to afford various items: EU-SILC 2015-2016

Deprivation items	EU-SILC 2015	EU-SILC 2016	
	%	%	Number of persons
Household cannot afford to face unexpected financial expenses	21.1	20.8	88,204
Household cannot afford to pay for one week's annual holiday away from home	44.3	36.7	155,785
Household has been in arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments	10.2	9.2	39,157
Household cannot afford a meal with meat, chicken, fish or vegetarian equivalent every second day	13.1	7.4	31,356
Household not able to keep the home adequately warm in winter	13.9	6.8	28,811
Household cannot afford a washing machine	[0.6]	[0.4]	1,789
Household cannot afford a colour TV	[0.4]	:	:
Household cannot afford a telephone (including mobile phone)	[0.9]	:	:
Household cannot afford a car	3.1	2.3	9,600

The material deprivation (MD) indicator for 2016 stood at 10.3 per cent which is 4.9 percentage points less than last year. Subsequently, the SMD rate returned to pre-financial crisis years and stood at 4.4 per cent (Table 9).

Chart 9. Comparison between the MD and SMD rates over the past 10 years

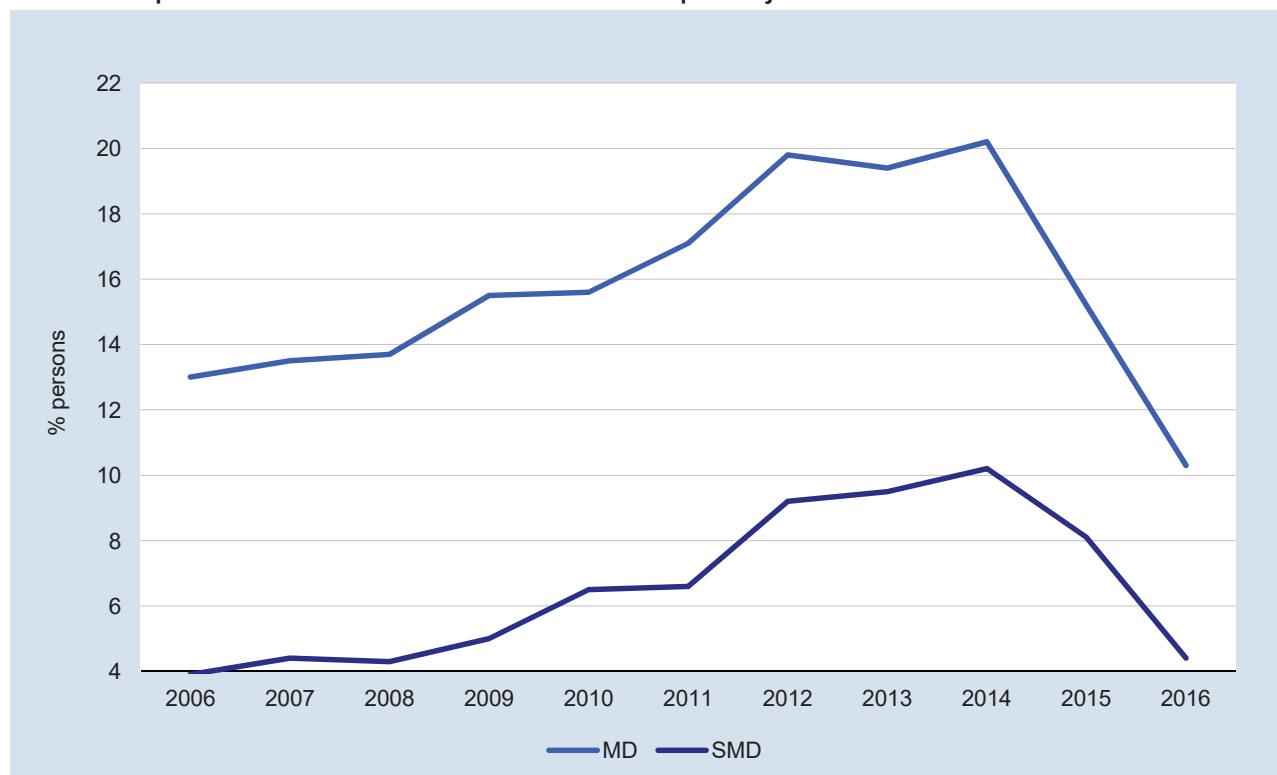


Table 9. Material deprivation and severe material deprivation rates: EU-SILC 2015-2016

