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The European Statistics on Income and Living Conditions (EU-SILC) survey 2018 reported that 3.4 per cent of persons in private households lived in overcrowded dwellings.

## EU-SILC 2018: Main Dwellings

EU-SILC is an annual panel survey that collects information on the income and living conditions of private households in Malta and Gozo. In 2018, almost 4,000 households were interviewed.

In 2018, 55.4 per cent of all inhabited main dwellings in Malta and Gozo were either apartments or maisonettes, while 39.9 per cent were semi-detached or terraced houses. Results show that the largest proportion of main dwellings (32.5 per cent), contained five rooms (refer to methodological note 5a). This was followed by 23.2 per cent of main dwellings composed of six rooms, and 22.7 per cent composed of seven or more rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status, with 78.8 per cent of all households owning their main dwelling. Of these, 73.8 per cent reported that they never had a mortgage on their main dwelling or have repaid their debt in full. Among households with dependent children, 84.0 per cent were homeowners. This was higher than that for households without dependent children in which case 76.2 per cent were homeowners. A different trend is observed among rented main dwellings, with 18.9 per cent of households without dependent children being tenants compared to 11.3 per cent of households with dependent children (Table 3).

According to EU-SILC 2018, 3.4 per cent of persons living in private households lived in overcrowded dwellings. The overcrowding rate is defined by the number of rooms available in the household in relation to its size and other demographics (refer to methodological note 5c). When looking at the overcrowding rate by tenure status, one finds that the rate for persons living in rented dwellings was 10.9 per cent. On the other hand, the overcrowding rate of owner-occupied households was of 1.9 per cent. This rate can also be observed in correlation with relative poverty, where one finds that it stood at 6.8 per cent for persons who were at-risk-of poverty or social exclusion, whereas for the rest of the population living in private dwellings, it stood at 2.6 per cent (Table 4).

Housing costs were perceived to be somewhat of a burden for 57.2 per cent of all persons living in households. A further 19.8 per cent considered these costs to be a heavy burden while, the remaining 23 per cent stated that they were no burden at all (Table 6 and Chart 2). Moreover, 54.2 per cent of persons who were severely materially deprived considered the housing cost to be a heavy burden. This was by far the highest percentage in any group. In contrast, only 27.5 per cent of people at-risk-of-poverty considered the housing cost to be a heavy burden (Table 7) ■

Important note: The information provided in this release cannot be compared to previous years Statistics on Income and Living Conditions: Main Dwellings releases. The weights used for this release were revised to reflect the most recent update in the population figures (NSO Release No: 022/2018).

Table 1. Households by type and number of rooms in the main dwelling: EU-SILC 2018

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[1,221]	[2,259]	4,024	<b>8,790</b>
Semi-detached or terraced house	[2,216]	6,824	18,340	20,240	27,316	<b>74,937</b>
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	5,601	24,648	41,525	21,012	11,236	<b>104,022</b>
<b>Total</b>	<b>8,152</b>	<b>32,423</b>	<b>61,086</b>	<b>43,512</b>	<b>42,576</b>	<b>187,749</b>
% dwelling type						
Detached house	:	:	[13.9]	[25.7]	45.8	<b>100.0</b>
Semi-detached or terraced house	[3.0]	9.1	24.5	27.0	36.5	<b>100.0</b>
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	5.4	23.7	39.9	20.2	10.8	<b>100.0</b>
<b>Total</b>	<b>4.3</b>	<b>17.3</b>	<b>32.5</b>	<b>23.2</b>	<b>22.7</b>	<b>100.0</b>
% number of rooms						
Detached house	:	:	[2.0]	[5.2]	9.5	<b>4.7</b>
Semi-detached or terraced house	[27.2]	21.0	30.0	46.5	64.2	<b>39.9</b>
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	68.7	76.0	68.0	48.3	26.4	<b>55.4</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

: Refer to methodological note 8.

[ ] Refer to methodological note 8.

Table 2. Households by size and number of rooms in the main dwelling: EU-SILC 2018

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	4,948	12,481	14,406	9,442	9,167	<b>50,445</b>
2	[2,192]	10,356	21,331	12,203	12,307	<b>58,390</b>
3	:	5,784	11,957	9,646	6,848	<b>34,790</b>
4	:	2,343	9,872	9,013	9,080	<b>30,743</b>
5+	:	[1,458]	3,520	3,207	5,174	<b>13,381</b>
<b>Total</b>	<b>8,152</b>	<b>32,423</b>	<b>61,086</b>	<b>43,512</b>	<b>42,576</b>	<b>187,749</b>
% household size						
1	9.8	24.7	28.6	18.7	18.2	<b>100.0</b>
2	[3.8]	17.7	36.5	20.9	21.1	<b>100.0</b>
3	:	16.6	34.4	27.7	19.7	<b>100.0</b>
4	:	7.6	32.1	29.3	29.5	<b>100.0</b>
5+	:	[10.9]	26.3	24.0	38.7	<b>100.0</b>
<b>Total</b>	<b>4.3</b>	<b>17.3</b>	<b>32.5</b>	<b>23.2</b>	<b>22.7</b>	<b>100.0</b>
% number of rooms						
1	60.7	38.5	23.6	21.7	21.5	<b>26.9</b>
2	[26.9]	31.9	34.9	28.0	28.9	<b>31.1</b>
3	:	17.8	19.6	22.2	16.1	<b>18.5</b>
4	:	7.2	16.2	20.7	21.3	<b>16.4</b>
5+	:	[4.5]	5.8	7.4	12.2	<b>7.1</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

: Refer to methodological note 8.

[ ] Refer to methodological note 8.

