

STATISTICS ON INCOME AND LIVING CONDITIONS 2010

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

CIP Data

Statistics on Income and Living Conditions 2010. – Valletta: National Statistics Office, 2012
xxiv, 62 p.

ISBN: 978-99957-29-37-0

For further information, please contact:

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

Our publications are available from:

Unit D2: External Cooperation and Communication Unit
Directorate D: Resources and Support Services
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel.: (+356) 25997219
Fax: (+356) 25997205

CONTENTS

	Page
FOREWORD	ix
COMMENTARY	xi
METHODOLOGY	xvii
CHAPTER 1 - HOUSEHOLD POPULATION	1
CHAPTER 2 - HOUSEHOLD INCOME	7
CHAPTER 3 - MAIN DWELLINGS	17
CHAPTER 4 - AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION	29
CHAPTER 5 - CHILDREN	43
CHAPTER 6 - ELDERLY	49
CHAPTER 7 - MODULE ON INTRA-HOUSEHOLD SHARING OF RESOURCES	57

List of Tables

	Page
Chapter 1 – Household Population	1
1.1 Distribution of households by size and district	3
1.2 Distribution of households by number of elderly persons (65+) and number of children (0-17)	3
1.3 Distribution of households by tenure status and size	4
1.4 Distribution of households by type	4
1.5 Distribution of households by work intensity and district	5
1.6 Distribution of households by work intensity and size	5
1.7 Distribution of persons living in households by age	6
1.8 Distribution of persons living in households by district	6
1.9 Distribution of persons living in households by marital status	6
1.10 Distribution of persons living in households by civil status	6
Chapter 2 – Household Income	7
2.1 Household gross income distribution by source: 2008-2010	9
2.2 Household disposable income by source: 2008-2010	10
2.3 Persons living in households by main source of household income and district	10
2.4 Household disposable income distribution by tenure status: 2008-2010	11
2.5 Household disposable income distribution by district: 2008-2010	11
2.6 Household disposable income by household size and source	12
2.7 Household gross income by source and household type	13
2.8 Households by district and disposable income	14
2.9 Households by size and disposable income	15
2.10 Households by work intensity and disposable income	15
2.11 Households by number of elderly persons (aged 65+) and disposable income	16
2.12 Households by number of children (aged 0-17) and disposable income	16

	Page
Chapter 3 – Main Dwellings	17
3.1 Households by tenure status of main dwelling and household type	19
3.2 Households by number of rooms available in the main dwelling and tenure status	20
3.3 Households by number of rooms available in the main dwelling and household type	21
3.4 Households by number of rooms available in the main dwelling and size	22
3.5 Households by number of rooms available in main dwelling and disposable income	22
3.6 Average monthly rent on main dwelling by household type	23
3.7 Average monthly rent on main dwelling by disposable income	23
3.8 Average monthly rent on main dwelling by number of rooms	24
3.9 Average monthly rent on main dwelling by district	24
3.10 Average monthly housing costs by disposable income	24
3.11 Perceived financial burden incurred due to housing costs by disposable income	25
3.12 Problems with main dwelling by type	25
3.13 Problems with main dwelling by type and disposable income	26
3.14 Problems with main dwelling by type and household size	27
3.15 Problems with main dwelling by type and district	28
Chapter 4 – At-risk-of-poverty Indicators and Deprivation	29
4.1 Dispersion around the at-risk-of-poverty threshold: 2008-2010	31
4.2 Persons at-risk-of-poverty by age	31
4.3 At-risk-of-poverty rates by age: 2008-2010	32
4.4 Persons at-risk-of-poverty by tenure status	32
4.5 Persons at-risk-of-poverty by household type	33
4.6 Persons at-risk-of-poverty by district	33
4.7 Persons at-risk-of-poverty by household's main source of income	34
4.8 Persons at-risk-of-poverty by most frequent activity status	34
4.9 Persons at-risk-of-poverty by work intensity of the household	34
4.10 Persons at-risk-of-poverty by highest level of education attained	35
4.11 Persons aged 16 and over at-risk-of-poverty by occupation	35
4.12 Persons at-risk-of-poverty by household disposable income group	35
4.13 Persons at-risk-of-poverty before social transfers other than old-age and survivor's benefits by age and household characteristics	36
4.14 Persons at-risk-of-poverty before social transfers, old-age and survivor's benefits by age and household characteristics	37

	Page
Chapter 4 – At-risk-of-poverty Indicators and Deprivation (continued)	
4.15 Households by availability of various amenities	38
4.16 Households by capacity to afford various items	38
4.17 Households by whether or not they have been in arrears	39
4.18 Households by perceived ability to make ends meet	39
4.19 Number of persons at-risk-of-poverty by availability of various amenities	40
4.20 Number of persons at-risk-of-poverty by perceived households' capacity to afford various items	40
4.21 Number of persons at-risk-of-poverty by whether or not their household has been in arrears	41
4.22 Number of persons at-risk-of-poverty by households' ability to make ends meet	41
Chapter 5 – Children	43
5.1 Childcare by number of children, average number of hours and type	45
5.2 At-risk-of-poverty rates among children (aged 0-17) by various household characteristics: 2008-2010	45
5.3 Number of households by availability of various amenities and presence of children (aged 0-17)	46
5.4 Number of households by perceived capacity to afford various items and number of children (aged 0-17)	47
5.5 Number of households by whether or not they have been in arrears and presence of children (aged 0-17)	48
Chapter 6 – Elderly	49
6.1 Number of persons at-risk-of-poverty by age	51
6.2 At-risk-of-poverty rates by age: 2008-2010	51
6.3 Average household disposable income by household type: 2008-2010	52
6.4 S80/S20 ratio of elderly persons by age	52
6.5 Number of persons at-risk-of-poverty by household type	53
6.6 At-risk-of-poverty rates by household type: 2008-2010	54
6.7 Persons aged 65+ at-risk-of-poverty by tenure status	55
6.8 Persons aged 65+ at-risk-of-poverty by household size	55
6.9 Persons aged 65+ at-risk-of-poverty by various household characteristics	56

	Page
Chapter 7 – Module on Intra-household sharing of resources	57
7.1 Proportion of personal income kept separate from the common household budget by marital status and household type	59
7.2 Decision-making scenarios by sex	60
7.3 Decision-making abilities by civil status	61
7.4 Average weekly time spent on different activities by various household characteristics	62

Foreword

The annual Statistics on Income and Living Conditions (EU-SILC) is a harmonised statistical enquiry aimed at collecting comparable data on income, poverty and social exclusion. This survey is carried out in line with Eurostat requirements as per Commission Regulation EC 1177/2003.

The EU-SILC is regarded as the main source of socio-economic indicators at a European level. These include the at-risk-of-poverty rate, the S80/S20 ratio, the Gini coefficient and other indicators on material deprivation. Through the disaggregation of this information by different household characteristics and auxiliary information pertaining to the household members, it is possible to identify the most vulnerable groups of persons, who are generally more susceptible to poverty.

The manner of conducting this major survey enables the monitoring of both the household and the individual for a maximum period of four years. This allows for longitudinal analysis, which distinguishes between persons who are at risk of poverty at a point in time, and others who remain in this disadvantaged state over a relatively longer period of time. In order to effectively conduct this type of research, it is essential that statistical data on household income be collected as accurately as possible. In recent years, the NSO has made considerable investments in the methodology used for the compilation of such data in order to reduce the effect of under-reporting which could hinder the quality of the results. The approach used today incorporates the use of administrative data in conjunction with the income data provided by households, thus ensuring the highest possible quality of results.

In this publication, the NSO presents results for the 2010 survey, which shows Malta's at-risk-of-poverty rate at 15 per cent. Persons under 18 years of age and the elderly emerged as the most vulnerable groups, with respective at-risk-of-poverty rates of 20 per cent and 18 per cent. The Gini coefficient was estimated at 28 per cent, while the S80/S20 ratio stood at 4.3. Also included are results obtained from a separate module on intra-household sharing of resources, which give an overall picture of how decisions are taken in households when it comes to management of resources, including expenditure on children's needs.

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

November 2012

HOUSEHOLD DEMOGRAPHICS

During 2010 the total number of households was estimated to be around 143,680, resulting in a total of approximately 409,990 persons. These two figures were estimated using updated population and household counts based on the 2005 Population and Housing Census. The Northern Harbour district contained the largest concentration of households with 31 per cent of the total households. On the other hand, Gozo and Comino represented the smallest share of households at 8 per cent.

Around a quarter of all households consisted of two persons. This was the most common household type. This was followed by three-person and four-person household types with shares of 22 per cent each. Of all households, 36 per cent did not have children aged between 0-17 years or elderly persons aged 65 and over. Furthermore, 33 per cent of households had children, but no elderly persons.

Households that owned their main dwelling were in an absolute majority, at 76 per cent of all households. A further 18 per cent rented their main residence, while the remaining 6 per cent had their accommodation provided free of charge. Around 32 per cent of households falling in the latter two categories comprised one-person households. On the other hand, only 15 per cent of households that owned their main dwelling were one-person households.

In 2010, the total number of households without dependent children exceeded that of households with dependent children by 29,950. When considering households without dependent children, the most common composition was that consisting of one-person households, at 31 per cent. Furthermore, 60 per cent of one-person households comprised females. On the other hand, 29 per cent of households with dependent children consisted of households having two adults and two dependent children, resulting in the largest group within this category. The smallest group of households consisted of single parents with one or more dependent children.

Of all households that have at least one person aged between 18 and 64, 41 per cent had a work intensity greater or equal to 0.5 but less than 1. Households having full work intensity were observed in 32 per cent of the cases, while the percentage of households with null work intensity stood at 18 per cent. The Southern Harbour was the district with the highest percentage of households (24 per cent) having null work intensity.

At 34 per cent, the largest proportion of persons living in households fell in the 25-49 age-group. 58 per cent of persons aged over 16 were married. This was followed in ranking order by those who never married, widowed and separated or divorced. In each of these categories, with the exception of widowhood, males and females were represented in approximately equal proportions. In the case of widowhood, 76 per cent were females.

DISTRIBUTION OF INCOME

The total household gross income earned during the income reference year (i.e. 2009) was estimated at €3.7 billion. This results in a 0.2 per cent decrease over the previous year. The average gross income per household stood at €25,814. When deducting tax on income, social contributions and regular inter-household cash transfers paid, the average household disposable income is estimated at €21,764 per household.

At 64 per cent, income from employment accounted for the largest share of total household gross income. As in the previous year, total income from old-age benefits exceeded the sum of cash benefits or losses from self-employment, such that the two income components accounted for 14 per cent and 11 per cent of the total respectively. For 78 per cent of persons living in households, income from work (including both employment and self-employment) was their main source of income. With respect to districts, this percentage varied from 73 per cent in the Southern Harbour district to 83 per cent in the South Eastern district.

The average disposable income for households that owned their main dwelling was €23,374, while tenants and those whose accommodation was provided free of charge had an average income of €16,686 and €16,099 respectively. Furthermore, households in the Western district had the highest average household disposable income, followed in descending order by the South Eastern district, the Northern district, the Northern Harbour district, Gozo and Comino and the Southern Harbour district.

Overall, household disposable income increased with household size. The type of household was also another factor that was related to the households' disposable income. In the case of households with dependent children, an average disposable income of €25,460 was estimated. For those without dependent children, the figure stood at €19,344.

Just over 20 per cent of households had a disposable income of €10,000 or less. These were followed by 16 per cent of households that fell in the €10,001 - €15,000 disposable income group, and 15 per cent that had a disposable income between €15,001 and €20,000. The remaining half were earning disposable income of €20,000 or more.

As expected, a relationship between work intensity and households' disposable income also emerged. In the case of households having full work intensity, 58 per cent had a disposable income exceeding €25,000. On the other hand, 56 per cent of households with no work intensity had a disposable income of €10,000 or less. This is in line with previous figures, which showed income from employment as the top contributor to households' income.

About 46 per cent of households composed of one elderly person (aged 65 and over), had a disposable income of €10,000 or less. Furthermore, 26 per cent of households comprising two or more elderly persons also fell in this disposable income group. However, this same income group accounted for 15 per cent of households without elderly persons. These figures suggest that the presence of elderly persons in a household may be linked to a lower disposable income.

HOUSING

Out of the 109,800 households that owned their main dwelling, 80 per cent were owners without any mortgage (on their main dwelling). Having a mortgage was a characteristic more prevalent among households with dependent children, with 29 per cent of households in this category against 13 per cent of households without dependent children. The percentage of households without dependent children that rented their main dwelling stood at 23 per cent while the corresponding percentage for households with dependent children was 10 per cent.

With respect to number of rooms, the most common type of main dwelling was that having five rooms, with 28 per cent of households living in such dwellings. A relationship between household size and the number of rooms was evident. Overall, dwellings with five rooms were the most common regardless of whether households had dependent children or not. On the other hand, dwellings comprising of seven rooms or more were more common among households with dependent children. In fact, 31 per cent of households in this category lived in this type of dwelling, while 22 per cent of households without dependent children did so.

