

EU-SILC 2018: Salient Indicators

Introduction:

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. Income statistics refer to calendar year 2017, while non-income components (such as material deprivation) refer to 2018, which is the data collection year.

Key facts:

- The average gross household income for 2017 as derived from EU-SILC 2018, was estimated at €33,573, while the average disposable household income stood at €27,830 (Table 2).
- The survey shows that the number of persons living in households with a national equivalised income below the at-risk-of-poverty line (€8,868) was 78,685. This translates into an at-risk-of-poverty (ARP) rate of 16.8 per cent, 0.1 percentage points higher than that recorded for the previous year (Table 3).
- In 2018, the severe material deprivation rate (SMD) among persons living in households was 3.0 per cent. This figure is 0.3 percentage points less than the same rate estimated on the basis of EU-SILC 2017. The two most influential variables contributing to this decrease were: ability of households to spend one week's annual holiday away from home; and ability of households to face unexpected financial expenses (Table 8).
- At 19.0 per cent, the at-risk-of-poverty or social exclusion rate (AROPE) decreased by 0.3 percentage points when compared to EU-SILC 2017. AROPE provides the share of persons who are either at-risk-of-poverty, severely materially deprived or residing in a household with low work intensity (applicable only for persons aged 0-59) (Table 9).

Important note: Previous year's figures which are published in this release have been revised to reflect the most recent update in the population figures (NSO Release No: 022/2018). It is important to note that the information provided in this release cannot be compared to previous EU-SILC: Salient indicators news releases.

Household Income

The average gross household income and the average household disposable income for reference year 2017 were estimated at €33,573 and €27,830 respectively. Disposable income is the amount of money available to households for spending purposes, after deducting taxes, social contributions and alimonies (Table 2).

Over three-quarters of the total gross household income was attributed to employment income. The share of social benefits (including old-age benefits) stood at 18.8 per cent, as shown in Chart 1. There were minimal differences in the percentage distributions of household income over the past ten years.

Chart 1. Household gross income distributions: EU-SILC 2008, 2013, 2018

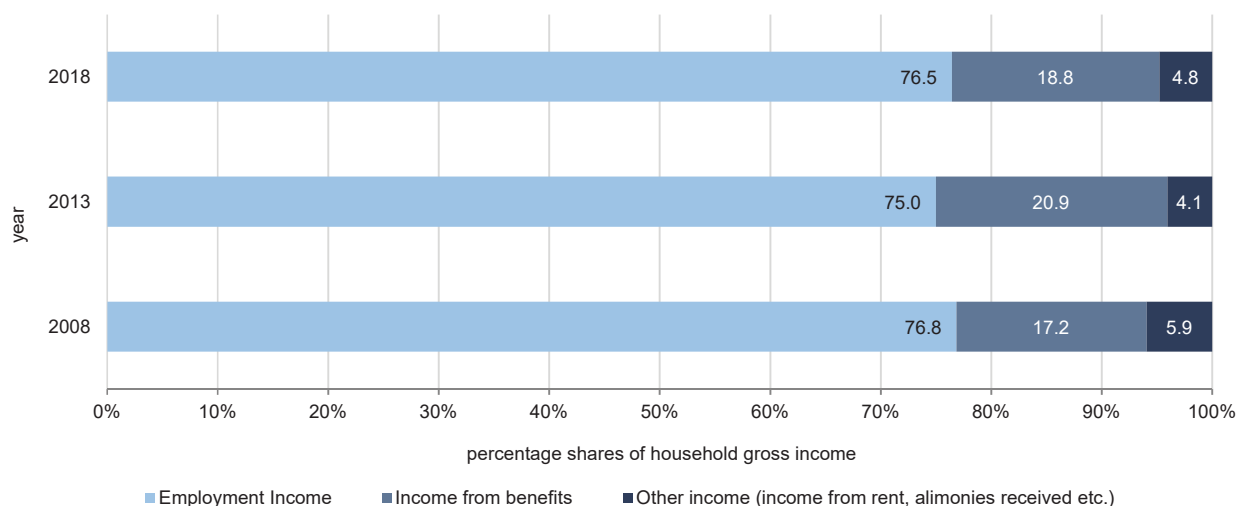


Table 1. Gross and disposable household income by source: EU-SILC 2017-2018

Household income	2017 (Revised)		2018		
	average per household	total (€ '000)	average per household	total (€ '000)	% gross income
Employment income	35,872	4,490,835	36,480	4,818,869	76.5
Old-age benefits ¹	11,171	822,598	11,390	871,692	13.8
Interests and dividends	906	163,208	879	165,065	2.6
Survivors benefits and other benefits for social exclusion	1,267	105,864	1,235	106,449	1.7
Rental of property or land	5,403	88,630	5,117	83,014	1.3
Family / Children - related allowance	1,374	73,034	1,356	76,931	1.2
Sickness / Disability benefits	1,754	71,097	1,670	67,976	1.1
Other household income	3,635	32,026	3,339	32,515	0.5
Education allowance	1,503	29,715	1,439	30,774	0.5
Regular inter-household cash transfer received	3,725	24,922	3,134	21,857	0.3
Unemployment benefits	2,247	18,559	3,037	19,285	0.3
Housing allowances	294	8,157	329	8,794	0.1
Gross income		5,928,644		6,303,222	100.0
Regular household income paid		17,953		19,909	
Tax on income and social contributions		965,417		1,058,200	
Disposable income		4,945,274		5,225,113	

