

EU-SILC 2025: Salient Indicators

NR 071/2026

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As from the 2024 EU-SILC wave, a methodological improvement was introduced to better represent the resident population by citizenship through separate calibration of Maltese and foreign residents. This allows, for the first time, the dissemination of selected key indicators for both the total population and Maltese citizens. However, due to sampling and reliability limitations, detailed breakdowns for the foreign population cannot be published.

The breakdown by citizenship presented in this news release is available for the 2024 and 2025 waves, and comparisons with earlier EU-SILC data should be made with caution. Further methodological information is provided in the [press information notice](#) published on 30 March 2026.

The survey revealed that the number of persons living in households with a national equivalised disposable household income below the at-risk-of-poverty line (€13,220) was 95,157. This translates into an at-risk-of-poverty (ARP) rate of 16.9 per cent, which was similar to that recorded in the previous year.



Introduction

The European Statistics on Income and Living Conditions (EU-SILC) survey is an annual enquiry conducted by the National Statistics Office (NSO) among persons residing in private households in Malta and Gozo. Its aim is to collect comparable data on income, health and wellbeing, employment, and material deprivation.

European statistics on material deprivation are based on the perceived capacity, or otherwise, of households to afford a number of items from a set of 13 standard items. From these components, two major constructs are derived, being the Material and Social Deprivation (MSD), and the Severe Material and Social Deprivation (SMSD) indicator. In 2025, the MSD rate stood at 8.7 per cent, whereas the SMSD rate stood at 4.1 per cent.

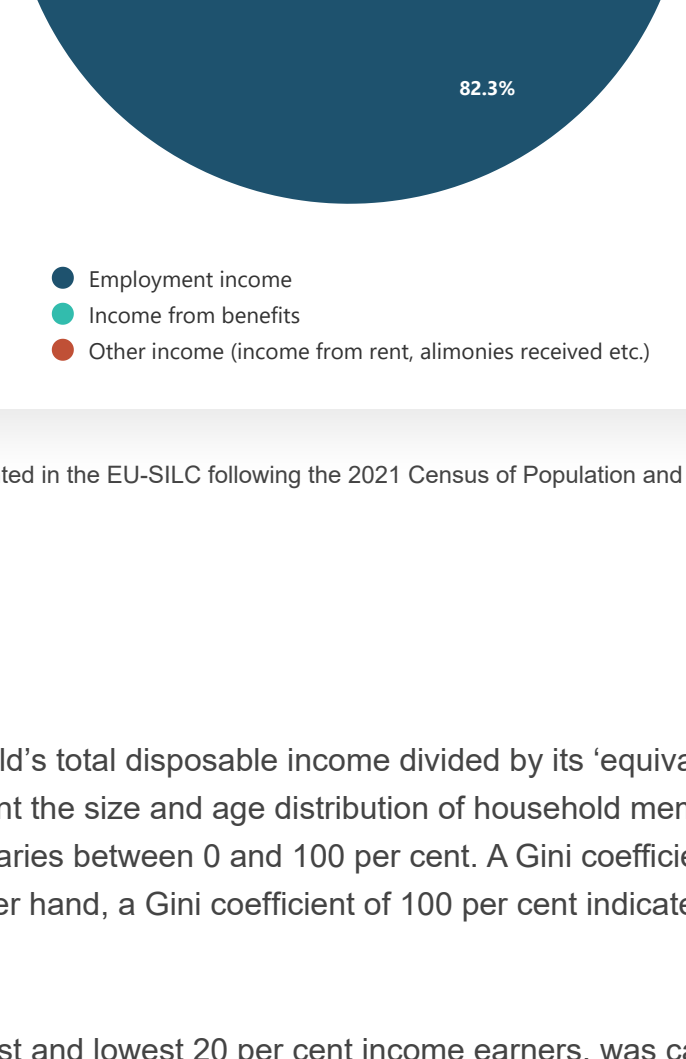
Income statistics refer to calendar year 2024, while non-income components refer to calendar year 2025, which is the data collection year.

Household Income

For the income reference year 2024, the average gross household income was estimated at €50,594. On the other hand, the estimate for the average disposable household income was €40,300. Disposable income is defined as the amount of money available to households for spending purposes, after deducting taxes, social contributions, and alimonies (Table 1).

Employment income made up 82.3 per cent of the total gross household income for 2024. The share of social benefits (including old-age benefits) for 2024 stood at 13.9 per cent (Table 2, Chart 1).

Chart 1. Household gross income distribution



Notes:
1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
2. Refer to methodological note 8 for details on break-in-time series.

National Equivalised Income (NEI)

The National Equivalised Income (NEI) is defined as the household's total disposable income divided by its 'equivalent size' (also referred to as consumption units). The NEI takes into account the size and age distribution of household members. The Gini coefficient is one of the measures of income inequality that varies between 0 and 100 per cent. A Gini coefficient of 0 per cent indicates a perfectly equal distribution of income. On the other hand, a Gini coefficient of 100 per cent indicates that there is full inequality of income.

The S80/S20 ratio, which compares the average NEI of the highest and lowest 20 per cent income earners, was calculated at 4.5 (Table 1).