A relationship between households' disposable income and dwelling size in terms of number of rooms was also noted. For example, while 31 per cent of households with a disposable income of less than €10,000 lived in dwellings with 6 or more rooms, this percentage more than doubled (to 72 per cent) for households with a disposable income exceeding €35,000.

In 2010, the average monthly rent on the main dwelling stood at €52. For households without dependent children the average rent was €43, while for those with dependent children it was higher by €35 per month. The survey also illustrated the tendency for rent rates to go up as the number of rooms increased. Variations were also evident across districts, with the average

monthly rent ranging from €24 in the Southern Harbour district to more than seven times this amount (€170) in the Northern district.

Housing costs which include interest payments on mortgage, electricity, gas, house insurance, maintenance and rent added up to a monthly average of €161. In general, households with a lower disposable income had lower housing costs when compared to those that fell in the higher end of the disposable income groups. A majority of 58 per cent of households considered housing costs to be a financial burden and a further 33 per cent felt that they were somewhat of a burden. The remaining 9 per cent of the households responded that housing costs were not a burden.

Pollution, grime or other environmental problems were singled out as the most common problems with the main dwelling by 42 per cent of households. This percentage varied across districts, with 68 per cent of households in the Southern Harbour district against 24 per cent in Gozo and Comino. Noise from neighbours or from the street was also quoted as being a problem by 28 per cent of households. In this case the problem was experienced mostly in the Southern Harbour district at 32 per cent, and experienced least in the South Eastern district with 19 per cent of households.

MAIN AT-RISK-OF-POVERTY INDICATORS

From SILC 2010, it was estimated that half the persons living in private households had an equivalised income of €10,375 or less. This is equivalent to a decrease of 3 per cent in the median national equivalised income over the previous year. The at-risk-of-poverty threshold, calculated as 60 per cent of this median, resulted at €6,225. A total of 61,523 persons had an equivalised income that fell below this amount and were thus considered to be at-risk-of-poverty. This implies an at-risk-of-poverty rate of 15.0 per cent. This percentage did not change significantly from the rate for the preceding year.

As in previous years, the S80/S20 ratio showed the total equivalised income received by the 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 whose value ranges from 0 per cent, implying perfect equality in the income distribution, to 100 per cent which signifies absolute inequality. For SILC 2010 this was estimated at 28 per cent.

The at-risk-of-poverty rate varies significantly according to different personal demographics and other household characteristics. The overall at-risk-of-poverty rate for females exceeded that for males by one percentage point. However this was not the case across all age-groups. Persons under 18 constituted the age-group that was mostly at-risk-of-poverty, with 20 per cent falling below the threshold. These were followed by persons aged 65 and over, whose at-risk-of-poverty rate was estimated at 18 per cent.

Persons in households that owned their main dwelling had an at-risk-of-poverty rate of 14 per cent. In addition, persons living in rented dwellings or dwellings that were provided free of charge had a higher possibility of being at-risk-of-poverty, with rates of 21 per cent and 20 per cent respectively.

For persons living in households with dependent children, the at-risk-of-poverty rate was estimated at 18 per cent. On the other hand, for those persons living in households without dependent children this rate stood at 12 per cent. Persons in single parent households had the highest at-risk-of-poverty rate at 54 per cent. This was followed by persons living in households composed of two adults and three or more dependent children, at 32 per cent.

An analysis by district shows the at-risk-of-poverty rate to be highest for persons living in the Southern Harbour district, at 17 per cent. At the other end, with an at-risk-of-poverty rate of 14 per cent, were persons living in the South Eastern and Western districts.

A significant contributor towards a higher at-risk-of-poverty rate was unemployment. In fact, 40 per cent of persons who were unemployed were considered to be at-risk-of-poverty. Furthermore, persons living in households where the main source of income was unemployment benefits had an at-risk-of-poverty rate of 74 per cent. Conversely, only 10 per cent of persons in households whose main source of income was from employment were at-risk-of-poverty. Similar trends can be observed for characteristics like work intensity and educational attainment. When considering the highest level of education attained, persons who completed up to a lower secondary level had an at-risk-of-poverty rate of 17 per cent. In contrast, this rate stood at 6 per cent for persons with a tertiary or higher level of education.

Through SILC one can measure the effectiveness of social benefits in reducing relative poverty. If social transfers other than old-age and survivor's benefits were excluded, the at-risk-of-poverty rate would go up to 23 per cent. Furthermore, when deducting all social transfers, including old-age and survivor's benefits, the at-risk-of-poverty rate would theoretically stand at 36 per cent.

DEPRIVATION

Another aspect of poverty (apart from monetary poverty) is material deprivation. SILC enables the computation of indicators with regard to this aspect, allowing the evaluation of the standard of living of persons using a non-monetary approach.

In 2010, nearly all households had a telephone, a colour television set and a washing machine. However 27 per cent of households did not have a computer while 18 per cent did not own a car. The percentages of households that reported they did not have these two amenities because they could not afford them were 2 per cent and 3 per cent respectively.

The capacity of households to afford a number of items was also collected in SILC 2010. Nearly 60 per cent of households answered that they did not afford paying for one week annual holiday away from home, while 11 per cent of households said that they did not afford to eat a meal with meat, chicken, fish or vegetarian equivalent every second day. If faced with unexpected financial expenses of €450 and over, 29 per cent stated they would not be able to afford it, while the percentage of households that felt they did not afford to keep their home adequately warm stood at 14 per cent. While 6 per cent of households were in arrears over utility bills, those in arrears over mortgage or rent payments stood at 3 per cent.

Nearly half the households stated that they found it neither difficult nor easy to make ends meet. 27 per cent of households said they experienced difficulty and a further 18 per cent had great difficulty in making ends meet. The remaining 6 per cent of households found it easy or very easy to cope.

An analysis of the situation for persons who were at-risk-of-poverty may be carried out when considering material deprivation. It was observed that although 2 per cent of persons were in households that did not have a computer because they could not afford one, this percentage doubled when considering only persons at-risk-of-poverty. Similar increases in the percentages were recorded for persons in households not affording other amenities. Furthermore, the percentages of persons in households that could afford various items decreased over all items when considering persons who fell below the at-risk-of-poverty threshold. Out of all persons, 47 per cent were in households that experienced difficulty or great difficulty in making ends meet. When considering only persons at-risk of-poverty, this percentage increased to 70 per cent.

CHILDREN

As mentioned earlier, relative at-risk-of-poverty rates by age-group showed children to be the most vulnerable category to poverty.

Children under the age of 13 making use of centre-based services, or day-care centres for childcare, spent a weekly average of 7 hours there. On the other hand, children who spent time being cared for by grandparents, other household members (excluding parents), relatives, friends or neighbours did so for an average of 14 hours per week. Services offered by professional child-minders were an unpopular form of childcare in Malta. As would be expected, children spent a substantial amount of their time at school, with a weekly average of 27 hours at pre-school and 30 hours at compulsory school.

Several household characteristics can give an indication as to whether a child is more prone to being at-risk-of-poverty or not. Children living in households with high work intensities and larger disposable incomes tended to be less at-risk-of-poverty. In contrast, when considering households with null work intensity, 78 per cent of children were at-risk-of-poverty. An analysis across different household types indicates that children living with single parents were more at-risk, with 57 per cent of these children falling below the poverty threshold.

For households with children, the availability of amenities including telephone, television, computer, washing machine and car was greater than in households that did not have children. In particular, when considering the availability of a computer, 61 per cent of households without children had a computer, while 95 per cent of households that had at least one child, had a computer. On the contrary, the capacity to afford paying for one week annual holiday away from home tended to decrease as the number of children in a household increased. A similar pattern was observed for most other items considered in the survey.

ELDERLY

The second segment of the population that was at a greater risk-of-poverty were the elderly. In fact, for persons aged 65 and over, 20 per cent of males and 17 per cent of females resulted to be at-risk-of-poverty. These percentages were higher than the at-risk-of-poverty rates of 14 per cent for males and 15 per cent for females in the 0-64 age bracket.

For one person households, the average household disposable income was generally lower when compared to larger households. In the case of elderly persons living alone, it was even less. The average disposable income in one person households aged under 65 was €10,080, while for persons aged 65 and over (living alone) it was €8,577. However, the at-risk-of-poverty rate for those under 65 living alone stood at 28 per cent, which was 11 percentage points higher than that for persons aged 65 and over living alone.

In terms of their capacity to afford various items, the percentages for elderly persons were very similar to the percentages recorded over all persons living in households. However the availability of certain amenities such as a computer or car had a lower frequency among elderly persons. For example, while 89 per cent of all persons lived in households that had a car, this percentage stood at 64 per cent among elderly persons.

MODULE ON INTRA-HOUSEHOLD SHARING OF RESOURCES

In SILC 2010, a separate module on intra-household sharing of resources was compiled. This module contained a set of questions on topics such as the distribution of shared income between members of a household as well as on decision-making responsibilities under various scenarios. In addition to this, it also assessed how much time and money was spent by respondents in

pursuing various activities. For this specific module, only households with at least two persons aged over 16 were eligible.

Around 61 per cent of single persons kept all their income separate from the common household income, while 20 per cent had no personal income to contribute. Of those who were married, 44 per cent kept less than half their personal income separate from the household's income. A further 18 per cent of married persons did not keep any of their personal income separate from the common household budget. In the case of persons who were divorced or separated and widowed, all their personal income was kept separate from the household's income in 41 per cent and 47 per cent of the cases respectively.

When asked whether their decision-making process is shared between partners, in the absolute majority of cases, 95 per cent, respondents said they felt that decision-making was in general balanced between the respondent and his/her partner. On the other hand, this rate fell to 69 per cent when it came to decisions on borrowing money. Conversely, in the case of decisions related to everyday shopping, 68 per cent of females said they mostly made such decisions themselves.

When asked about the ability to make decisions about expenses for their own personal use, 92 per cent said they always made these decisions. A further 6 per cent stated they were sometimes able to make such decisions, while the remaining 2 per cent hardly ever did so. The percentages obtained for persons living with a partner were similar to those obtained for persons not living with a partner. When considering the ability to make decisions with regards to purchases for children's needs, there were some differences between the two categories. While 92 per cent of persons living with a partner always made such decisions, the percentage stood at 78 per cent among those not living with a partner. The overall percentage, across all respondents, was 90 per cent.

Overall, weekly averages of 16 hours were reported as the total time spent on leisure and on activities incorporating household work, child care and care of others. Females tended to spend an average of 22 hours more per week than males on housework and care. Conversely, males tended to spend an average of 3 hours more on leisure activities. Inactive persons spent the most time on housework and care with respect to persons with a different economic activity, with an average of 28 hours a week. When considering time spent on leisure activities, unemployed persons were those with the highest weekly average of 25 hours.

By age group, persons aged between 16 and 24 spent the most time on leisure activity, with an average of 20 hours a week. In the case of time spent on household work and care, persons in the 50-64 age bracket spent an average of 21 hours per week, this being the highest number of hours across the different age groups.

Methodology

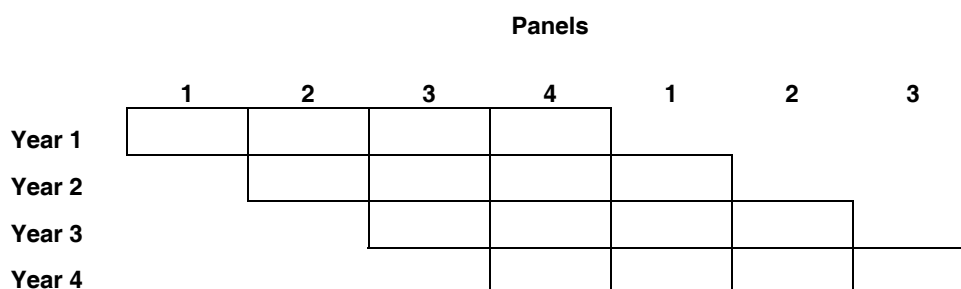
BACKGROUND

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. 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 2010, 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 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 the data collected from this survey.

SAMPLE SIZE AND RESPONSE

In 2010, the gross sample size was 4,737 households. Of these, 51 households were ineligible households (i.e. households that did not actually exist, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,686 households were approached for the interview and 3,781 completed the survey, resulting in a household response rate of 81 per cent. These households comprised 10,384 residents, of which 8,717 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 one 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 2010 was carried out between 1st July and 31st October 2010. The income reference period of every SILC is always the calendar year prior to the survey year. Thus the income reference year for SILC 2010 was calendar year 2009. 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 52 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 5-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 2010.