¹ Disability, unemployment and survivors' benefits are classified as old-age benefits for persons aged 65 and over

National Equivalised Income (NEI) Distributions

The S80/S20 ratio, which compares the average National Equivalised income (NEI) of the highest and lowest 20 per cent income earners, was calculated at 4.3 (Table 2). The NEI of a household is defined as the household's total disposable income divided by its 'equivalent size' (also referred to as consumption units). The NEI takes into account the size and age distribution of household members.

The Gini coefficient is one of the measures of income inequality that varies between 0 and 100 per cent. A Gini coefficient of 0 per cent indicates a perfectly equal distribution of income. On the other hand, a Gini coefficient of 100 per cent indicates that there is full inequality of income.

The Gini coefficient for Malta, as derived from EU-SILC 2018, increased by 0.5 percentage points when compared to the previous year, to 28.7 per cent, indicating a less even distribution of income among the population over the previous year.

Monetary poverty (ARP)

The at-risk-of-poverty threshold (ARPT) is defined as 60 per cent of the median National Equivalised Income (NEI). EU-SILC respondents whose NEI falls below this threshold are considered to be at-risk-of-poverty (ARP).

The ARPT derived from EU-SILC 2018 was estimated at €8,868, 1.8 per cent higher when compared to the previous year (Table 2).

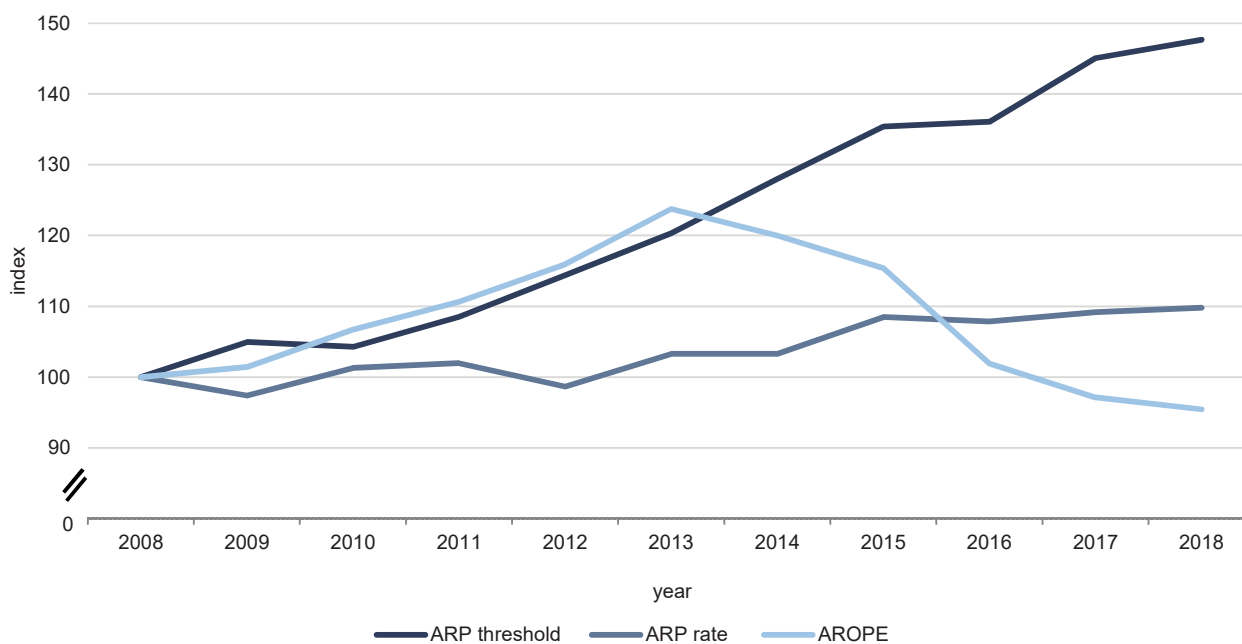
Based on the income year 2017, the number of at-risk-of-poverty persons living in Malta was estimated at 78,685, or 16.8 per cent of the target population (Table 2).