The Gini coefficient for Malta as derived from EU-SILC 2025, decreased by 2.1 percentage points to 29.2 per cent, when compared to the previous year (Table 1).

Monetary Poverty (ARP)

The at-risk-of-poverty (ARP) rate defines the number of persons with an equivalised disposable income below the at-risk-of-poverty threshold (ARPT), which is set at 60% of the national median equivalised disposable income after social transfers. Consequently, EU-SILC respondents whose NEI falls below this threshold are considered to be at-risk-of-poverty.

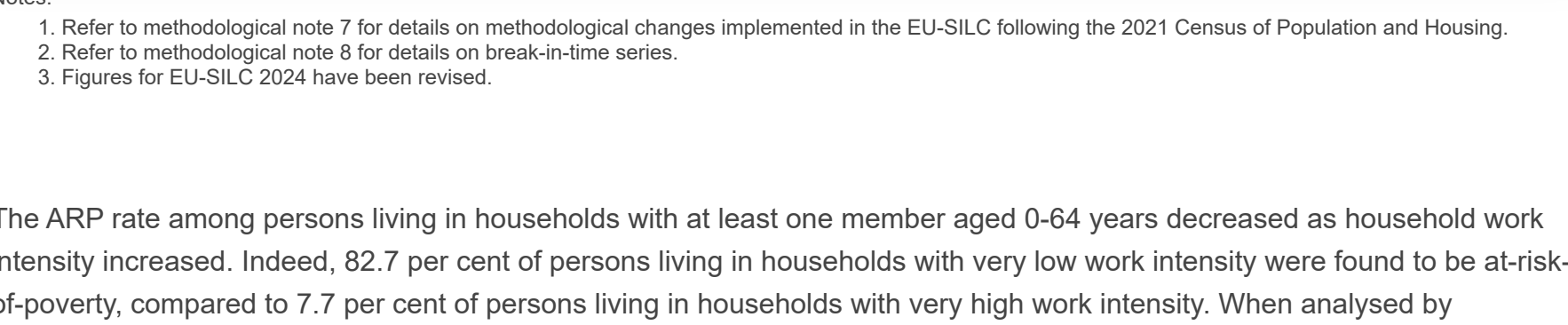
The ARPT derived from EU-SILC 2025 was estimated at €13,220, 11.8 per cent higher when compared to the previous year (Table 1).

Based on the income reference year 2024, the number of persons at-risk-of-poverty living in Malta was estimated at 95,157, corresponding to 16.9 per cent of the total target population. When considering Maltese citizens living in private households, 57,253 persons were at-risk-of-poverty, representing 14.4 per cent of this population (Table 3).

The ARP rate for males and females was calculated at 16.8 and 17.0 per cent respectively, with an increase (1.6 percentage points) being registered for males and a decrease (1.8 percentage points) being registered for females, when compared to the previous year. The ARP rate among persons below 18 years of age was calculated at 20.8 per cent, decreasing by 2.9 percentage points from the previous year. On the other hand, an increase of 0.5 percentage points was observed for persons between 18 and 64 years, bringing the ARP rate for this cohort up to 12.9 per cent. Similarly, the rate for those persons aged 65 years and over increased by 0.4 percentage points to 28.9 per cent (Table 3).

The ARP rate for households with and without dependent children was calculated at 15.1 and 18.3 per cent, respectively (Chart 2). Members of single person households with one or more dependent children were noted to be more susceptible to being at-risk-of-poverty, with 46.1 per cent of these having an equivalised disposable income below the ARPT. Members of one person households were also more prone to being at-risk-of-poverty (Table 4).

