

STATISTICS ON INCOME AND LIVING CONDITIONS 2009

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Foreword

The annual Survey on Income and Living Conditions is a harmonised statistical enquiry aimed at collecting timely and comparable cross-sectional data on income, poverty, social exclusion and living conditions, in line with European Union requirements. It provides information that is used in the compilation of structural indicators relating to social cohesion, such as the at-risk-of-poverty rate, the S80/S20 ratio and the Gini coefficient.

In this publication, the third in the series, the NSO presents results for the 2009 survey, which shows Malta's at-risk-of-poverty rate at 15 per cent. The calculation of this rate is based on the number of persons earning below 60 per cent of the median National Equivalised Income. The Gini coefficient stands at 28 per cent.

The manner of conducting this major survey makes it possible to monitor both the household and the individual. Information on social exclusion and housing conditions is collected at household level, while labour, education and health-related data are obtained in respect of persons aged 16 and over. The core of the SILC data collection – income disaggregated in very detailed components – is mainly collected at individual level augmented by some additional components in the household part of SILC. With regard to social inclusion, users should refer to the Laeken set of common European indicators, so called after they were established at the European Council of December 2001 in this Brussels suburb.

In analysing and interpreting the data presented in the tables as well as emerging trends, users are, as always, urged to consult the methodological notes carefully. The NSO would like to thank the individuals and households for their participation in this survey. On these responses, the success and results of the SILC are totally dependent.

I would also like to thank the staff of the Demographic, Social and Culture Statistics Unit for their meticulous work carried out in a diligent and sensitive manner.

Michael Pace Ross
Director General

July 2011

Methodology

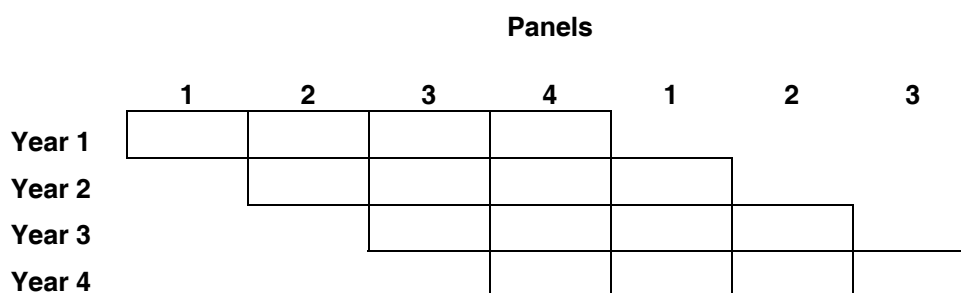
BACKGROUND

The Survey on Income and Living Conditions (SILC) is an annual survey 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 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 among 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 while 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. Furthermore, the availability of new micro-data for the same individuals from year to year also enables the identification of errors in previous years' data. As a result, minor revisions to past data may be possible in subsequent years.

Each year, the sample of new households is selected using simple random sampling from a suitable sampling frame. Institutional households (e.g. homes for elderly, prisons etc.) are not surveyed in SILC since they are often characterised by particular income and expenditure patterns that do not necessarily conform to those of private households.

For SILC 2009, 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 among 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 2009, the gross sample size was 4,596 households. Of these, 27 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 4,569 households were approached for the interview and 3,646 completed the survey, resulting in a household response rate of 80 per cent. These households comprised 10,213 residents, of whom 8,485 were aged 16 and over.

DATA COLLECTION

NSO employs a pool of part-time interviewers to carry out the SILC. These interviewers were trained and made familiar with the survey 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 was 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 while speeding up the whole process.

Data collection for SILC 2009 was carried out between 6th July and 31st October 2009. The income reference period of every SILC is always the calendar year prior to the survey year. Thus the income reference year for SILC 2009 was calendar year 2008. The reference period for most other questions related to non-monetary variables was the period during which the survey was being conducted. The mean interview duration per household amounted to 48 minutes.

QUALITY CONTROL

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

Training of interviewers was carried out through a number of briefing sessions, at the end of which handouts highlighting the main points were given 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 could 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, 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 margins of error estimated at 95 per cent confidence intervals for the main income components that were derived from SILC 2009.

Household income – margins of error: 2009

Source	€000's	number of observations (households)	% margin of error at 95% C.I.
Employee cash or near cash income and non-cash employee income	2,168,760	2,127	2.7
Cash benefits or losses for self-employment	422,593	527	12.2
Unemployment benefits	32,641	182	25.9
Old-age benefits	453,990	1,544	2.7
Sickness and disability benefits	55,781	779	10.1
Education-related allowances	22,667	433	5.9
Survivor's benefits; Family/children related allowances	70,470	1,233	7.5
Interests and dividends	155,629	3,646	8.6
Income from rental of property or land	19,639	238	26.4
Regular inter-household cash transfer received	6,902	55	22.1
Other income	47,896	1,986	12.4
Gross income	3,456,660	3,646	2.5
Disposable income	2,913,538	3,646	2.2

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 240,000 has a margin of 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%.

margin of error estimates		eligible number of persons/households ('000s)												
		2	8	20	40	80	120	160	200	240	280	320	360	400
estimated rate (%)	5	6.5	3.3	2.1	1.5	1.0	0.8	0.7	0.7	0.6	0.6	0.5	0.5	0.5
	10	9.0	4.5	2.8	2.0	1.4	1.2	1.0	0.9	0.8	0.8	0.7	0.7	0.6
	15	10.7	5.4	3.4	2.4	1.7	1.4	1.2	1.1	1.0	0.9	0.8	0.8	0.8
	20	12.0	6.0	3.8	2.7	1.9	1.6	1.3	1.2	1.1	1.0	0.9	0.9	0.8
	25	13.0	6.5	4.1	2.9	2.1	1.7	1.5	1.3	1.2	1.1	1.0	1.0	0.9
	30	13.8	6.9	4.4	3.1	2.2	1.8	1.5	1.4	1.3	1.2	1.1	1.0	1.0
	40	14.7	7.4	4.7	3.3	2.3	1.9	1.6	1.5	1.3	1.2	1.2	1.1	1.0
	50	15.0	7.5	4.7	3.4	2.4	1.9	1.7	1.5	1.4	1.3	1.2	1.1	1.1
	60	14.7	7.4	4.7	3.3	2.3	1.9	1.6	1.5	1.3	1.2	1.2	1.1	1.0
	70	13.8	6.9	4.4	3.1	2.2	1.8	1.5	1.4	1.3	1.2	1.1	1.0	1.0
	80	12.0	6.0	3.8	2.7	1.9	1.6	1.3	1.2	1.1	1.0	0.9	0.9	0.8
	90	9.0	4.5	2.8	2.0	1.4	1.2	1.0	0.9	0.8	0.8	0.7	0.7	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 30 readings or whose corresponding percentage margin of error was 40 per cent or more. Estimates with a percentage margin of error between 30 per cent and 39 per cent were flagged. Readers are therefore strongly advised to interpret these estimates with caution.

The following table summarises the estimated margins of error at 95 per cent confidence intervals for the main at-risk-of-poverty indicators.

At-risk-of-poverty indicators: 2009 - sampling errors

	At-risk-of-poverty rates	Number of observations	Estimated eligible count over total population	margin of error at 95% C.I.
Age				
0-17	20.7	2,044	80,605	1.7
18-24	11.3	982	41,815	1.8
25-49	12.5	3,135	138,631	1.1
50-64	13.6	2,415	87,063	1.2
65+	19.0	1,637	56,440	1.8
District				
Southern Harbour	18.3	2,015	76,418	1.6
Northern Harbour	14.6	2,661	117,822	1.2
South Eastern	14.5	1,609	61,218	1.6
Western	12.6	1,399	56,293	1.5
Northern	14.3	1,477	61,740	1.7
Gozo and Comino	17.0	1,052	31,062	2.2
Main source of income				
Work	9.5	7,465	312,077	0.6
Unemployment benefit	62.9	89	3,913	9.8
Old-age benefit	26.3	1,879	62,198	1.9
Other social benefits	58.4	572	19,484	3.9
Other forms of income	22.6	208	6,882	5.6
Most frequent activity status				
At work	6.0	3,581	155,228	0.7
Unemployed	33.9	240	10,314	5.7
Retired	19.2	1,289	44,298	2.0
Other inactive (excluding persons aged under 18)	20.5	3,022	112,763	1.3
Work intensity (WI)				
WI = 0	43.8	1,344	43,175	2.6
0<WI<0.5	24.6	994	38,026	2.5
0.5<=WI<1	11.6	4,423	187,108	0.9
WI=1	3.1	2,381	99,997	0.7
Household type				
Household without dependent children	12.6	4,657	179,855	0.9
<i>of which:</i>				
One person household, total	20.2	671	26,611	3.0
One person household, male	19.4	230	10,395	5.0
One person household, female	20.7	441	16,216	3.7
One person household, under 65	24.3	276	11,433	5.0
One person household, 65 or over	17.1	395	15,178	3.5
2 adults, no dependent children, both under 65	16.0	852	31,860	2.2
2 adults, no dependent children, at least one adult aged 65 or more	22.2	1,124	36,746	2.3
Other households without dependent children	4.8	2,010	84,638	0.8
Households with dependent children	17.2	5,556	224,699	0.9
<i>of which:</i>				
Single parent household, one or more dependent children	53.2	294	9,485	5.6
2 adults, one dependent child	10.2	942	44,691	1.8
2 adults, two dependent child	18.4	1,900	67,221	1.7
2 adults, three or more dependent children	33.1	640	25,886	3.6
Other households with one or more dependent children	10.4	1,780	77,416	1.2
All persons	15.1	10,213	404,554	0.6

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 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. While every effort has 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. 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.

11. 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.

12. 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.

13. 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.

14. Regular inter-household cash transfers received

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

15. 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.

16. 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.

17. Pension from individual private plans

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.

The inclusion of income from private pension plans in the total household income was implemented by Eurostat for the first time in SILC 2009. To ensure harmonisation and comparability, figures and indicators based on total household income have also been computed in this way in this publication. Since this was not the case in the SILC 2008 publication, there may be some minor discrepancies in certain indicators for 2007 and 2008 between the two publications.

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.

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:

Equivalent 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 equivalent income of the persons living in households.

AT-RISK-OF-POVERTY RATE:

Share of persons with an equivalent 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

The Survey on Income and Living Conditions (SILC) has, as its focus, persons living in private households in Malta and Gozo. Consequently an analysis of household demographics serves to describe the framework upon which SILC-derived indicators are based.

In 2009 the number of private households was estimated at 141,650, encompassing a total of 404,550 persons. The largest share of households was in the Northern Harbour district, which accounted for 31 per cent of all households. Gozo and Comino, on the other hand, comprised the smallest share with 8 per cent of all households.

Just over a quarter of all private households comprised two persons. Three-person and four-person households each accounted for 22 per cent. Thirty-six per cent of households did not have either children (age 0-17) or elderly persons (age 65+). Furthermore, in 96 per cent of households with children, there were no elderly persons.

The majority of main dwellings, 76 per cent, were owner occupied. A further 20 per cent were renting their main residence while the remaining 5 per cent had accommodation provided free of charge. Around one-third of households in the latter two groups were one-person households. Conversely, one-person households only accounted for 15 per cent of households that owned their main dwelling.

The number of households without dependent children exceeded those with dependent children by 29,450. In the former household type, the most common composition was that comprising one person only, while the least common was that with two adults, both under 65 years. These two types accounted for 31 per cent and 19 per cent of all households without dependent children respectively. Thirty per cent of households with dependent children were composed of two adults and two dependent children, making this the largest group within this category. This was followed closely by households made up of two adults and one dependent child, with a share of 27 per cent of all households with dependent children.

Of all households having at least one person of working age, the largest proportion – 43 per cent – had a work intensity greater or equal to 0.5 but less than 1. This means that at least half, but not a total of working-age persons living in these households worked for pay or profit during the income reference year. A full work intensity was observed in 31 per cent of households, while a null work intensity featured in 18 per cent of households. The Southern Harbour district came across as the district with the highest percentage (23 per cent) of households with null work intensity and the lowest percentage (27 per cent) of households with full work intensity. There did not appear to be a direct relation between the size of a household and its level of work intensity.

The largest proportion of persons living in private households, 34 per cent, fell in the 25-49 age group. The distribution of persons aged 16 and over by marital status revealed that a majority of 59 per cent were married. Males and females were represented virtually in equal proportions in all marital status categories with the exception of widowhood, where women accounted for 77 per cent.

DISTRIBUTION OF INCOME

The total gross income earned and/or received by households during 2008 was estimated at €3.5 billion, 5 per cent higher than that estimated for the previous year. Averaged over all households, the gross income per household stood at €24,403. Deducting tax on income, social contributions and regular inter-household cash transfers resulted in an average household disposable income of €20,569 per household, higher than that calculated for the previous year by more than €1,000.

At 63 per cent, income from employment accounted for the largest share of total household gross income. Total income from old-age benefits and the sum of cash benefits or losses from self-employment accounted for 13 per cent and 12 per cent respectively. Income from work (both from employment and self-employment) was the main source of income for 77 per cent of persons living in households. This percentage varied across districts, ranging from 71 per cent in the Southern Harbour district to 83 per cent in the Western district.

Households that owned their main dwelling had an average disposable income of €22,173, while tenants and households making use of free accommodation had an average disposable income of €15,670 and €15,408 respectively. Furthermore, households in the Western and Northern districts had a higher average disposable income when compared to households in other districts. Next came the Northern Harbour district, South Eastern district, Gozo and Comino and the Southern Harbour district.

Overall, the average household disposable income rose in line with increases in household size, although this was not always the case for the individual income components. The type of household in terms of its composition was another factor related to households' disposable income. For example, households with dependent children had an average disposable income of €24,777, while those without dependent children had €17,809.

The largest share of households, 21 per cent, had a disposable income of between €5,001-€10,000. This was followed by 18 per cent in the €10,001-€15,000 disposable income group, and 15 per cent in the €15,001-€20,000 group. The smallest proportion – 3 per cent – of households fell in the lowest disposable income group, €5,000 or less.

Work intensity is another household characteristic that affects households' disposable income. While over 50 per cent of households with full work intensity had a disposable income exceeding €25,000, over 50 per cent of households with null work intensity had a disposable income of €10,000 or less. This is in line with the results observed earlier showing income from work to be the top contributor to households' total income.

Nearly half of households comprising one elderly person (age 65+) had a disposable income of between €5,001-€10,000. Furthermore, of all households comprising two or more elderly persons, the largest proportion – 34 per cent – fell in the €10,001-€15,000 disposable income group. This was followed by 28 per cent with a disposable income of between €5,001-€10,000. This suggests that the presence of elderly persons in a household was linked to a lower disposable income.