Table 2. Main household income and at-risk-of-poverty indicators: EU-SILC 2017-2018

	2017 (Revised)			2018		
Average household gross income (€)	32,927			33,573		
Average household disposable income (€)	27,466			27,830		
	Value (€)	Number of persons below the threshold	% persons below the threshold	Value (€)	Number of persons below the threshold	% persons below the threshold
Total number of persons living in households	N/A	452,305	N/A	N/A	467,291	N/A
Median National Equivalised Income (NEI)	14,522	226,288	50.0	14,781	233,657	50.0
40% median NEI	5,809	12,800	2.8	5,912	16,241	3.5
50% median NEI	7,261	38,742	8.6	7,390	40,884	8.7
60% median NEI	8,713	75,516	16.7	8,868	78,685	16.8
70% median NEI	10,165	110,557	24.4	10,346	117,899	25.2
Indicators	Value			Value		
S80 / S20 ratio	4.2			4.3		
Gini coefficient (%)	28.2			28.7		

Chart 2 provides a comparison between the growth indices of the at-risk-of-poverty threshold (ARPT), the at-risk-of-poverty rate (ARP) (Table 2) and the at-risk-of-poverty or social exclusion rate (AROPE) (Table 9).

Chart 2. Comparison of the at-risk-of-poverty (ARP) threshold, the at-risk-of-poverty rate and the at-risk-of-poverty or social exclusion (AROPE) rate in index form (EU-SILC 2008 = 100)



Various computations of the NEI, as well as the number of persons who would fall below the at-risk-of-poverty threshold should social benefits be excluded from such computations, are shown in Table 3.

Table 3. Difference in the at-risk-of-poverty rate by type of disposable income: EU-SILC 2017-2018

Computation of NEI based on ...	2017 (Revised)	2018	
	%	%	Number of persons below the threshold
Total household disposable income	16.7	16.8	78,685
Household disposable income excl. social transfers (but including old-age and survivor's benefits)	23.9	24.2	113,238
Household disposable income excl. social transfers	37.5	37.0	172,906

The at-risk-of-poverty rate (ARP) among persons below 18 years of age was calculated at 21.4 per cent, hence increasing by 0.2 percentage points from the previous year. An increase of 0.1 percentage points was observed for persons aged 18-64, where one finds that the ARP rate for this age cohort was of 13.3 per cent. The rate for 65+ persons went up to 25.4 per cent, equivalent to an increase of 0.5 percentage points over EU-SILC 2017 (Table 4).

Table 4. At-risk-of-poverty rates by age group and sex: EU-SILC 2017-2018

Age group	Sex	2017 (Revised)	2018	
		%	%	Number of persons below the threshold
All ages	Males	16.1	15.6	37,013
	Females	17.3	18.1	41,672
	Total	16.7	16.8	78,685
Under 18	Total	21.2	21.4	17,206
18-64	Males	12.5	12.1	19,067
	Females	13.9	14.4	20,985
	Total	13.2	13.3	40,052
65 and over	Males	23.1	22.9	9,016
	Females	26.4	27.5	12,411
	Total	24.9	25.4	21,427

The at-risk-of-poverty rates (ARP) for households with and without dependent children were calculated at 17.6 and 16.1 per cent respectively (Table 5). Members of single parent households were noted to be more susceptible to being at-risk-of-poverty, with 48.6 per cent of such persons having an equivalised disposable income below the at-risk-of-poverty threshold (ARPT). Elderly persons are also more prone to be at-risk-of-poverty (Tables 4 and 5).

Table 5. At-risk-of-poverty rates by household type: EU-SILC 2017-2018

Household type	2017 (Revised)	2018	
	%	%	Number of persons below the threshold
All households	16.7	16.8	78,685
Households without dependent children	15.2	16.1	36,574
<i>of which:</i>			
One person household, under 65 years of age	23.9	24.1	5,636
One person household, 65 years old and over	27.2	28.4	7,679
Two adults, no dependent children, both under 65 years of age	11.4	11.6	6,346
Two adults, no dependent children, at least one adult aged 65 or more	25.8	25.5	13,493
Other households without dependent children	3.1	4.9	3,420
Households with dependent children	18.2	17.6	42,111
<i>of which:</i>			
Single parent household, one or more dependent children	42.9	48.6	8,561
Two adults, one dependent child	11.1	11.7	7,573
Two adults, two dependent children	14.5	16.1	10,584
Two adults, three or more dependent children	35.5	27.3	4,726
Other households with one or more dependent children	16.3	14.3	10,667

The at-risk-of-poverty rate (ARP) among persons living in households with at least one member aged 0-59, was found to decrease as the household work intensity increased (refer to methodological note 5). Indeed, 75.9 per cent of persons living in households with very low work intensity were at-risk-of-poverty (Table 6).

**Table 6. At-risk-of-poverty rates by work intensity of household (population aged 0 to 59):
EU-SILC 2017-2018**

Work intensity (WI)	2017 (Revised)	2018
	%	
Very high work intensity ($0.85 < WI \leq 1$)	[1.5]	2.7
High work intensity ($0.55 < WI \leq 0.85$)	7.2	7.2
Medium - Low work intensity ($0.2 < WI \leq 0.55$)	32.5	32.1
Very low work intensity ($0 \leq WI \leq 0.2$)	70.6	75.9

Note: This table excludes households without persons aged 0-59.

Table 7 shows an increase in at-risk-of-poverty rates by the most frequent activity status for the reference year (refer to methodological note 5) compared to the previous EU-SILC, with the only exception being the other inactive persons, which recorded a decrease of 0.3 percentage points from 2017.