Chart 2. At-risk-of-poverty rates by household type



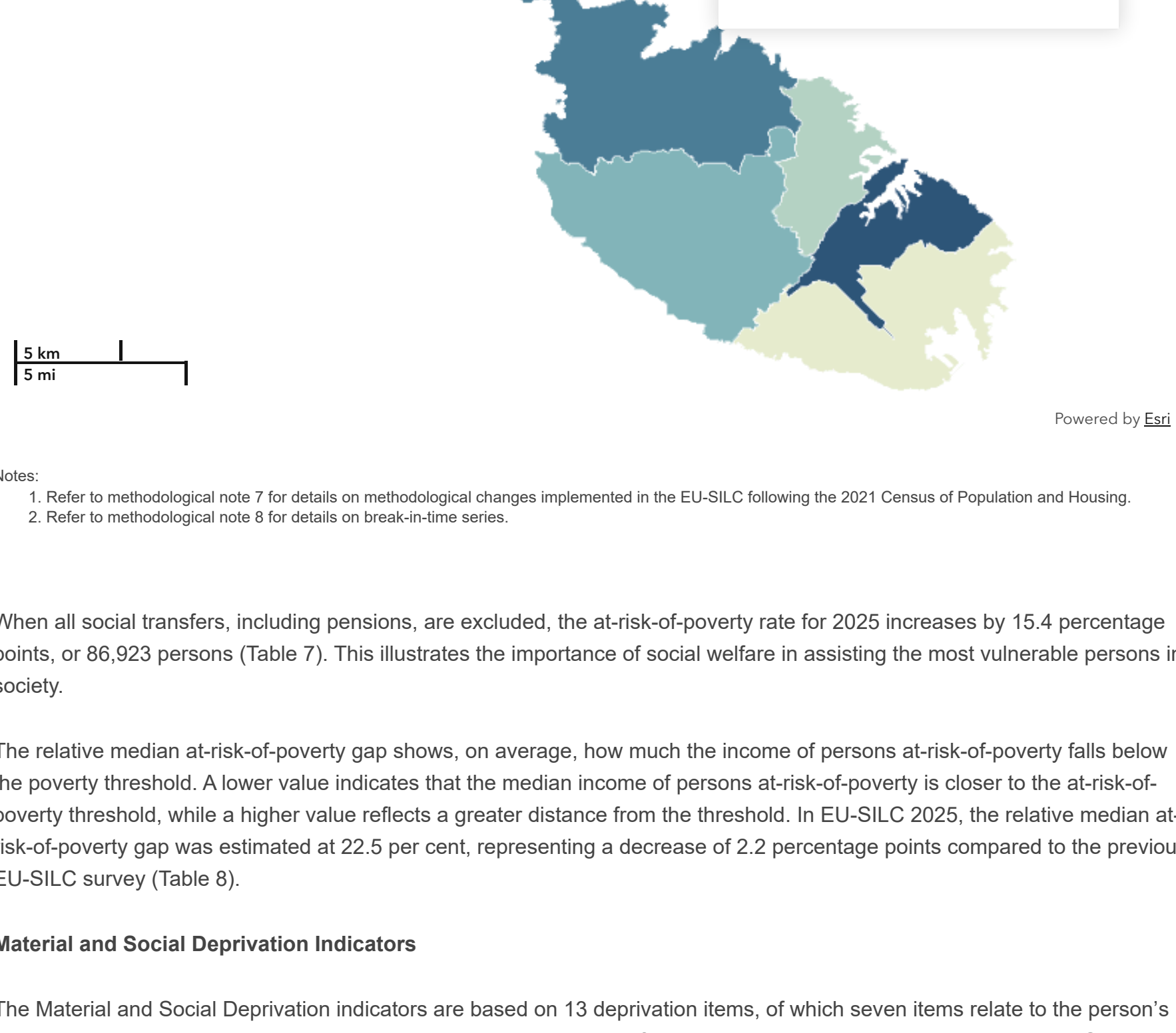
Notes:
1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
2. Refer to methodological note 8 for details on break-in-time series.
3. Figures for EU-SILC 2024 have been revised.

The ARP rate among persons living in households with at least one member aged 0-64 years decreased as household work intensity increased. Indeed, 82.7 per cent of persons living in households with very low work intensity were found to be at-risk-of-poverty, compared to 7.7 per cent of persons living in households with very high work intensity. When analysed by citizenship, a similar pattern can be observed, with the ARP rate for Maltese persons also decreasing as household work intensity increases (Table 5).

An increase was recorded in the at-risk-of-poverty rate for employed, retired, and other inactive persons during the income reference year, when compared to the previous EU-SILC (refer to methodological note 4) (Table 6).

At district level, the distribution of persons under ARPT was uneven across the Maltese Islands, with the Southern Harbour district having the largest share of ARP persons followed by the Northern district. On the other hand, the South Eastern district registered the lowest ARP rate (Map 1).

Map 1. Distribution of the at-risk-of-poverty (ARP) rate by district



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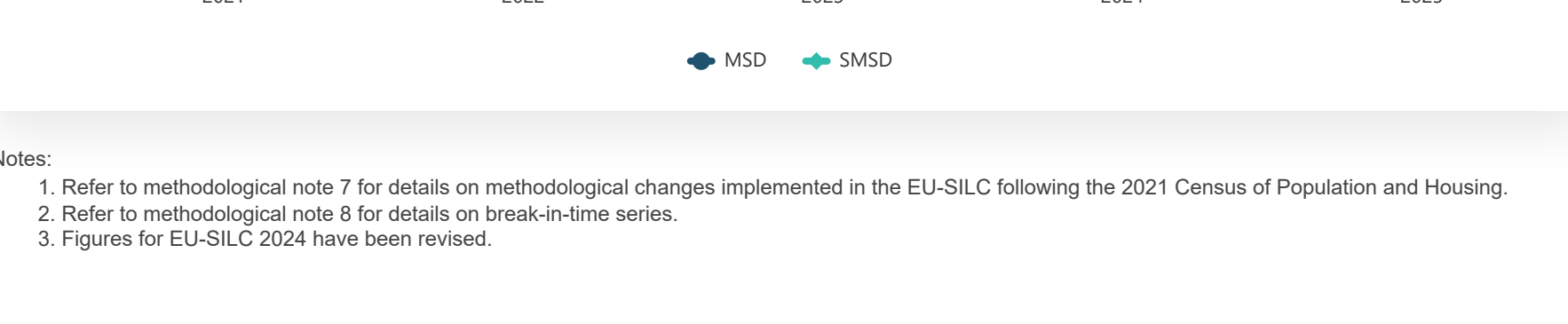
When all social transfers, including pensions, are excluded, the at-risk-of-poverty rate for 2025 increases by 15.4 percentage points, or 86,923 persons (Table 7). This illustrates the importance of social welfare in assisting the most vulnerable persons in society.