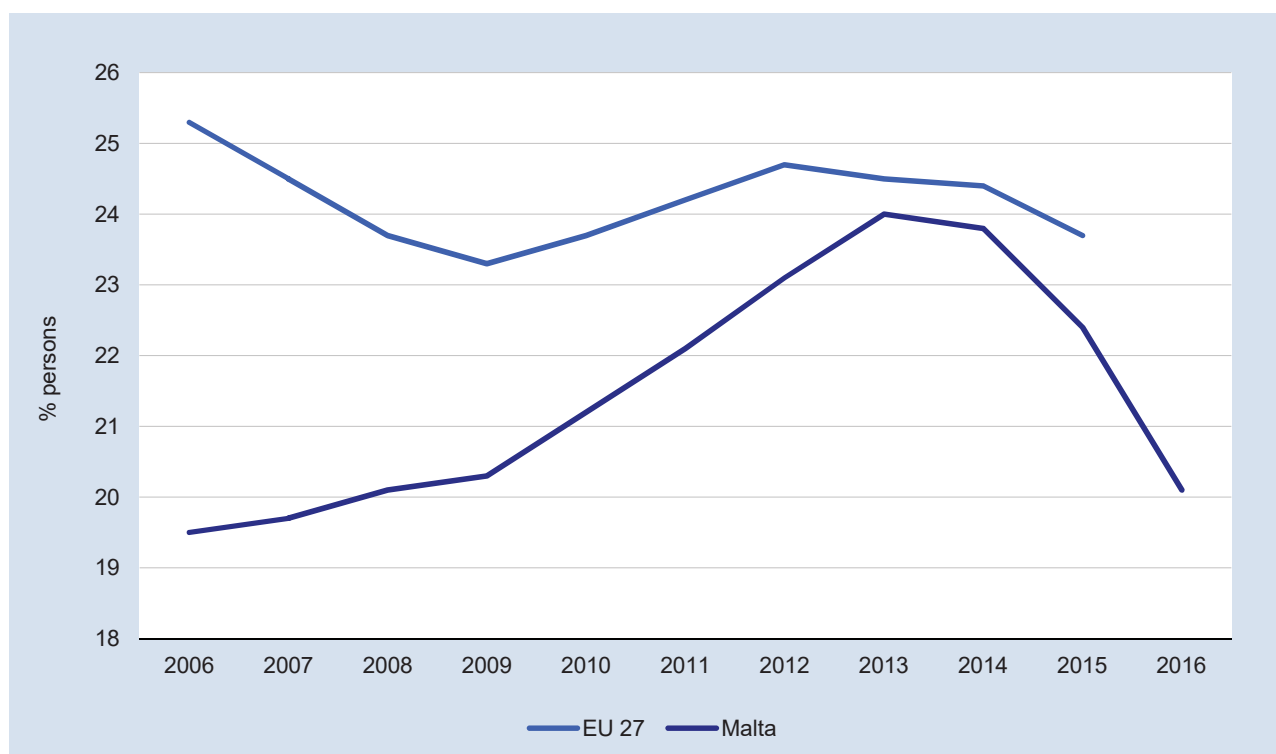
	EU-SILC 2015	EU-SILC 2016	
	%	%	Number of persons
Household is deprived of at least 3 items or material deprivation components	15.2	10.3	43,578
Household is deprived of at least 4 items or material deprivation components	8.1	4.4	18,766

At-Risk-of-Poverty or Social Exclusion indicator

The at-risk-of-poverty or social exclusion (AROPE) indicator encompasses three indicators, namely the ARP, the work intensity indicator and the SMD indicator. Thus, a person who is aged between 0 to 59 is classified as AROPE if he/ she is either at-risk-of-poverty, severely materially deprived or residing in a household with low work intensity. Persons who are aged 60 and over are classified as AROPE if he/she is either at-risk-of-poverty or severe materially deprived.