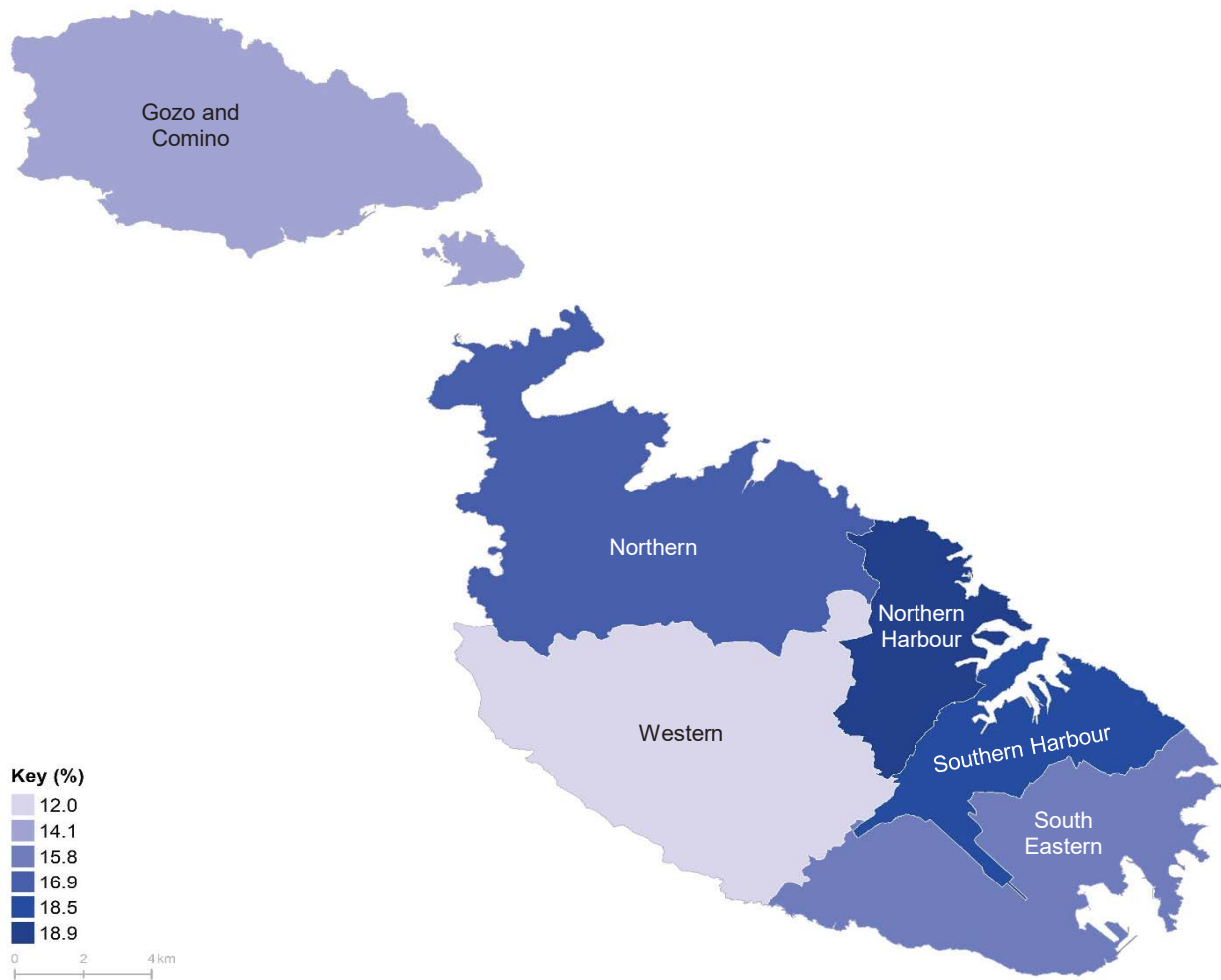
**Table 7. At-risk-of-poverty rates among persons aged 18 and over by most
frequent activity status and sex: EU-SILC 2017-2018**

Most frequent activity status	Sex	2017 (Revised)	2018
		%	%
Employed	Males	7.4	7.6
	Females	[3.3]	4.5
	Total	5.7	6.4
Unemployed	Males	[59.3]	[59.6]
	Females	:	:
	Total	57.4	59.6
Retired	Males	23.6	25.2
	Females	19.0	19.9
	Total	21.9	23.7
Other inactive persons	Males	29.7	27.5
	Females	29.5	29.5
	Total	29.5	29.2

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

At a district level, the distribution of persons under the ARP threshold was uneven across the Maltese Islands, with the Southern Harbour district having the largest share of ARP persons followed by the Northern district. On the other hand, the Western district registered the lowest ARP rate (Chart 3).