Household income – margins of error: 2010

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	2,381,377	2,187	3.0
Cash benefits or losses for self-employment	403,983	629	9.2
Unemployment benefits	29,197	181	39.5
Old-age benefits	531,708	1,691	5.0
Sickness and disability benefits	53,117	729	11.5
Education-related allowances	23,852	460	7.4
Survivor's benefits; Family/children related allowances	73,594	1,209	10.2
Interests and dividends	127,261	3,781	10.3
Income from rental of property or land	21,303	228	24.8
Regular inter-household cash transfer received	5,356	46	28.4
Other income	58,059	2,075	13.2
Gross income	3,708,807	3,781	2.6
Disposable income	3,127,020	3,781	2.4

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 a decreasing eligible population. It was therefore decided to not provide estimates based on less than 20 readings and flag other estimates based on between 20 and 50 readings. 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: 2010 – 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	19.9	1,967	79,375	2.0
18-24	13.0	1039	41,266	2.3
25-49	12.8	3,087	140,987	1.3
50-64	13.1	2,478	88,174	1.5
65+	18.0	1,813	60,190	2.0
District				
Southern Harbour	16.7	2,131	79,279	1.7
Northern Harbour	15.1	2,685	118,067	1.5
South Eastern	13.9	1,709	62,932	1.8
Western	14.2	1,375	57,248	2.0
Northern	14.8	1,497	61,055	2.0
Gozo and Comino	14.7	987	31,410	2.4
Main source of income				
Work	9.5	7,496	318,257	0.7
Unemployment benefit	73.7	79	3,413	10.7
Old-age benefit	24.4	2,030	62,948	2.1
Other social benefits	60.3	527	17,758	4.6
Other forms of income	33.8	252	7,616	6.4
Most frequent activity status				
At work	5.7	3,582	156,374	0.8
Unemployed	39.6	266	11,551	6.5
Retired	17.5	1,501	49,095	2.1
Other inactive (excluding persons aged under 18)	20.8	3,045	112,780	1.6
Work intensity (WI)				
WI = 0	48.6	1,435	45,204	2.8
0<WI<0.5	21.6	964	37,656	2.9
0.5<=WI<1	11.1	4,324	182,038	1.0
WI=1	2.6	2,467	107,887	0.7
Household type				
Household without dependent children	11.9	4,959	182,971	1.0
<i>of which:</i>				
One person household, total	21.7	715	26,992	3.3
One person household, male	23.3	249	10,806	5.8
One person household, female	20.6	466	16,186	4.1
One person household, under 65	27.8	293	11,764	5.7
One person household, 65 or over	17.0	422	15,228	4.0
2 adults, no dependent children, both under 65	13.6	908	33,202	2.5
2 adults, no dependent children, at least one adult aged 65 or more	22.2	1,238	35,921	2.5
Other households without dependent children	3.9	2,098	86,857	0.9

Households with dependent children	17.5	5,425	227,021	1.1
<i>of which:</i>				
Single parent household, one or more dependent children	53.9	291	9,417	6.3
2 adults, one dependent child	12.2	975	46,570	2.3
2 adults, two dependent child	16.8	1,852	66,387	1.9
2 adults, three or more dependent children	31.8	631	26,198	4.0
Other households with one or more dependent children	12.3	1,676	78,449	1.7
All persons	15.0	10,384	409,992	0.8

Other non-sampling errors occur for reasons such as respondent-error, non-response, under-coverage, under reporting, processing errors 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 may 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 may 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.

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 equivalised income of the persons living in households.

AT-RISK-OF-POVERTY RATE:

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

MOST FREQUENT ACTIVITY STATUS:

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

DEPENDENT CHILD:

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

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

A person is otherwise referred to as an adult.

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

S80/S20 RATIO:

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

WORK INTENSITY (WI):

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

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

1

HOUSEHOLD POPULATION

1.1. Distribution of households by size and district

District	Household size					Total
	1	2	3	4	5+	
Southern Harbour	6,310	7,230	5,600	6,180	3,140	28,470
Northern Harbour	9,650	13,310	9,790	7,710	3,880	44,340
South Eastern	3,030	4,460	4,920	4,700	3,270	20,380
Western	2,030	4,350	4,860	4,850	[2,380]	18,480
Northern	3,750	4,870	4,990	5,550	[1,960]	21,120
Gozo and Comino	2,210	2,640	1,920	2,760	[1,360]	10,890
Total	26,990	36,860	32,080	31,750	15,990	143,680
	% district					
Southern Harbour	23.4	19.6	17.5	19.5	19.7	19.8
Northern Harbour	35.8	36.1	30.5	24.3	24.3	30.9
South Eastern	11.2	12.1	15.3	14.8	20.4	14.2
Western	7.5	11.8	15.2	15.3	[14.9]	12.9
Northern	13.9	13.2	15.5	17.5	[12.3]	14.7
Gozo and Comino	8.2	7.2	6.0	8.7	[8.5]	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
	% household size					
Southern Harbour	22.2	25.4	19.7	21.7	11.0	100.0
Northern Harbour	21.8	30.0	22.1	17.4	8.7	100.0
South Eastern	14.9	21.9	24.2	23.1	16.0	100.0
Western	11.0	23.5	26.3	26.3	[12.9]	100.0
Northern	17.7	23.1	23.6	26.3	[9.3]	100.0
Gozo and Comino	20.3	24.2	17.6	25.4	[12.5]	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)

Number of children	Number of elderly persons			Total
	0	1	2+	
0	51,720	27,000	14,800	93,510
1	24,980	[1,240]	:	26,390
2	18,420	:	:	19,200
3+	4,370	:	:	4,570
Total	99,480	28,830	15,360	143,680

1.3. Distribution of households by tenure status and size

Household size	Owner	Tenant	Accommodation provided free of charge	Total
tenure status				
1	16,230	7,860	2,910	26,990
2	26,600	7,700	2,560	36,860
3	26,610	4,420	[1,050]	32,080
4	27,320	3,520	[910]	31,750
5+	13,040	[2,390]	:	15,990
Total	109,800	25,880	8,000	143,680
% household size				
1	14.8	30.4	36.4	18.8
2	24.2	29.8	32.0	25.7
3	24.2	17.1	[13.2]	22.3
4	24.9	13.6	[11.4]	22.1
5+	11.9	[9.2]	:	11.1
Total	100.0	100.0	100.0	100.0

1.4. Distribution of households by type

Household type	Number	% total
Households without dependent children	86,810	60.4
<i>of which:</i>		
One person household, total	26,990	18.8
One person household, male	10,810	7.5
One person household, female	16,190	11.3
One person household, under 65 years of age	11,760	8.2
One person household, 65 years old and over	15,230	10.6
Two adults, no dependent children, both under 65 years of age	16,600	11.6
Two adults, no dependent children, at least one adult aged 65 or more	17,960	12.5
Other households without dependent children	25,260	17.6
Households with dependent children	56,860	39.6
<i>of which:</i>		
Single parent household, one or more dependent children	3,710	2.6
Two adults, one dependent child	15,520	10.8
Two adults, two dependent children	16,600	11.6
Two adults, three or more dependent children	5,100	3.6
Other households with dependent children	15,930	11.1
Total	143,680	100.0

1.5. Distribution of households by work intensity and district

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
Southern Harbour	5,550	2,020	9,220	6,210	23,000
Northern Harbour	6,870	2,870	13,350	11,490	34,590
South Eastern	2,660	1,720	7,390	5,720	17,490
Western	1,920	[1,490]	7,200	5,220	15,830
Northern	2,810	[1,170]	7,940	6,250	18,170
Gozo and Comino	1,530	:	3,320	3,200	8,640
Total	21,330	9,860	48,420	38,100	117,720
% district					
Southern Harbour	24.1	8.8	40.1	27.0	100.0
Northern Harbour	19.9	8.3	38.6	33.2	100.0
South Eastern	15.2	9.8	42.2	32.7	100.0
Western	12.2	[9.4]	45.5	33.0	100.0
Northern	15.4	[6.4]	43.7	34.4	100.0
Gozo and Comino	17.7	:	38.4	37.1	100.0
Total	18.1	8.4	41.1	32.4	100.0

Note: This table excludes households without persons aged 18-64.

1.6. Distribution of households by work intensity and size

Household size	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
1	6,000	:	:	4,830	11,760
2	10,130	[620]	5,230	10,530	26,510
3	2,930	3,770	13,190	11,950	31,840
4	[1,450]	2,980	18,800	8,390	31,620
5+	:	[2,330]	10,450	[2,400]	15,990
Total	21,330	9,860	48,420	38,100	117,720
% household size					
1	51.0	:	:	41.1	100.0
2	38.2	[2.3]	19.7	39.7	100.0
3	9.2	11.8	41.4	37.5	100.0
4	[4.6]	9.4	59.4	26.5	100.0
5+	:	[14.6]	65.3	[15.0]	100.0
Total	18.1	8.4	41.1	32.4	100.0

Note: This table excludes households without persons aged 18-64.

1.7. Distribution of persons living in households by age

Age	No.			% age		
	Males	Females	Total	Males	Females	Total
0-17	40,930	38,450	79,370	20.0	18.7	19.4
18-24	21,210	20,050	41,270	10.4	9.7	10.1
25-49	71,890	69,090	140,990	35.2	33.6	34.4
50-64	43,670	44,510	88,170	21.4	21.6	21.5
65+	26,600	33,590	60,190	13.0	16.3	14.7
Total	204,290	205,700	409,990	100.0	100.0	100.0

1.8. Distribution of persons living in households by district

District	No.			% district		
	Males	Females	Total	Males	Females	Total
Southern Harbour	39,660	39,620	79,280	19.4	19.3	19.3
Northern Harbour	58,640	59,430	118,070	28.7	28.9	28.8
South Eastern	31,070	31,860	62,930	15.2	15.5	15.3
Western	28,950	28,300	57,250	14.2	13.8	14.0
Northern	30,360	30,700	61,060	14.9	14.9	14.9
Gozo and Comino	15,610	15,800	31,410	7.6	7.7	7.7
Total	204,290	205,700	409,990	100.0	100.0	100.0

1.9. Distribution of persons living in households by marital status

Marital status	No.			% marital status		
	Males	Females	Total	Males	Females	Total
Under 16	35,280	33,270	68,550	17.3	16.2	16.7
Single (never married)	58,600	49,520	108,120	28.7	24.1	26.4
Married	99,580	99,710	199,290	48.7	48.5	48.6
Widowed	5,530	17,110	22,640	2.6	3.0	2.8
Separated / Divorced	5,310	6,090	11,400	2.7	8.3	5.5
Total	204,290	205,700	409,990	100.0	100.0	100.0

1.10. Distribution of persons living in households by civil status

Civil status	No.			% civil status		
	Males	Females	Total	Males	Females	Total
Under 16	35,280	33,270	68,550	17.3	16.2	16.7
Living with a partner on a legal basis	98,890	98,890	197,770	48.4	48.1	48.2
Living with a partner not on a legal basis	[1,790]	[1,540]	3,330	[0.9]	[0.7]	0.8
Not living with a partner	68,340	72,010	140,350	33.5	35.0	34.2
Total	204,290	205,700	409,990	100.0	100.0	100.0

2

HOUSEHOLD
INCOME

2.1. Household gross income distribution by source: 2008-2010

Source	€000's			% total			Average per household (€)		
	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010
Employee cash or near cash income and non-cash employee income*	2,241,621	2,393,976	2,381,377	64.4	64.4	64.2	15,752	16,901	16,575
Cash benefits or losses from self-employment	441,101	416,819	403,983	12.7	11.2	10.9	3,100	2,943	2,812
Unemployment benefits	18,351	32,641	29,197	0.5	0.9	0.8	129	230	203
Old-age benefits	410,514	495,223	531,708	11.8	13.3	14.3	2,885	3,496	3,701
Sickness and disability benefits	57,739	55,781	53,117	1.7	1.5	1.4	406	394	370
Education-related allowances	19,911	22,667	23,852	0.6	0.6	0.6	140	160	166
Survivor's benefits; Family/children related allowances	60,407	70,470	73,594	1.7	1.9	2.0	424	498	512
Interests and dividends	164,455	155,629	127,261	4.7	4.2	3.4	1,156	1,099	886
Income from rental of property or land	19,940	19,639	21,303	0.6	0.5	0.6	140	139	148
Regular inter-household cash transfers received	6,739	6,902	[5,356]	0.2	0.2	[0.1]	47	49	[37]
Other income**	41,386	47,896	58,059	1.2	1.3	1.6	291	338	404
Gross income	3,482,164	3,717,643	3,708,807	100.0	100.0	100.0	24,470	26,246	25,814

*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.