The relative median at-risk-of-poverty gap shows, on average, how much the income of persons at-risk-of-poverty falls below the poverty threshold. A lower value indicates that the median income of persons at-risk-of-poverty is closer to the at-risk-of-poverty threshold, while a higher value reflects a greater distance from the threshold. In EU-SILC 2025, the relative median at-risk-of-poverty gap was estimated at 22.5 per cent, representing a decrease of 2.2 percentage points compared to the previous EU-SILC survey (Table 8).

Material and Social Deprivation Indicators

The Material and Social Deprivation indicators are based on 13 deprivation items, of which seven items relate to the person's household, and six items relate to the persons themselves. The list of components was adopted by the EU Member States in 2017 (refer to methodological note 5). From this set of items, two major indicators are obtained, namely the Material and Social Deprivation (MSD) and the Severe Material and Social Deprivation (SMSD).

A person living in a household is deemed to be materially and socially deprived if this person does not afford at least five of the 13 items, whereas those who do not afford at least seven of these items are considered to be severely materially and socially deprived. In EU-SILC 2025, the MSD rate stood at 8.7 per cent, whereas the SMSD rate stood at 4.1 per cent, a decrease of 0.3 and 0.2 percentage points respectively, when compared to EU-SILC 2024 (Table 9, Chart 3).



Notes:
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2. Refer to methodological note 8 for details on break-in-time series.
3. Figures for EU-SILC 2024 have been revised.

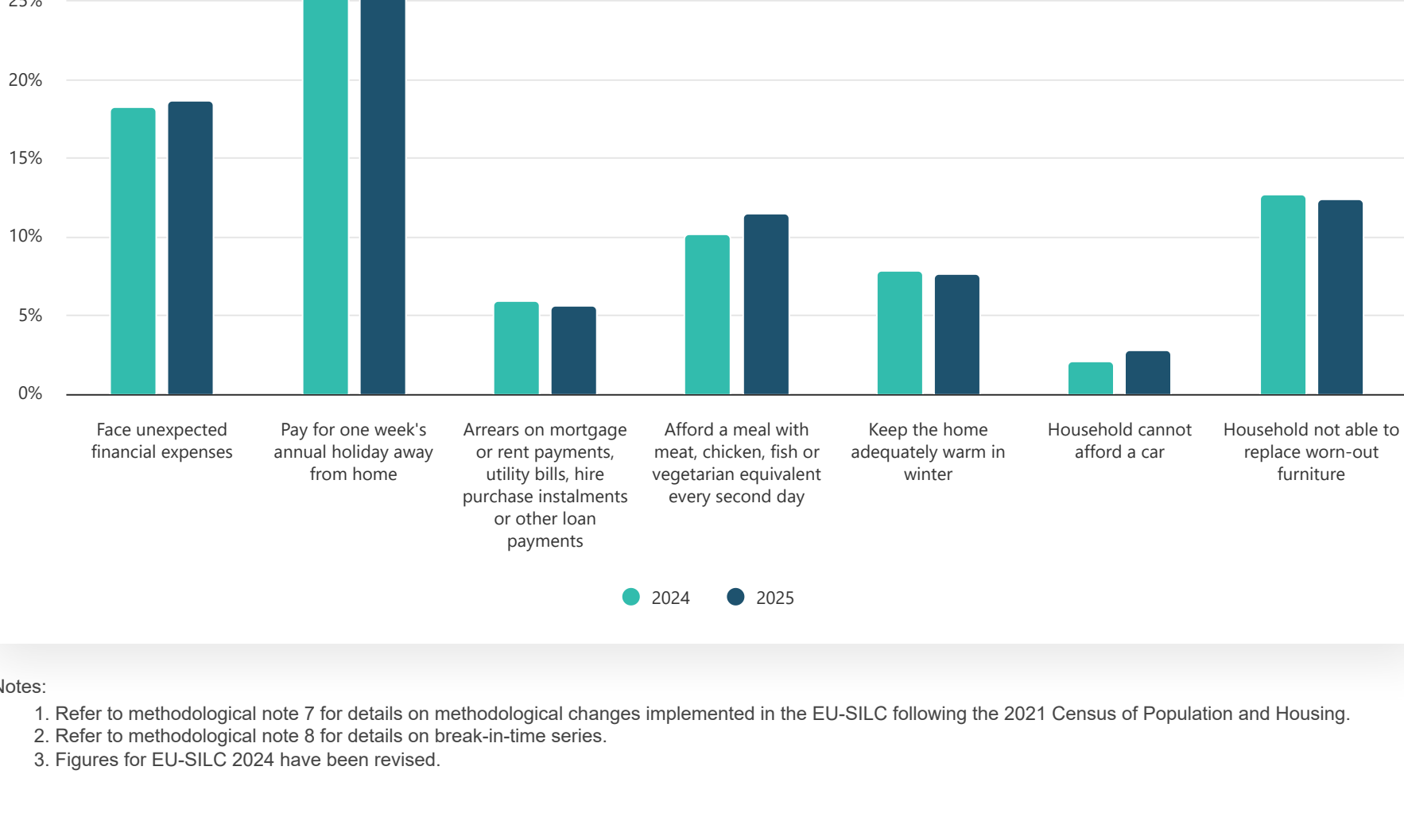
With reference to specific household deprivation items, 27.6 per cent of the surveyed population stated that their household could not afford to pay for a one-week annual holiday away from home. This was followed by 18.7 per cent of respondents declaring that their household would not be able to settle an unexpected financial expense of around €950. On the contrary, only 2.8 per cent of respondents indicated that their household does not afford to own a car (Table 9, Chart 4A).