Chart 3. Distribution of the at-risk-of-poverty rate (ARP) by district

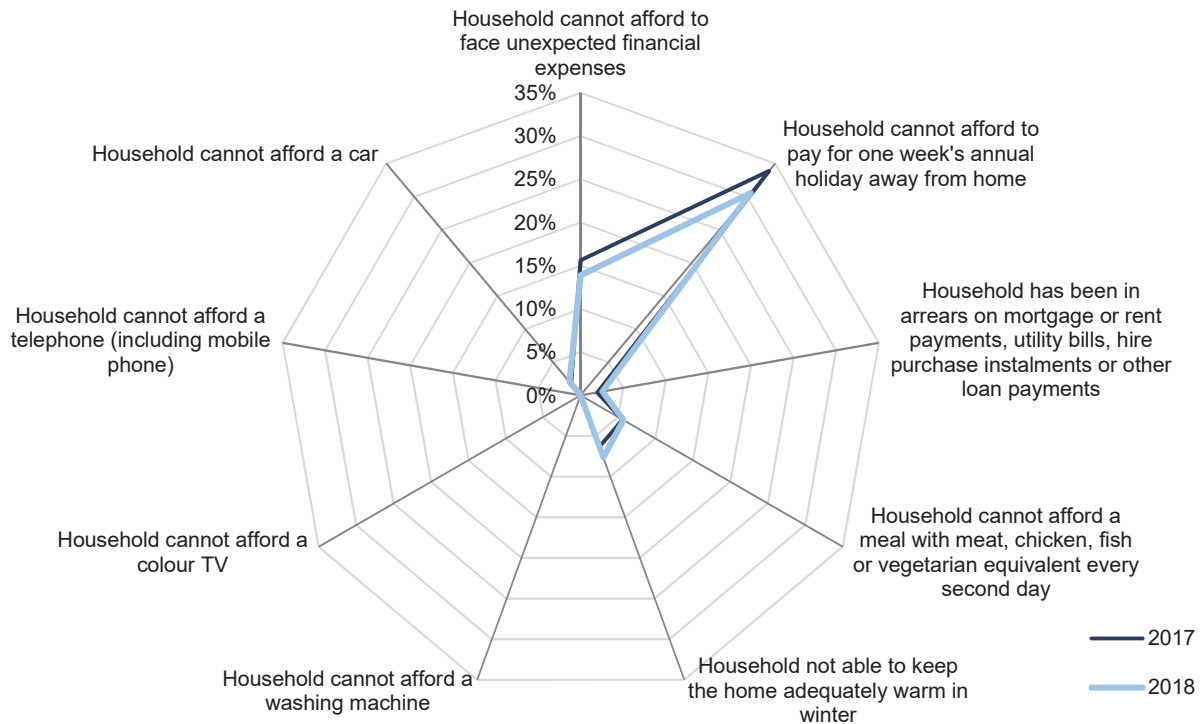


Material Deprivation Indicators

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. The list of components was adopted by the EU Member States and the European Commission in 2009. From this set of variables, two major indicators are obtained, namely the Material Deprivation (MD) indicator and the Severe Material Deprivation (SMD) indicator. As mentioned earlier, these indicators are recorded as per collection period, that is 2018.

More respondents said that their household was able to afford unexpected financial expenses and to pay for one week's annual holiday away from home, when compared to the previous year (Chart 4).