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: 2008-2010

Source	€000's					Average per household (€)	
	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010	2010
Gross income	3,482,164	3,717,643	3,708,807	24,470	26,246	25,814	
Regular inter-household cash transfers paid	[4,087]	[5,594]	[4,307]	[29]	[39]	[30]	
Tax on income and social contributions	560,130	590,659	577,481	3,936	4,170	4,019	
Disposable income	2,917,948	3,121,390	3,127,020	20,505	22,036	21,764	

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

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	57,760	14,060	6,880	14,060	6,880	[590]	79,280			
Northern Harbour	86,900	22,340	5,840	22,340	5,840	2,990	118,070			
South Eastern	52,410	6,760	2,780	6,760	2,780	[990]	62,930			
Western	45,930	8,210	2,100	8,210	2,100	[1,000]	57,250			
Northern	50,170	6,790	2,490	6,790	2,490	1,610	61,060			
Gozo and Comino	25,090	4,800	[1,090]	4,800	[1,090]	:	31,410			
Total	318,260	62,950	21,170	62,950	21,170	7,620	409,990			
	% main source of income									
Southern Harbour	72.9	17.7	8.7	17.7	8.7	[0.7]	100.0			
Northern Harbour	73.6	18.9	4.9	18.9	4.9	2.5	100.0			
South Eastern	83.3	10.7	4.4	10.7	4.4	[1.6]	100.0			
Western	80.2	14.3	3.7	14.3	3.7	[1.7]	100.0			
Northern	82.2	11.1	4.1	11.1	4.1	2.6	100.0			
Gozo and Comino	79.9	15.3	[3.5]	15.3	[3.5]	:	100.0			
Total	77.6	15.4	5.2	15.4	5.2	1.9	100.0			

2.4. Household disposable income distribution by tenure status: 2008-2010

Tenure status	€000's			% total			Average per household (€)		
	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010
Owner	2,411,410	2,544,148	2,566,490	82.6	81.5	82.1	22,163	23,784	23,374
Tenant	443,207	471,591	431,763	15.2	15.1	13.8	15,116	16,732	16,686
Accommodation provided free of charge	63,330	105,651	128,767	2.2	3.4	4.1	15,151	16,265	16,099
Total	2,917,948	3,121,390	3,127,020	100.0	100.0	100.0	20,505	22,036	21,764

2.5. Household disposable income distribution by district: 2008-2010

District	€000's			% total			Average per household (€)		
	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010	2008 (revised)	2009 (revised)	2010
Southern Harbour	508,716	547,853	545,399	17.4	17.6	17.4	18,016	19,407	19,156
Northern Harbour	920,247	954,436	950,878	31.5	30.6	30.4	20,992	21,973	21,447
South Eastern	411,380	445,314	462,864	14.1	14.3	14.8	20,296	22,177	22,711
Western	423,398	462,327	476,694	14.5	14.8	15.2	23,082	25,146	25,802
Northern	456,847	496,635	470,953	15.7	15.9	15.1	22,040	24,026	22,296
Gozo and Comino	197,359	214,824	220,230	6.8	6.9	7.0	18,120	19,809	20,223
Total	2,917,948	3,121,390	3,127,020	100.0	100.0	100.0	20,505	22,036	21,764

2.6. Household disposable income by household size and source

Source	Household size					Total
	1	2	3	4	5+	
	€000's					
Employee cash or near cash income and non-cash employee income	87,037	373,758	733,240	784,199	403,143	2,381,377
Cash benefits or losses from self-employment	[7,699]	45,228	113,454	148,558	89,043	403,983
Unemployment benefits	[3,946]	[2,927]	[7,512]	9,920	[4,893]	29,197
Old-age benefits	129,312	224,950	101,041	55,384	[21,022]	531,708
Sickness and disability benefits	5,265	13,243	15,129	13,423	6,057	53,117
Education-related allowances	:	:	3,804	11,242	7,993	23,852
Survivor's benefits; Family/children related allowances	[6,500]	11,222	10,283	19,438	26,151	73,594
Interests and dividends	19,984	42,383	31,655	23,475	9,764	127,261
Income from rental of property or land	2,370	8,313	[3,956]	[2,190]	:	21,303
Regular inter-household cash transfers received	:	:	:	:	:	[5,356]
Other income	14,458	19,376	9,566	7,032	7,627	58,059
Gross income	276,909	744,008	1,031,588	1,075,714	580,587	3,708,807
Regular inter-household cash transfers paid	[2,934]	:	:	:	:	[4,307]
Tax on income and social contributions	24,783	96,523	180,073	183,997	92,106	577,481
Disposable income	249,193	647,195	851,099	891,123	488,410	3,127,020
Source	Average per household					Total
	1	2	3	4	5+	
	€					
Employee cash or near cash income and non-cash employee income	3,225	10,140	22,856	24,697	25,212	16,575
Cash benefits or losses from self-employment	[285]	1,227	3,536	4,679	5,569	2,812
Unemployment benefits	[146]	[79]	[234]	312	[306]	203
Old-age benefits	4,791	6,103	3,150	1,744	[1,315]	3,701
Sickness and disability benefits	195	359	472	423	379	370
Education-related allowances	:	:	119	354	500	166
Survivor's benefits; Family/children related allowances	[241]	304	321	612	1,635	512
Interests and dividends	740	1,150	987	739	611	886
Income from rental of property or land	88	226	[123]	[69]	:	148
Regular inter-household cash transfers received	:	:	:	:	:	[37]
Other income	536	526	298	221	477	404
Gross income	10,259	20,184	32,156	33,878	36,309	25,814
Regular inter-household cash transfers paid	[109]	:	:	:	:	[30]
Tax on income and social contributions	918	2,619	5,613	5,795	5,760	4,019
Disposable income	9,232	17,558	26,530	28,064	30,545	21,764

2.7. Household gross income by source and household type

Household type	Employment/ Self-employment income			Other	Gross income €000's	Disposable income €000's	Average per household
	€000's	Old-age benefits	€000's				
Household without dependent children	1,248,939	485,515	214,910		1,949,363	1,679,259	19,344
<i>of which:</i>							
One person household	94,736	129,312	52,862		276,909	249,193	9,232
Two adults, no dependent children	404,838	224,219	87,196		716,253	622,744	18,019
Other households without dependent children	749,364	131,984	74,852		956,201	807,322	31,962
Household with dependent children	1,536,421	46,193	176,829		1,759,444	1,447,761	25,460
<i>of which:</i>							
Single parent household, one or more dependent children	[23,531]	:	23,916		48,178	42,660	11,496
Two adults, one dependent child	454,211	[9,768]	29,107		493,087	394,689	25,426
Two adults, two dependent children	446,971	:	39,574		492,055	400,040	24,103
Two adults, three or more dependent children	126,331	:	17,732		145,355	119,346	23,384
Other households with one or more dependent children	485,376	28,892	66,501		580,769	491,026	30,823
Total	2,785,360	531,708	391,739		3,708,807	3,127,020	21,764

2.8. Households by district and disposable income

Income group	District					Total
	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	
€10,000 and under	7,630	10,380	4,200	2,920	4,370	32,070
€10,001-€15,000	5,380	8,040	2,420	2,700	3,150	23,200
€15,001-€20,000	3,720	6,670	3,080	2,410	3,390	21,070
€20,001-€25,000	3,930	5,300	3,020	2,220	2,760	19,050
€25,001-€30,000	2,670	4,100	2,680	[1,890]	2,280	15,040
€30,001-€35,000	1,980	3,460	2,430	[2,190]	[1,940]	12,840
€35,001+	3,160	6,390	2,570	4,150	3,220	20,420
Total	28,470	44,340	20,380	18,480	21,120	143,680
	% income group					
€10,000 and under	26.8	23.4	20.6	15.8	20.7	22.3
€10,001-€15,000	18.9	18.1	11.9	14.6	14.9	16.1
€15,001-€20,000	13.1	15.1	15.1	13.0	16.1	14.7
€20,001-€25,000	13.8	12.0	14.8	12.0	13.1	13.3
€25,001-€30,000	9.4	9.2	13.1	[10.3]	10.8	10.5
€30,001-€35,000	7.0	7.8	11.9	[11.8]	[9.2]	8.9
€35,001+	11.1	14.4	12.6	22.5	15.2	14.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.9. Households by size and disposable income

Income group	Household size					Total
	1	2	3	4	5+	
€10,000 and under	19,110	9,660	2,220	[730]	:	32,070
€10,001-€15,000	4,870	9,480	3,330	4,160	[1,360]	23,200
€15,001-€20,000	[1,870]	6,100	5,410	5,850	[1,850]	21,070
€20,001-€25,000	:	4,190	6,170	5,490	2,440	19,050
€25,001-€30,000	:	2,930	5,630	3,870	[2,420]	15,040
€30,001-€35,000	:	[1,790]	3,440	4,710	2,790	12,840
€35,001+	:	2,710	5,880	6,960	4,780	20,420
Total	26,990	36,860	32,080	31,750	15,990	143,680
% income group						
€10,000 and under	70.8	26.2	6.9	[2.3]	:	22.3
€10,001-€15,000	18.1	25.7	10.4	13.1	[8.5]	16.1
€15,001-€20,000	[6.9]	16.6	16.9	18.4	[11.5]	14.7
€20,001-€25,000	:	11.4	19.2	17.3	15.3	13.3
€25,001-€30,000	:	8.0	17.5	12.2	[15.1]	10.5
€30,001-€35,000	:	[4.9]	10.7	14.8	17.5	8.9
€35,001+	:	7.4	18.3	21.9	29.9	14.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.10. Households by work intensity and disposable income

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	
€10,000 and under	11,860	[940]	[2,190]	[1,470]	16,460
€10,001-€15,000	5,790	[1,430]	6,640	2,470	16,330
€15,001-€20,000	2,240	2,260	9,450	5,120	19,070
€20,001-€25,000	[1,060]	2,210	7,930	7,120	18,310
€25,001-€30,000	:	[1,180]	6,610	6,750	14,700
€30,001-€35,000	:	[1,050]	5,750	5,840	12,740
€35,001+	:	[800]	9,840	9,330	20,110
Total	21,330	9,860	48,420	38,100	117,720
% income group					
€10,000 and under	55.6	[9.5]	[4.5]	[3.9]	14.0
€10,001-€15,000	27.1	14.5	13.7	6.5	13.9
€15,001-€20,000	10.5	22.9	19.5	13.4	16.2
€20,001-€25,000	[5.0]	[22.4]	16.4	18.7	15.6
€25,001-€30,000	:	[12.0]	13.7	17.7	12.5
€30,001-€35,000	:	[10.6]	11.9	15.3	10.8
€35,001+	:	[8.1]	20.3	24.5	17.1
Total	100.0	100.0	100.0	100.0	100.0

Note: This table excludes households without persons aged 18-64.

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

Income group	Number of elderly persons (aged 65+)			Total
	0	1	2+	
€10,000 and under	14,790	13,270	4,010	32,070
€10,001-€15,000	13,620	5,220	4,360	23,200
€15,001-€20,000	15,110	3,510	2,450	21,070
€20,001-€25,000	14,390	2,780	[1,880]	19,050
€25,001-€30,000	12,550	[1,440]	[1,040]	15,040
€30,001-€35,000	10,950	[1,150]	:	12,840
€35,001+	18,070	[1,460]	[880]	20,420
Total	99,480	28,830	15,360	143,680

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

Income group	Number of children (aged 0-17)			Total
	0	1	2+	
€10,000 and under	28,520	2,570	[980]	32,070
€10,001-€15,000	15,840	3,210	4,140	23,200
€15,001-€20,000	11,560	4,200	5,310	21,070
€20,001-€25,000	10,630	4,000	4,420	19,050
€25,001-€30,000	7,340	4,890	2,800	15,040
€30,001-€35,000	7,320	2,460	3,060	12,840
€35,001+	12,300	5,060	3,060	20,420
Total	93,510	26,390	23,770	143,680

3

**MAIN
DWELLINGS**

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

Tenure status	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
Owner		2,670	14,870	31,560	27,980	32,390	109,800
<i>of which:</i>							
with mortgage		:	2,890	7,280	5,240	5,950	21,710
without mortgage		2,330	11,980	24,270	22,730	26,440	88,090
Tenant	[1,460]	3,690	7,560	7,070	3,940	2,170	25,880
Accommodation provided free of charge		[860]	[1,370]	2,220	1,770	1,650	8,000
Total	[1,910]	7,230	23,800	40,840	33,680	36,210	143,680
				% number of rooms			
Owner		2.4	13.5	28.7	25.5	29.5	100.0
<i>of which:</i>							
with mortgage		:	13.3	33.6	24.2	27.4	100.0
without mortgage		2.6	13.6	27.6	25.8	30.0	100.0
Tenant	[5.6]	14.3	29.2	27.3	15.2	8.4	100.0
Accommodation provided free of charge		[10.8]	[17.2]	27.7	22.2	20.6	100.0
Total	[1.3]	5.0	16.6	28.4	23.4	25.2	100.0