With reference to specific personal deprivation items, 11.5 per cent of respondents stated that they were not able to afford to participate in a leisure activity on a regular basis. It was also reported that 10.0 per cent of respondents were not able to afford to spend a small amount of money on themselves. On the other hand, only 4.0 per cent of respondents were not capable of replacing worn-out clothes with some new ones (Table 9, Chart 4B).

Select Level:

Chart 4a

Chart 4a. Household Material and Social Deprivation rates among respondents



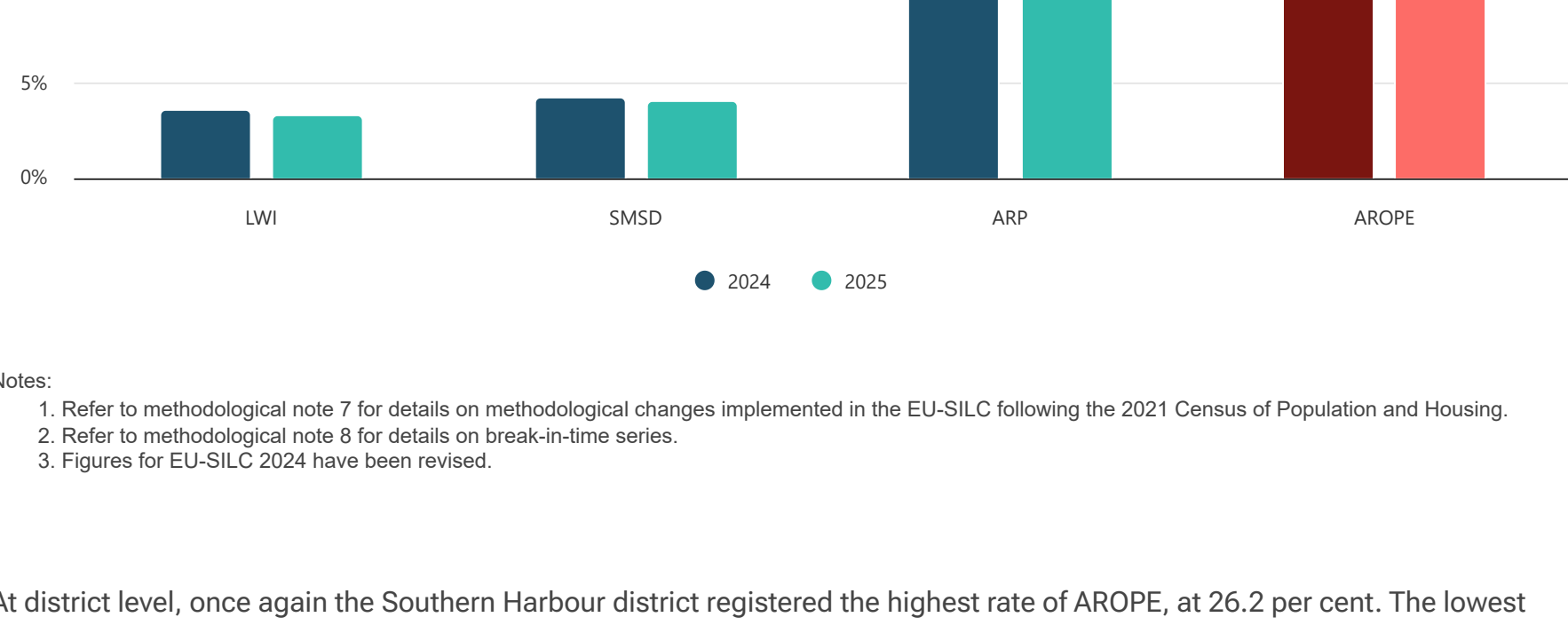
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At-Risk-of-Poverty or Social Exclusion Indicator

The AROPE rate defines the proportion/number of persons who are either at-risk-of-poverty, or severely materially and socially deprived, or living in households with very low work intensity (applicable only for persons aged 0-64 years). The greatest contributing factor to AROPE in EU-SILC 2025 was from persons who were at-risk-of-poverty, with 16.9 per cent (Chart 5).

In EU-SILC 2025, the number of at-risk-of-poverty or socially excluded persons living in Malta was estimated at 109,292, corresponding to 19.4 per cent of the total target population. When considering Maltese citizens living in private households, 68,434 persons were at-risk-of-poverty or social exclusion, representing 17.2 per cent of this population (Table 10).