Table 3. Households by type and tenure status of main dwelling: EU-SILC 2018

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
<b>Household without dependent children</b>	<b>16,571</b>	<b>77,847</b>	<b>94,418</b>	<b>23,459</b>	<b>6,100</b>	<b>123,977</b>
<i>of which:</i>						
One person household, total	5,756	29,538	<b>35,295</b>	11,345	3,806	<b>50,445</b>
One person household, under 65	5,682	11,078	<b>16,760</b>	4,873	[1,799]	<b>23,432</b>
One person household, 65 and over	:	18,460	<b>18,535</b>	6,472	[2,007]	<b>27,013</b>
2 adults, both under 65	10,106	12,709	<b>22,815</b>	3,386	[1,086]	<b>27,287</b>
2 adults, at least one adult 65 or more	:	19,616	<b>19,867</b>	5,721	[818]	<b>26,405</b>
Other households without dependent children	:	15,983	<b>16,441</b>	3,007	:	<b>19,839</b>
<b>Household with dependent children</b>	<b>22,232</b>	<b>31,338</b>	<b>53,570</b>	<b>7,231</b>	<b>[2,971]</b>	<b>63,772</b>
<i>of which:</i>						
Single parent household, one or more dependent children	[1,916]	[2,424]	<b>4,340</b>	[1,976]	:	<b>7,193</b>
2 adults, one dependent child	10,072	8,568	<b>18,640</b>	[1,667]	:	<b>21,499</b>
2 adults, two or more dependent children	8,623	9,693	<b>18,316</b>	:	:	<b>19,744</b>
Other households with one or more dependent children	[1,622]	[10,653]	<b>12,275</b>	[2,737]	:	<b>15,336</b>
<b>Total</b>	<b>38,803</b>	<b>109,184</b>	<b>147,988</b>	<b>30,690</b>	<b>9,071</b>	<b>187,749</b>
			%			
<b>Household without dependent children</b>	<b>13.4</b>	<b>62.8</b>	<b>76.2</b>	<b>18.9</b>	<b>4.9</b>	<b>100.0</b>
<i>of which:</i>						
One person household, total	11.4	58.6	<b>70.0</b>	22.5	7.5	<b>100.0</b>
One person household, under 65	24.2	47.3	<b>71.5</b>	20.8	[7.7]	<b>100.0</b>
One person household, 65 and over	:	68.3	<b>68.6</b>	24.0	[7.4]	<b>100.0</b>
2 adults, both under 65	37.0	46.6	<b>83.6</b>	12.4	[4.0]	<b>100.0</b>
2 adults, at least one adult 65 or more	:	74.3	<b>75.2</b>	21.7	[3.1]	<b>100.0</b>
Other households without dependent children	:	80.6	<b>82.9</b>	15.2	:	<b>100.0</b>
<b>Household with dependent children</b>	<b>34.9</b>	<b>49.1</b>	<b>84.0</b>	<b>11.3</b>	<b>[4.7]</b>	<b>100.0</b>
<i>of which:</i>						
Single parent household, one or more dependent children	[26.6]	[33.7]	<b>60.3</b>	[27.5]	:	<b>100.0</b>
2 adults, one dependent child	46.8	39.9	<b>86.7</b>	[7.8]	:	<b>100.0</b>
2 adults, two or more dependent children	43.7	49.1	<b>92.8</b>	:	:	<b>100.0</b>
Other households with one or more dependent children	[10.6]	[69.5]	<b>80.0</b>	[17.8]	:	<b>100.0</b>
<b>Total</b>	<b>20.7</b>	<b>58.2</b>	<b>78.8</b>	<b>16.3</b>	<b>4.8</b>	<b>100.0</b>

: Refer to methodological note 8.

[ ] Refer to methodological note 8.

Table 4. Share of persons living in overcrowded households by selected characteristics (Overcrowding rate): EU-SILC 2017-2018<sup>1</sup>...

		2017	2018		
		(Revised)	Overcrowding rate <sup>2</sup> (%)	Number of persons...	
		Overcrowding rate <sup>2</sup> (%)		not living in an overcrowded household	living in an overcrowded household
<b>Sex</b>	Male	3.0	3.3	229,401	7,773
	Female	3.1	3.5	222,108	8,009
<b>Age group</b>	Under 18	4.8	4.8	80,194	4,015
	18-64	3.1	3.6	287,793	10,831
	65+	:	[1.1]	83,523	[935]
<b>At-risk-of-poverty<sup>3</sup></b>	No	2.5	2.6	378,325	10,281
	Yes	5.9	7.0	73,184	5,501
<b>At-risk-of-poverty or social exclusion<sup>4</sup></b>	No	2.3	2.6	368,729	9,785
	Yes	6.3	6.8	82,781	5,996
<b>Household size</b>	1	:	:	50,376	:
	2	:	:	116,361	:
	3	:	:	103,713	:
	4	[2.2]	2.7	119,692	3,280
	5+	14.2	15.6	61,368	11,356
<b>District</b>	Southern Harbour	7.5	7.6	74,900	6,136
	Northern Harbour	3.3	3.7	140,175	5,330
	South Eastern	[2.2]	[3.8]	70,844	[2,774]
	Western	[2.2]	:	56,566	:
	Northern	:	:	76,818	:
	Gozo & Comino	:	:	32,206	:
<b>Type of dwelling</b>	Detached or semi-detached or terraced house	2.4	3.1	208,905	6,729
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	3.6	3.6	242,604	9,053

(<sup>1</sup>) Totals may not add up due to incomplete data or missing values

(<sup>2</sup>) Refer to methodological note 6c

(<sup>3</sup>) Refer to methodological note 6j

(<sup>4</sup>) Refer to methodological note 6k

: Refer to methodological note 8.

[ ] Refer to methodological note 8.