HOUSING

Just under one-fifth of the 106,970 households that owned their main dwelling said that they had a mortgage on this dwelling. A mortgage was more characteristic of households with dependent children, with 27 per cent, against 10 per cent of households without dependent

children. The percentage of households without dependent children that rented their main dwelling stood at 25 per cent, while the corresponding share of households with dependent children was 13 per cent.

The most common type of main dwelling, in terms of number of rooms, consisted of five rooms. Twenty-nine per cent of households lived in such dwellings. In the case of rented dwellings, the largest share – 30 per cent – of households lived in four-room dwellings. Furthermore, a relationship was observed between household size and the number of rooms. In addition, larger dwellings comprising seven or more rooms were more common among households with dependent children, with 30 per cent of households in this category. The percentage of households without dependent children living in seven-room dwellings was 21 per cent.

Households with a higher disposable income tended to live in larger dwellings. As an example, while 30 per cent of households with a disposable income of between €5,001-€10,000 lived in dwellings with six or more rooms, this percentage stood at 69 per cent for households with a disposable income exceeding €35,000.

In 2009, the average monthly rent on main dwellings stood at €51. For households without dependent children the average monthly rent was €43, while for those with dependent children it was higher by €29. The survey also showed higher rent in line with increases in the number of rooms. Variations were also evident across districts, with the average monthly rent ranging from €25 in the Southern Harbour district to more than six times this amount in the Northern district - €156.

Housing costs which include interest payments on mortgage, electricity, gas, house insurance, maintenance and rent added up to an average monthly spend of €157. In general, households with a lower disposable income had lower housing costs than households at the higher end of disposable income. Fifty per cent of households considered housing costs to be a heavy financial burden and a further 40 per cent felt that they were somewhat of a burden. The remaining households responded that housing costs were not a burden at all. As expected, the extent to which housing costs were perceived as a burden was related to the amount of income that households had at their disposal.

Forty per cent of households said that pollution, grime or other environmental concerns were the most common problems with households' main dwellings. This percentage varied across districts, with 52 per cent of households in the Southern Harbour district against 26 per cent in the South Eastern district. Twenty-nine per cent of households also stated that the level of noise from neighbours or the street constituted a concern.

MAIN AT-RISK-OF-POVERTY INDICATORS

In SILC 2009, it was estimated that 50 per cent of persons living in private households had an equivalised income of less than €9,935. Taking 60 per cent of this median national equivalised income gave an at-risk-of-poverty threshold of €5,961, with 61,278 persons having an equivalised income below this amount and consequently at-risk-of-poverty. This makes for an at-risk-of-poverty rate of 15 per cent. This percentage did not imply a significant change from the at-risk-of-poverty rate for the preceding year.

SILC also enables the computation of measures in respect of the inequality of income distribution. As in previous years, the S80/S20 ratio showed the total equivalised income received by 20 per cent of the population with the highest income to be four times larger than the total received by the 20 per cent of the population with the lowest income. The Gini

coefficient is another indicator which ranges in values from 0 per cent, which implies perfect equality in the income distribution, to 100 per cent which signifies absolute inequality. On the basis of SILC 2009, the Gini coefficient was estimated to be 28 per cent.

The at-risk-of-poverty rate varies significantly according to different demographic and other characteristics of persons living in households. A more detailed analysis of these variations indicates that the overall at-risk-of-poverty rate for females exceeded that for males by less than one percentage point. However this observation was not evident across all the different age groups. Children (age 0-17) made up the age group that was most at-risk-of-poverty, with 21 per cent of children falling below the threshold. These were followed by the elderly (age 65+) whose at-risk-of-poverty rate was estimated at 19 per cent.

Living in a rented or free-of-charge dwelling implied a higher probability of being at-risk-of-poverty. In fact, while 20 per cent of persons living in rented dwellings and 19 per cent of persons in free accommodation were at-risk-of-poverty, this rate for home owners was estimated at 14 per cent.

Being above or below the at-risk-of-poverty threshold also differed according to whether a person lived in a household with or without dependent children. The at-risk-of-poverty rate was estimated at 17 per cent and 13 per cent for these two groups respectively. Persons in single-parent households had the highest at-risk-of-poverty rate, at 53 per cent. These were followed by persons living in households composed of two adults and three or more dependent children. The at-risk-of-poverty rate for persons in this household type stood at 33 per cent.

From a district perspective, the at-risk-of-poverty rate was highest for persons living in the Southern Harbour district, at 18 per cent. At the other end of the scale was the Western district where the percentage of persons living at-risk-of-poverty stood at 13 per cent.

Unemployment emerged as a significant contributor towards a higher at-risk-of-poverty rate. In fact, 34 per cent of unemployed persons fell below the at-risk-of-poverty threshold. Persons living in households in which the main source of income constituted unemployment benefits had an at-risk-of-poverty rate of 63 per cent. Conversely, households whose main source of income was work had an at-risk-of-poverty rate of 10 per cent. Indeed as work intensity in households increased, the at-risk-of-poverty rate of persons within the households decreased. A trend in the same direction could be observed for educational attainment. The at-risk-of-poverty ranged from 18 per cent for persons who completed up to a lower secondary level of education, to 4 per cent for persons who completed a tertiary or higher level of education.

Through SILC it is also possible to evaluate how the at-risk-of-poverty rate would be affected if a scenario in which social transfers did not exist were to be considered. If we were to estimate the at-risk-of-poverty rate based on persons' disposable income before social transfers other than old-age and survivor's benefits, it would increase by 8 percentage points to 23 per cent. Furthermore, deducting all social transfers including old-age and survivor's benefits resulted in an at-risk-of-poverty rate of 36 per cent.

DEPRIVATION

The indicators discussed so far have provided a measure of poverty in monetary terms. In addition to this, SILC also enables the computation of indicators on material deprivation, through which a non-monetary approach in evaluating the standard of living of persons is possible. Thus another aspect of poverty can be explored.

SILC 2009 showed that while almost all households had a telephone, colour television and washing machine, the same cannot be said of the availability of a computer and/or car. In fact 31 per cent of households did not have a computer and 17 per cent did not have a car. However of these, the percentages of households that did not have these amenities because they could not afford them were 9 per cent and 18 per cent respectively.

Households were also asked about their capacity to afford a number of items. Sixty-three per cent of households said that they could not afford to pay for a one-week annual holiday away from home and 31 per cent of households reported that they would not be in a position to face unexpected financial expenses of €450 and over. The proportion of households that could not afford to keep their home adequately warm, as well as of those that could not afford to eat a meal with meat, chicken, fish or vegetarian equivalent every second day, stood at 11 per cent in each case.

While 7 per cent of households were in arrears over utility bills, the percentage of households that were in arrears over mortgage or rent payments stood at 3 per cent.

Nearly half of all households stated that they found it neither difficult nor easy to make ends meet. Twenty-eight per cent of households said they experienced difficulty and a further 17 per cent had great difficulty in making ends meet. The remaining 6 per cent of households found it easy or very easy to make ends meet.

The availability of various amenities can also be analysed through a focus on persons who have been identified as being at-risk-of-poverty. In this way it can be observed that while 2 per cent of persons were in households that did not have a computer because they could not afford one, this percentage more than tripled when considering persons at-risk-of-poverty. A similar increase was recorded for persons who could not afford a car. The percentages of persons in households who could afford various items decreased for all items, when considering persons who fell below the at-risk-of-poverty threshold. Of all persons, 48 per cent were in households that experienced difficulty or great difficulty in making ends meet. This proportion increased to 69 per cent for persons who were at-risk-of-poverty.

CHILDREN

An analysis of the at-risk-of-poverty rate by age group revealed children as one of the most vulnerable categories of the population. Consequently this publication places children as one of its focal points through a number of indicators specifically concerning this group.

Children under 13 years who made use of centre-based services or day-care centres for childcare purposes spent an average of seven hours per week there. In contrast, this time span in respect of children who were cared for by grandparents, other household members (apart from parents), other relatives, friends or neighbours was an average of 14 hours per week. Childcare by professional child minders did not emerge as a popular form of childcare in Malta. As would be expected, children in this age group spent a substantial amount of their time at school, with a weekly average of 26 hours at pre-school and 30 hours at compulsory school.

Whether a child is at-risk-of-poverty or not clearly depends on a number of household characteristics. Children in households with a high work intensity and those in households with a larger disposable income were less at risk. Sixty-six per cent of children in households with a null work intensity were in fact at-risk-of-poverty. Particularly at risk were children in

single-parent households, with 57 per cent of such children falling beneath the at-risk-of-poverty threshold.

The availability of amenities including telephone, colour television, computer, washing machine and car was greater in households which comprised children than in those without. The most considerable difference concerned the availability of a computer. Fifty-five per cent of households without children had a computer, while 93 per cent of households that had one or more children had a computer. On the other hand, the capacity to afford paying for a one-week annual holiday away from home decreased as the number of children in a household increased. Also while 5 per cent of households without children were in arrears over utility bills, the corresponding percentage of households with children stood at 10 per cent.

ELDERLY

The elderly constitute another segment of the population which is particularly at risk. In fact 21 per cent of males and 18 per cent of females aged 65 or over were at-risk-of-poverty. These percentages were significantly higher than the at-risk-of-poverty rates of 14 per cent for males and 15 per cent for females among the 0-64 age group counterparts.

The average household disposable income in one-person households was generally lower than that of larger households. For elderly persons living alone, it was even lower. The average disposable income in households made up of one person under 65 years was €9,670, while for 65+ persons who lived alone it was €7,950. Nevertheless the at-risk-of-poverty rate for the former group stood at 24 per cent, 7 percentage points higher than that for persons aged 65 and over who lived alone.

In terms of material deprivation, elderly persons tended to be slightly worse off when compared to the population as a whole. For example, while 11 per cent of all persons were in households that could not afford to keep their home adequately warm, the corresponding percentage of persons aged 65 and over stood at 13 per cent. A similar pattern was observed when considering the availability of various amenities. Four per cent of elderly persons, compared to 2 per cent of all persons, were living in households that did not have a car because they could not afford it. Also of interest is the fact that 61 per cent of elderly persons were in households that did not have a computer not because they could not afford it, but for some other reason. When considering all persons, this percentage stood at 18 per cent.

MATERIAL DEPRIVATION

The SILC 2009 questionnaire also contained a separate ad-hoc module on housing and material deprivation. Questions in this module addressed topics such as the availability of important household amenities to all household members and social exclusion, with a particular focus on children.

In terms of problems related to the main dwelling, nearly 4 per cent of the households said that they did not have hot running water at home, while 12 per cent perceived a shortage of space in their main dwelling. Just over a third of households said that they did not have internet at home, with 4 per cent saying that they could not afford it. A significant share – 45 per cent of households – said that they could not afford replacing worn out furniture.

Although the majority of households did not complain about the state of their neighbourhood, 19 per cent said that they often find litter lying around in their neighbourhood and 15 per cent said that they often see damaged public amenities in the vicinity of their dwelling. Nearly a third of households using public transport also said that they had difficulties accessing these services.

Households with children under 17 years were asked a number of questions linked to material deprivation and the well-being of children. When asked about their ability to buy new clothes for all their children, 6 per cent of these households said that this was problematic for them. A quarter of households said that not all their children had outdoor leisure equipment, while 3 per cent said that their children did not have adequate books for their age.

Nearly 20 per cent of these households said that their children did not eat fresh fruit or vegetables everyday, and a quarter said that their children did not partake of three meals a day. Moreover, 36 per cent said that not all their children participated in regular leisure or sport activities. On a positive note, however, it resulted that 97 per cent of households with children had or managed to organise indoor games for all their children, while 91 per cent held celebrations for their children on birthdays or other special occasions. Moreover, the absolute majority of households said that they always found means to consult a GP, specialist or dentist for their children, when needed.

Household members aged 16 and over were asked questions on their capacity to have a number of items and to participate in certain activities, so as to quantify deprivation or social exclusion. Items and activities in this regard included mobile phones (2 per cent deprived), the ability to replace worn-out clothes with new ones (14 per cent deprived) and the capacity to spend a small amount of money each week for personal use (13 per cent deprived). These proportions increase considerably when calculated only for persons who fell under the at-risk-of-poverty threshold.

Key

- [] – Figures to be used with caution; figures with percentage margin of error between 30% and 39%. In case of percentage or counts, an independent calculation of errors is required.
- :
- Data not available due to unreliable survey estimates as a result of:
 1. 30 or fewer reporting households;
 2. Percentage margin of error of 40% or more;
 3. Figures calculated using data which do not satisfy the reliability constraints (1 and 2) above.
- N/A – Not applicable
- NEI – National Equivalised Income
- WI – Work Intensity

1

HOUSEHOLD
POPULATION

1.1. Distribution of households by size and district: 2009

District	Household size					Total
	1	2	3	4	5+	
Southern Harbour	6,570	7,520	6,010	4,920	3,230	28,230
Northern Harbour	8,660	13,530	9,160	8,070	4,020	43,440
South Eastern	3,330	4,010	4,980	4,950	2,820	20,080
Western	2,780	4,000	4,220	4,780	2,600	18,390
Northern	3,000	4,720	5,330	5,620	2,010	20,670
Gozo and Comino	2,280	2,560	1,930	2,970	[1,090]	10,850
Total	26,610	36,340	31,630	31,310	15,760	141,650
	% district					
Southern Harbour	24.7	20.7	19.0	15.7	20.5	19.9
Northern Harbour	32.5	37.2	29.0	25.8	25.5	30.7
South Eastern	12.5	11.0	15.7	15.8	17.9	14.2
Western	10.4	11.0	13.3	15.3	16.5	13.0
Northern	11.3	13.0	16.9	17.9	12.8	14.6
Gozo and Comino	8.6	7.0	6.1	9.5	[6.9]	7.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
	% household size					
Southern Harbour	23.3	26.6	21.3	17.4	11.4	100.0
Northern Harbour	19.9	31.1	21.1	18.6	9.3	100.0
South Eastern	16.6	20.0	24.8	24.7	14.0	100.0
Western	15.1	21.8	22.9	26.0	14.1	100.0
Northern	14.5	22.8	25.8	27.2	9.7	100.0
Gozo and Comino	21.0	23.6	17.8	27.4	[10.0]	100.0
Total	18.8	25.7	22.3	22.1	11.1	100.0

1.2. Distribution of households by number of elderly persons (65+) and number of children (0-17): 2009

Number of children	Number of elderly persons			Total
	0	1	2+	
0	50,940	27,350	13,350	91,640
1	24,420	:	:	25,570
2	18,900	:	:	19,450
3+	4,850	:	:	4,990
Total	99,100	28,890	13,660	141,650