In 2016, the AROPE rate stood at 20.1 per cent, thus registering a decrease of 2.3 percentage points. Observing this rate across different age groups, it is noticeable (Table 10) that the only increase was experienced among persons aged 65 and over, with 2.4 percentage points, thus reaching a rate of 26.1 per cent for this cohort. Chart 10 shows that Malta’s AROPE rate appears to be following the general trend of that of the European Union.

Chart 10. AROPE rate comparison between EU 27 and Malta over the past 10 years



* Figure for 2016 for the EU 27 is not yet available

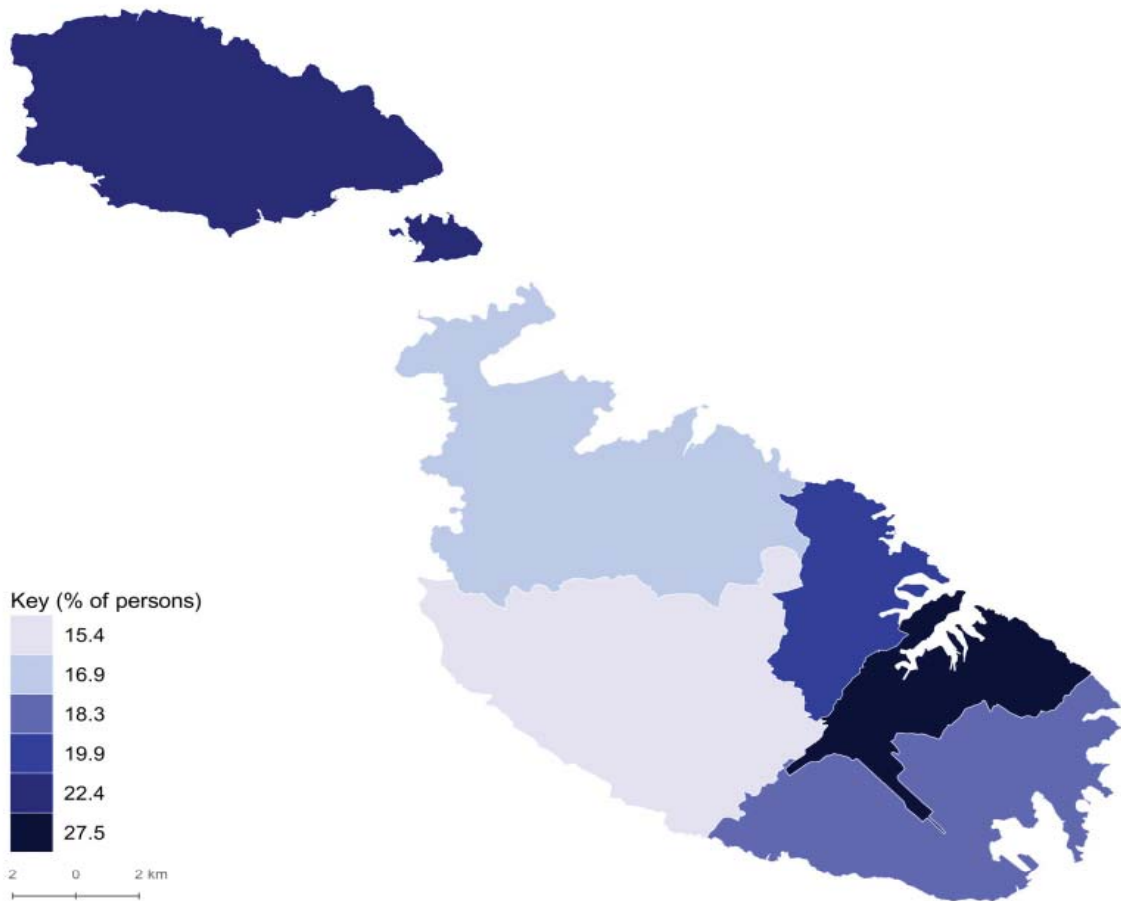
The AROPE rate among persons living in households with and without dependent children decreased by 3.4 and 1.3 percentage points, to 20.5 and 19.6 per cent respectively.