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

Household type	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
Households without dependent children	[1,740]	6,100	18,160	23,570	18,550	18,690	86,810
<i>of which:</i>							
One person household, total	[1,240]	3,630	7,280	7,160	4,500	3,170	26,990
One person household, male	:	[1,480]	3,080	2,870	[1,700]	[1,120]	10,810
One person household, female	:	2,150	4,210	4,280	2,800	2,060	16,190
One person household, under 65 years of age	:	[1,530]	3,140	3,100	[1,610]	[1,710]	11,760
One person household, 65 years old and over	:	[2,110]	4,140	4,060	2,880	[1,470]	15,230
Two adults, no dependent children, both under 65 years of age	:	:	3,300	5,010	3,920	3,670	16,600
Two adults, no dependent children, at least one adult aged 65 or more	:	[1,070]	4,270	4,300	3,940	4,030	17,960
Other households without dependent children	:	:	3,310	7,100	6,200	7,810	25,260
Households with dependent children	:	[1,130]	5,630	17,270	15,130	17,530	56,860
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	[970]	[1,360]	[780]	:	3,710
Two adults, one dependent child	:	:	[1,450]	4,660	4,460	4,740	15,520
Two adults, two dependent children	:	:	[1,400]	5,660	3,750	5,520	16,600
Two adults, three or more dependent children	:	:	:	[1,330]	[1,760]	[1,550]	5,100
Other households with dependent children	:	:	[1,350]	4,260	4,370	5,520	15,930
Total	[1,910]	7,230	23,800	40,840	33,680	36,210	143,680
				% number of rooms			
Households without dependent children	[2.0]	7.0	20.9	27.2	21.4	21.5	100.0
<i>of which:</i>							
One person household, total	[4.6]	13.5	27.0	26.5	16.7	11.8	100.0
One person household, male	:	[13.7]	28.5	26.6	[15.7]	[10.3]	100.0
One person household, female	:	13.3	26.0	26.5	17.3	12.7	100.0
One person household, under 65 years of age	:	[13.0]	26.7	26.3	[13.7]	[14.5]	100.0
One person household, 65 years old and over	:	[13.9]	27.2	26.7	18.9	[9.6]	100.0
Two adults, no dependent children, both under 65 years of age	:	:	19.9	30.2	23.6	22.1	100.0
Two adults, no dependent children, at least one adult aged 65 or more	:	[6.0]	23.8	23.9	21.9	22.5	100.0
Other households without dependent children	:	:	13.1	28.1	24.5	30.9	100.0
Households with dependent children	:	[2.0]	9.9	30.4	26.6	30.8	100.0
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	[26.1]	[36.7]	[21.1]	:	100.0
Two adults, one dependent child	:	:	[9.3]	30.0	28.8	30.5	100.0
Two adults, two dependent children	:	:	[8.5]	34.1	22.6	33.3	100.0
Two adults, three or more dependent children	:	:	:	[26.0]	[34.5]	[30.3]	100.0
Other households with dependent children	:	:	[8.5]	26.7	27.5	34.6	100.0
Total	[1.3]	5.0	16.6	28.4	23.4	25.2	100.0

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

Household size	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
1	[1,240]	3,630	7,280	7,160	4,500	3,170	26,990
2	:	2,010	8,280	10,080	8,180	7,840	36,860
3	:	:	4,080	9,310	8,880	8,890	32,080
4	:	:	3,030	10,020	7,290	10,900	31,750
5+	:	:	[1,130]	4,270	4,840	5,410	15,990
Total	[1,910]	7,230	23,800	40,840	33,680	36,210	143,680
% number of rooms							
1	[4.6]	13.5	27.0	26.5	16.7	11.8	100.0
2	:	5.4	22.5	27.3	22.2	21.3	100.0
3	:	:	12.7	29.0	27.7	27.7	100.0
4	:	:	9.5	31.6	22.9	34.3	100.0
5+	:	:	[7.0]	26.7	30.3	33.8	100.0
Total	[1.3]	5.0	16.6	28.4	23.4	25.2	100.0

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

Income group	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
€10,000 and under	[1,300]	4,090	8,650	8,200	5,780	4,050	32,070
€10,001-€15,000	:	[1,050]	5,130	7,670	5,400	3,490	23,200
€15,001-€20,000	:	:	2,930	7,290	4,590	5,470	21,070
€20,001-€25,000	:	:	2,870	5,370	5,310	4,860	19,050
€25,001-€30,000	:	:	[1,400]	4,790	3,960	4,330	15,040
€30,001-€35,000	:	:	[1,380]	3,460	3,230	4,670	12,840
€35,001+	:	:	[1,440]	4,060	5,420	9,340	20,420
Total	[1,910]	7,230	23,800	40,840	33,680	36,210	143,680
% number of rooms							
€10,000 and under	[4.1]	12.7	27.0	25.6	18.0	12.6	100.0
€10,001-€15,000	:	[4.5]	22.1	33.1	23.3	15.1	100.0
€15,001-€20,000	:	:	13.9	34.6	21.8	26.0	100.0
€20,001-€25,000	:	:	15.1	28.2	27.9	25.5	100.0
€25,001-€30,000	:	:	[9.3]	31.9	26.3	28.8	100.0
€30,001-€35,000	:	:	[10.8]	26.9	25.1	36.4	100.0
€35,001+	:	:	[7.0]	19.9	26.6	45.7	100.0
Total	[1.3]	5.0	16.6	28.4	23.4	25.2	100.0

3.6. Average monthly rent on main dwelling by household type

Household type	€
Households without dependent children	43
<i>of which:</i>	
One person household, total	45
Two adults, no dependent children	55
Other households without dependent children	25
Households with dependent children	79
<i>of which:</i>	
Single parent household, one or more dependent children	[106]
Two adults, one or more dependent child	[122]
Other households with dependent children	33
Total	52

3.7. Average monthly rent on main dwelling by disposable income

Income group	€
€10,000 and under	50
€10,001-€20,000	43
€20,001-€30,000	53
€30,001+	74
Total	52

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

Number of rooms	€
Less than 4	46
4	49
5	50
6 or more	63
Total	52

3.9. Average monthly rent on main dwelling by district

District	€
Southern Harbour	24
Northern Harbour	50
South Eastern	66
Western	54
Northern	[170]
Gozo and Comino	:
Total	52

3.10. Average monthly housing costs by disposable income

Income group	€
€10,000 and under	107
€10,001-€15,000	116
€15,001-€20,000	163
€20,001-€25,000	176
€25,001-€30,000	194
€30,001-€35,000	193
€35,001+	236
Total	161

3.11. Perceived financial burden incurred due to housing costs by disposable income

Income group	A heavy burden	Somewhat of a burden	Not a burden at all	Total*
€10,000 and under	18,970	9,010	2,890	30,870
€10,001-€15,000	13,980	6,840	1,900	22,720
€15,001-€20,000	13,450	5,800	[1,590]	20,840
€20,001-€25,000	11,530	5,810	[1,360]	18,700
€25,001-€30,000	7,890	5,450	[1,610]	14,950
€30,001-€35,000	6,670	4,990	[1,030]	12,690
€35,001+	9,200	8,510	2,560	20,270
Total	81,700	46,410	12,940	141,050
% financial burden				
€10,000 and under	61.5	29.2	9.4	100.0
€10,001-€15,000	61.5	30.1	8.4	100.0
€15,001-€20,000	64.5	27.8	[7.6]	100.0
€20,001-€25,000	61.6	31.1	[7.3]	100.0
€25,001-€30,000	52.8	36.4	[10.8]	100.0
€30,001-€35,000	52.6	39.3	[8.1]	100.0
€35,001+	45.4	42.0	12.6	100.0
Total	57.9	32.9	9.2	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

Type of problem	Number	% total households
No bath or shower in dwelling for sole use of the household	[1,130]	[0.8]
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	18,820	13.1
Dwelling too dark/not enough light	10,790	7.5
Noise from neighbours or from the street	40,680	28.3
Pollution, grime or other environmental problems	60,560	42.2
Crime, violence or vandalism in the area	15,640	10.9

3.13. Problems with main dwelling by type and disposable income

Income group	Type of problem							Total
	No bath or shower in dwelling for sole use of household	Leaking roof, damp walls/floors/ foundations, 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		
€10,000 and under	[870]	6,380	3,550	10,490	14,230	3,510		
€10,001-€15,000	:	3,550	[1,630]	7,370	11,220	2,780		
€15,001-€20,000	:	2,350	[1,530]	6,690	9,290	2,550		
€20,001-€25,000	:	2,440	[1,400]	4,540	8,080	1,950		
€25,001-€30,000	:	[1,250]	[980]	3,310	5,680	[1,580]		
€30,001-€35,000	:	[1,190]	:	3,240	4,850	[1,250]		
€35,001+	:	[1,660]	:	5,040	7,200	[2,020]		
Total	[1,130]	18,820	10,790	40,680	60,560	15,640		
			% total households					
€10,000 and under	[77.0]	33.9	32.9	25.8	23.5	22.5		
€10,001-€15,000	:	18.9	[15.1]	18.1	18.5	17.8		
€15,001-€20,000	:	12.5	[14.2]	16.5	15.3	16.3		
€20,001-€25,000	:	13.0	[13.0]	11.2	13.3	12.4		
€25,001-€30,000	:	[6.7]	[9.1]	8.1	9.4	[10.1]		
€30,001-€35,000	:	[6.3]	:	8.0	8.0	[8.0]		
€35,001+	:	[8.8]	:	12.4	11.9	[12.9]		
Total	[100.0]	100.0	100.0	100.0	100.0	100.0		

3.14. Problems with main dwelling by type and household size

Household size	Type of problem						Total
	No bath or shower in dwelling for sole use of household	Leaking roof, damp walls/floors/foundations, 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	:	5,060	2,770	8,920	11,980	2,950	
2	:	5,220	2,300	10,450	16,210	4,330	
3	:	3,520	2,450	8,550	13,290	3,670	
4	:	3,210	[2,040]	9,390	13,540	3,530	
5+	:	[1,810]	[1,230]	3,370	5,530	[1,150]	
Total	[1,130]	18,820	10,790	40,680	60,560	15,640	
			% total households				
1	:	26.9	25.7	21.9	19.8	18.9	
2	:	27.7	21.3	25.7	26.8	27.7	
3	:	18.7	22.7	21.0	21.9	23.5	
4	:	17.1	[18.9]	23.1	22.4	22.6	
5+	:	[9.6]	[11.4]	8.3	9.1	[7.4]	
Total	[100.0]	100.0	100.0	100.0	100.0	100.0	

3.15. Problems with main dwelling by type and district

District	Type of problem							
	No bath or shower in dwelling for sole use of household	Leaking roof, damp walls/floors/foundations, or rot in window frames or floor	Dwelling too dark/hot enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area		
Southern Harbour	:	4,730	2,920	9,170	19,450	4,630		
Northern Harbour	:	4,950	2,560	13,670	19,640	6,050		
South Eastern	:	2,660	1,920	3,790	7,830	[1,620]		
Western	:	3,710	[1,750]	5,080	5,190	[1,680]		
Northern	:	[1,560]	[1,190]	5,700	5,800	[1,050]		
Gozo and Comino	:	[1,200]	:	3,270	2,650	[610]		
Total	[1,130]	18,820	10,790	40,680	60,560	15,640		
			% total households					
Southern Harbour	:	25.1	27.1	22.5	32.1	29.6		
Northern Harbour	:	26.3	23.7	33.6	32.4	38.7		
South Eastern	:	14.1	17.8	9.3	12.9	[10.3]		
Western	:	19.7	[16.2]	12.5	8.6	[10.7]		
Northern	:	[8.3]	[11.0]	14.0	9.6	[6.7]		
Gozo and Comino	:	[6.4]	:	8.0	4.4	[3.9]		
Total	[100.0]	100.0	100.0	100.0	100.0	100.0	100.0	

4

AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION

4.1. Dispersion around the at-risk-of-poverty threshold: 2008-2010

Threshold	2008 (revised)			2009 (revised)			2010		
	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	406,190	100.0	N/A	404,554	100.0	N/A	409,992	100.0
Median National Equivalised Income (NEI)	10,054	203,000	50.0	10,654	202,161	50.0	10,375	204,846	50.0
40% median National Equivalised Income (NEI)	4,022	17,127	4.2	4,262	11,620	2.9	4,150	14,773	3.6
50% median National Equivalised Income (NEI)	5,027	34,486	8.5	5,327	30,317	7.5	5,188	31,564	7.7
60% median National Equivalised Income (NEI)*	6,032	60,960	15.0	6,392	61,958	15.3	6,225	61,523	15.0
70% median National Equivalised Income (NEI)	7,038	103,782	25.6	7,458	98,887	24.4	7,263	95,959	23.4
20th percentile National Equivalised Income (NEI)	6,561	81,313	20.0	6,874	80,903	20.0	6,779	82,076	20.0
80th percentile National Equivalised Income (NEI)	15,035	325,002	80.0	16,068	323,560	80.0	15,619	328,122	80.0
S20 (000s)**	395,495	N/A	N/A	442,199	N/A	N/A	421,426	N/A	N/A
S80 (000s)***	1,653,856	N/A	N/A	1,751,512	N/A	N/A	1,796,496	N/A	N/A
S80 / S20 ratio	4.2	N/A	N/A	4.0	N/A	N/A	4.3	N/A	N/A
Gini coefficient (%)	27.9	N/A	N/A	27.2	N/A	N/A	28.4	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