1.3. Distribution of households by tenure status and size: 2009

Household size	Owner	Tenant	Accommodation provided free of charge	Total
tenure status				
1	15,730	8,620	2,250	26,610
2	26,250	8,220	1,870	36,340
3	24,990	5,540	1,100	31,630
4	27,370	3,190	:	31,310
5+	12,630	2,620	:	15,760
Total	106,970	28,180	6,500	141,650
% household size				
1	14.7	30.6	34.6	18.8
2	24.5	29.2	28.8	25.7
3	23.4	19.7	16.9	22.3
4	25.6	11.3	:	22.1
5+	11.8	9.3	:	11.1
Total	100.0	100.0	100.0	100.0

1.4. Distribution of households by type: 2009

Household type	Number	% total
Households without dependent children	85,550	60.4
<i>of which:</i>		
One person household, total	26,610	31.1
One person household, male	10,390	39.0
One person household, female	16,220	61.0
One person household, under 65 years of age	11,430	43.0
One person household, 65 years old and over	15,180	57.0
Two adults, no dependent children, both under 65 years of age	15,930	18.6
Two adults, no dependent children, at least one adult aged 65 or more	18,370	21.5
Other households without dependent children	24,640	28.8
Households with dependent children	56,100	39.6
<i>of which:</i>		
Single parent household, one or more dependent children	3,660	6.5
Two adults, one dependent child	14,900	26.6
Two adults, two dependent children	16,810	30.0
Two adults, three or more dependent children	4,970	8.9
Other households with dependent children	15,770	28.1
Total	141,650	100.0

1.5. Distribution of households by work intensity and district: 2009

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	5,170	2,770	8,450	6,140	22,530
Northern Harbour	7,130	2,610	14,060	10,670	34,470
South Eastern	2,310	1,690	7,930	5,240	17,170
Western	1,920	[1,300]	6,970	5,330	15,530
Northern	2,930	:	8,660	5,250	17,960
Gozo and Comino	1,610	:	3,380	2,840	8,420
Total	21,060	10,090	49,450	35,480	116,070
% district					
Southern Harbour	22.9	12.3	37.5	27.3	100.0
Northern Harbour	20.7	7.6	40.8	31.0	100.0
South Eastern	13.5	9.8	46.2	30.5	100.0
Western	12.4	[8.4]	44.9	34.3	100.0
Northern	16.3	:	48.2	29.2	100.0
Gozo and Comino	19.1	:	40.1	33.7	100.0
Total	18.1	8.7	42.6	30.6	100.0

Note: This table excludes households without persons of working age.

1.6. Distribution of households by work intensity and size: 2009

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	5,990	:	:	4,750	11,430
2	10,500	:	5,310	9,760	26,180
3	2,860	3,990	13,680	10,880	31,410
4	[1,040]	2,630	19,820	7,800	31,280
5+	:	2,660	10,160	2,290	15,760
Total	21,060	10,090	49,450	35,480	116,070
% household size					
1	52.4	:	:	41.6	100.0
2	40.1	:	20.3	37.3	100.0
3	9.1	12.7	43.6	34.6	100.0
4	[3.3]	8.4	63.4	24.9	100.0
5+	:	16.9	64.5	14.5	100.0
Total	18.1	8.7	42.6	30.6	100.0

Note: This table excludes households without persons of working age.

1.7. Distribution of persons living in households by age: 2009

Age	No.			% sex		
	Males	Females	Total	Males	Females	Total
0-17	41,550	39,060	80,600	51.6	48.5	100.0
18-24	21,630	20,180	41,810	51.7	48.3	100.0
25-49	70,510	68,120	138,630	50.9	49.1	100.0
50-64	42,990	44,070	87,060	49.4	50.6	100.0
65+	24,840	31,600	56,440	44.0	56.0	100.0
Total	201,520	203,030	404,550	49.8	50.2	100.0

1.8. Distribution of persons living in households by district: 2009

District	No.			% sex		
	Males	Females	Total	Males	Females	Total
Southern Harbour	38,170	38,250	76,420	49.9	50.1	100.0
Northern Harbour	58,280	59,540	117,820	49.5	50.5	100.0
South Eastern	30,830	30,380	61,220	50.4	49.6	100.0
Western	28,710	27,580	56,290	51.0	49.0	100.0
Northern	30,190	31,550	61,740	48.9	51.1	100.0
Gozo and Comino	15,340	15,730	31,060	49.4	50.6	100.0
Total	201,520	203,030	404,550	49.8	50.2	100.0

1.9. Distribution of persons living in households by marital status: 2009

Marital status	No.			% sex		
	Males	Females	Total	Males	Females	Total
Under 16	35,740	33,470	69,210	51.6	48.4	100.0
Single (never married)	56,040	47,310	103,350	54.2	45.8	100.0
Married	99,030	98,740	197,770	50.1	49.9	100.0
Widowed	5,300	17,250	22,550	23.5	76.5	100.0
Separated / Divorced	5,400	6,240	11,640	46.4	53.6	100.0
Not specified	:	:	:	:	:	:
Total	201,520	203,030	404,550	49.8	50.2	100.0

1.10. Distribution of persons living in households by civil status: 2009

Civil status	No.			% sex		
	Males	Females	Total	Males	Females	Total
Under 16	35,740	33,470	69,210	51.6	48.4	100.0
Living with a partner on a legal basis	98,170	98,080	196,260	50.0	50.0	100.0
Living with a partner not on a legal basis	1,680	1,560	3,240	51.9	48.1	100.0
Not living with a partner	65,930	69,920	135,850	48.5	51.5	100.0
Total	201,520	203,030	404,550	49.8	50.2	100.0

2

HOUSEHOLD
INCOME

2.1. Household gross income distribution by source: 2007-2009

Source	€000's			% total			Average per household (€)		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
Employee cash or near cash income and non-cash employee income*	1,926,470	2,087,376	2,168,760	62.3	63.3	62.7	13,627	14,668	15,311
Cash benefits or losses from self-employment	407,785	412,683	422,285	13.2	12.5	12.2	2,884	2,900	2,981
Unemployment benefits	16,864	18,280	32,641	0.5	0.6	0.9	119	128	230
Old-age benefits	389,046	409,972	453,990	12.6	12.4	13.1	2,752	2,881	3,205
Sickness and disability benefits	62,867	57,552	55,781	2.0	1.7	1.6	445	404	394
Education-related allowances	17,058	19,911	22,667	0.6	0.6	0.7	121	140	160
Survivor's benefits; Family/children related allowances	59,070	60,407	70,470	1.9	1.8	2.0	418	424	498
Interests and dividends	146,826	164,455	155,629	4.8	5.0	4.5	1,039	1,156	1,099
Income from rental of property or land	14,932	19,940	19,639	0.5	0.6	0.6	106	140	139
Regular inter-household cash transfers received	6,965	6,739	6,902	0.2	0.2	0.2	49	47	49
Other income**	42,665	41,334	47,896	1.4	1.3	1.4	302	290	338
Gross income	3,090,548	3,298,649	3,456,660	100.0	100.0	100.0	21,861	23,180	24,403

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

**Other income is composed of social exclusion benefits not elsewhere classified, pensions from individual private plans and housing allowances. (Income received by people aged under 16 is included in 2007 only).

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: 2007-2009

Source	€000's			Average per household (€)		
	2007	2008	2009	2007	2008	2009
Gross income	3,090,548	3,298,649	3,456,660	21,861	23,180	24,403
Regular inter-household cash transfers paid	[5,868]	[4,087]	[5,594]	[42]	[29]	[39]
Tax on income and social contributions	507,408	531,251	537,528	3,589	3,733	3,795
Disposable income	2,577,272	2,763,311	2,913,538	18,230	19,418	20,569

2.3. Persons living in households by main source of household income and district: 2009

District	Work (full-time and part-time), including self-employment	Old-age benefits	Other social benefits (including unemployment benefits)	Other forms of income	Total
main source of income					
Southern Harbour	53,960	15,200	6,870	:	76,420
Northern Harbour	86,270	21,160	6,550	3,850	117,820
South Eastern	50,230	7,000	3,220	:	61,220
Western	46,880	7,070	[2,030]	:	56,290
Northern	50,180	6,400	4,150	[1,010]	61,740
Gozo and Comino	23,660	5,220	1,640	:	31,060
Total	311,170	62,050	24,460	6,880	404,550
% main source of income					
Southern Harbour	70.6	19.9	9.0	:	100.0
Northern Harbour	73.2	18.0	5.6	3.3	100.0
South Eastern	82.0	11.4	5.3	:	100.0
Western	83.3	12.6	3.6	:	100.0
Northern	81.3	10.4	6.7	[1.6]	100.0
Gozo and Comino	76.2	16.8	5.3	:	100.0
Total	76.9	15.3	6.0	1.7	100.0

2.4. Household disposable income distribution by tenure status: 2007-2009

Tenure status	€000's			% total			Average per household (€)		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
Owner	2,097,641	2,275,774	2,371,809	81.4	82.4	81.4	19,406	20,916	22,173
Tenant	423,619	426,589	441,648	16.4	15.4	15.2	14,543	14,549	15,670
Accommodation provided free of charge	56,012	60,948	100,081	2.2	2.2	3.4	13,487	14,581	15,408
Total	2,577,272	2,763,311	2,913,538	100.0	100.0	100.0	18,230	19,418	20,569

2.5. Household disposable income distribution by district: 2007-2009

District	€000's			% total			Average per household (€)		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
Southern Harbour	461,028	487,103	513,548	17.9	17.6	17.6	16,290	17,251	18,192
Northern Harbour	803,120	865,995	879,092	31.2	31.3	30.2	18,532	19,755	20,238
South Eastern	360,241	390,548	402,545	14.0	14.1	13.8	17,863	19,268	20,047
Western	375,007	398,632	432,307	14.6	14.4	14.8	20,536	21,732	23,513
Northern	403,738	431,662	485,773	15.7	15.6	16.7	19,744	20,825	23,500
Gozo and Comino	174,138	189,372	200,273	6.8	6.9	6.9	16,035	17,386	18,467
Total	2,577,272	2,763,311	2,913,538	100.0	100.0	100.0	18,230	19,418	20,569

2.6. Household disposable income by household size and source: 2009

Source	Household size					Total
	1	2	3	4	5+	
	€000's					
Employee cash or near cash income and non-cash employee income	72,871	333,410	651,507	732,888	378,084	2,168,760
Cash benefits or losses from self-employment	:	38,504	85,066	191,333	94,672	422,285
Unemployment benefits	:	:	:	:	:	32,641
Old-age benefits	117,524	200,009	89,165	25,241	22,052	453,990
Sickness and disability benefits	7,242	13,073	15,741	11,486	[8,239]	55,781
Education-related allowances	:	:	3,241	9,583	8,948	22,667
Survivor's benefits; Family/children related allowances	6,722	9,738	12,058	20,987	20,965	70,470
Interests and dividends	21,602	56,274	38,938	25,992	12,823	155,629
Income from rental of property or land	:	:	[3,523]	:	:	19,639
Regular inter-household cash transfers received	:	:	:	:	:	6,902
Other income	[11,205]	15,611	8,801	[5,617]	6,663	47,896
Gross income	255,378	682,960	914,345	1,036,771	567,206	3,456,660
Regular inter-household cash transfers paid	:	:	:	:	:	[5,594]
Tax on income and social contributions	21,604	85,527	151,634	188,600	90,162	537,528
Disposable income	231,203	595,209	762,383	847,710	477,034	2,913,538
Source	Average per household					Total
	1	2	3	4	5+	
	€					
Employee cash or near cash income and non-cash employee income	2,738	9,175	20,599	23,411	23,984	15,311
Cash benefits or losses from self-employment	:	1,060	2,690	6,112	6,006	2,981
Unemployment benefits	:	:	:	:	:	230
Old-age benefits	4,416	5,504	2,819	806	1,399	3,205
Sickness and disability benefits	272	360	498	367	[523]	394
Education-related allowances	:	:	102	306	568	160
Survivor's benefits; Family/children related allowances	253	268	381	670	1,330	498
Interests and dividends	812	1,549	1,231	830	813	1,099
Income from rental of property or land	:	:	[111]	:	:	139
Regular inter-household cash transfers received	:	:	:	:	:	49
Other income	[421]	430	278	[179]	423	338
Gross income	9,597	18,794	28,909	33,118	35,981	24,403
Regular inter-household cash transfers paid	:	:	:	:	:	[39]
Tax on income and social contributions	812	2,354	4,794	6,025	5,720	3,795
Disposable income	8,688	16,379	24,105	27,079	30,261	20,569

2.7. Household gross income by source and household type: 2009

Household type	Employment/ Self-employment income	Old-age benefits	Other	Gross income	Disposable income	
	€000's	€000's		€000's	€000's	Average per household
Household without dependent children	1,120,222	414,488	226,714	1,761,424	1,523,594	17,809
<i>of which:</i>						
One person household	85,581	117,524	52,273	255,378	231,203	8,688
Two adults, no dependent children	356,526	199,177	97,385	653,088	571,184	16,651
Other households without dependent children	678,115	97,787	77,056	852,958	721,206	29,275
Household with dependent children	1,470,823	39,502	184,911	1,695,236	1,389,944	24,777
<i>of which:</i>						
Single parent household, one or more dependent children	24,563	:	26,126	51,676	43,833	11,979
Two adults, one dependent child	398,982	:	30,836	444,970	360,230	24,182
Two adults, two dependent children	470,533	:	40,360	512,099	406,993	24,218
Two adults, three or more dependent children	117,726	:	19,484	139,723	114,303	22,995
Other households with one or more dependent children	459,019	19,645	68,104	546,768	464,585	29,467
Total	2,591,045	453,990	411,625	3,456,660	2,913,538	20,569

2.8. Households by district and disposable income: 2009

Income group	District						Total
	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	
€5,000 and under	[1,090]	[1,360]	:	:	:	:	4,470
€5,001-€10,000	7,160	9,570	4,010	3,100	3,670	2,530	30,040
€10,001-€15,000	5,930	8,200	3,310	2,390	3,330	1,940	25,100
€15,001-€20,000	3,680	6,200	3,230	2,750	3,050	2,020	20,930
€20,001-€25,000	3,580	5,170	2,990	2,460	2,670	1,500	18,370
€25,001-€30,000	2,360	4,290	2,040	1,670	2,290	[1,050]	13,710
€30,001-€35,000	1,920	3,380	1,900	2,090	1,680	[680]	11,640
€35,001+	2,500	5,270	1,960	3,590	3,290	[790]	17,390
Total	28,230	43,440	20,080	18,390	20,670	10,850	141,650
	% income group						
€5,000 and under	[3.9]	[3.1]	:	:	:	:	3.2
€5,001-€10,000	25.4	22.0	20.0	16.9	17.8	23.3	21.2
€10,001-€15,000	21.0	18.9	16.5	13.0	16.1	17.9	17.7
€15,001-€20,000	13.0	14.3	16.1	15.0	14.8	18.6	14.8
€20,001-€25,000	12.7	11.9	14.9	13.4	12.9	13.8	13.0
€25,001-€30,000	8.4	9.9	10.2	9.1	11.1	[9.7]	9.7
€30,001-€35,000	6.8	7.8	9.5	11.4	8.1	[6.3]	8.2
€35,001+	8.9	12.1	9.8	19.5	15.9	[7.3]	12.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2.9. Households by size and disposable income: 2009