Table 10. At-risk-of-poverty or social exclusion rates by age group, sex and household type: EU-SILC 2015-2016

Age group	Sex	EU-SILC 2015	EU-SILC 2016	
		%	%	Number of persons below the threshold
All ages	Total	22.4	20.1	85,288
	Males	21.9	20.0	42,701
	Females	23.0	20.1	42,587
Under 18	Total	28.2	24.0	18,165
18-64	Total	20.5	17.3	46,965
	Males	19.4	16.9	23,497
	Females	21.6	17.7	23,468
65 and over	Total	23.7	26.1	20,157
	Males	23.1	24.6	8,768
	Females	24.2	27.5	11,389
Household type				
All households		22.4	20.1	85,288
Households without dependent children		20.9	19.6	40,822
<i>of which:</i>				
One person household, under 65 years of age		38.0	30.2	5,629
One person household, 65 years old and over		24.7	27.9	6,093
Two adults, no dependent children, both under 65 years of age		20.0	17.2	7,003
Two adults, no dependent children, at least one adult aged 65 or more		27.9	30.2	14,595
Other households without dependent children		12.0	9.5	7,501
Households with dependent children		23.9	20.5	44,466
<i>of which:</i>				
Single parent household, one or more dependent children		56.6	50.3	8,143
Two adults, one dependent child		16.3	12.2	6,543
Two adults, two dependent children		19.1	18.1	11,885
Two adults, three or more dependent children		41.8	39.3	7,792
Other households with one or more dependent children		21.7	16.5	10,104

The Southern Harbour district registered the highest rate of AROPE persons, at 27.5 per cent (Chart 11). The lowest AROPE rate was recorded in the Western region, at 15.4 per cent.

Chart 11. Distribution of the AROPE rate by District



Methodological Notes

Income reference period

The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2016 refers to the calendar year 2015.

Concepts and definitions

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

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

Otherwise, the person is referred to as an adult.

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

The **most frequent activity** status is defined as the status that individuals aged 18 and over declare to have occupied for more than six months in the calendar year. The most frequent activity status groups are employment, unemployment, retirement and other inactivity.

The **gross household income** includes:

- Gross employee cash or near cash income;
- Gross non-cash employee income (only company car and associated costs included);
- Gross cash benefits or losses from self-employment (including royalties);
- Unemployment benefits;
- Old-age benefits;
- Survivors' benefits;
- Sickness benefits;
- Disability benefits;
- Education-related allowances;
- Income from rental of property or land;
- Family/Children related allowances;
- Social exclusion not elsewhere classified;
- Housing allowances;
- Regular inter-household cash transfers received;
- Interests, dividends, profits from capital investments in unincorporated business;
- Income received by people aged under 16;
- Income received from individual private pension plans.

The **total disposable income** of a household is calculated by deducting:

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

from the total gross household income.

Equivalent household size is calculated according to the "modified OECD" equivalence scale which gives:

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

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

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

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

The **S80/S20** ratio is the ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.

The **Gini coefficient** measures the inequality of income distribution. It may take values ranging from 0 per cent, which implies perfect equality in the income distribution, to 100 per cent, which signifies absolute inequality.

Material Deprivation:

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

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

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

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

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

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

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

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

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Key

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

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

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

N/A Not applicable

Other notes:

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