Chart 4. Material deprivation rates among respondents

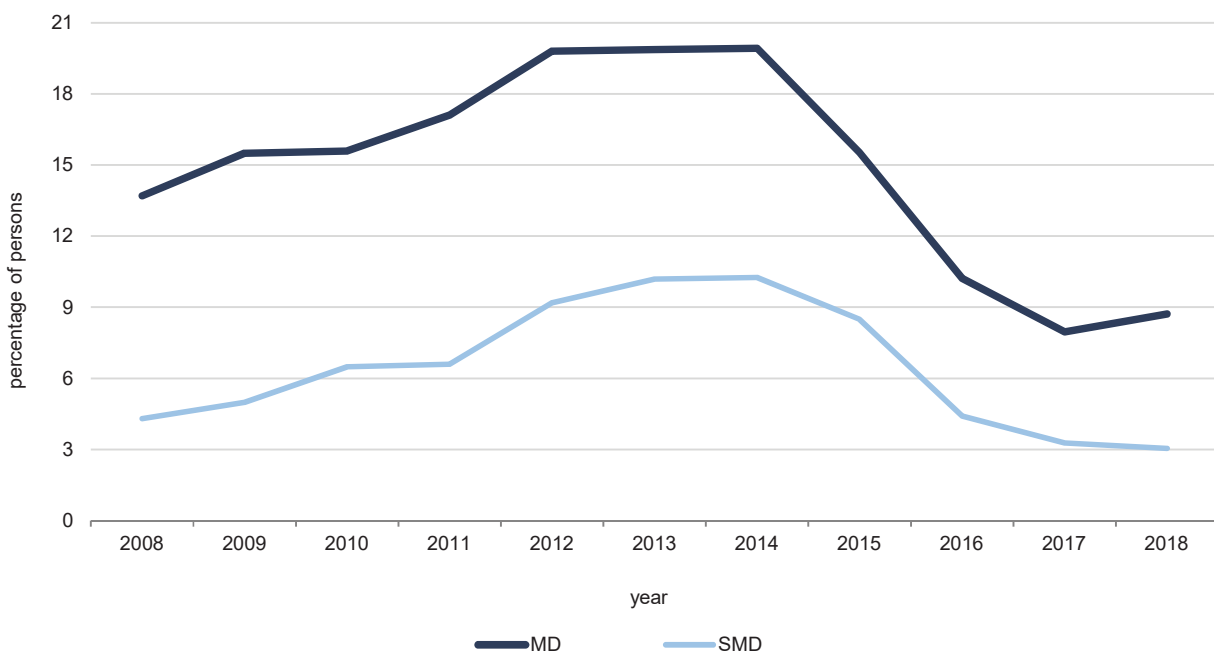


The material deprivation (MD) indicator for EU-SILC 2018 stood at 8.7 per cent which is 0.7 percentage points higher than the previous year (Table 8).

Table 8. Number and percentage rates of persons living in households by perceived capacity to afford various items: EU-SILC 2017-2018

Material deprivation items	2017 (Revised)	2018	
	%	%	Number of persons
Household cannot afford to face unexpected financial expenses	15.6	13.9	64,926
Household cannot afford to pay for one week's annual holiday away from home	33.9	30.6	142,871
Household has been in arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments	5.4	7.0	11,933
Household cannot afford a meal with meat, chicken, fish or vegetarian equivalent every second day	5.6	5.7	26,688
Household not able to keep the home adequately warm in winter	6.3	7.6	35,692
Household cannot afford a washing machine	:	[0.3]	[1,404]
Household cannot afford a colour TV	:	:	:
Household cannot afford a telephone (including mobile phone)	:	:	:
Household cannot afford a car	1.7	2.0	9,514
Household is deprived of at least 3 of the above items (materially deprived persons)	8.0	8.7	40,754
Household is deprived of at least 4 of the above items (severely materially deprived persons)	3.3	3.0	14,246

Chart 5. Comparison between the Material Deprivation (MD) and Severe Material Deprivation (SMD) rates over the past 10 years



Note: 2013 to 2017 data is revised.

At-Risk-of-Poverty or Social Exclusion indicator

In EU-SILC 2018, the at-risk-of-poverty or social exclusion rate (AROPE) was estimated at 19.0 per cent, thus registering a decrease of 0.3 percentage points from 2017. Across different age groups, it can be noted that the only increase was experienced among persons aged 65 and over, with 0.5 percentage points, thus reaching a rate of 26.7 per cent for this cohort (Table 9).

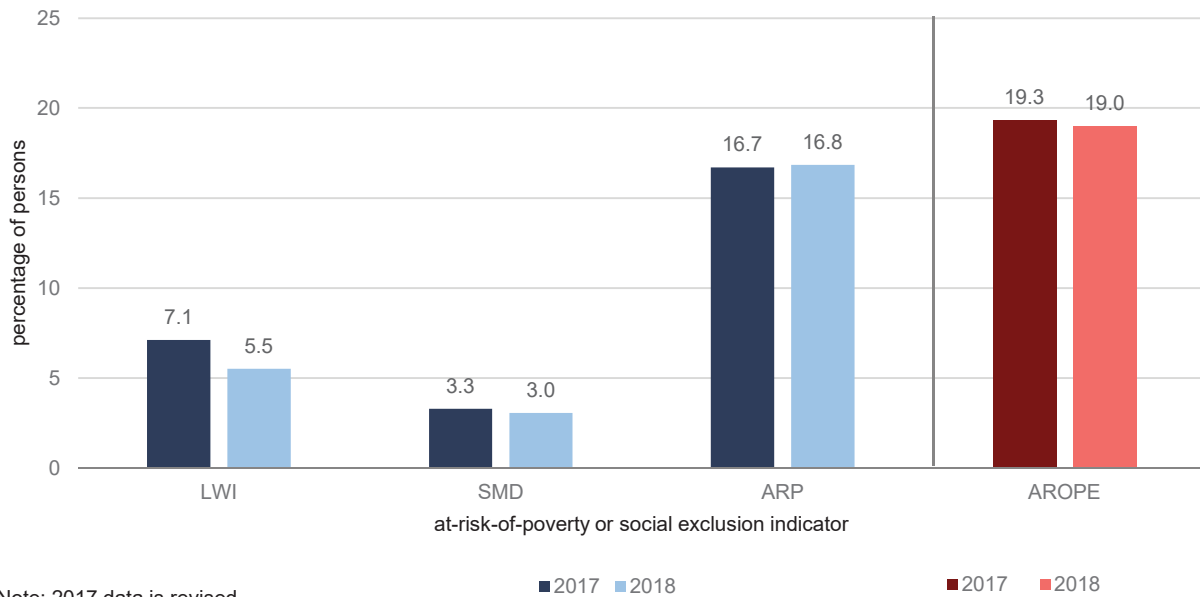
The at-risk-of-poverty or social exclusion rates (AROPE) for households without dependent children and with dependent children were both calculated at 19.0 per cent. When compared to EU-SILC 2017 the former registered an increase of 0.4 percentage points and the latter dropped by 1.0 percentage point (Table 9).