... Table 4. Share of persons living in overcrowded households by selected characteristics (Overcrowding rate): EU-SILC 2017-2018<sup>1</sup>

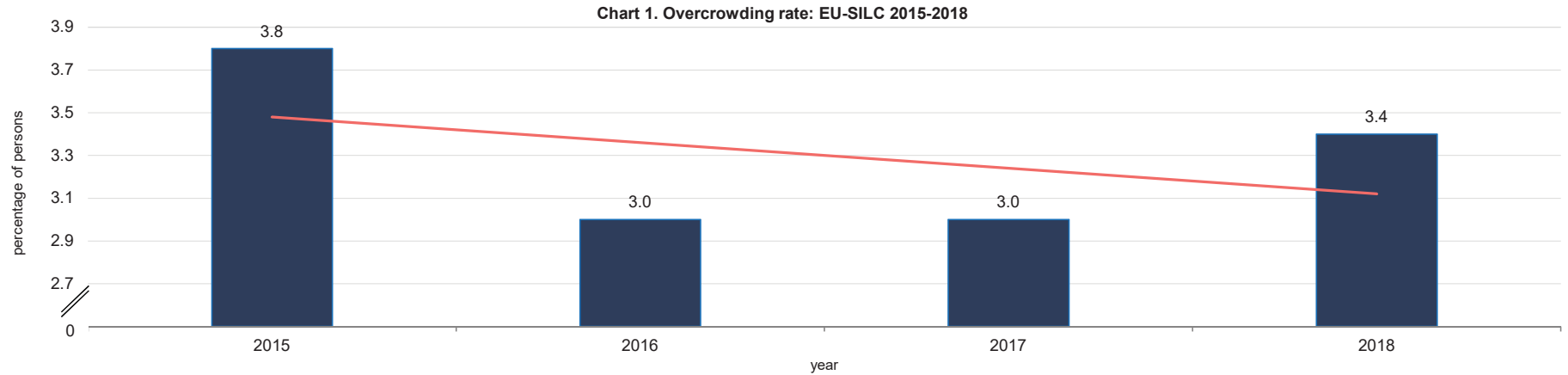
		2017 (Revised)		2018	
		Overcrowding rate <sup>2</sup> (%)	Overcrowding rate <sup>2</sup> (%)	Number of persons...	
				not living in an overcrowded household	living in an overcrowded household
<b>Tenure status</b>	<b>Owner</b>	<b>1.8</b>	<b>1.9</b>	<b>373,922</b>	<b>7,243</b>
	<i>of which:</i>				
	With mortgage	:	:	105,424	:
	Without mortgage	2.4	2.4	268,497	6,669
	<b>Tenant</b>	<b>8.8</b>	<b>10.9</b>	<b>60,006</b>	<b>7,361</b>
	<b>Accommodation free of charge</b>	:	:	<b>17,582</b>	:
<b>Number of rooms</b>	Less than 4	18.7	19.7	10,312	2,533
	4	7.7	9.9	60,957	6,710
	5 or more	[1.6]	[1.7]	380,241	[6,538]
<b>Household type</b>	<b>Household without dependent children</b>	<b>1.1</b>	<b>[0.7]</b>	<b>225,842</b>	<b>[1,685]</b>
	<i>of which:</i>				
	One person household, total	:	:	50,376	:
	2 adults, no dependent children	:	:	107,302	:
	Other households without dependent children	3.4	[2.2]	68,164	[1,533]
	<b>Household with dependent children</b>	<b>4.9</b>	<b>5.9</b>	<b>225,668</b>	<b>14,097</b>
	<i>of which:</i>				
	Single parent household, one or more dependent children	:	:	16,676	:
	2 adults, one dependent child	:	:	63,974	:
	2 adults two or more dependent children	:	[2.2]	81,188	[1,859]
	Other households with one or more dependent children	10.8	14.4	63,830	10,778
<b>Total</b>		<b>3.0</b>	<b>3.4</b>	<b>451,509</b>	<b>15,782</b>

<sup>(1)</sup> Totals may not add up due to incomplete data or missing values

<sup>(2)</sup> Refer to methodological note 6c

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[ ] Refer to methodological note 8.



**Table 5. Overcrowding rate<sup>1</sup> by main indicators of relative poverty: EU-SILC 2017-2018**

		2017 (Revised)			2018					
		% persons ...			% persons ...			Number of persons ...		
		not living in an overcrowded household	living in an overcrowded household	total	not living in an overcrowded household	living in an overcrowded household	total	not living in an overcrowded household	living in an overcrowded household	total
<b>At-risk-of-poverty<sup>2</sup></b>	No	83.8	67.4	83.3	83.8	65.1	83.2	378,325	10,281	388,606
	Yes	16.2	32.6	16.7	16.2	34.9	16.8	73,184	5,501	78,685
<b>Severely materially deprived<sup>3</sup></b>	No	97.3	77.6	96.7	97.3	86.0	97.0	439,479	13,566	453,045
	Yes	2.7	22.4	3.3	2.7	[14.0]	3.0	12,031	[2,215]	14,246
<b>Work Intensity (W.I.)<sup>4</sup></b>	Very high WI (0.85<WI<=1.00)	47.5	[0.6]	48.1	49.2	[0.9]	50.1	173,545	[3,288]	176,832
	High WI (0.55<WI<=0.85)	22.0	0.9	22.9	20.8	0.8	21.6	73,510	2,850	76,360
	Medium to Low WI (0.20<WI<=0.55)	20.7	1.2	21.9	21.3	1.5	22.7	75,051	5,140	80,191
	Very low WI (0.00<=WI<=0.20)	6.2	0.9	7.1	4.8	[0.7]	5.5	16,820	[2,599]	19,419
<b>At-risk-of-poverty or social exclusion<sup>5</sup></b>	No	81.4	60.2	80.7	81.7	62.0	81.0	368,729	9,785	378,514
	Yes	18.6	39.8	19.3	18.3	38.0	19.0	82,781	5,996	88,777
<b>Total</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>451,509</b>	<b>15,782</b>	<b>467,291</b>

<sup>(1)</sup> Refer to methodological note 6c

<sup>(2)</sup> Refer to methodological note 6j

<sup>(3)</sup> Refer to methodological note 6h

<sup>(4)</sup> Refer to methodological note 6i

<sup>(5)</sup> Refer to methodological note 6k

[ ] Refer to methodological note 8.