Income group	Household size					Total
	1	2	3	4	5+	
€5,000 and under	3,320	:	:	:	:	4,470
€5,001-€10,000	16,750	10,040	2,010	[1,010]	:	30,040
€10,001-€15,000	4,410	9,690	4,580	4,890	[1,530]	25,100
€15,001-€20,000	[1,270]	5,740	6,740	4,980	2,200	20,930
€20,001-€25,000	:	3,940	5,770	5,230	2,840	18,370
€25,001-€30,000	:	2,370	4,480	4,690	2,050	13,710
€30,001-€35,000	:	1,750	3,430	4,120	2,310	11,640
€35,001+	:	2,010	4,450	6,200	4,600	17,390
Total	26,610	36,340	31,630	31,310	15,760	141,650
% income group						
€5,000 and under	12.5	:	:	:	:	3.2
€5,001-€10,000	62.9	27.6	6.4	[3.2]	:	21.2
€10,001-€15,000	16.6	26.7	14.5	15.6	[9.7]	17.7
€15,001-€20,000	[4.8]	15.8	21.3	15.9	14.0	14.8
€20,001-€25,000	:	10.8	18.2	16.7	18.0	13.0
€25,001-€30,000	:	6.5	14.2	15.0	13.0	9.7
€30,001-€35,000	:	4.8	10.8	13.2	14.7	8.2
€35,001+	:	5.5	14.1	19.8	29.2	12.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.10. Households by work intensity and disposable income: 2009

Income group	Work intensity				Total
	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	
€5,000 and under	2,140	:	:	:	2,950
€5,001-€10,000	10,370	[1,120]	[1,500]	1,820	14,800
€10,001-€15,000	5,150	1,980	8,460	3,150	18,740
€15,001-€20,000	2,220	2,310	9,230	5,610	19,370
€20,001-€25,000	[760]	2,040	9,300	5,760	17,860
€25,001-€30,000	:	1,230	5,740	6,390	13,560
€30,001-€35,000	:	:	5,480	5,360	11,500
€35,001+	:	:	9,370	7,170	17,280
Total	21,060	10,090	49,450	35,480	116,070
% income group					
€5,000 and under	10.2	:	:	:	2.5
€5,001-€10,000	49.2	[11.1]	[3.0]	5.1	12.8
€10,001-€15,000	24.5	19.6	17.1	8.9	16.1
€15,001-€20,000	10.5	22.9	18.7	15.8	16.7
€20,001-€25,000	[3.6]	20.2	18.8	16.2	15.4
€25,001-€30,000	:	12.2	11.6	18.0	11.7
€30,001-€35,000	:	:	11.1	15.1	9.9
€35,001+	:	:	18.9	20.2	14.9
Total	100.0	100.0	100.0	100.0	100.0

Note: This table excludes households without persons of working age.

2.11. Households by number of elderly persons (aged 65+) and disposable income: 2009

Income group	Number of elderly persons (aged 65+)			Total
	0	1	2+	
€5,000 and under	2,930	1,320	:	4,470
€5,001-€10,000	12,510	13,680	3,850	30,040
€10,001-€15,000	15,820	4,700	4,580	25,100
€15,001-€20,000	15,030	3,370	2,530	20,930
€20,001-€25,000	14,730	2,620	[1,010]	18,370
€25,001-€30,000	12,140	[950]	:	13,710
€30,001-€35,000	10,030	[1,030]	:	11,640
€35,001+	15,910	[1,220]	:	17,390
Total	99,100	28,890	13,660	141,650

2.12. Households by number of children (aged 0-17) and disposable income: 2009

Income group	Number of children (aged 0-17)			Total
	0	1	2+	
€5,000 and under	4,060	:	:	4,470
€5,001-€10,000	26,680	1,960	[1,400]	30,040
€10,001-€15,000	15,620	4,310	5,160	25,100
€15,001-€20,000	11,560	4,410	4,960	20,930
€20,001-€25,000	9,790	4,200	4,380	18,370
€25,001-€30,000	6,750	3,950	3,000	13,710
€30,001-€35,000	6,620	2,560	2,460	11,640
€35,001+	10,550	3,940	2,900	17,390
Total	91,640	25,570	24,440	141,650

3

MAIN
DWELLINGS

3.1. Households by tenure status of main dwelling and household type: 2009

Household type	Owner			Tenant	Accommodation provided free of charge	Total
	With mortgage	Without mortgage	Total			
Households without dependent children	6,280	53,550	59,840	20,970	4,750	85,550
<i>of which:</i>						
One person household, total	[1,420]	14,320	15,730	8,620	2,250	26,610
One person household, male	[980]	5,240	6,220	3,450	:	10,390
One person household, female	:	9,080	9,520	5,170	1,530	16,220
One person household, under 65 years of age	[1,390]	5,630	7,020	3,480	[930]	11,430
One person household, 65 years old and over	:	8,680	8,710	5,140	[1,330]	15,180
Two adults, no dependent children, both under 65 years of age	3,490	8,440	11,940	3,280	:	15,930
Two adults, no dependent children, at least one adult aged 65 or more	:	12,880	13,060	4,180	[1,130]	18,370
Other households without dependent children	[1,190]	17,910	19,100	4,890	:	24,640
Households with dependent children	12,940	34,190	47,130	7,220	1,750	56,100
<i>of which:</i>						
Single parent household, one or more dependent children	:	1,620	2,130	1,470	:	3,660
Two adults, one dependent child	5,330	7,560	12,890	[1,450]	:	14,900
Two adults, two dependent children	4,840	10,410	15,250	[1,080]	:	16,810
Two adults, three or more dependent children	[1,180]	3,110	4,290	:	:	4,970
Other households with dependent children	[1,080]	11,500	12,580	2,680	:	15,770
Total	19,220	87,750	106,970	28,180	6,500	141,650
	% tenure status					
Households without dependent children	7.3	62.6	69.9	24.5	5.6	100.0
<i>of which:</i>						
One person household, total	[5.3]	53.8	59.1	32.4	8.5	100.0
One person household, male	[9.4]	50.4	59.9	33.2	:	100.0
One person household, female	:	56.0	58.7	31.9	9.4	100.0
One person household, under 65 years of age	[12.2]	49.3	61.4	30.4	[8.1]	100.0
One person household, 65 years old and over	:	57.2	57.4	33.9	[8.8]	100.0
Two adults, no dependent children, both under 65 years of age	21.9	53.0	75.0	20.6	:	100.0
Two adults, no dependent children, at least one adult aged 65 or more	:	70.1	71.1	22.8	[6.2]	100.0
Other households without dependent children	[4.8]	72.7	77.5	19.8	:	100.0
Households with dependent children	23.1	60.9	84.0	12.9	3.1	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	:	44.3	58.2	40.2	:	100.0
Two adults, one dependent child	35.8	50.7	86.5	[9.7]	:	100.0
Two adults, two dependent children	28.8	61.9	90.7	[6.4]	:	100.0
Two adults, three or more dependent children	[23.7]	62.6	86.3	:	:	100.0
Other households with dependent children	[6.8]	72.9	79.8	17.0	:	100.0
Total	13.6	61.9	75.5	19.9	4.6	100.0

3.2. Households by number of rooms available in the main dwelling and tenure status: 2009

Tenure status	Number of rooms						Total	
	Less than 3	3	4	5	6	7 or more		
Owner	:	2,940	14,220	31,350	26,840	31,190	106,950	
<i>of which:</i>								
with mortgage	:	:	2,500	6,790	4,480	5,200	19,220	
without mortgage	:	2,680	11,720	24,560	22,360	26,000	87,720	
Tenant	[1,240]	4,100	8,480	8,050	4,400	1,920	28,160	
Accommodation provided free of charge	:	:	1,240	1,680	1,460	1,500	6,500	
Total		1,750	7,560	23,940	41,080	32,700	141,600	
		% number of rooms						
Owner	:	2.7	13.3	29.3	25.1	29.2	100.0	
<i>of which:</i>								
with mortgage	:	:	13.0	35.3	23.3	27.1	100.0	
without mortgage	:	3.1	13.4	28.0	25.5	29.6	100.0	
Tenant	[4.4]	14.5	30.1	28.6	15.6	6.8	100.0	
Accommodation provided free of charge	:	:	19.1	25.8	22.5	23.1	100.0	
Total		1.2	5.3	16.9	29.0	23.1	100.0	

3.3. Households by number of rooms available in the main dwelling and household type: 2009

Household type	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
Households without dependent children	[1,590]	6,420	18,350	23,550	17,820	17,800	85,550
<i>of which:</i>							
One person household, total	[1,220]	3,510	7,340	6,850	4,550	3,140	26,610
One person household, male	:	[1,370]	2,800	2,840	1,800	[990]	10,390
One person household, female	:	2,150	4,540	4,010	2,750	2,150	16,220
One person household, under 65 years of age	:	[1,280]	3,060	2,950	1,750	1,800	11,430
One person household, 65 years old and over	:	2,230	4,290	3,900	2,800	[1,340]	15,180
Two adults, no dependent children, both under 65 years of age	:	:	3,230	4,680	3,210	3,930	15,930
Two adults, no dependent children, at least one adult aged 65 or more	:	[1,250]	4,210	5,050	3,780	3,820	18,370
Other households without dependent children	:	:	3,570	7,000	6,280	6,910	24,640
Households with dependent children	:	[1,140]	5,590	17,500	14,880	16,820	56,080
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	[880]	1,380	[680]	:	3,640
Two adults, one dependent child	:	:	[1,770]	5,030	4,010	3,810	14,900
Two adults, two dependent children	:	:	[1,100]	5,720	4,250	5,470	16,810
Two adults, three or more dependent children	:	:	:	[1,260]	1,470	1,600	4,970
Other households with dependent children	:	:	[1,220]	4,120	4,480	5,560	15,770
Total	1,750	7,560	23,940	41,080	32,700	34,620	141,650
	% number of rooms						
Households without dependent children	[1.9]	7.5	21.5	27.5	20.8	20.8	100.0
<i>of which:</i>							
One person household, total	[4.6]	13.2	27.6	25.7	17.1	11.8	100.0
One person household, male	:	[13.2]	26.9	27.3	17.3	[9.5]	100.0
One person household, female	:	13.3	28.0	24.7	17.0	13.3	100.0
One person household, under 65 years of age	:	[11]	26.8	25.8	15.3	15.7	100.0
One person household, 65 years old and over	:	14.7	28.3	25.7	18.4	[8.8]	100.0
Two adults, no dependent children, both under 65 years of age	:	:	20.3	29.4	20.2	24.7	100.0
Two adults, no dependent children, at least one adult aged 65 or more	:	[6.8]	22.9	27.5	20.6	20.8	100.0
Other households without dependent children	:	:	14.5	28.4	25.5	28.0	100.0
Households with dependent children	:	[2.0]	10.0	31.2	26.5	30.0	100.0
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	[24.0]	37.7	[18.6]	:	100.0
Two adults, one dependent child	:	:	[11.9]	33.8	26.9	25.6	100.0
Two adults, two dependent children	:	:	[6.5]	34.0	25.3	32.5	100.0
Two adults, three or more dependent children	:	:	:	[25.4]	29.6	32.2	100.0
Other households with dependent children	:	:	[7.7]	26.1	28.4	35.3	100.0
Total	1.2	5.3	16.9	29.0	23.1	24.4	100.0

3.4. Households by number of rooms available in the main dwelling and size: 2009

Household size	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
1	[1,220]	3,510	7,340	6,850	4,550	3,140	26,610
2	:	2,230	8,040	10,490	7,330	7,920	36,340
3	:	:	4,440	9,830	8,300	7,910	31,630
4	:	:	2,780	9,660	8,230	10,130	31,310
5+	:	:	[1,350]	4,250	4,290	5,530	15,760
Total	1,750	7,560	23,940	41,080	32,700	34,620	141,650
% number of rooms							
1	[4.6]	13.2	27.6	25.7	17.1	11.8	100.0
2	:	6.1	22.1	28.9	20.2	21.8	100.0
3	:	:	14.0	31.1	26.2	25.0	100.0
4	:	:	8.9	30.9	26.3	32.4	100.0
5+	:	:	[8.6]	27.0	27.2	35.1	100.0
Total	1.2	5.3	16.9	29.0	23.1	24.4	100.0

3.5. Households by number of rooms available in main dwelling and disposable income group: 2009

Income group	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
€5,000 and under	:	:	1,350	[1,050]	[880]	:	4,470
€5,001-€10,000	[870]	3,670	8,090	8,430	5,310	3,670	30,050
€10,001-€15,000	:	1,710	4,780	8,130	5,950	4,120	25,100
€15,001-€20,000	:	:	3,330	6,300	5,130	5,360	20,930
€20,001-€25,000	:	:	2,630	6,170	4,090	4,860	18,370
€25,001-€30,000	:	:	[1,340]	4,450	3,310	4,400	13,710
€30,001-€35,000	:	:	[960]	2,620	3,630	4,190	11,640
€35,001+	:	:	[1,470]	3,920	4,400	7,540	17,390
Total	1,750	7,560	23,940	41,080	32,700	34,620	141,650
% number of rooms							
€5,000 and under	:	:	30.2	[23.5]	[19.7]	:	100.0
€5,001-€10,000	[2.9]	12.2	27.0	28.1	17.7	12.2	100.0
€10,001-€15,000	:	6.8	19.0	32.4	23.7	16.4	100.0
€15,001-€20,000	:	:	15.9	30.0	24.5	25.6	100.0
€20,001-€25,000	:	:	14.3	33.6	22.3	26.5	100.0
€25,001-€30,000	:	:	[9.8]	32.5	24.1	32.1	100.0
€30,001-€35,000	:	:	[8.2]	22.5	31.2	36.0	100.0
€35,001+	:	:	[8.5]	22.5	25.3	43.4	100.0
Total	1.2	5.3	16.9	29.0	23.1	24.4	100.0