Table 9. At-risk-of-poverty or social exclusion rates (AROPE) by age group, sex and household type: EU-SILC 2017-2018

Age group	Sex	2017 (Revised)	2018	
		%	%	Number of persons below the threshold
All ages	Males	18.5	17.4	41,352
	Females	20.2	20.6	47,425
	Total	19.3	19.0	88,777
Under 18	Total	23.0	22.8	18,395
18-64	Males	15.5	14.4	22,658
	Females	17.4	17.3	25,183
	Total	16.4	15.8	47,841
65 and over	Males	23.7	23.6	9,280
	Females	28.4	29.4	13,260
	Total	26.2	26.7	22,541
Household type				
All households		19.3	19.0	88,777
Households without dependent children		18.6	19.0	43,124
<i>of which:</i>				
One person household, under 65 years of age		29.8	27.6	6,460
One person household, 65 years old and over		28.9	30.2	8,149
Two adults, no dependent children, both under 65 years of age		14.8	15.0	8,208
Two adults, no dependent children, at least one adult aged 65 or more		29.8	28.2	14,870
Other households without dependent children		6.1	7.8	5,437
Households with dependent children		20.0	19.0	45,653
<i>of which:</i>				
Single parent household, one or more dependent children		47.7	51.0	8,981
Two adults, one dependent child		13.4	14.1	9,079
Two adults, two dependent children		14.9	16.5	10,878
Two adults, three or more dependent children		39.1	27.3	4,726
Other households with one or more dependent children		17.8	16.1	11,989

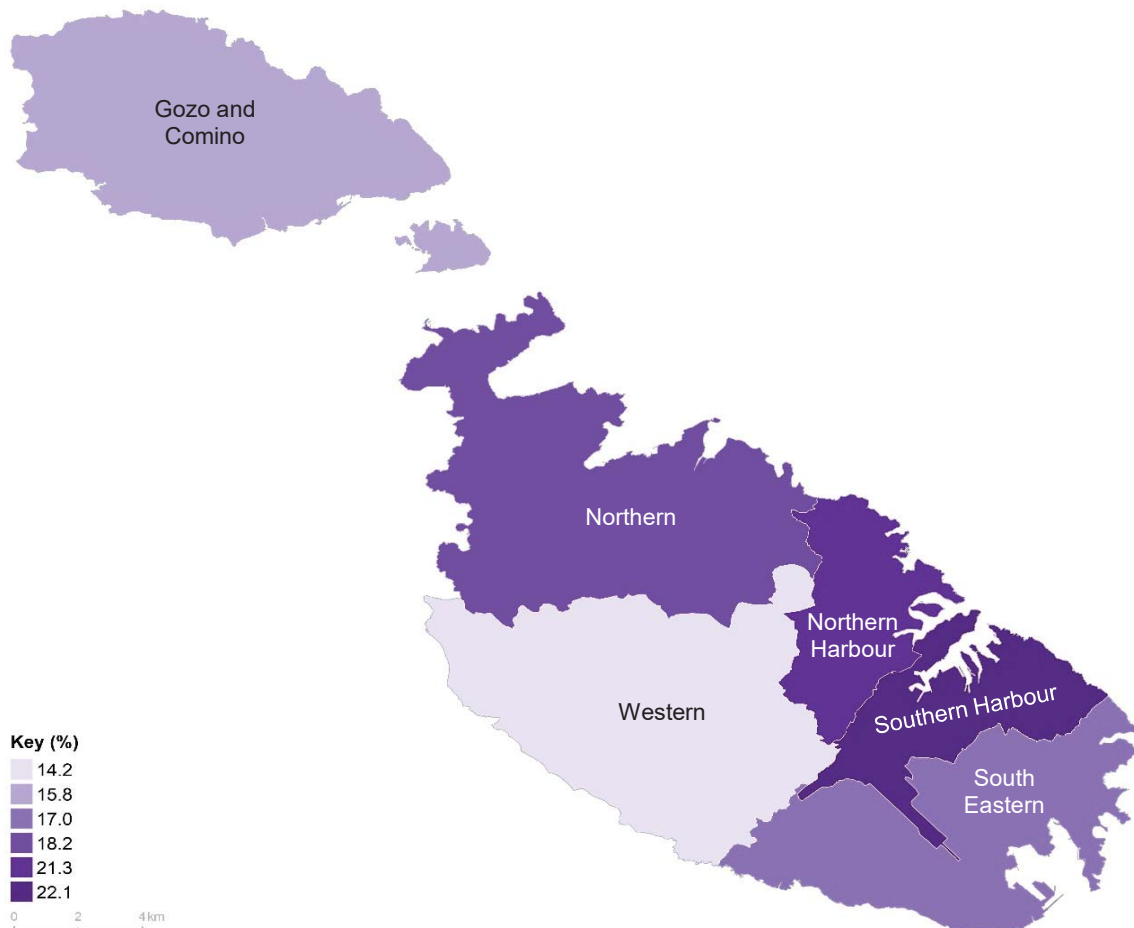
A person is considered to be at-risk-of-poverty or social exclusion if they reside in a household that falls under one of the following three conditions: at-risk-of-poverty; severely materially deprived; has low work intensity. The greatest contributing factor of risk of poverty or social exclusion in 2018 was from persons who are at-risk-of-poverty with 16.8 percent (Chart 6).