Table 6. Perceived financial burden of the total housing cost by various household characteristics: EU-SILC 2017-2018 ...

		2017 (Revised)			2018			Total <sup>1</sup>
		A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all	
		%						
<b>District</b>	Southern Harbour	28.3	58.9	12.7	24.8	60.3	14.8	100.0
	Northern Harbour	18.1	59.6	22.3	22.0	48.0	30.0	100.0
	South Eastern	28.8	61.9	9.4	21.0	65.9	13.1	100.0
	Western	16.6	52.2	31.2	14.0	58.5	27.5	100.0
	Northern	21.6	50.8	27.6	19.2	56.4	24.4	100.0
	Gozo & Comino	[10.7]	74.6	14.7	[6.5]	69.9	23.6	100.0
<b>Type of dwelling</b>	Detached house	[11.8]	57.5	30.8	[13.8]	50.4	35.8	100.0
	Semi-detached or terraced house	19.0	58.5	22.5	18.1	58.8	23.1	100.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	24.2	58.4	17.3	21.6	56.5	21.9	100.0
<b>Tenure status</b>	<b>Owner</b>	18.3	59.8	21.8	17.7	58.3	24.0	100.0
	<i>of which:</i>							
	With mortgage	22.8	62.8	14.5	21.8	62.5	15.6	100.0
	Without mortgage	16.7	58.7	24.6	16.1	56.7	27.3	100.0
	<b>Tenant</b>	39.2	49.1	11.7	32.7	48.5	18.8	100.0
	<b>Accommodation free of charge</b>	[19.1]	64.5	[16.4]	[16.5]	65.6	[17.9]	100.0
<b>Number of rooms</b>	Less than 4	35.9	44.8	[19.3]	[32.7]	49.2	[18.1]	100.0
	4	27.1	58.4	14.4	26.9	56.0	17.1	100.0
	5	23.6	59.0	17.4	20.1	56.5	23.3	100.0
	6	20.6	60.4	19.0	19.1	58.3	22.6	100.0
	7 or more	14.5	57.6	27.9	14.7	58.4	27.0	100.0

<sup>(1)</sup> Totals may not add up due to rounding

: Refer to methodological note 8.

[ ] Refer to methodological note 8.

... Table 6. Perceived financial burden of the total housing cost by various household characteristics: EU-SILC 2017-2018

	2017 (Revised)			2018				
	A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all	Total <sup>1</sup>	
	%							
<b>Household type</b>	<b>Household without dependent children</b>	<b>18.9</b>	<b>56.9</b>	<b>24.2</b>	<b>17.7</b>	<b>55.2</b>	<b>27.1</b>	<b>100.0</b>
	<i>of which:</i>							
	One person household, total	18.6	52.7	28.6	18.6	46.3	35.1	100.0
	2 adults, no dependent children, both under 65 years	19.4	56.7	23.9	19.6	56.3	24.1	100.0
	2 adults, no dependent children, at least one adult 65 years or more	14.2	58.8	26.9	15.4	54.5	30.1	100.0
	Other households without dependent children	22.1	58.2	19.6	17.3	61.2	21.5	100.0
	<b>Household with dependent children</b>	<b>23.9</b>	<b>59.9</b>	<b>16.2</b>	<b>21.8</b>	<b>59.1</b>	<b>19.1</b>	<b>100.0</b>
	<i>of which:</i>							
	Single parent household, one or more dependent children	[43.6]	45.9	:	[31.6]	58.9	[9.5]	100.0
	2 adults, one dependent child	22.1	62.2	15.7	22.0	59.5	18.6	100.0
	2 adults, two dependent children	22.8	61.1	16.1	17.1	61.8	21.1	100.0
	2 adults, three or more dependent children	[23.6]	50.7	[25.7]	[21.9]	56.3	[21.8]	100.0
	Other households with one or more dependent children	[21.4]	63.3	[15.4]	23.4	57.1	19.5	100.0
<b>Household disposable income</b>	€10,000 and under	33.6	44.6	21.7	23.5	53.8	22.7	100.0
	€10,001 - €20,000	25.3	54.4	20.3	22.3	52.4	25.3	100.0
	€20,001 - €30,000	26.6	57.8	15.6	22.4	58.3	19.3	100.0
	€30,001+	15.3	62.5	22.1	17.0	59.3	23.7	100.0
<b>Total</b>		<b>21.4</b>	<b>58.4</b>	<b>20.1</b>	<b>19.8</b>	<b>57.2</b>	<b>23.0</b>	<b>100.0</b>

<sup>(1)</sup> Totals may not add up due to rounding

: Refer to methodological note 8.

[ ] Refer to methodological note 8.