3.6. Average monthly rent on main dwelling by household type: 2009

Household type	€
Households without dependent children	43
<i>of which:</i>	
One person household, total	41
Two adults, no dependent children	59
Other households without dependent children	:
Households with dependent children	72
<i>of which:</i>	
Single parent household, one or more dependent children	[92]
Two adults, one or more dependent child	[103]
Other households with dependent children	[26]
Total	51

3.7. Average monthly rent on main dwelling by disposable income group: 2009

Income group	€
€10,000 and under	47
€10,001-€20,000	[40]
€20,001-€30,000	[59]
€30,001+	:
Total	51

3.8. Average monthly rent on main dwelling by number of rooms: 2009

Number of rooms	€
Less than 4	:
4	46
5	58
6 or more	[59]
Total	51

3.9. Average monthly rent on main dwelling by district: 2009

District	€
Southern Harbour	25
Northern Harbour	46
South Eastern	[72]
Western	:
Northern	156
Gozo and Comino	:
Total	51

3.10. Average monthly housing costs by disposable income: 2009

Income group	€
€10,000 and under	109
€10,001-€15,000	149
€15,001-€20,000	152
€20,001-€25,000	178
€25,001-€30,000	198
€30,001-€35,000	178
€35,001+	198
Total	157

3.11. Financial burden incurred by total housing costs by disposable income: 2009

Income group	A heavy burden	Somewhat of a burden	Not a burden at all	Total*
€5,000 and under	2,670	1,350	:	4,470
€5,001-€10,000	15,670	11,500	2,700	29,870
€10,001-€15,000	14,580	9,200	[1,320]	25,100
€15,001-€20,000	11,630	7,450	1,830	20,910
€20,001-€25,000	9,100	7,270	1,970	18,340
€25,001-€30,000	6,970	5,460	[1,280]	13,710
€30,001-€35,000	5,030	5,130	[1,380]	11,550
€35,001+	5,960	8,580	2,860	17,390
Total	71,610	55,940	13,790	141,340
% financial burden				
€5,000 and under	59.7	30.2	:	100.0
€5,001-€10,000	52.5	38.5	9.0	100.0
€10,001-€15,000	58.1	36.7	[5.3]	100.0
€15,001-€20,000	55.6	35.6	8.8	100.0
€20,001-€25,000	49.6	39.6	10.7	100.0
€25,001-€30,000	50.8	39.8	[9.3]	100.0
€30,001-€35,000	43.5	44.4	[11.9]	100.0
€35,001+	34.3	49.3	16.4	100.0
Total	50.6	39.6	9.8	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: 2009

Type of problem	Number	% total households
No bath or shower in dwelling	[1,060]	[0.7]
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	15,610	11.0
Dwelling too dark/not enough light	10,330	7.3
Noise from neighbours or from the street	41,040	29.0
Pollution, grime or other environmental problems	55,900	39.5
Crime, violence or vandalism in the area	15,430	10.9

3.13. Problems with main dwelling by type and disposable income: 2009

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	:	[800]	:	1,480	1,510	:
€5,001-€10,000	:	4,650	2,880	9,370	12,350	3,810
€10,001-€15,000	:	2,840	2,120	7,140	10,270	2,290
€15,001-€20,000	:	2,200	[1,330]	6,240	8,630	2,640
€20,001-€25,000	:	1,710	[1,330]	5,470	7,460	[1,580]
€25,001-€30,000	:	[1,260]	:	3,710	5,220	1,670
€30,001-€35,000	:	:	:	3,160	4,510	[1,180]
€35,001+	:	[1,310]	:	4,470	5,950	1,940
Total	[1,060]	15,610	10,330	41,040	55,900	15,430
% total households						
€5,000 and under	:	[17.9]	:	33.1	33.8	:
€5,001-€10,000	:	15.5	9.6	31.2	41.1	12.7
€10,001-€15,000	:	11.3	8.4	28.4	40.9	9.1
€15,001-€20,000	:	10.5	[6.4]	29.8	41.2	12.6
€20,001-€25,000	:	9.3	[7.2]	29.8	40.6	[8.6]
€25,001-€30,000	:	[9.2]	:	27.1	38.1	12.2
€30,001-€35,000	:	:	:	27.1	38.7	[10.1]
€35,001+	:	[7.5]	:	25.7	34.2	11.2
Total	[0.7]	11.0	7.3	29.0	39.5	10.9

3.14. Problems with main dwelling by type and household size: 2009

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	:	4,890	2,900	7,810	9,970	3,110
2	:	3,730	2,420	11,730	16,080	3,610
3	:	2,560	2,140	9,390	13,050	4,170
4	:	2,650	1,900	8,580	11,830	3,350
5+	:	1,780	:	3,530	4,960	[1,190]
Total	[1,060]	15,610	10,330	41,040	55,900	15,430
% total households						
1	:	18.4	10.9	29.3	37.5	11.7
2	:	10.3	6.7	32.3	44.2	9.9
3	:	8.1	6.8	29.7	41.3	13.2
4	:	8.5	6.1	27.4	37.8	10.7
5+	:	11.3	:	22.4	31.5	[7.5]
Total	[0.7]	11.0	7.3	29.0	39.5	10.9

3.15. Problems with main dwelling by type and district: 2009

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	:	2,390	2,190	8,180	14,630	4,020
Northern Harbour	:	5,840	3,900	15,250	21,640	6,080
South Eastern	:	[960]	:	3,710	5,180	1,410
Western	:	3,990	2,010	4,810	5,350	[1,530]
Northern	:	1,980	[1,170]	5,680	5,830	[1,130]
Gozo and Comino	:	:	:	3,410	3,260	1,260
Total	[1,060]	15,610	10,330	41,040	55,900	15,430
% total households						
Southern Harbour	:	8.5	7.8	29.0	51.8	14.2
Northern Harbour	:	13.4	9.0	35.1	49.8	14.0
South Eastern	:	[4.8]	:	18.5	25.8	7.0
Western	:	21.7	10.9	26.2	29.1	[8.3]
Northern	:	9.6	[5.7]	27.5	28.2	[5.5]
Gozo and Comino	:	:	:	31.4	30.1	11.6
Total	[0.7]	11.0	7.3	29.0	39.5	10.9

4

AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION

4.1. Dispersion around the at-risk-of-poverty threshold: 2007-2009

Threshold	2007			2008			2009		
	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	403,558	100.0	N/A	406,190	100.0	N/A	404,554	100.0
Median National Equivalised Income (NEI)	9,113	201,674	50.0	9,558	203,037	50.0	9,935	202,249	50.0
40% median National Equivalised Income (NEI)	3,645	13,689	3.4	3,823	15,439	3.8	3,974	11,891	2.9
50% median National Equivalised Income (NEI)	4,556	29,645	7.3	4,779	31,421	7.7	4,968	29,870	7.4
60% median National Equivalised Income (NEI)*	5,468	57,569	14.3	5,735	59,158	14.6	5,961	61,278	15.1
70% median National Equivalised Income (NEI)	6,379	92,367	22.9	6,690	98,385	24.2	6,955	100,169	24.8
20th percentile National Equivalised Income (NEI)	6,088	80,769	20.0	6,271	81,185	20.0	6,448	80,948	20.0
80th percentile National Equivalised Income (NEI)	13,057	322,799	80.0	14,140	324,861	80.0	14,721	323,587	80.0
S20 (000s)**	376,157	N/A	N/A	384,263	N/A	N/A	409,243	N/A	N/A
S80 (000s)***	1,402,825	N/A	N/A	1,535,483	N/A	N/A	1,659,898	N/A	N/A
S80 / S20 ratio	3.7	N/A	N/A	4.0	N/A	N/A	4.1	N/A	N/A
Gini coefficient (%)	25.7	N/A	N/A	26.9	N/A	N/A	27.7	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: 2009

Age	Number			% total population		
	Males	Females	Total	Males	Females	Total
0-17	8,820	7,860	16,680	21.2	20.1	20.7
18-24	2,530	2,170	4,710	11.7	10.8	11.3
25-49	7,710	9,600	17,310	10.9	14.1	12.5
50-64	5,380	6,470	11,840	12.5	14.7	13.6
65+	5,110	5,630	10,730	20.6	17.8	19.0
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.3. At-risk-of-poverty rates by age: 2007-2009

Age	2007			2008			2009		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-17	20.0	17.6	18.8	19.9	20.0	19.9	21.2	20.1	20.7
18-24	7.9	8.3	8.1	[7.2]	[7.8]	7.5	11.7	10.8	11.3
25-49	10.0	13.1	11.5	9.7	13.3	11.5	10.9	14.1	12.5
50-64	12.2	16.6	14.4	12.3	15.1	13.7	12.5	14.7	13.6
65+	22.7	17.2	19.7	23.3	20.1	21.5	20.6	17.8	19.0
Total	13.8	14.9	14.4	13.7	15.5	14.6	14.7	15.6	15.1

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4.4. Persons at-risk-of-poverty by tenure status: 2009

Tenure status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Owner	21,500	23,170	44,660	13.4	14.4	13.9
Tenant	6,650	7,120	13,760	19.4	20.5	20.0
Accommodation provided free of charge	[1,420]	[1,440]	[2,850]	[19.2]	[18.0]	[18.6]
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.5. Persons at-risk-of-poverty by household type: 2009

Household type	Number			% total population		
	Males	Females	Total	Males	Females	Total
Households without dependent children	10,730	11,950	22,680	12.0	13.3	12.6
<i>of which:</i>						
One person household, total	2,010	3,360	5,380	19.4	20.7	20.2
One person household, male	2,010	N/A	2,010	19.4	N/A	19.4
One person household, female	N/A	3,360	3,360	N/A	20.7	20.7
One person household, under 65	[1,340]	1,430	2,770	[21.8]	27.1	24.3
One person household, 65 and over	:	1,930	2,600	:	17.7	17.1
2 adults, no dependent children, both under 65	2,530	2,580	5,100	15.9	16.2	16.0
2 adults, no dependent children, at least one adult 65 or more	4,020	4,130	8,150	23.1	21.4	22.2
Other households without dependent children	[2,170]	[1,880]	[4,050]	[4.7]	[4.9]	[4.8]
Households with dependent children	18,820	19,770	38,600	16.8	17.5	17.2
<i>of which:</i>						
Single parent household, one or more dependent children	1,840	3,200	5,040	49.2	55.7	53.2
2 adults, one dependent child	2,330	2,240	4,570	10.6	9.9	10.2
2 adults, two dependent children	6,100	6,240	12,340	18.2	18.5	18.4
2 adults, three or more dependent children	4,140	4,420	8,560	30.9	35.4	33.1
Other households with one or more dependent children	4,410	3,670	8,080	11.3	9.6	10.4
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.6. Persons at-risk-of-poverty by district: 2009

District	Number			% total population		
	Males	Females	Total	Males	Females	Total
Southern Harbour	6,740	7,280	14,020	17.7	19.0	18.3
Northern Harbour	8,390	8,840	17,220	14.4	14.8	14.6
South Eastern	4,300	4,570	8,860	13.9	15.0	14.5
Western	3,440	3,640	7,080	12.0	13.2	12.6
Northern	4,190	4,630	8,830	13.9	14.7	14.3
Gozo and Comino	2,500	2,770	5,270	16.3	17.6	17.0
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.7. Persons at-risk-of-poverty by household's main source of income: 2009

Main source of income	Number			% total population		
	Males	Females	Total	Males	Females	Total
Work (full-time and part-time), incl. self-employment	15,450	14,110	29,560	9.6	9.4	9.5
Unemployment benefits	[1,330]	[1,130]	2,460	[61.5]	[64.5]	62.9
Old-age benefits	7,570	8,760	16,330	28.3	24.7	26.3
Other social benefits	4,590	6,780	11,370	57.5	58.9	58.4
Other forms of income	[620]	[940]	[1,560]	[21.1]	[23.7]	[22.6]
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.8. Persons at-risk-of-poverty by most frequent activity status: 2009

Activity status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (persons aged under 18)	8,820	7,860	16,680	21.2	20.1	20.7
At work	7,770	1,610	9,380	7.5	3.1	6.0
Unemployed	2,580	[920]	3,490	35.6	[29.7]	33.9
Retired	7,520	[980]	8,490	21.1	[11.2]	19.2
Other inactive	2,740	20,360	23,100	21.6	20.3	20.5

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

4.9. Persons at-risk-of-poverty by work intensity of the household: 2009

Work intensity	Number			% total population		
	Males	Females	Total	Males	Females	Total
WI is equal to 0	8,510	10,400	18,910	44.0	43.6	43.8
WI is greater than 0 but less than 0.5	4,770	4,580	9,350	23.6	25.7	24.6
WI is greater or equal to 0.5 but less than 1	11,190	10,480	21,670	11.6	11.6	11.6
WI is equal to 1	[1,580]	[1,500]	3,070	[3.1]	[3.1]	3.1

Note: This table excludes households without persons of working age.

4.10. Persons at-risk-of-poverty by highest level of education attained: 2009

Education level	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (under 16)	7,500	6,750	14,260	21.0	20.2	20.6
Pre-primary, primary and lower secondary education*	17,600	21,200	38,800	17.0	18.1	17.6
Upper secondary and post-secondary non-tertiary education	3,000	2,450	5,450	7.6	8.3	7.9
Tertiary or higher education	[1,000]	[790]	1,790	[4.7]	[4.1]	4.4
Total	29,100	31,190	60,290	14.5	15.6	15.1

*This category also includes persons who have not received any formal schooling.

4.11. Persons aged 16 and over at-risk-of-poverty by occupation: 2009

Occupation (ISCO)	Number			% total population		
	Males	Females	Total	Males	Females	Total
Occupation not specified	:	:	:	:	:	:
Highly skilled, non-manual workers	:	:	:	:	:	:
Low skilled, non-manual workers	2,900	[1,490]	4,390	7.7	[4.4]	6.1
Skilled, manual workers	3,170	:	3,340	10.8	:	10.1
Elementary Occupations	1,590	:	2,220	12.4	:	13.1

Note: This table only includes persons who were employed during the survey period.