Age	Number			% total population		
	Males	Females	Total	Males	Females	Total
0-17	8,460	7,340	15,790	20.7	19.1	19.9
18-24	2,690	2,660	5,360	12.7	13.3	13.0
25-49	7,570	10,420	17,990	10.5	15.1	12.8
50-64	5,590	5,930	11,520	12.8	13.3	13.1
65+	5,270	5,600	10,860	19.8	16.7	18.0
Total	29,580	31,940	61,520	14.5	15.5	15.0

4.3. At-risk-of-poverty rates by age: 2008-2010

Age	2008 (revised)			2009 (revised)			2010		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-17	18.3	20.3	19.3	21.8	19.9	20.9	20.7	19.1	19.9
18-24	[7.1]	[7.7]	7.3	9.4	9.4	9.4	12.7	13.3	13.0
25-49	9.4	13.0	11.2	11.2	14.4	12.8	10.5	15.1	12.8
50-64	13.1	16.7	14.9	11.9	15.0	13.5	12.8	13.3	13.1
65+	25.6	24.1	24.7	22.0	20.0	20.9	19.8	16.7	18.0
Total	13.6	16.4	15.0	14.7	15.9	15.3	14.5	15.5	15.0

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

Tenure status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Owner	21,230	23,400	44,620	12.9	14.3	13.6
Tenant	6,490	6,810	13,290	20.7	21.2	20.9
Accommodation provided free of charge	1,870	1,740	3,610	22.0	18.1	20.0
Total	29,580	31,940	61,520	14.5	15.5	15.0

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

Household type	Number		% total population	
	Males	Females	Total	Total
Households without dependent children	10,400	11,290	21,690	11.3
<i>of which:</i>				
One person household, total	2,510	3,340	5,850	23.3
One person household, male	2,510	N/A	2,510	23.3
One person household, female	N/A	3,340	3,340	N/A
One person household, under 65	[1,610]	[1,660]	3,270	[25.1]
One person household, 65 and over	[900]	1,680	2,580	[20.6]
2 adults, no dependent children, both under 65	2,200	2,310	4,500	13.3
2 adults, no dependent children, at least one adult 65 or more	3,990	3,990	7,980	23.2
Other households without dependent children	[1,700]	[1,650]	3,350	[3.6]
Households with dependent children	19,180	20,650	39,830	17.1
<i>of which:</i>				
Single parent household, one or more dependent children	1,820	3,250	5,070	48.2
2 adults, one dependent child	3,080	2,580	5,660	13.6
2 adults, two dependent children	5,500	5,630	11,130	16.5
2 adults, three or more dependent children	4,350	3,990	8,340	31.8
Other households with one or more dependent children	4,430	5,200	9,630	11.4
Total	29,580	31,940	61,520	14.5

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

District	Number		% total population	
	Males	Females	Total	Total
Southern Harbour	6,430	6,820	13,250	16.2
Northern Harbour	9,120	8,650	17,770	15.6
South Eastern	4,090	4,650	8,740	13.2
Western	3,760	4,380	8,140	13.0
Northern	4,180	4,840	9,020	13.8
Gozo and Comino	2,010	2,600	4,610	12.9
Total	29,580	31,940	61,520	14.5

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

Main source of income	Number			% total population		
	Males	Females	Total	Males	Females	Total
Work (full-time and part-time), incl. self-employment	15,300	15,080	30,380	9.3	9.8	9.5
Unemployment benefits	[1,580]	[930]	2,520	[73.0]	[74.9]	73.7
Old-age benefits	7,100	8,240	15,340	26.2	23.0	24.4
Other social benefits	4,410	6,300	10,720	61.1	59.8	60.3
Other forms of income	[1,190]	[1,380]	2,570	[32.8]	[34.7]	33.8
Total	29,580	31,940	61,520	14.5	15.5	15.0

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

Activity status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (persons aged under 18)	8,460	7,340	15,790	20.7	19.1	19.9
At work	7,090	[1,780]	8,870	6.9	[3.4]	5.7
Unemployed	3,350	[1,220]	4,570	41.2	[35.7]	39.6
Retired	7,560	[1,020]	8,590	20.3	[8.6]	17.5
Other inactive	2,960	20,540	23,510	20.9	20.8	20.8

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

Work intensity	Number			% total population		
	Males	Females	Total	Males	Females	Total
WI is equal to 0	9,860	12,080	21,950	48.1	48.9	48.6
WI is greater than 0 but less than 0.5	4,040	4,110	8,150	20.6	22.7	21.6
WI is greater or equal to 0.5 but less than 1	10,360	9,870	20,230	11.1	11.1	11.1
WI is equal to 1	[1,510]	[1,240]	2,750	[2.7]	[2.4]	2.6

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

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

Education level	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (under 16)	7,210	6,200	13,410	20.4	18.6	19.6
Pre-primary, primary and lower secondary education*	18,180	21,870	40,050	16.9	17.8	17.4
Upper secondary and post-secondary non-tertiary education	2,830	2,660	5,490	7.1	9.8	8.2
Tertiary or higher education	[1,370]	[1,200]	2,570	[6.3]	[5.4]	5.8
Total	29,580	31,940	61,520	14.5	15.5	15.0

*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

Occupation (ISCO)	Number			% total population		
	Males	Females	Total	Males	Females	Total
Occupation not specified	:	:	:	:	:	:
Highly skilled, non-manual workers	:	:	:	:	:	:
Low skilled, non-manual workers	2,470	[1,930]	4,400	6.5	[5.7]	6.1
Skilled, manual workers	2,880	:	3,020	9.8	:	8.8
Elementary Occupations	[1,690]	:	2,380	[13.2]	:	14.0

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

Income group	Number			% total population		
	Males	Females	Total	Males	Females	Total
€10,000 and under	15,200	17,010	32,210	70.6	60.2	64.7
€10,001-€15,000	11,060	11,720	22,790	40.2	39.2	39.6
€15,001-€20,000	2,770	3,010	5,780	8.7	9.5	9.1
€20,001+	:	:	:	:	:	:
Total	29,580	31,940	61,520	14.5	15.5	15.0

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

		Total	% of category total
Household type	Households without dependent children	33,040	18.1
	<i>of which:</i>		
	One person household, total	8,320	30.8
	One person household, male	3,540	32.8
	One person household, female	4,780	29.5
	One person household, under 65 years of age	5,020	42.6
	One person household, 65 years old and over	3,300	21.7
	Two adults, no dependent children, both under 65 years of age	7,140	21.5
	Two adults, no dependent children, at least one adult aged 65 or more	10,770	30.0
	Other households without dependent children	6,810	7.8
	Households with dependent children	59,670	26.3
	<i>of which:</i>		
	Single parent household, one or more dependent children	6,510	69.2
Two adults, one dependent child	7,920	17.0	
Two adults, two dependent children	15,750	23.7	
Two adults, three or more dependent children	11,860	45.3	
Other households with dependent children	17,640	22.5	
Main source of income	Work (full-time and part-time), incl. self-employment	47,540	14.9
	Unemployment benefits	2,960	86.8
	Old-age benefits	22,650	36.0
	Other social benefits	16,740	94.3
	Other forms of income	2,810	36.9
Work intensity*	WI is equal to 0	31,480	69.6
	WI is greater than 0 but less than 0.5	14,610	38.8
	WI is greater or equal to 0.5 but less than 1	32,500	17.9
	WI is equal to 1	3,790	3.5
Age	0-17	23,490	29.6
	18-24	8,390	20.3
	25-49	26,840	19.0
	50-64	19,070	21.6
	65+	14,930	24.8
District	Southern Harbour	22,880	28.9
	Northern Harbour	26,650	22.6
	South Eastern	12,330	19.6
	Western	11,610	20.3
	Northern	11,430	18.7
	Gozo and Comino	7,810	24.9
All persons	92,710	22.6	

* 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

	Total	% of category total
Households without dependent children	80,590	44.0
<i>of which:</i>		
One person household, total	21,610	80.1
One person household, male	7,210	66.7
One person household, female	14,400	89.0
One person household, under 65 years of age	6,890	58.6
One person household, 65 years old and over	14,720	96.7
Two adults, no dependent children, both under 65 years of age	10,950	33.0
Two adults, no dependent children, at least one adult aged 65 or more	28,960	80.6
Other households without dependent children	19,060	21.9
Households with dependent children	68,620	30.2
<i>of which:</i>		
Single parent household, one or more dependent children	7,010	74.4
Two adults, one dependent child	9,330	20.0
Two adults, two dependent children	16,010	24.1
Two adults, three or more dependent children	11,860	45.3
Other households with dependent children	24,420	31.1
Main source of income		
Work (full-time and part-time), incl. self-employment	63,300	19.9
Unemployment benefits	3,150	92.2
Old-age benefits	61,090	97.0
Other social benefits	17,760	100.0
Other forms of income	3,920	51.4
Work intensity*		
WI is equal to 0	43,520	96.3
WI is greater than 0 but less than 0.5	22,270	59.1
WI is greater or equal to 0.5 but less than 1	39,980	22.0
WI is equal to 1	7,750	7.2
Age		
0-17	25,610	32.3
18-24	10,260	24.9
25-49	33,210	23.6
50-64	32,680	37.1
65+	47,450	78.8
District		
Southern Harbour	35,580	44.9
Northern Harbour	48,520	41.1
South Eastern	18,680	29.7
Western	17,080	29.8
Northern	17,650	28.9
Gozo and Comino	11,700	37.2
All persons	149,210	36.4

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

4.15. Households by availability of various amenities

Amenity	Availability	Households	
		Number*	% total
Telephone (including mobile phone)	Yes	142,290	99.0
	No - cannot afford	:	:
	No - other reason	[980]	[0.7]
	Total	143,680	100.0
Colour TV	Yes	142,250	99.0
	No - cannot afford	:	:
	No - other reason	[1,210]	[0.8]
	Total	143,680	100.0
Computer	Yes	104,440	72.7
	No - cannot afford	3,350	2.3
	No - other reason	35,830	24.9
	Total*	143,630	100.0
Washing machine	Yes	139,390	97.0
	No - cannot afford	[800]	[0.6]
	No - other reason	3,490	2.4
	Total	143,680	100.0
Car	Yes	115,260	82.1
	No - cannot afford	4,200	3.0
	No - other reason	20,960	14.9
	Total*	140,420	100.0

* Some of 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

Item	Capacity to afford	Households	
		Number*	% total
Paying for one week annual holiday away from home	Yes	59,010	41.3
	No	83,970	58.7
	Total*	142,980	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	127,560	89.1
	No	15,560	10.9
	Total*	143,120	100.0
Facing unexpected financial expenses (of €450 and over)	Yes	102,220	71.4
	No	40,870	28.6
	Total*	143,090	100.0
Keeping home adequately warm	Yes	123,260	86.1
	No	19,910	13.9
	Total*	143,170	100.0

* Some of 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

Type of expense	Been in arrears	Households	
		Number*	% total
Mortgage or rent payments	Yes	[1,390]	[3.0]
	No	45,240	97.0
	Total	46,630	100.0
Utility bills	Yes	8,290	5.8
	No	134,250	94.2
	Total	142,540	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 perceived ability to make ends meet

Ability to make ends meet	Households	
	Number*	% total
With great difficulty	25,190	17.6
With difficulty	38,960	27.3
Neither with difficulty or easily	70,290	49.2
Easily	7,710	5.4
Very easily	[800]	[0.6]
Total	142,960	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

Amenity	Availability in household	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	60,820	98.9	407,770	99.5
	No - cannot afford	:	:	[680]	[0.2]
	No - other reason	:	:	[1,540]	[0.4]
	Total	61,520	100.0	409,990	100.0
Colour TV	Yes	61,130	99.4	407,940	99.5
	No - cannot afford	:	:	:	:
	No - other reason	:	:	[1,710]	[0.4]
	Total	61,520	100.0	409,990	100.0
Computer	Yes	44,750	72.8	341,200	83.2
	No - cannot afford	2,450	4.0	7,360	1.8
	No - other reason	14,260	23.2	61,360	15.0
	Total	61,470	100.0	409,910	100.0
Washing machine	Yes	60,090	97.7	404,330	98.6
	No - cannot afford	:	:	[1,180]	[0.3]
	No - other reason	[940]	[1.5]	4,480	1.1
	Total	61,520	100.0	409,990	100.0
Car	Yes	49,100	81.7	361,490	89.3
	No - cannot afford	3,700	6.1	9,800	2.4
	No - other reason	7,300	12.2	33,690	8.3
	Total	60,100	100.0	404,990	100.0

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

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

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	9,260	15.2	162,930	39.9
	No	51,740	84.8	245,920	60.1
	Total	60,990	100.0	408,840	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	45,380	74.6	367,870	89.9
	No	15,480	25.4	41,220	10.1
	Total	60,860	100.0	409,090	100.0
Facing unexpected financial expenses (of €450 and over)	Yes	31,110	51.0	299,110	73.1
	No	29,890	49.0	109,940	26.9
	Total	61,000	100.0	409,050	100.0
Keeping home adequately warm	Yes	46,970	77.0	353,690	86.4
	No	14,020	23.0	55,610	13.6
	Total	60,990	100.0	409,290	100.0

* Some of these totals do not represent the total number of persons living in households 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

Type of expense	Been in arrears	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Mortgage or rent payments	Yes	2,360	11.9	3,990	3.1
	No	17,460	88.1	122,930	96.9
	Total	19,820	100.0	126,920	100.0
Utility bills	Yes	7,770	12.8	26,140	6.4
	No	53,010	87.2	382,270	93.6
	Total	60,780	100.0	408,410	100.0
Hire purchase instalments or other loan payments	Yes	1,640	26.7	5,070	9.5
	No	4,490	73.3	48,330	90.5
	Total	6,130	100.0	53,400	100.0

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

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

Ability to make ends meet	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
With great difficulty	23,260	38.1	78,850	19.3
With difficulty	19,450	31.8	114,160	27.9
Neither with difficulty nor easily	16,810	27.5	194,460	47.6
Easily	[1,450]	[2.4]	19,200	4.7
Very easily	:	:	1,920	0.5
Total	61,090	100.0	408,590	100.0

* This total does not represent the total number of persons living in households 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

Type of childcare	Number of children availing of service	Number of hours per week	Average per child availing of service
Education at pre-school	7,230	196,530	27
Education at compulsory school	28,590	865,870	30
Childcare at centre-based services/ day-care centres	13,330	87,310	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	11,590	161,890	14

Note: Tables on childcare refer to children aged 0-12.