**Table 7. Perceived financial burden of the housing cost by different aspects of poverty: EU-SILC 2017-2018**

		A heavy burden	A slight burden	Not a burden at all	Total <sup>1</sup>
		%			
		2017 (Revised)			
<b>At-risk-of-poverty<sup>2</sup></b>	No	18.1	60.9	21.1	100.0
	Yes	38.4	46.2	15.4	100.0
<b>Severely materially deprived<sup>3</sup></b>	No	19.5	59.9	20.6	100.0
	Yes	79.6	14.0	[6.5]	100.0
<b>Work Intensity (W.I.)<sup>4</sup></b>	Very high WI (0.85<WI<=1.00)	19.5	61.6	18.9	100.0
	High WI (0.55<WI<=0.85)	18.6	64.0	17.4	100.0
	Medium to Low WI (0.20<WI<=0.55)	25.9	55.3	18.8	100.0
	Very low WI (0.00<=WI<=0.20)	49.4	36.5	14.1	100.0
<b>At-risk-of-poverty or social exclusion<sup>5</sup></b>	No	17.2	61.6	21.3	100.0
	Yes	39.3	45.3	15.4	100.0
<b>Total</b>		<b>21.4</b>	<b>58.4</b>	<b>20.1</b>	<b>100.0</b>
		2018			
<b>At-risk-of-poverty<sup>2</sup></b>	No	18.2	57.8	23.9	100.0
	Yes	27.5	54.0	18.5	100.0
<b>Severely materially deprived<sup>3</sup></b>	No	18.7	58.0	23.3	100.0
	Yes	54.2	31.6	[14.2]	100.0
<b>Work Intensity (W.I.)<sup>4</sup></b>	Very high WI (0.85<WI<=1.00)	18.5	60.3	21.2	100.0
	High WI (0.55<WI<=0.85)	21.6	58.0	20.4	100.0
	Medium to Low WI (0.20<WI<=0.55)	22.8	57.3	19.8	100.0
	Very low WI (0.00<=WI<=0.20)	34.6	46.8	18.6	100.0
<b>At-risk-of-poverty or social exclusion<sup>5</sup></b>	No	17.7	58.1	24.2	100.0
	Yes	28.7	53.2	18.1	100.0
<b>Total</b>		<b>19.8</b>	<b>57.2</b>	<b>23.0</b>	<b>100.0</b>