Chart 5. The at-risk-of-poverty or social exclusion indicator and its components

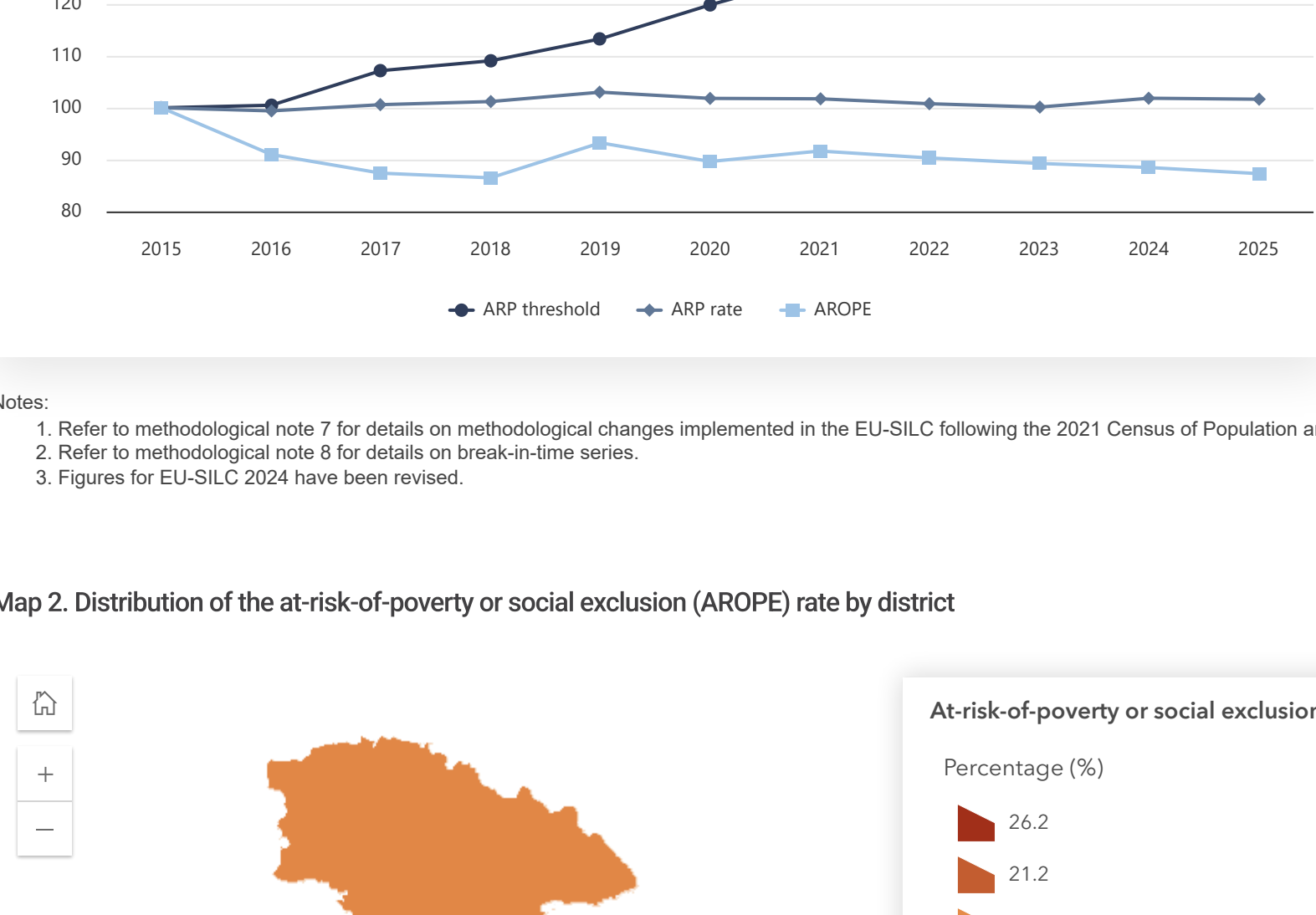


Notes:
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At district level, once again the Southern Harbour district registered the highest rate of AROPE, at 26.2 per cent. The lowest AROPE rate was also recorded in the South Eastern district at 15.2 per cent (Map 2).