5.2. At-risk-of-poverty rates among children (aged 0-17) by various household characteristics: 2008-2010

		At-risk-of-poverty rates			
		2008 (revised)	2009 (revised)	2010	
				At-risk-of-poverty rate	Number of children at-risk-of-poverty
Total		19.3	20.9	19.9	15,790
Work intensity*	WI is equal to 0	78.0	68.1	78.0	5,070
	WI is greater than 0 but less than 0.5	[35.6]	35.5	[32.6]	[1,860]
	WI is greater or equal to 0.5 but less than 1	17.3	21.4	18.2	7,740
	WI is equal to 1	:	:	[4.6]	[1,120]
Household disposable income	€10,000 and under	97.9	97.0	98.4	4,730
	€10,001+	11.1	15.9	14.8	11,060
Household size	2	[60.2]	[58.2]	[59.1]	[1,170]
	3	14.8	19.1	15.3	2,300
	4	19.4	20.4	17.9	6,270
	5+	19.3	20.2	22.1	6,060
Household type	Single parent household, one or more dependent children	59.2	59.6	57.2	2,730
	2 adults, one dependent child	[7.9]	[12.1]	[11.2]	[1,500]
	2 adults, two dependent children	17.8	20.1	16.5	4,960
	2 adults, three or more dependent children	28.3	27.2	30.7	4,040
	Other households with one or more dependent children	[9.2]	12.1	14.3	2,560

* This part of the table excludes households without persons aged 18-64.

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

Amenity	Children (aged 0-17)	Availability of amenity			Total
		Yes	No		
			Cannot afford	Other reason	
Telephone (incl. mobile phone)	No children	92,250	:	[910]	93,510
	One or more children	50,040	:	:	50,160
	Total	142,290	:	[980]	143,680
Colour TV	No children	92,220	:	[1,100]	93,510
	One or more children	50,030	:	:	50,160
	Total	142,250	:	[1,210]	143,680
Computer	No children	56,860	2,430	34,170	93,460
	One or more children	47,580	[920]	[1,670]	50,160
	Total	104,440	3,350	35,830	143,630
Washing machine	No children	89,400	:	3,430	93,510
	One or more children	49,990	:	:	50,160
	Total	139,390	[800]	3,490	143,680
Car	No children	68,070	2,850	19,420	90,340
	One or more children	47,190	[1,350]	[1,540]	50,080
	Total	115,260	4,200	20,960	140,420
% availability					
Telephone (incl. mobile phone)	No children	98.6	:	[1.0]	100.0
	One or more children	99.8	:	:	100.0
	Total	99.0	:	[0.7]	100.0
Colour TV	No children	98.6	:	[1.2]	100.0
	One or more children	99.7	:	:	100.0
	Total	99.0	:	[0.8]	100.0
Computer	No children	60.8	2.6	36.6	100.0
	One or more children	94.8	[1.8]	[3.3]	100.0
	Total	72.7	2.3	24.9	100.0
Washing machine	No children	95.6	:	3.7	100.0
	One or more children	99.7	:	:	100.0
	Total	97.0	[0.6]	2.4	100.0
Car	No children	75.3	3.2	21.5	100.0
	One or more children	94.2	[2.7]	[3.1]	100.0
	Total	82.1	3.0	14.9	100.0

Note: Some of 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 perceived capacity to afford various items and number of children (aged 0-17)

Item	Number of children (aged 0-17)	Capacity to afford		
		Yes	No	Total
Paying for one week annual holiday away from home	0	41,070	51,830	92,900
	1	10,240	16,120	26,360
	2	6,590	12,560	19,150
	3+	[1,110]	3,460	4,570
	Total	59,010	83,970	142,980
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	82,990	9,990	92,980
	1	23,610	2,780	26,390
	2	16,980	2,200	19,180
	3+	3,980	:	4,570
	Total	127,560	15,560	143,120
Facing unexpected financial expenses (of €450 and over)	0	66,650	26,300	92,950
	1	19,000	7,400	26,390
	2	13,960	5,220	19,180
	3+	2,620	[1,960]	4,570
	Total	102,220	40,870	143,090
Keeping home adequately warm	0	79,930	13,070	93,000
	1	22,430	3,970	26,390
	2	17,250	1,950	19,200
	3+	3,650	[920]	4,570
	Total	123,260	19,910	143,170
% capacity				
Paying for one week annual holiday away from home	0	44.2	55.8	100.0
	1	38.8	61.2	100.0
	2	34.4	65.6	100.0
	3+	[24.4]	75.6	100.0
	Total	41.3	58.7	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	89.3	10.7	100.0
	1	89.5	10.5	100.0
	2	88.5	11.5	100.0
	3+	87.1	:	100.0
	Total	89.1	10.9	100.0
Facing unexpected financial expenses (of €450 and over)	0	71.7	28.3	100.0
	1	72.0	28.0	100.0
	2	72.8	27.2	100.0
	3+	57.2	[42.8]	100.0
	Total	71.4	28.6	100.0
Keeping home adequately warm	0	85.9	14.1	100.0
	1	85.0	15.0	100.0
	2	89.9	10.1	100.0
	3+	79.8	[20.2]	100.0
	Total	86.1	13.9	100.0

Note: Some of 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)

Type of expense	Children (aged 0-17)	Been in arrears		
		Yes	No	Total
Mortgage or rent payments	No children	:	26,980	27,530
	One or more children	[850]	18,260	19,100
	Total	[1,390]	45,240	46,630
Utility bills	No children	4,270	88,130	92,400
	One or more children	4,030	46,120	50,140
	Total	8,290	134,250	142,540
Hire purchase instalments or other loan payments	No children	:	6,220	6,860
	One or more children	[790]	8,420	9,210
	Total	[1,420]	14,640	16,060
% arrears				
Mortgage or rent payments	No children	:	98.0	100.0
	One or more children	[4.4]	95.6	100.0
	Total	[3.0]	97.0	100.0
Utility bills	No children	4.6	95.4	100.0
	One or more children	8.0	92.0	100.0
	Total	5.8	94.2	100.0
Hire purchase instalments or other loan payments	No children	:	90.8	100.0
	One or more children	[8.6]	91.4	100.0
	Total	[8.9]	91.1	100.0

Note: 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

Age	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
0-59	21,740	162,980	23,820	156,910	45,560	319,890
60+	7,840	41,320	8,120	48,790	15,970	90,100
Total	29,580	204,290	31,940	205,700	61,520	409,990
0-64	24,320	177,700	26,340	172,100	50,660	349,800
65+	5,270	26,600	5,600	33,590	10,860	60,190
Total	29,580	204,290	31,940	205,700	61,520	409,990
0-69	25,930	187,450	28,140	182,810	54,060	370,260
70+	3,660	16,850	3,800	22,890	7,460	39,730
Total	29,580	204,290	31,940	205,700	61,520	409,990

6.2. At-risk-of-poverty rates by age: 2008-2010

Age	2008 (revised)			2009 (revised)			2010		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-59	11.2	14.4	12.7	13.1	14.9	14.0	13.3	15.2	14.2
60+	24.4	23.3	23.8	21.2	19.5	20.3	19.0	16.6	17.7
Total	13.6	16.4	15.0	14.7	15.9	15.3	14.5	15.5	15.0
0-64	12.1	15.0	13.5	13.7	15.2	14.4	13.7	15.3	14.5
65+	25.6	24.1	24.7	22.0	20.0	20.9	19.8	16.7	18.0
Total	13.6	16.4	15.0	14.7	15.9	15.3	14.5	15.5	15.0
0-69	12.6	15.5	14.1	13.9	15.5	14.7	13.8	15.4	14.6
70+	25.6	23.4	24.3	23.7	19.3	21.2	21.7	16.6	18.8
Total	13.6	16.4	15.0	14.7	15.9	15.3	14.5	15.5	15.0

6.3. Average household disposable income by household type: 2008-2010

Household type	Average household disposable income (€)		
	2008 (revised)	2009 (revised)	2010
One person household, under 60	9,364	10,626	10,787
One person household, 60 and over	7,516	8,487	8,520
Under 60 living with at least one other person under 60	25,814	26,603	26,921
60 and over, living with at least one other person 60 and over	16,029	13,309	19,157
Under 60 living with at least one of their sons/daughters	26,177	21,681	27,165
60 and over, living with at least one of their sons/daughters	26,059	23,326	26,746
One person household, under 65	8,948	9,963	10,080
One person household, 65 and over	7,444	8,523	8,577
Under 65 living with at least one other person under 65	25,205	25,603	26,431
65 and over, living with at least one other person 65 and over	13,704	13,117	16,980
Under 65 living with at least one of their sons/daughters	26,368	21,116	27,353
65 and over, living with at least one of their sons/daughters	24,594	23,830	24,857
One person household, under 70	8,635	9,553	9,707
One person household, 70 and over	7,468	8,580	8,628
Under 70 living with at least one other person under 70	24,549	24,761	25,808
70 and over, living with at least one other person 70 and over	13,293	12,660	16,511
Under 70 living with at least one of their sons/daughters	26,383	21,654	27,258
70 and over, living with at least one of their sons/daughters	23,704	23,667	24,696

6.4. S80/S20 ratio of elderly persons by age

Age	Threshold	Value (€)	Number of persons below threshold
60+	20th percentile	6,430	18,050
	80th percentile	13,027	72,070
	S20 (000s)	84,997	N/A
	S80 (000s)	348,379	N/A
	S80/S20	4.1	N/A
65+	20th percentile	6,378	12,080
	80th percentile	12,522	48,140
	S20 (000s)	57,761	N/A
	S80 (000s)	214,289	N/A
	S80/S20	3.7	N/A
70+	20th percentile	6,312	7,980
	80th percentile	12,190	31,810
	S20 (000s)	37,100	N/A
	S80 (000s)	140,929	N/A
	S80/S20	3.8	N/A

6.5. Number of persons at-risk-of-poverty by household type

Household type	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
One person household, under 60	[1,130]	4,930	[1,260]	3,540	[2,390]	8,480
One person household, 60 and over	[1,380]	5,870	2,080	12,640	3,460	18,510
Under 60 living with at least one other person under 60	19,940	149,480	21,720	147,290	41,660	296,780
60 and over, living with at least one other person 60 and over	5,220	26,580	5,280	28,920	10,490	55,500
Under 60 living with at least one of their sons/daughters	7,780	60,170	10,910	72,820	18,690	132,990
60 and over, living with at least one of their sons/daughters	[1,380]	16,510	[1,510]	16,450	2,890	32,960
One person household, under 65	[1,610]	6,430	[1,660]	5,330	3,270	11,760
One person household, 65 and over	[900]	4,380	1,680	10,850	2,580	15,230
Under 65 living with at least one other person under 65	22,260	165,760	23,830	161,420	46,090	327,180
65 and over, living with at least one other person 65 and over	3,360	14,720	3,420	16,640	6,780	31,360
Under 65 living with at least one of their sons/daughters	8,470	68,300	11,630	80,070	20,100	148,370
65 and over, living with at least one of their sons/daughters	:	8,380	[790]	9,190	[1,480]	17,580
One person household, under 70	[1,960]	7,820	2,070	7,290	4,020	15,110
One person household, 70 and over	:	2,990	[1,270]	8,890	1,830	11,880
Under 70 living with at least one other person under 70	23,620	176,050	25,180	170,430	48,790	346,480
70 and over, living with at least one other person 70 and over	2,040	7,620	2,040	9,040	4,080	16,650
Under 70 living with at least one of their sons/daughters	8,680	72,150	11,840	83,600	20,520	155,750
70 and over, living with at least one of their sons/daughters	:	4,530	:	5,670	[1,060]	10,200