(1) Totals may not add up due to rounding

(2) Refer to methodological note 6j

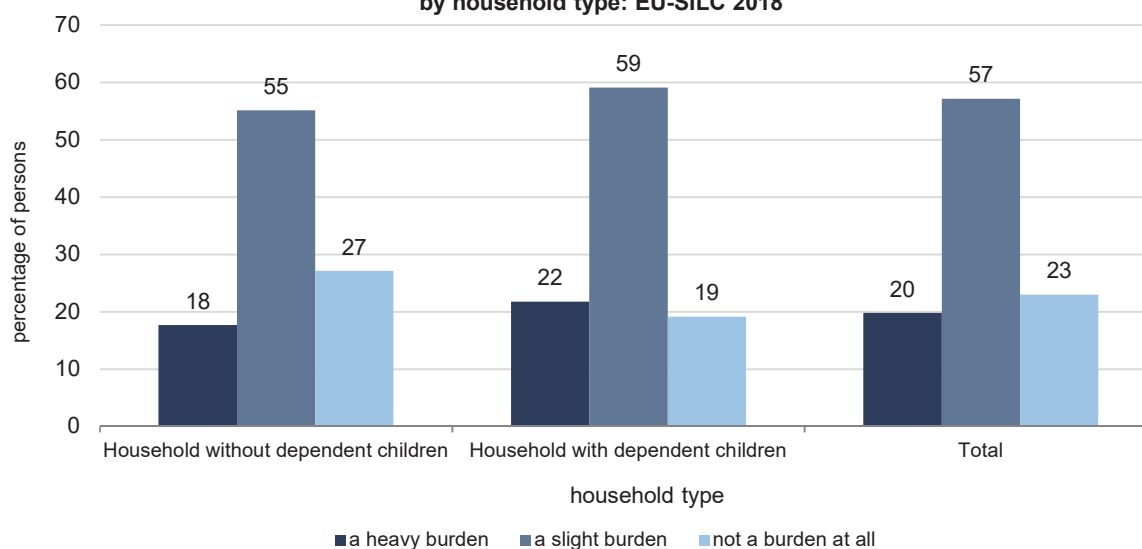
(3) Refer to methodological note 6h

(4) Refer to methodological note 6i

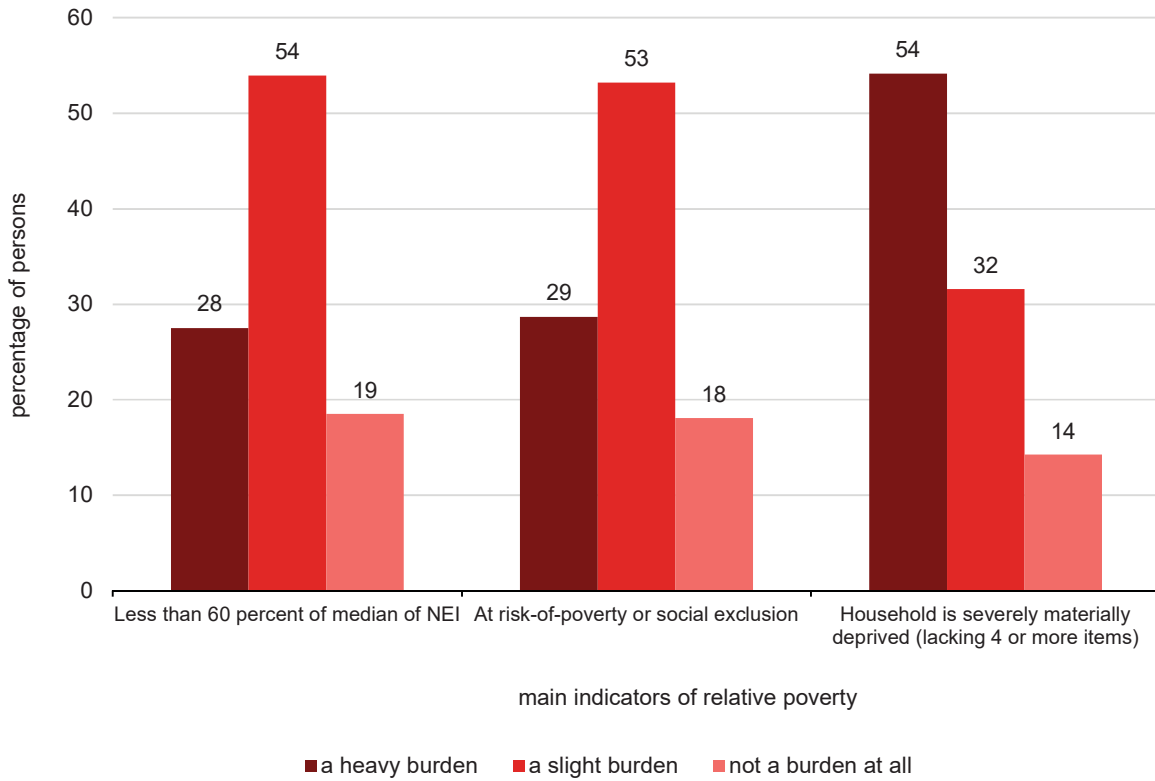
(5) Refer to methodological note 6k

[ ] Refer to methodological note 8.

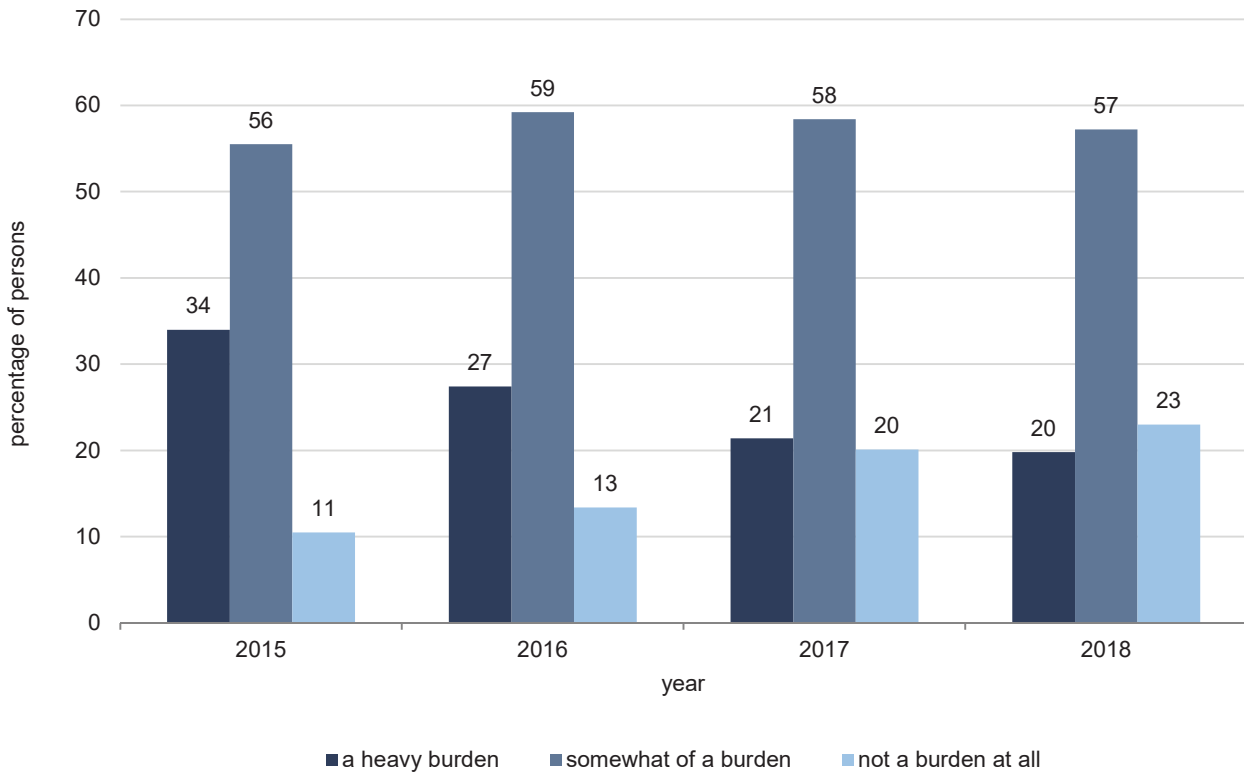
**Chart 2. Perceived financial burden of the total housing cost by household type: EU-SILC 2018**