4.12. Persons at-risk-of-poverty by household disposable income group: 2009

Income group	Number			% total population		
	Males	Females	Total	Males	Females	Total
€5,000 and under	2,680	3,490	6,160	100.0	100.0	100.0
€5,001-€10,000	12,770	13,990	26,750	63.0	50.4	55.7
€10,001-€15,000	11,500	11,680	23,180	35.8	35.5	35.7
€15,001-€20,000	2,430	2,470	4,890	7.4	7.8	7.6
€20,001+	:	:	:	:	:	:
Total	29,560	31,720	61,280	14.7	15.6	15.1

4.13. Persons at-risk-of-poverty before social transfers other than old-age and survivor's benefits by age and household characteristics: 2009

		Total	% of category total
Household type	Households without dependent children	33,330	18.5
	<i>of which:</i>		
	One person household, total	7,480	28.1
	One person household, male	2,930	28.2
	One person household, female	4,560	28.1
	One person household, under 65 years of age	4,470	39.1
	One person household, 65 years old and over	3,010	19.8
	Two adults, no dependent children, both under 65 years of age	7,180	22.5
	Two adults, no dependent children, at least one adult aged 65 or more	10,500	28.6
	Other households without dependent children	8,170	9.6
	Households with dependent children	60,180	26.8
	<i>of which:</i>		
	Single parent household, one or more dependent children	6,620	69.8
	Two adults, one dependent child	7,260	16.2
Two adults, two dependent children	18,440	27.4	
Two adults, three or more dependent children	12,170	47.0	
Other households with dependent children	15,690	20.3	
Main source of income	Work (full-time and part-time), incl. self-employment	48,310	15.5
	Unemployment benefits	3,220	82.3
	Old-age benefits	21,710	34.9
	Other social benefits	18,320	94.0
	Other forms of income	1,950	28.3
Work intensity*	WI is equal to 0	29,180	67.6
	WI is greater than 0 but less than 0.5	18,490	48.6
	WI is greater or equal to 0.5 but less than 1	32,390	17.3
	WI is equal to 1	4,250	4.2
Age	0-17	25,050	31.1
	18-24	7,450	17.8
	25-49	27,970	20.2
	50-64	19,400	22.3
	65+	13,630	24.1
District	Southern Harbour	21,270	27.8
	Northern Harbour	26,050	22.1
	South Eastern	13,970	22.8
	Western	11,080	19.7
	Northern	12,190	19.7
	Gozo and Comino	8,940	28.8
All persons	93,510	23.1	

* This part of the table excludes households without persons of working age.

4.14. Persons at-risk-of-poverty before social transfers, old-age and survivor's benefits by age and household characteristics: 2009

	Total	% of category total
Households without dependent children	80,210	44.6
<i>of which:</i>		
One person household, total	21,180	79.6
One person household, male	6,630	63.7
One person household, female	14,550	89.7
One person household, under 65 years of age	6,420	56.2
One person household, 65 years old and over	14,760	97.2
Two adults, no dependent children, both under 65 years of age	10,880	34.1
Two adults, no dependent children, at least one adult aged 65 or more	29,160	79.3
Other households without dependent children	18,990	22.4
Households with dependent children	66,940	29.8
<i>of which:</i>		
Single parent household, one or more dependent children	6,970	73.5
Two adults, one dependent child	8,000	17.9
Two adults, two dependent children	18,740	27.9
Two adults, three or more dependent children	12,350	47.7
Other households with dependent children	20,880	27.0
Main source of income		
Work (full-time and part-time), incl. self-employment	60,910	19.5
Unemployment benefits	3,220	82.3
Old-age benefits	60,490	97.2
Other social benefits	19,370	99.4
Other forms of income	3,160	46.0
Work intensity*		
WI is equal to 0	41,100	95.2
WI is greater than 0 but less than 0.5	23,450	61.7
WI is greater or equal to 0.5 but less than 1	40,260	21.5
WI is equal to 1	7,570	7.6
Age		
0-17	27,260	33.8
18-24	8,970	21.5
25-49	33,400	24.1
50-64	31,700	36.4
65+	45,820	81.2
District		
Southern Harbour	33,630	44.0
Northern Harbour	44,690	37.9
South Eastern	20,750	33.9
Western	16,840	29.9
Northern	17,730	28.7
Gozo and Comino	13,510	43.5
All persons	147,150	36.4

* This part of the table excludes households without persons of working age.

4.15. Households by availability of various amenities: 2009

Amenity	Availability	Households	
		Number*	% total
Telephone (including mobile phone)	Yes	139,750	98.7
	No - cannot afford	:	:
	No - other reason	[1,250]	[0.9]
	Total	141,550	100.0
Colour TV	Yes	139,840	98.8
	No - cannot afford	:	:
	No - other reason	[1,220]	[0.9]
	Total	141,550	100.0
Computer	Yes	97,170	68.7
	No - cannot afford	4,190	3.0
	No - other reason	40,150	28.4
	Total	141,510	100.0
Washing machine	Yes	136,890	96.7
	No - cannot afford	:	:
	No - other reason	3,760	2.7
	Total	141,550	100.0
Car	Yes	117,660	83.2
	No - cannot afford	4,290	3.0
	No - other reason	19,530	13.8
	Total	141,480	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: 2009

Item	Capacity to afford	Households	
		Number*	% total
Paying for one week annual holiday away from home	Yes	52,460	37.1
	No	88,880	62.9
	Total	141,340	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	125,830	89.0
	No	15,620	11.0
	Total	141,450	100.0
Facing unexpected financial expenses (of €450 and over)	Yes	98,310	69.5
	No	43,150	30.5
	Total	141,450	100.0
Keeping home adequately warm	Yes	125,510	88.7
	No	15,940	11.3
	Total	141,450	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: 2009

Type of expense	Been in arrears	Households	
		Number*	% total
Mortgage or rent payments	Yes	[1,220]	[2.7]
	No	44,370	97.3
	Total	45,600	100.0
Utility bills	Yes	9,660	6.9
	No	131,280	93.1
	Total	140,940	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: 2009

Ability to make ends meet	Households	
	Number*	% total
With great difficulty	23,770	16.8
With difficulty	40,120	28.4
Neither with difficulty or easily	69,140	48.9
Easily	7,490	5.3
Very easily	:	:
Total	141,400	100.0

* This total does not represent the total number of households as there were a number of households which did not respond to this question.

4.19. Number of persons at-risk-of-poverty by availability of various amenities: 2009

Amenity	Availability	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	60,260	98.5	401,330	99.2
	No - cannot afford	:	:	[1,090]	[0.3]
	No - other reason	:	:	2,000	0.5
	Total	61,190	100.0	404,430	100.0
Colour TV	Yes	60,420	98.7	401,710	99.3
	No - cannot afford	:	:	[1,250]	[0.3]
	No - other reason	:	:	[1,460]	[0.4]
	Total	61,190	100.0	404,430	100.0
Computer	Yes	43,030	70.3	323,320	80.0
	No - cannot afford	4,230	6.9	9,200	2.3
	No - other reason	13,930	22.8	71,780	17.8
	Total	61,190	100.0	404,290	100.0
Washing machine	Yes	59,530	97.3	398,760	98.6
	No - cannot afford	:	:	[1,000]	[0.2]
	No - other reason	[1,240]	[2.0]	4,660	1.2
	Total	61,190	100.0	404,430	100.0
Car	Yes	51,110	83.5	369,420	91.4
	No - cannot afford	4,150	6.8	8,070	2.0
	No - other reason	5,930	9.7	26,860	6.6
	Total	61,190	100.0	404,350	100.0

* These totals do not represent the total number of persons 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: 2009

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	7,380	12.1	146,300	36.2
	No	53,820	87.9	257,740	63.8
	Total	61,190	100.0	404,040	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	45,710	74.7	363,610	89.9
	No	15,490	25.3	40,640	10.1
	Total	61,190	100.0	404,250	100.0
Facing unexpected financial expenses (of €450 and over)	Yes	29,370	48.0	291,330	72.1
	No	31,820	52.0	112,920	27.9
	Total	61,190	100.0	404,250	100.0
Keeping home adequately warm	Yes	51,180	83.6	359,760	89.0
	No	10,020	16.4	44,490	11.0
	Total	61,190	100.0	404,250	100.0

* These totals do not represent the total number of persons 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: 2009

Type of expense	Been in arrears	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Mortgage or rent payments	Yes	[1,440]	[6.6]	3,370	2.7
	No	20,210	93.4	123,260	97.3
	Total	21,640	100.0	126,630	100.0
Utility bills	Yes	9,150	15.1	29,850	7.4
	No	51,610	84.9	373,410	92.6
	Total	60,770	100.0	403,250	100.0
Hire purchase instalments or other loan payments	Yes	[1,060]	[13.5]	3,000	6.1
	No	6,790	86.5	46,220	93.9
	Total	7,860	100.0	49,210	100.0

* These totals do not represent the total number of persons as this 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: 2009

Ability to make ends meet	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
With great difficulty	20,490	33.5	73,130	18.1
With difficulty	21,490	35.1	121,810	30.1
Neither with difficulty or easily	17,910	29.3	189,880	47.0
Easily	:	:	17,430	4.3
Very easily	:	:	1,890	0.5
Total	61,190	100.0	404,150	100.0

* This total does not represent the total number of persons 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: 2009

Type of childcare	Number of children availing of service	Number of hours per week	Average per child availing of service
Education at pre-school	7,790	203,890	26
Education at compulsory school	27,990	850,160	30
Childcare at centre-based services/ day-care centres	9,390	62,520	7
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	8,940	123,000	14

Note: 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: 2007-2009

		At-risk-of-poverty rates			
		2007	2008	2009	
				At-risk-of-poverty rate	Number of children at-risk-of-poverty
Total		18.8	19.9	20.7	16,680
Work intensity*	WI is equal to 0	71.0	74.6	65.7	4,290
	WI is greater than 0 but less than 0.5	32.5	33.9	36.4	2,260
	WI is greater or equal to 0.5 but less than 1	17.5	19.2	20.3	9,060
	WI is equal to 1	[3.9]	:	[4.6]	[1,080]
Household disposable income	€5,000 and under	:	:	:	:
	€5,001-€10,000	93.7	96.8	93.2	4,740
	€10,001+	10.8	11.3	15.2	11,370
Household size	2	58.5	58.5	50.9	840
	3	16.2	13.8	16.5	2,510
	4	17.5	21.5	18.7	6,790
	5+	19.8	19.2	23.8	6,540
Household type	Single parent household, one or more dependent children	54.7	58.8	56.8	2,920
	2 adults, one dependent child	[11.2]	:	[9.7]	[1,270]
	2 adults, two dependent children	15.9	20.5	17.9	5,520
	2 adults, three or more dependent children	27.1	28.4	33.1	4,700
	Other households with one or more dependent children	[8.6]	[8.7]	13.1	2,270

* This part of the table excludes households without persons of working age.

5.3. Number of households by availability of various amenities and presence of children (aged 0-17): 2009

Amenity	Children (aged 0-17)	Availability of amenity			Total
		Yes	No		
			Cannot afford	Other reason	
Telephone (incl. mobile phone)	No children	90,070	:	[1,110]	91,540
	One or more children	49,690	:	:	50,010
	Total	139,750	:	[1,250]	141,550
Colour TV	No children	90,040	:	[1,180]	91,540
	One or more children	49,800	:	:	50,010
	Total	139,840	:	[1,220]	141,550
Computer	No children	50,730	3,020	37,790	91,540
	One or more children	46,440	[1,170]	2,360	49,970
	Total	97,170	4,190	40,150	141,510
Washing machine	No children	86,940	:	3,730	91,540
	One or more children	49,960	:	:	50,010
	Total	136,890	:	3,760	141,550
Car	No children	69,440	3,240	18,790	91,470
	One or more children	48,230	[1,050]	:	50,010
	Total	117,660	4,290	19,530	141,480
% availability					
Telephone (incl. mobile phone)	No children	98.4	:	[1.2]	100.0
	One or more children	99.4	:	:	100.0
	Total	98.7	:	[0.9]	100.0
Colour TV	No children	98.4	:	[1.3]	100.0
	One or more children	99.6	:	:	100.0
	Total	98.8	:	[0.9]	100.0
Computer	No children	55.4	3.3	41.3	100.0
	One or more children	92.9	[2.3]	4.7	100.0
	Total	68.7	3.0	28.4	100.0
Washing machine	No children	95.0	:	4.1	100.0
	One or more children	99.9	:	:	100.0
	Total	96.7	:	2.7	100.0
Car	No children	75.9	3.5	20.5	100.0
	One or more children	96.4	[2.1]	:	100.0
	Total	83.2	3.0	13.8	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.

5.4. Number of households by capacity to afford various items and number of children (aged 0-17): 2009

Item	Number of children (aged 0-17)	Capacity to afford		
		Yes	No	Total
Paying for one week annual holiday away from home	0	36,940	54,420	91,360
	1	8,780	16,770	25,540
	2	5,890	13,560	19,450
	3+	[860]	4,130	4,990
	Total	52,460	88,880	141,340
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	81,690	9,780	91,470
	1	22,620	2,930	25,540
	2	17,150	2,300	19,450
	3+	4,380	:	4,990
	Total	125,830	15,620	141,450
Facing unexpected financial expenses (of €450 and over)	0	63,590	27,880	91,470
	1	18,290	7,250	25,540
	2	13,570	5,880	19,450
	3+	2,860	2,130	4,990
	Total	98,310	43,150	141,450
Keeping home adequately warm	0	80,860	10,610	91,470
	1	22,820	2,720	25,540
	2	17,550	1,900	19,450
	3+	4,270	:	4,990
	Total	125,510	15,940	141,450
% capacity				
Paying for one week annual holiday away from home	0	40.4	59.6	100.0
	1	34.4	65.7	100.0
	2	30.3	69.7	100.0
	3+	[17.2]	82.8	100.0
	Total	37.1	62.9	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	89.3	10.7	100.0
	1	88.6	11.5	100.0
	2	88.2	11.8	100.0
	3+	87.8	:	100.0
	Total	89.0	11.0	100.0
Facing unexpected financial expenses (of €450 and over)	0	69.5	30.5	100.0
	1	71.6	28.4	100.0
	2	69.8	30.2	100.0
	3+	57.3	42.7	100.0
	Total	69.5	30.5	100.0
Keeping home adequately warm	0	88.4	11.6	100.0
	1	89.4	10.6	100.0
	2	90.2	9.8	100.0
	3+	85.6	:	100.0
	Total	88.7	11.3	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.