Chart 6. The at-risk-of-poverty or social exclusion indicator and its components



The Southern Harbour district registered the highest rate of at-risk-of-poverty or social exclusion (AROPE) persons, at 22.1 per cent. The lowest AROPE rate was recorded in the Western district, at 14.2 per cent (Chart 7).

Chart 7. Distribution of the at-risk-of-poverty or social exclusion rate (AROPE) by district



Methodological Notes

1. Weighting methodology

The revisions published in this release were undertaken to be in line with the revised demographic figures published on 12th February 2018 (NSO Release No: 022/2018). These updates are reflected in the weights used for the grossing up of the results of the survey.

An updated time series for the years 2013, 2014, 2015, 2016 and 2017 for the main indicators calculated from the Statistics on Income and Living Conditions (SILC) survey can be found in Tables 10, 11, 12, 13 and 14 in the Excel file on the NSO website:

https://nso.gov.mt/en/News_Releases/View_by_Unit/Unit_C1/Living_Conditions_and_Culture_Statistics/Pages/Statistics-on-Income-and-Living-Conditions.aspx

2. Background

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

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

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

3. 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 2018, the gross sample size was 4,521 households. Of these, 149 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, 4,372 households were approached for the interview. Of these, 3,823 completed the survey, resulting in an effective response rate of 87.4 per cent. These households comprised of 9,815 residents, of which 8,542 were aged 16 and over.

4. 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 2018 refers to the calendar year 2017.

5. Concepts and definitions

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

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

Otherwise, the person is referred to as an adult.

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

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

The **gross household income** includes:

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

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

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

from the total gross household income.

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

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

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

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

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

The **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.

6. Material Deprivation:

In 2009, material deprivation (MD) indicators were adopted by all 27 European Union (EU) Member States and the European Commission (Guio, 2009). The following nine questions were asked to all households in order to determine whether they suffered from material deprivation:

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

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

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

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

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

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

7. Sampling variability of main SILC 2018 indicators

		estimate	margin of error at 95% confidence interval	95% confidence interval
At-risk-of-poverty		78,685	6,683	78,685 ± 6,683
At-risk-of-poverty rate (%)	Total	16.8	1.4	16.8 ± 1.4
	Males	15.6	1.5	15.6 ± 1.5
	Females	18.1	1.6	18.1 ± 1.6
	0-17	21.4	3.1	21.4 ± 3.1
	18-64	13.3	1.5	13.3 ± 1.5
	65+	25.4	2.3	25.4 ± 2.3
Material deprivation		40,754	5,104	40,754 ± 5,104
Material deprivation rate (%)	Total	8.7	1.1	8.7 ± 1.1
	Males	8.2	1.2	8.2 ± 1.2
	Females	9.3	1.2	9.3 ± 1.2
	0-17	10.7	2.2	10.7 ± 2.2
	18-64	8.3	1.2	8.3 ± 1.2
	65+	8.3	1.5	8.3 ± 1.5
Severe material deprivation		14,246	3,002	14,246 ± 3,002
Severe material deprivation rate (%)	Total	3.0	0.6	3.0 ± 0.6
	Males	2.7	0.6	2.7 ± 0.6
	Females	3.4	0.8	3.4 ± 0.8
	0-17	4.0	1.5	4.0 ± 1.5
	18-64	2.8	0.7	2.8 ± 0.7
	65+	3.0	0.9	3.0 ± 0.9
Low work intensity		19,419	3,207	19,419 ± 3,207
Low work intensity rate (%)	Total	5.5	0.9	5.5 ± 0.9
	Males	4.5	1.0	4.5 ± 1.0
	Females	6.6	1.2	6.6 ± 1.2
	0-17	6.3	1.9	6.3 ± 1.9
	18-59	5.3	0.8	5.3 ± 0.8
At-risk-of-poverty or social exclusion		88,777	6,888	88,777 ± 6,888
At-risk-of-poverty or social exclusion rate (%)	Total	19.0	1.5	19.0 ± 1.5
	Males	17.4	1.6	17.4 ± 1.6
	Females	20.6	1.7	20.6 ± 1.7
	0-17	22.8	3.1	22.8 ± 3.1
	18-64	15.8	1.5	15.8 ± 1.5
	65+	26.7	2.4	26.7 ± 2.4

8. Key

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

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

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

N/A Not applicable

9. Other notes:

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

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

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

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

13. A detailed news release calendar is available on:

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