**Chart 3. Perceived financial burden of the total housing cost by main indicators of relative poverty: EU-SILC 2018**



**Chart 4. Perceived financial burden of the total housing cost: EU-SILC 2015-2018**



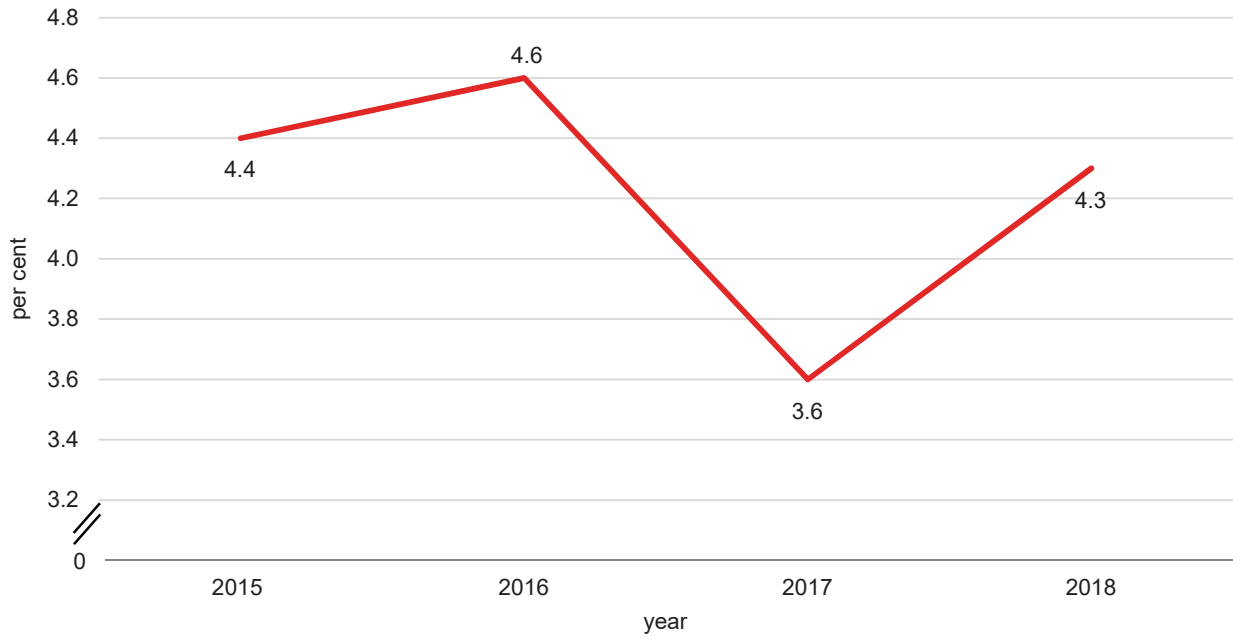
**Table 8. Median of the housing cost burden (as a percentage of disposable income) by selected characteristics: EU-SILC 2017-2018**

		2017 (Revised)	2018
		%	
<b>At-risk-of-poverty<sup>1</sup></b>	No	3.2	3.8
	Yes	5.9	6.6
<b>At-risk-of-poverty or social exclusion<sup>2</sup></b>	No	3.2	3.8
	Yes	5.5	6.1
<b>Household size</b>	1	4.0	5.0
	2	4.0	5.1
	3	4.2	4.5
	4	3.3	4.0
	5+	2.9	2.7
<b>District</b>	Southern Harbour	3.7	4.5
	Northern Harbour	3.9	4.5
	South Eastern	3.5	4.0
	Western	3.4	3.8
	Northern	4.0	5.0
	Gozo and Comino	2.1	2.5
<b>Type of dwelling</b>	Detached house	2.9	3.3
	Semi-detached or terraced house	2.9	3.6
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	4.3	5.0
<b>Tenure status</b>	<b>Owner</b>	3.4	4.2
	<i>of which:</i>		
	With mortgage	9.7	10.8
	Without mortgage	2.4	2.9
	<b>Tenant</b>	5.5	5.3
	<b>Accommodation free of charge</b>	2.4	2.6
<b>Number of rooms</b>	Less than 4	4.5	4.8
	4	4.9	5.3
	5	3.7	4.7
	6	3.3	4.2
	7 or more	2.9	3.3
<b>Household type</b>	<b>Household without dependent children</b>	3.0	4.0
	<i>of which:</i>		
	One person household, total	4.0	5.0
	2 adults, no dependent children, both under 65 years	5.2	6.2
	2 adults, no dependent children, at least one adult 65 years or more	3.4	4.4
	Other households without dependent children	2.0	2.4
	<b>Household with dependent children</b>	4.3	4.7
	<i>of which:</i>		
	Single parent household, one or more dependent children	4.8	6.7
	2 adults, one dependent child	6.1	5.9
	2 adults, two dependent children	4.9	6.2
	2 adults, three or more dependent children	5.3	6.0
	Other households with one or more dependent children	2.7	2.6
<b>Total</b>		<b>3.6</b>	<b>4.3</b>