5.5. Number of households by whether or not they have been in arrears and presence of children (aged 0-17): 2009

Type of expense	Children (aged 0-17)	Been in arrears		
		Yes	No	Total
Mortgage or rent payments	No children	:	26,160	26,760
	One or more children	:	18,210	18,840
	Total		[1,220]	44,370
Utility bills	No children	4,470	86,610	91,080
	One or more children	5,190	44,670	49,860
	Total	9,660	131,280	140,940
Hire purchase instalments or other loan payments	No children	:	5,280	5,520
	One or more children	:	8,530	9,130
	Total	:	13,810	14,660
% arrears				
Mortgage or rent payments	No children	:	97.8	100.0
	One or more children	:	96.7	100.0
	Total		[2.7]	97.3
Utility bills	No children	4.9	95.1	100.0
	One or more children	10.4	89.6	100.0
	Total	6.9	93.1	100.0
Hire purchase instalments or other loan payments	No children	:	95.7	100.0
	One or more children	:	93.4	100.0
	Total	:	94.2	100.0

* These totals do not represent the total number of households 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: 2009

Age	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
0-59	21,700	162,540	23,480	156,440	45,170	318,980
60+	7,860	38,980	8,250	46,600	16,110	85,570
Total	29,560	201,520	31,720	203,030	61,280	404,550
0-64	24,450	176,650	26,100	171,430	50,550	348,080
65+	5,110	24,870	5,630	31,600	10,730	56,470
Total	29,560	201,520	31,720	203,030	61,280	404,550
0-69	26,100	185,360	28,140	180,850	54,230	366,210
70+	3,460	16,160	3,580	22,190	7,040	38,350
Total	29,560	201,520	31,720	203,030	61,280	404,550

6.2. At-risk-of-poverty rates by age: 2007-2009

Age	2007			2008			2009		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-59	12.1	13.9	13.0	11.7	14.2	12.9	13.3	15.0	14.2
60+	21.6	18.7	20.0	22.2	19.9	20.9	20.2	17.7	18.8
Total	14.0	15.0	14.0	13.7	15.5	14.6	14.7	15.6	15.1
0-64	12.6	14.5	13.6	12.4	14.7	13.5	13.8	15.2	14.5
65+	22.7	17.2	19.7	23.3	20.1	21.5	20.5	17.8	19.0
Total	14.0	15.0	14.0	13.7	15.5	14.6	14.7	15.6	15.1
0-69	13.0	14.7	13.8	12.8	15.1	13.9	14.1	15.6	14.8
70+	24.2	16.6	19.8	23.4	18.9	20.8	21.4	16.1	18.4
Total	14.0	15.0	14.0	13.7	15.5	14.6	14.7	15.6	15.1

6.3. Average household disposable income by household type: 2007-2009

Household type	Average household disposable income (€)		
	2007	2008	2009
One person household, under 60 years	9,050	8,890	10,280
One person household, 60 and over	7,540	7,440	7,930
Under 60 years, living with at least one other person under 60 years	23,740	25,640	26,820
60 and over, living with at least one other person 60 and over	15,340	15,590	17,010
Under 60 years, living with at least one of their sons/daughters	23,530	25,390	26,610
60 and over, living with at least one of their sons/daughters	22,610	24,960	25,290
One person household, under 65 years	8,600	8,580	9,670
One person household, 65 and over	7,630	7,370	7,950
Under 65 years, living with at least one other person under 65 years	23,320	25,190	26,400
65 and over, living with at least one other person 65 and over	14,180	13,400	14,730
Under 65 years, living with at least one of their sons/daughters	23,520	25,500	26,710
65 and over, living with at least one of their sons/daughters	21,900	23,280	23,070
One person household, under 70 years	8,410	8,320	9,300
One person household, 70 and over	7,590	7,400	7,950
Under 70 years, living with at least one other person under 70 years	22,960	24,750	25,940
70 and over, living with at least one other person 70 and over	13,760	13,000	14,410
Under 70 years, living with at least one of their sons/daughters	23,510	25,470	26,600
70 and over, living with at least one of their sons/daughters	21,350	22,700	22,660

6.4. S80/S20 ratio of elderly persons by age: 2009

Age	Threshold	Value (€)	Number of persons below threshold
60+	20th percentile	6,080	17,130
	80th percentile	12,170	68,450
	S20 (000s)	80,480	N/A
	S80 (000s)	284,330	N/A
	S80/S20	3.5	N/A
65+	20th percentile	6,070	11,340
	80th percentile	11,440	45,180
	S20 (000s)	53,280	N/A
	S80 (000s)	174,050	N/A
	S80/S20	3.3	N/A
70+	20th percentile	6,110	7,680
	80th percentile	11,220	30,680
	S20 (000s)	36,100	N/A
	S80 (000s)	116,470	N/A
	S80/S20	3.2	N/A

6.5. At-risk-of-poverty rates by household type: 2007-2009

Household type	2007			2008			2009		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
One person household, under 60 years	:	40.5	26.4	[20.7]	[30.6]	24.5	:	[30.0]	23.5
One person household, 60 and over	[17.9]	16.4	16.9	:	20.8	19.8	[19.9]	18.1	18.6
Under 60 years, living with at least one other person under 60 years	12.1	13.0	12.6	11.7	13.5	12.6	13.6	14.6	14.1
60 and over, living with at least one other person 60 and over	24.0	23.5	23.7	24.4	23.5	23.9	21.4	20.5	20.9
Under 60 years, living with at least one of their sons/daughters	10.8	13.3	12.2	11.0	13.2	12.2	12.2	14.6	13.5
60 and over, living with at least one of their sons/daughters	[8.9]	:	6.8	[6.5]	:	5.4	9.6	[7.6]	8.6
One person household, under 65 years	:	40.3	27.4	[19.9]	26.8	23.0	[21.8]	27.1	24.3
One person household, 65 and over	:	[12.6]	14.3	:	20.9	20.0	:	17.7	17.1
Under 65 years, live with at least one other person under 65 years	12.7	13.3	13.0	12.2	13.9	13.0	13.8	14.7	14.2
65 and over, living with at least one other person 65 and over	26.5	25.9	26.2	25.7	24.9	25.3	23.8	22.1	22.9
Under 65 years, living with at least one of their sons/daughters	11.0	12.8	12.0	10.6	12.5	11.7	12.0	14.0	13.1
65 and over, living with at least one of their sons/daughters	:	:	:	:	:	[5.6]	:	:	[8.1]
One person household, under 70 years	[15.4]	32.3	24.1	[19.6]	26.3	23.0	21.6	27.4	24.4
One person household, 70 and over	:	[12.2]	[14.8]	:	19.9	19.2	:	15.5	15.1
Under 70 years, living with at least one other person under 70 years	13.0	13.7	13.3	12.7	14.4	13.5	13.9	14.8	14.4
70 and over, living with at least one other person 70 and over	29.4	29.2	29.3	27.4	27.3	27.3	24.8	23.0	23.9
Under 70 years, living with at least one of their sons/daughters	10.8	12.6	11.7	10.5	12.5	11.6	11.8	13.9	12.9
70 and over, living with at least one of their sons/daughters	:	:	:	:	:	:	:	:	[8.3]

6.6. Number of persons at-risk-of-poverty by household type: 2009

Household type	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
One person household, under 60 years	:	4,990	[1,080]	3,610	2,020	8,600
One person household, 60 and over	[1,080]	5,410	2,280	12,610	3,360	18,010
Under 60 years, living with at least one other person under 60 years	20,270	149,530	21,480	147,140	41,760	296,660
60 and over, living with at least one other person 60 and over	5,310	24,870	5,410	26,380	10,720	51,250
Under 60 years, living with at least one of their sons/daughters	7,490	61,430	10,570	72,160	18,060	133,590
60 and over, living with at least one of their sons/daughters	1,390	14,410	[1,160]	15,220	2,550	29,630
One person household, under 65 years	[1,340]	6,140	1,430	5,290	2,770	11,430
One person household, 65 and over	:	4,250	1,930	10,930	2,600	15,180
Under 65 years, living with at least one other person under 65 years	22,800	165,210	23,520	160,550	46,320	325,750
65 and over, living with at least one other person 65 and over	3,150	13,260	3,170	14,330	6,320	27,590
Under 65 years, living with at least one of their sons/daughters	8,300	68,940	11,070	79,090	19,380	148,030
65 and over, living with at least one of their sons/daughters	:	6,900	:	8,290	[1,230]	15,200
One person household, under 70 years	1,590	7,370	1,960	7,150	3,550	14,520
One person household, 70 and over	:	3,020	1,400	9,060	1,830	12,090
Under 70 years, living with at least one other person under 70 years	24,270	174,080	25,040	168,900	49,310	342,980
70 and over, living with at least one other person 70 and over	1,760	7,090	1,760	7,630	3,520	14,720
Under 70 years, living with at least one of their sons/daughters	8,510	71,960	11,310	81,620	19,820	153,580
70 and over, living with at least one of their sons/daughters	:	3,880	:	5,760	[800]	9,640

6.7. Persons aged 65+ at-risk-of-poverty by tenure status: 2009

Tenure status	Persons at-risk-of-poverty		All persons	
	Number	% total	Number	% total
Owned	7,990	74.5	41,860	74.1
Rented	2,740	25.5	14,610	25.9
Total	10,730	100.0	56,470	100.0

6.8. Persons aged 65+ at-risk-of-poverty by household size: 2009

Household size	Persons at-risk-of-poverty		All persons	
	Number	% total	Number	% total
1	2,600	24.2	15,180	26.9
2	6,910	64.4	28,530	50.5
3	[800]	[7.5]	8,630	15.3
4	:	:	2,070	3.7
5+	:	:	2,060	3.6
Total	10,730	100.0	56,470	100.0

6.9. Persons aged 65+ at-risk-of-poverty by various household characteristics: 2009

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	2,220	20.8	19,840	35.3
	No	8,430	79.2	36,370	64.7
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	9,020	84.7	50,040	88.9
	No	1,630	15.3	6,230	11.1
Facing unexpected financial expenses (of €450 and over)	Yes	6,590	61.9	38,800	69.0
	No	4,060	38.1	17,470	31.0
Keeping home adequately warm	Yes	9,160	86.0	48,980	87.0
	No	1,490	14.0	7,290	13.0
Amenity	Availability	Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	10,390	97.6	55,430	98.4
	No - cannot afford	:	:	:	:
	No - other reason	:	:	:	:
Colour TV	Yes	10,320	96.9	55,410	98.3
	No - cannot afford	:	:	:	:
	No - other reason	:	:	:	:
Computer	Yes	3,210	30.1	20,180	35.8
	No - cannot afford	:	:	1,870	3.3
	No - other reason	6,800	63.8	34,290	60.9
Washing machine	Yes	9,850	92.5	53,310	94.6
	No - cannot afford	:	:	:	:
	No - other reason	:	:	2,620	4.7
Car	Yes	6,470	60.8	36,920	65.6
	No - cannot afford	:	:	2,220	3.9
	No - other reason	3,390	31.8	17,130	30.4
Problems with dwelling	Have problem	Number	% total	Number	% total
No bath or shower in dwelling	Yes	:	:	:	:
	No	10,670	100.0	55,860	99.2
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Yes	1,390	13.0	8,350	14.8
	No	9,280	87.0	48,070	85.2
Dwelling too dark/not enough light	Yes	:	:	4,820	8.5
	No	10,010	93.8	51,590	91.5
Noise from neighbours or from the street	Yes	4,210	39.5	19,530	34.6
	No	6,460	60.5	36,880	65.4
Pollution, grime or other environmental problems	Yes	4,970	46.6	24,960	44.2
	No	5,700	53.4	31,460	55.8
Crime, violence or vandalism in the area	Yes	[1,070]	[10.0]	6,250	11.1
	No	9,600	90.0	50,160	88.9

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

7

MODULE ON MATERIAL DEPRIVATION

7.1. Households by various household characteristics: 2009

Characteristic	Presence of characteristic	Households	
		Number*	% total
Availability of hot running water	Yes	132,500	96.4
	No	4,980	3.6
	Total	137,480	100.0
Perceived shortage of space	Yes	15,890	11.5
	No	121,790	88.5
	Total	137,680	100.0

* This total does not represent the total number of households as there were a number of households which did not respond to these questions.

7.2. Households by availability of various items: 2009

Item	Availability	Households	
		Number*	% total
Capacity to replace worn-out furniture	Yes	38,310	27.9
	No - cannot afford	61,780	45.0
	No - other reason	37,150	27.1
	Total	137,240	100.0
Internet access	Yes	91,030	66.3
	No - cannot afford	5,420	3.9
	No - other reason	40,890	29.8
	Total	137,340	100.0

* This total does not represent the total number of households as there were a number of households which did not respond to these questions.

7.3. Households by various neighbourhood characteristics: 2009

Characteristic	Presence of characteristic	Households	
		Number*	% total
Litter lying around	Very frequently	12,430	9.0
	Frequently	14,020	10.2
	Sometimes	29,560	21.5
	Rarely or never	81,470	59.3
	Total	137,480	100.0
Damaged public amenities (bus stops, lamp posts, pavements, etc.)	Very frequently	7,650	5.6
	Frequently	12,450	9.1
	Sometimes	30,260	22.0
	Rarely or never	87,050	63.3
	Total	137,410	100.0
Accessibility of public transport**	With great difficulty	12,270	10.8
	With some difficulty	22,970	20.3
	Easily	54,330	47.9
	Very easily	23,770	21.0
	Total	113,340	100.0
Accessibility of postal or banking services**	With great difficulty	13,300	9.8
	With some difficulty	29,610	21.8
	Easily	63,630	46.8
	Very easily	29,530	21.7
	Total	136,070	100.0

* This total does not represent the total number of households as there were a number of households which did not respond to these questions.