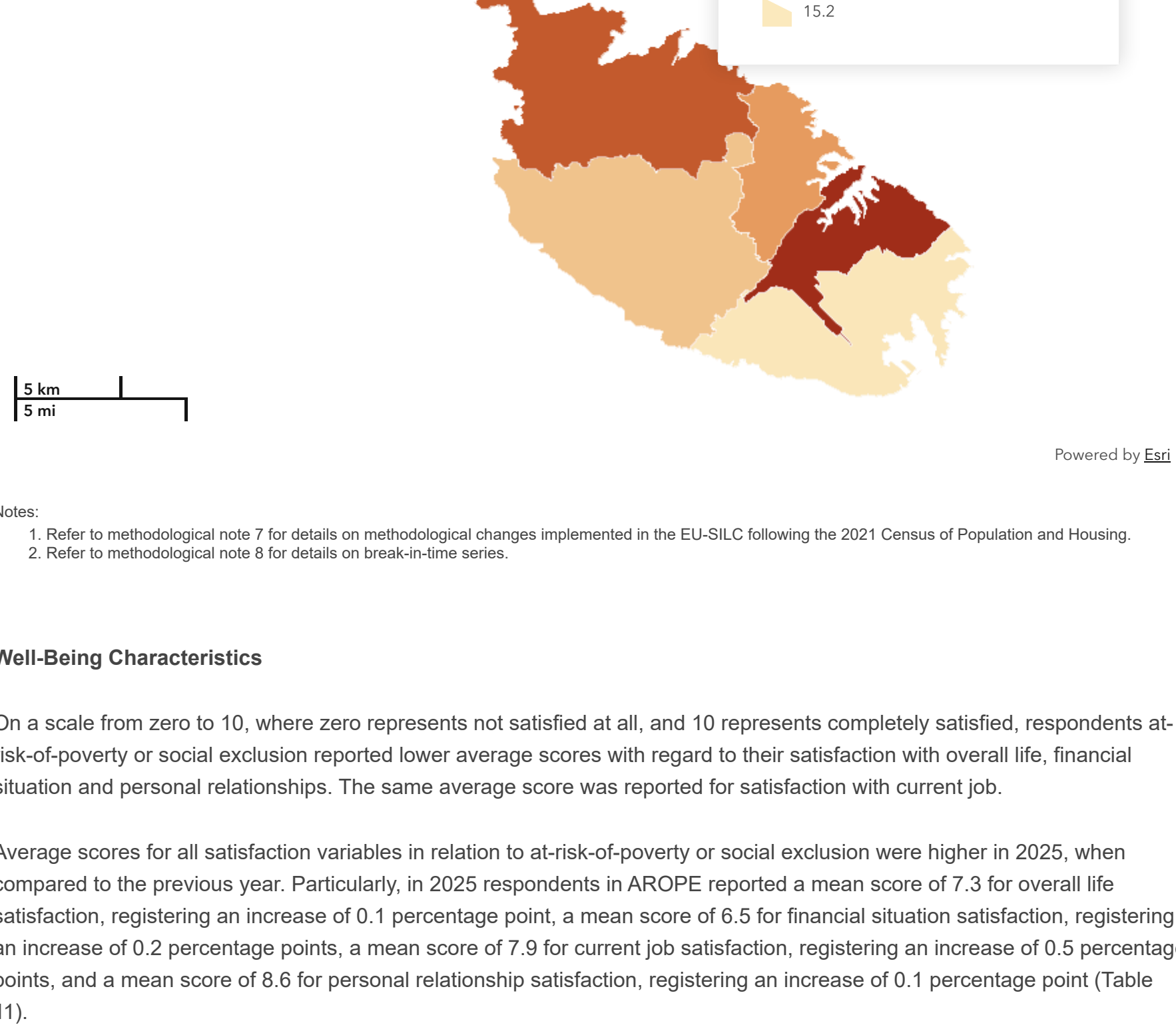
Chart 6 provides a comparison between the growth indices of the ARPT, the ARP rate, and the AROPE rate.

Chart 6. Comparison of the at-risk-of-poverty threshold, the at-risk-of-poverty rate, and the at-risk-of-poverty or social exclusion rate in index form



Notes:
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Map 2. Distribution of the at-risk-of-poverty or social exclusion (AROPE) rate by district



Well-Being Characteristics

On a scale from zero to 10, where zero represents not satisfied at all, and 10 represents completely satisfied, respondents at-risk-of-poverty or social exclusion reported lower average scores with regard to their satisfaction with overall life, financial situation and personal relationships. The same average score was reported for satisfaction with current job.

Average scores for all satisfaction variables in relation to at-risk-of-poverty or social exclusion were higher in 2025, when compared to the previous year. Particularly, in 2025 respondents in AROPE reported a mean score of 7.3 for overall life satisfaction, registering an increase of 0.1 percentage point, a mean score of 6.5 for financial situation satisfaction, registering an increase of 0.2 percentage points, a mean score of 7.9 for current job satisfaction, registering an increase of 0.5 percentage points, and a mean score of 8.6 for personal relationship satisfaction, registering an increase of 0.1 percentage point (Table 11).

Table 1. Main household income¹ and at-risk-of-poverty indicators

Main household income	2024^R			2025		
Average household gross income (€)	47,505			50,594		
Average household disposable income (€)	37,883			40,300		
	Value (€)	Number of persons below the threshold	% persons below the threshold	Value (€)	Number of persons below the threshold	% persons below the threshold
Total number of persons living in households	N/A	551,882	N/A	N/A	563,956	N/A
Median National Equivalised Income (NEI)	19,701	275,948	50.0	22,034	281,996	50.0
40% median NEI	7,880	33,055	6.0	8,814	28,619	5.1
50% median NEI	9,850	58,323	10.6	11,017	56,819	10.1
60% median NEI	11,820	93,297	16.9	13,220	95,157	16.9
70% median NEI	13,790	137,448	24.9	15,424	143,759	25.5
Indicators	Value			Value		
S80 / S20 ratio	5.1			4.5		
Gini coefficient (%)	31.3			29.2		

¹ The income reference year of the EU-SILC 2025 refers to calendar year 2024.