6.6. At-risk-of-poverty rates by household type: 2008-2010

Household type	2008 (revised)			2009 (revised)			2010		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
One person household, under 60	:	[34.8]	[26.2]	[23.2]	[38.4]	29.6	[23.0]	[35.5]	[28.2]
One person household, 60 and over	[18.4]	27.6	24.9	[24.4]	24.0	24.1	[23.5]	16.5	18.7
Under 60 living with at least one other person under 60	11.1	13.5	12.3	13.2	14.3	13.7	13.3	14.7	14.0
60 and over, living with at least one other person 60 and over	26.7	25.9	26.3	22.2	21.1	21.6	19.6	18.2	18.9
Under 60 living with at least one of their sons/daughters	10.6	13.0	11.9	12.3	14.8	13.7	12.9	15.0	14.1
60 and over, living with at least one of their sons/daughters	[6.7]	[5.0]	[5.8]	[8.3]	[6.2]	7.2	[8.3]	[9.2]	8.8
One person household, under 65	[19.9]	[31.7]	25.1	[25.4]	[35.5]	30.1	[25.1]	[31.1]	27.8
One person household, 65 and over	:	27.8	25.4	[21.5]	23.2	22.7	[20.6]	15.5	17.0
Under 65 living with at least one other person under 65	11.8	14.1	12.9	13.5	14.3	13.9	13.4	14.8	14.1
65 and over, living with at least one other person 65 and over	28.9	28.1	28.5	24.5	22.8	23.6	22.8	20.6	21.6
Under 65 living with at least one of their sons/daughters	10.3	12.4	11.4	12.0	14.1	13.1	12.4	14.5	13.5
65 and over, living with at least one of their sons/daughters	:	5.4	[5.7]	:	:	[6.5]	:	[8.6]	[8.4]
One person household, under 70	[19.9]	31.4	25.7	[25.4]	34.3	29.7	[25.0]	28.3	26.6
One person household, 70 and over	:	27.1	24.8	:	21.7	21.3	:	[14.3]	15.4
Under 70 living with at least one other person under 70	12.4	14.7	13.5	13.6	14.5	14.0	13.4	14.8	14.1
70 and over, living with at least one other person 70 and over	30.7	30.6	30.6	27.7	25.7	26.7	26.8	22.6	24.5
Under 70 living with at least one of their sons/daughters	10.1	12.4	11.3	11.7	13.9	12.9	12.0	14.2	13.2
70 and over, living with at least one of their sons/daughters	:	:	:	:	:	[6.7]	:	:	[10.4]

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

	Number	% total	Number	% total
Owned	7,760	71.4	44,880	74.6
Rented	3,110	28.6	15,310	25.4
Total	10,860	100.0	60,190	100.0

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

	Number	% total	Number	% total
1	2,580	23.8	15,230	25.3
2	6,880	63.3	28,320	47.0
3	:	:	10,030	16.7
4	:	:	4,270	7.1
5+	:	:	[2,340]	[3.9]
Total	10,860	100.0	60,190	100.0

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

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	3,180	29.5	24,820	41.4
	No	7,570	70.5	35,100	58.6
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	8,760	84.2	53,370	89.4
	No	1,650	15.8	6,310	10.6
Facing unexpected financial expenses (of €450 and over)	Yes	7,040	67.0	42,860	71.8
	No	3,460	33.0	16,880	28.2
Keeping home adequately warm	Yes	8,550	81.3	50,800	85.0
	No	1,960	18.7	8,950	15.0
Amenity	Availability	Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	10,770	99.1	59,610	99.0
	No - cannot afford	:	:	:	:
	No - other reason	:	:	:	:
Colour TV	Yes	10,760	99.1	59,230	98.4
	No - cannot afford	:	:	:	:
	No - other reason	:	:	[830]	[1.4]
Computer	Yes	3,350	30.9	25,140	41.8
	No - cannot afford	:	:	[1,660]	[2.8]
	No - other reason	7,290	67.2	33,360	55.5
Washing machine	Yes	10,300	94.8	57,020	94.7
	No - cannot afford	:	:	:	:
	No - other reason	:	:	2,740	4.6
Car	Yes	6,290	63.2	37,000	64.4
	No - cannot afford	:	:	1,940	3.4
	No - other reason	3,400	34.1	18,520	32.2
Problems with dwelling	Have problem	Number	% total	Number	% total
No bath or shower in dwelling	Yes	:	:	[820]	[1.4]
	No	10,730	98.8	59,340	98.6
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Yes	2,050	18.9	10,780	17.9
	No	8,810	81.1	49,410	82.1
Dwelling too dark/not enough light	Yes	[1,050]	[9.7]	4,500	7.5
	No	9,810	90.3	55,690	92.5
Noise from neighbours or from the street	Yes	4,770	43.9	20,350	33.8
	No	6,090	56.1	39,840	66.2
Pollution, grime or other environmental problems	Yes	5,060	46.6	28,420	47.2
	No	5,810	53.4	31,770	52.8
Crime, violence or vandalism in the area	Yes	[770]	[7.1]	5,640	9.4
	No	10,100	92.9	54,550	90.6

* 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 INTRA-HOUSEHOLD SHARING OF RESOURCES

7.1. Proportion of personal income kept separate from the common household budget by marital status and household type

	All my personal income	More than half of my personal income	About half of my personal income	Less than half of my personal income	None	Has no personal income	Total*
Marital Status							
Single/Never Married	58,140	4,900	2,850	6,850	3,460	18,800	95,000
Married	5,540	6,970	13,890	84,430	34,840	47,630	193,310
Separated/Divorced	2,540	:	:	[1,500]	[1,350]	:	6,240
Widowed	4,470	:	:	[2,100]	[1,740]	:	9,520
Total	70,690	12,440	17,100	94,890	41,400	67,560	304,070
Household Type							
Household without dependent children	40,650	7,910	9,690	42,330	20,420	28,680	149,680
Household with dependent children	30,040	4,530	7,410	52,550	20,980	38,880	154,390
Total	70,690	12,440	17,100	94,890	41,400	67,560	304,070
		% characteristic					
Marital Status							
Single/Never Married	82.2	39.4	16.7	7.2	8.4	27.8	31.2
Married	7.8	56.0	81.2	89.0	84.2	70.5	63.6
Separated/Divorced	3.6	:	:	[1.6]	[3.3]	:	2.1
Widowed	6.3	:	:	[2.2]	[4.2]	:	3.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household Type							
Household without dependent children	57.5	63.6	56.7	44.6	49.3	42.5	49.2
Household with dependent children	42.5	36.4	43.3	55.4	50.7	57.5	50.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		% income proportion					
Marital Status							
Single/Never Married	61.2	5.2	3.0	7.2	3.6	19.8	100.0
Married	2.9	3.6	7.2	43.7	18.0	24.6	100.0
Separated/Divorced	40.6	:	:	[24.1]	[21.6]	:	100.0
Widowed	47.0	:	:	[22.1]	[18.3]	:	100.0
Total	23.2	4.1	5.6	31.2	13.6	22.2	100.0
Household Type							
Household without dependent children	27.2	5.3	6.5	28.3	13.6	19.2	100.0
Household with dependent children	19.5	2.9	4.8	34.0	13.6	25.2	100.0
Total	23.2	4.1	5.6	31.2	13.6	22.2	100.0

*The total does not represent the total population living in households since there were a number of persons who did not respond to this question. Note: This question was only addressed to persons aged 16+ living in households with at least two persons aged 16+.

7.2. Decision-making scenarios by sex

Decisions	Number of persons				% decision making				% sex	
	Males	Females	Total***	Total	Males	Females	Total	Total	Males	Females
Decision-making on everyday shopping *	4,410	65,920	70,330	36.1	4.5	67.7	36.1	6.3	93.7	100.0
	27,080	26,920	54,000	27.7	27.8	27.6	50.1	49.9	100.0	
	65,970	4,600	70,570	36.2	67.7	4.7	93.5	6.5	100.0	
Total	97,450	97,440	194,900	100.0	100.0	100.0	50.0	50.0	50.0	100.0
Decision-making on important expenses for children**	[900]	7,210	8,110	8.4	[1.9]	14.9	[11.1]	88.9	100.0	
	40,530	40,640	81,180	83.6	83.5	83.7	49.9	50.1	100.0	
	7,080	:	7,780	8.0	14.6	:	91.0	:	100.0	
Total	48,520	48,550	97,060	100.0	100.0	100.0	50.0	50.0	100.0	
Decision-making on expensive purchases of consumer durables and furniture*	2,720	5,610	8,330	4.3	2.8	5.8	32.6	67.4	100.0	
	87,640	87,520	175,150	90.7	90.7	90.8	50.0	50.0	100.0	
	5,730	2,720	8,450	4.4	5.9	2.8	67.8	32.2	100.0	
	:	:	[1,100]	[0.6]	:	:	:	:	[100.0]	
Total	96,620	96,420	193,030	100.0	100.0	100.0	50.1	49.9	100.0	
Decision-making on borrowing money*	3,480	[1,630]	5,110	2.7	3.6	[1.7]	68.2	[31.8]	100.0	
	66,200	66,090	132,290	69.2	69.2	69.3	50.0	50.0	100.0	
	[1,140]	2,860	4,000	2.1	[1.2]	3.0	[28.4]	71.6	100.0	
	24,880	24,840	49,720	26.0	26.0	26.0	50.0	50.0	100.0	
Total	95,700	95,420	191,120	100.0	100.0	100.0	50.1	49.9	100.0	
Decision-making on use of savings*	5,950	4,540	10,490	5.4	6.1	4.7	56.7	43.3	100.0	
	81,490	81,410	162,890	83.9	83.9	84.0	50.0	50.0	100.0	
	3,030	4,210	7,240	3.7	3.1	4.3	41.8	58.2	100.0	
	4,480	4,420	8,900	4.6	4.6	4.6	50.3	49.7	100.0	
	2,210	2,320	4,530	2.3	2.3	2.4	48.7	51.3	100.0	
Total	97,150	96,900	194,050	100.0	100.0	100.0	50.1	49.9	100.0	
Decision-making general*	3,700	2,760	6,460	3.3	3.8	2.9	57.3	42.7	100.0	
	91,730	91,530	183,260	94.6	94.5	94.6	50.1	49.9	100.0	
	[1,590]	2,410	4,000	2.1	[1.6]	2.5	[39.7]	60.3	100.0	
Total	97,020	96,710	193,720	100.0	100.0	100.0	50.1	49.9	100.0	

*These questions were only addressed to persons aged 16+ living in households with at least two persons aged 16+ and where the person has a partner living in the household.

**This question was only addressed to persons aged 16+ living in households with at least two persons aged 16+, where the person has a partner living in the household and at least one child below 16 lives in the household.

***The totals do not represent the total population living in households since there were a number of persons who did not respond to this question.

7.3. Decision-making abilities by civil status

Decision-making ability	Civil Status	Always	Sometimes	Never/hardly ever	Total***
Ability to decide about expenses for own personal use*	Living with a partner	179,410	13,240	3,160	195,800
	Not living with a partner	101,770	4,220	2,360	108,360
	Total	281,180	17,460	5,520	304,160
Ability to decide about purchases for children's needs**	Living with a partner	70,790	5,990	:	77,400
	Not living with a partner	8,990	:	[1,780]	11,540
	Total	79,780	6,770	2,400	88,940
% frequency					
Ability to decide about expenses for own personal use*	Living with a partner	91.6	6.8	1.6	100.0
	Not living with a partner	93.9	3.9	2.2	100.0
	Total	92.4	5.7	1.8	100.0
Ability to decide about purchases for children's needs**	Living with a partner	91.5	7.7	:	100.0
	Not living with a partner	77.9	:	[15.4]	100.0
	Total	89.7	7.6	2.7	100.0

*This question was only addressed to persons aged 16+ living in households with at least two persons aged 16+.

**This question was only addressed to persons aged 16+ living in households with at least two persons aged 16+ and at least one child below 16.

***The totals do not represent the total population living in households since there were a number of persons who did not respond to this question.

7.4. Average weekly time spent on different activities by various household characteristics

		Hours commuting to and from work*	Hours on leisure*	Hours on household work, child care and care of others*
Sex	Male	4.1	18.1	5.8
	Female	4.1	14.8	27.4
	Total	4.1	16.4	16.5
Age-group	16-24	4.6	19.6	4.1
	25-49	4.1	14.7	18.3
	50-64	3.9	16.1	21.4
	65+	[3.0]	19.0	16.3
	Total	4.1	16.4	16.5
Economic activity	Employed	4.1	15.0	10.2
	Unemployed	N/A	25.1	9.7
	Retired	N/A	20.7	11.7
	Other Inactive	N/A	16.2	28.3
	Total	4.1	16.4	16.5

*These questions were only addressed to persons aged 16+ living in households with at least two persons aged 16+.