**These questions were only addressed to households making use of these services

7.4. Households with different limitations in neighbourhood by district: 2009...

Limitation	Frequency	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
		Number*						
Litter lying around	Very frequently	[1,220]	7,670	[1,290]	[910]	[1,250]	:	12,430
	Frequently	3,650	5,440	[1,600]	[1,710]	[1,380]	:	14,020
	Sometimes	7,170	11,790	4,320	2,850	2,530	[900]	29,560
	Rarely or never	15,160	17,290	12,230	12,510	14,860	9,420	81,470
	Total	27,220	42,190	19,440	17,980	20,020	10,630	137,480
Damaged public amenities (bus stops, lamp posts, pavements, etc.)	Very frequently	:	4,760	:	:	:	:	7,650
	Frequently	2,810	5,210	[1,470]	[1,490]	[1,300]	:	12,450
	Sometimes	7,260	11,980	3,870	2,770	3,340	[1,030]	30,260
	Rarely or never	16,260	20,200	13,320	13,160	14,680	9,430	87,050
	Total	27,210	42,150	19,440	17,980	19,980	10,650	137,410
Accessibility of public transport**	With great difficulty	:	2,990	[1,850]	[1,940]	[1,670]	3,120	12,270
	With some difficulty	3,260	5,750	3,510	3,510	3,340	3,600	22,960
	Easily	14,940	16,900	5,840	6,270	8,940	[1,440]	54,330
	Very easily	4,270	11,090	3,890	3,080	1,370	:	23,770
	Total	23,170	36,730	15,090	14,800	15,320	8,230	113,340
Accessibility of postal or banking services**	With great difficulty	3,310	[2,090]	[1,820]	[1,650]	[2,110]	2,320	13,300
	With some difficulty	5,420	6,170	4,090	4,930	5,560	3,430	29,610
	Easily	12,870	21,250	8,060	7,750	9,060	4,640	63,630
	Very easily	5,330	12,300	5,220	3,250	3,220	:	29,530
	Total	26,930	41,810	19,190	17,580	19,950	10,610	136,070

... 7.4. Households with different limitations in neighbourhood by district: 2009

Limitation	Frequency	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
		% total						
Litter lying around	Very frequently	[4.5]	18.2	[6.6]	[5.1]	[6.2]	:	9.0
	Frequently	13.4	12.9	[8.2]	[9.5]	[6.9]	:	10.2
	Sometimes	26.4	27.9	22.2	15.8	12.6	[8.5]	21.5
	Rarely or never	55.7	41.0	62.9	69.6	74.2	88.5	59.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Damaged public amenities (bus stops, lamp posts, pavements, etc.)	Very frequently	:	11.3	:	:	:	:	5.6
	Frequently	10.3	12.4	[7.6]	[8.3]	[6.5]	:	9.1
	Sometimes	26.7	28.4	19.9	15.4	16.7	[9.7]	22.0
	Rarely or never	59.8	47.9	68.5	73.2	73.5	88.5	63.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Accessibility of public transport**	With great difficulty	:	8.1	[12.2]	[13.1]	[10.9]	37.9	10.8
	With some difficulty	14.1	15.7	23.3	23.7	21.8	43.7	20.3
	Easily	64.5	46.0	38.7	42.4	58.3	[17.5]	47.9
	Very easily	18.4	30.2	25.8	20.8	9.0	:	21.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Accessibility of postal or banking services**	With great difficulty	12.3	[5.0]	[9.5]	[9.4]	[10.6]	21.9	9.8
	With some difficulty	20.1	14.8	21.3	28.0	27.9	32.4	21.8
	Easily	47.8	50.8	42.0	44.1	45.4	43.8	46.8
	Very easily	19.8	29.4	27.2	18.5	16.1	:	21.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*This total does not represent the total number of households as there were a number of households which did not respond to these questions.

**These questions were only addressed to households making use of these services

7.5. Households by whether all the children aged 1-16 living in the household have or do various items: 2009

Item	Availability	Households	
		Number*	% total
Have some new (not second-hand) clothes	Yes	38,310	94.0
	No	2,450	6.0
	Total	40,760	100.0
Have two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	39,880	97.9
	No	[880]	[2.1]
	Total	40,760	100.0
Eat fresh fruit and vegetables once a day	Yes	32,980	80.9
	No	7,780	19.1
	Total	40,760	100.0
Have three meals a day	Yes	30,610	75.1
	No	10,150	24.9
	Total	40,760	100.0
Have a meal with meat, chicken or fish (or vegetarian equivalent) at least once a day	Yes	34,120	83.7
	No	6,640	16.3
	Total	40,760	100.0
Have books at home suitable for their age	Yes	39,540	97.0
	No	[1,220]	[3.0]
	Total	40,760	100.0
Have outdoor leisure equipment (bicycle, roller skates, etc.)	Yes	30,540	74.9
	No	10,220	25.1
	Total	40,760	100.0
Have indoor games (educational baby toys, building blocks, board games, computer games, etc.)	Yes	39,580	97.1
	No	1,720	[2.9]
	Total	40,760	100.0
Participate in a regular leisure activity (swimming, playing an instrument, youth organisations, etc.)	Yes	26,250	64.4
	No	14,510	35.6
	Total	40,760	100.0
Have celebrations on special occasions (birthdays, name days, religious events, etc.)	Yes	37,080	91.0
	No	3,680	9.0
	Total	40,760	100.0
Invite friends round to play and eat from time to time	Yes	24,480	60.1
	No	16,280	39.9
	Total	40,760	100.0
Participate in school trips and school events that cost money**	Yes	32,920	93.8
	No	2,190	6.2
	Total	35,110	100.0
Have a suitable place to study or do homework**	Yes	33,330	95.0
	No	1,750	5.0
	Total	35,080	100.0
Have an outdoor space in the neighbourhood where they can play safely	Yes	18,740	43.0
	No	24,850	57.0
	Total	43,590	100.0
Go on holiday away from home at least 1 week per year	Yes	14,320	32.8
	No	29,350	67.2
	Total	43,670	100.0
Consult a GP or specialist (excl. dentists and ophthalmologists) when needed	Yes	43,280	98.9
	No	:	:
	Total	43,760	100.0
Consult a dentist when needed	Yes	43,020	98.5
	No	:	:
	Total	43,700	100.0

*These totals do not represent the total number of households as they were only addressed to households having children aged 1-16, and there were a number of households which did not respond to these questions.

**These questions were only addressed to households having children aged 1-16 attending school.

7.6. Households by whether all the children aged 1-16 living in the household have or do various items and disposable income groups: 2009 ...

Item	Availability	€10,000 and under	€10,001-€20,000	€20,001-€30,000	€30,001-€35,000	€35,001+	Total
		Number*					
Have some new (not second-hand) clothes	Yes	2,580	15,010	11,930	3,940	4,850	38,310
	No	:	[1,210]	:	:	:	2,450
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	2,890	15,750	12,240	4,050	4,950	39,880
	No	:	:	:	:	:	[880]
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Eat fresh fruit and vegetables once a day	Yes	2,280	12,510	10,260	3,530	4,400	32,980
	No	[840]	3,710	2,160	:	:	7,780
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have three meals a day	Yes	1,990	11,820	9,120	3,320	4,360	30,610
	No	[1,130]	4,400	3,300	:	:	10,150
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have a meal with meat, chicken or fish (or vegetarian equivalent) at least once a day	Yes	2,280	13,180	10,400	3,620	4,640	34,120
	No	[840]	3,040	2,020	:	:	6,640
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have books at home suitable for their age	Yes	2,890	15,850	12,050	4,050	4,700	39,540
	No	:	:	:	:	:	[1,220]
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have outdoor leisure equipment (bicycle, roller skates, etc.)	Yes	2,030	11,640	9,340	3,120	4,410	30,540
	No	[1,090]	4,580	3,080	:	:	10,220
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Have indoor games (educational baby toys, building blocks, board games, computer games, etc.)	Yes	2,870	15,710	12,260	3,890	4,850	39,580
	No	:	:	:	:	:	[1,180]
	Total	3,120	16,220	12,420	4,050	4,950	40,760

... 7.6. Households by whether all the children aged 1-16 living in the household have or do various items and disposable income groups: 2009

Item	Availability	€10,000 and under	€10,001-€20,000	€20,001-€30,000	€30,001-€35,000	€35,001+	Total
		Number*					
Participate in a regular leisure activity (swimming, playing an instrument, youth organisations, etc.)	Yes	[1,500]	9,530	8,380	2,890	3,950	26,250
	No	[1,660]	6,700	4,040	[1,160]	:	14,510
	Total	3,160	16,220	12,420	4,050	4,950	40,800
Have celebrations on special occasions (birthdays, name days, religious events, etc.)	Yes	2,520	14,270	11,490	4,000	4,800	37,080
	No	:	1,960	[930]	:	:	3,680
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Invite friends round to play and eat from time to time	Yes	[1,300]	9,600	7,230	2,680	3,670	24,480
	No	1,820	6,620	5,190	[1,370]	[1,280]	16,280
	Total	3,120	16,220	12,420	4,050	4,950	40,760
Participate in school trips and school events that cost money**	Yes	2,300	12,660	10,370	3,330	4,260	32,920
	No	:	:	:	:	:	2,190
	Total	2,650	13,410	10,930	3,520	4,600	35,110
Have a suitable place to study or do homework**	Yes	2,350	12,900	10,280	3,420	4,380	33,330
	No	:	:	:	:	:	[1,750]
	Total	2,650	13,410	10,930	3,480	4,610	35,080
Have an outdoor space in the neighbourhood where they can play safely	Yes	[820]	6,880	6,360	[1,900]	2,780	18,740
	No	2,480	10,180	7,200	[2,180]	2,810	24,850
	Total	3,300	17,060	13,560	4,080	5,590	43,590
Go on holiday away from home at least 1 week per year	Yes	:	3,570	4,700	[2,120]	3,430	14,320
	No	2,800	13,440	8,900	[2,050]	[2,160]	29,350
	Total	3,300	17,010	13,600	4,170	5,590	43,670
Consult a GP or specialist (excl. dentists and ophthalmologists) when needed	Yes	3,190	16,880	13,530	4,120	5,560	43,280
	No	:	:	:	:	:	:
	Total	3,300	17,060	13,600	4,210	5,590	43,760
Consult a dentist when needed	Yes	3,200	16,830	13,300	4,100	5,590	43,020
	No	:	:	:	:	:	:
	Total	3,300	17,060	13,570	4,170	5,590	43,690

... 7.6. Households by whether all the children aged 1-16 living in the household have or do various items and disposable income groups: 2009

Item	Availability	€10,000 and under	€10,001-€20,000	€20,001-€30,000	€30,001-€35,000	€35,001+	Total
		% total					
Have some new (not second-hand) clothes	Yes	82.4	92.6	96.0	97.4	98.0	94.0
	No	:	[7.4]	:	:	:	6.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	92.6	97.1	98.6	100.0	100.0	97.9
	No	:	:	:	:	:	2.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Eat fresh fruit and vegetables once a day	Yes	73.0	77.1	82.6	87.2	89.0	80.9
	No	[27.0]	22.9	17.4	:	:	19.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have three meals a day	Yes	63.8	72.9	73.4	81.9	88.1	75.1
	No	[36.2]	27.1	26.6	:	:	24.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have a meal with meat, chicken or fish (or vegetarian equivalent) at least once a day	Yes	73.0	81.3	83.7	89.3	93.7	83.7
	No	[27.0]	18.7	16.3	:	:	16.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have books at home suitable for their age	Yes	92.6	97.8	97.0	100.0	95.0	97.0
	No	:	:	:	:	:	3.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have outdoor leisure equipment (bicycle, roller skates, etc.)	Yes	65.1	71.8	75.2	76.9	89.1	74.9
	No	[34.9]	28.2	24.8	:	:	25.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have indoor games (educational baby toys, building blocks, board games, computer games, etc.)	Yes	92.0	96.8	98.7	96.1	98.0	97.1
	No	:	:	:	:	:	2.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Participate in a regular leisure activity (swimming, playing an instrument, youth organisations, etc.)	Yes	[47.4]	58.7	67.5	71.4	79.9	64.3
	No	[52.6]	41.3	32.5	[28.6]	:	35.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0

... 7.6. Households by whether all the children aged 1-16 living in the household have or do various items and disposable income groups: 2009

Item	Availability	€10,000 and under	€10,001-€20,000	€20,001-€30,000	€30,001-€35,000	€35,001+	Total
		% total					
Have celebrations on special occasions (birthdays, name days, religious events, etc.)	Yes	80.9	87.9	92.5	98.8	97.0	91.0
	No	:	12.1	[7.5]	:	:	9.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Invite friends round to play and eat from time to time	Yes	[41.7]	59.2	58.2	66.1	74.2	60.1
	No	58.3	40.8	41.8	[33.9]	[25.8]	39.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Participate in school trips and school events that cost money**	Yes	86.9	94.4	94.8	94.6	92.7	93.8
	No	:	:	:	:	:	6.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have a suitable place to study or do homework**	Yes	88.7	96.2	94.1	98.0	95.1	95.0
	No	:	:	:	:	:	5.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Have an outdoor space in the neighbourhood where they can play safely	Yes	[24.7]	40.3	46.9	[46.6]	49.8	43.0
	No	75.3	59.7	53.1	[53.4]	50.2	57.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Go on holiday away from home at least 1 week per year	Yes	:	21.0	34.5	[50.8]	61.4	32.8
	No	84.7	79.0	65.5	[49.2]	[38.6]	67.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Consult a GP or specialist (excl. dentists and ophthalmologists) when needed	Yes	96.5	99.0	99.5	97.9	99.4	98.9
	No	:	:	:	:	:	1.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Consult a dentist when needed	Yes	96.9	98.7	98.0	98.2	100.0	98.5
	No	:	:	:	:	:	1.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0

*These totals do not represent the total number of households as they were only addressed to households having children aged 1-16, and there were a number of households which did not respond to these questions.

**These questions were only addressed to households having children aged 1-16 attending school.

7.7. Persons aged 16+ living in private households by whether they have or do various items: 2009

Item	Availability	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Have a mobile phone	Yes	36,060	81.0	283,990	86.3
	No - cannot afford	1,520	3.4	6,630	2.0
	No - other reason	6,970	15.6	38,620	11.7
	Total	44,550	100.0	329,240	100.0
Replace worn-out clothes by some new (not second-hand) ones	Yes	30,340	68.1	274,010	83.2
	No - cannot afford	11,850	26.6	44,770	13.6
	No - other reason	2,360	5.3	10,500	3.2
	Total	44,550	100.0	329,280	100.0
Have two pairs of properly fitting shoes (including a pair of all-weather shoes)	Yes	43,110	96.8	324,280	98.5
	No - cannot afford	1,320	[3.0]	3,730	1.1
	No - other reason	:	:	1,270	[0.4]
	Total	44,550	100.0	329,280	100.0
Get-together with friends / family (relatives) for a drink or meal at least once a month	Yes	22,400	50.2	227,560	69.1
	No - cannot afford	13,650	30.6	57,950	17.6
	No - other reason	8,530	19.1	43,790	13.3
	Total	44,580	100.0	329,300	100.0
Regularly participate in a leisure activity such as sport, cinema, concert, etc.	Yes	12,510	28.1	145,870	44.3
	No - cannot afford	11,040	24.8	46,540	14.1
	No - other reason	21,000	47.1	136,870	41.6
	Total	44,550	100.0	329,280	100.0
Spend a small amount of money each week on yourself	Yes	28,390	63.7	258,480	78.7
	No - cannot afford	11,060	24.8	43,670	13.3
	No - other reason	5,090	11.4	26,320	8.0
	Total	44,540	100.0	328,470	100.0

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

7.8. Persons aged 16+ living in private households by number of visits to GPs and specialists (excluding dentists and ophthalmologists) during the last 12 months: 2009

Number of Visits	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
None	7,090	16.0	56,990	17.3
1-2	14,190	32.0	102,840	31.3
3-5	10,860	24.5	89,070	27.1
6-9	5,700	12.9	43,660	13.3
10 or more	6,440	14.5	36,120	11.0
Total	44,280	100.0	328,680	100.0

* This total does not represent the total number of persons as there were a number of persons who did not respond to these questions.