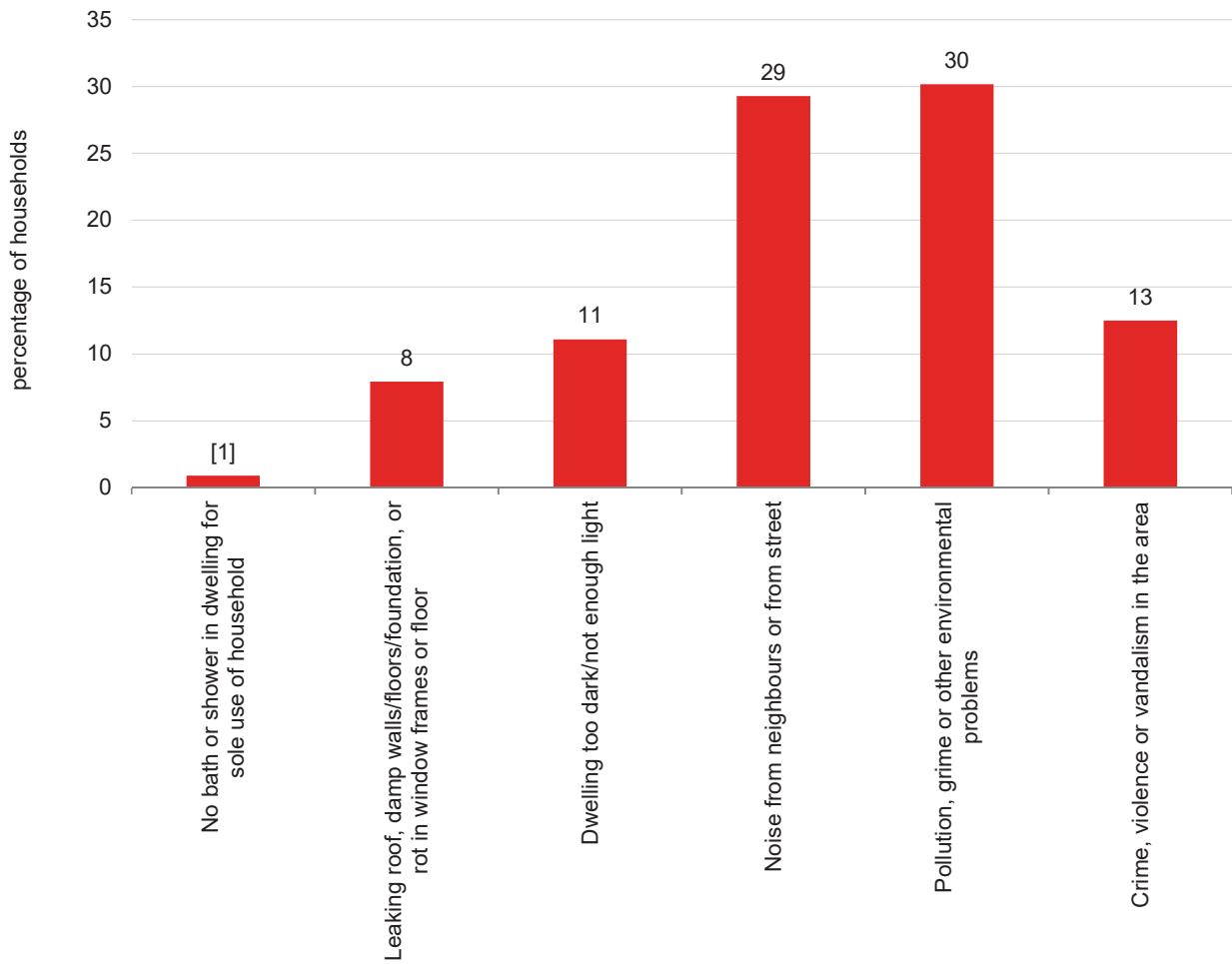
<sup>(1)</sup> Refer to methodological note 6j

<sup>(2)</sup> Refer to methodological note 6k

**Chart 5. Median of the housing cost burden (as a percentage of disposable income): EU-SILC 2015-2018**



**Chart 6. Households by type of problems with main dwelling: EU-SILC 2018**



## Methodological Notes

1. The revisions published in this release were undertaken to be in line with the revised demographic figures published on 12th February 2018 (NSO Release No: 022/2018). These updates are reflected in the weights used for the grossing up of the results of the survey.
2. The Statistics on Income and Living Conditions (SILC) survey is an annual enquiry conducted by the National Statistics Office (NSO) among persons residing in private households in Malta and Gozo. This survey was carried out under EU regulation (EU. No. 1177/2003). The main scope of this survey is to enable the compilation of statistics on income distribution and indicators on monetary poverty. SILC also serves to produce reliable quantitative information on social exclusion and material deprivation.
3. This survey has been carried out in Malta since 2005 and is carried out annually by all European Union Member States under a European framework regulation that came into force in 2004. Consequently, all work related to the SILC survey is coordinated by Eurostat which, in particular, provides guidelines on the methodology that is
4. In 2018, the gross sample size was 4,521 households. Of these, 149 households were ineligible for the survey (i.e. addresses that did not actually exist, could not be located, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,372 households were approached with 3,823 completing the survey, an effective response rate of 87.4 per cent. These households were composed of 9,815 residents of whom 8,542 were aged 16 and over.
5. The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2018 refers to the calendar year 2017.

### 6. Definitions:

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

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

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

- under 18, or;
  - 18-24 years old and is inactive and living with at least one parent.
- Otherwise, the person is referred to as an adult.

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

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

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

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

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

- Interests, dividends, profits from capital investments in unincorporated business;
- Income received by people aged under 16;
- Income received from individual private pension plans.

and deducting:

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

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

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

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

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

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

6h. **Material Deprivation:**

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

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

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

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

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

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

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

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

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

7. **Estimates of variance for main SILC 2018 indicators related to Main Dwellings**

		estimate	margin of error at 95% Confidence Interval	95% confidence interval
<b>Persons living in an overcrowded household</b>				
	<i>Number</i>	15,782	4,261	15,782 ± 4,261
	%	3.4	0.9	3.4 ± 0.9
<b>Persons living in households where the financial burden of the total housing cost is perceived to be:</b>				
<b>Heavy</b>	<i>Number</i>	92,425	7,654	92,425 ± 7,654
	%	19.8	1.6	19.8 ± 1.6
<b>Slight</b>	<i>Number</i>	266,929	9,414	266,929 ± 9,414
	%	57.2	2.0	57.2 ± 2.0
<b>No burden at all</b>	<i>Number</i>	107,513	7,625	107,513 ± 7,625
	%	23.0	1.6	23.0 ± 1.6
<b>Persons living in households having the following tenure status over main dwelling:</b>				
<b>Owned</b>	<i>Number</i>	381,165	6,996	381,165 ± 6,996
	%	81.6	1.5	81.6 ± 1.5
<b>Rented</b>	<i>Number</i>	67,366	6,211	67,366 ± 6,211
	%	14.4	1.3	14.4 ± 1.3
<b>Provided free of charge</b>	<i>Number</i>	18,760	3,788	18,760 ± 3,788
	%	4.0	0.8	4.0 ± 0.8

8. **Key**

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

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

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

**N/A Not applicable**

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

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

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

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

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

12. A detailed news release calendar is available on:

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