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
2. Refer to methodological note 8 for details on break-in-time series.

Table 2. Gross and disposable household income¹ by source

Household income	2024 ^R			2025		
	Average per household	Total (€ '000)	% gross income	Average per household	Total (€ '000)	% gross income
Employment income	50,314	9,064,382	83.0	53,184	9,822,192	82.3
Old-age benefits ²	13,781	1,064,686	9.7	15,006	1,147,536	9.6
Survivors benefits and other benefits for social exclusion	1,527	155,799	1.4	1,983	208,564	1.7
Family / Children - related allowance	1,963	118,076	1.1	2,182	131,336	1.1
Sickness / Disability benefits	2,153	82,199	0.8	2,278	80,114	0.7
Education allowance	1,912	34,271	0.3	2,280	46,311	0.4
Regular inter-household cash transfer received	3,377	34,472	0.3	3,291	28,976	0.2
Unemployment benefits	3,519	17,999	0.2	:	:	:
Housing allowances	667	13,231	0.1	737	13,598	0.1
Other household income ³	1,488	342,285	3.1	1,775	418,608	3.5
Gross income		10,927,401			11,930,156	
Regular household income paid		59,108			72,589	
Tax on income and social contributions		2,154,181			2,354,773	
Disposable income		8,714,113			9,502,794	

¹ The major income components are sourced from administrative data. The income reference year of the EU-SILC 2025 refers to calendar year 2024.

² Disability, unemployment and survivors' benefits are classified as old-age benefits for persons aged 65 and over.

³ Other household income includes: pension from individual private plans, company car, income received by people aged under 16, income from rental of a property or land, and interests and dividends.

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

2. Refer to methodological note 8 for details on break-in-time series.

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

1. Less than 20 reporting households; or

2. The non-response for the item concerned exceeds 50 per cent.

Table 3. At-risk-of-poverty rates by age, sex, and type of citizenship

Age group	Sex	Total				...of which: Maltese			
		2024 ^R		2025		2024 ^R		2025	
		%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold
All ages	Males	15.2	44,788	16.8	50,473	11.6	23,773	13.0	26,194
	Females	18.8	48,509	17.0	44,685	17.2	32,844	15.9	31,059
	Total	16.9	93,297	16.9	95,157	14.3	56,616	14.4	57,253
Under 18	Total	23.7	19,774	20.8	17,231	23.8	14,836	21.2	14,141
18-64	Males	11.8	24,216	13.6	28,657	7.7	10,632	8.2	10,525
	Females	13.1	21,721	12.0	20,693	10.9	12,702	10.9	13,002
	Total	12.4	45,937	12.9	49,350	9.2	23,334	9.5	23,527
65 and over	Males	26.4	12,195	28.2	13,346	20.3	7,515	22.5	8,724
	Females	30.5	15,391	29.5	15,230	25.6	10,932	24.4	10,861
	Total	28.5	27,586	28.9	28,576	23.1	18,447	23.5	19,585

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. For Maltese citizens, the at-risk-of-poverty rate calculated for the total population was applied and subsequently disaggregated by citizenship.
2. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
3. Refer to methodological note 8 for details on break-in-time series.

Table 4. At-risk-of-poverty rates by household type and type of citizenship

Household type	Total				...of which: Maltese			
	2024 ^R		2025		2024 ^R		2025	
	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold
All households	16.9	93,297	16.9	95,157	14.3	56,616	14.4	57,253
Households without dependent children	16.7	52,104	18.3	57,942	13.2	28,394	14.4	29,157
<i>of which:</i>								
One person household, under 65 years of age	28.3	14,127	34.6	18,720	19.6	5,650	23.5	5,123
One person household, 65 years old and over	35.7	9,588	35.9	9,304	33.7	7,564	30.6	6,310
Two adults, no dependent children, both under 65 years of age	6.0	4,044	4.6	3,037	4.2	1,567	4.5	1,568
Two adults, no dependent children, at least one adult aged 65 or more	34.1	18,551	33.5	19,115	26.7	9,872	28.7	13,020
Other households without dependent children	5.1	5,793	6.9	7,766	4.2	3,742	4.0	3,136
Households with dependent children	17.2	41,193	15.1	37,216	15.6	28,222	14.3	28,096
<i>of which:</i>								
Single person household, one or more dependent children	46.6	8,644	46.1	8,264	42.6	6,981	47.6	7,613
Two adults, one dependent child	12.7	8,128	7.4	5,586	10.9	5,085	8.7	4,296
Two adults, two or more dependent children	28.1	19,418	20.6	14,948	26.4	11,213	18.6	10,795
Other households with one or more dependent children	5.7	5,003	10.4	8,417	6.5	4,943	[7.4]	[5,391]

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. For Maltese citizens, the at-risk-of-poverty rate calculated for the total population was applied and subsequently disaggregated by citizenship.
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Table 5. At-risk-of-poverty rates by work intensity of household and type of citizenship (population aged 0 to 64)

Work intensity (WI)	Total		...of which: Maltese	
	2024 ^R	2025	2024 ^R	2025
	%		%	
Very high work intensity (0.85<WI<=1)	6.7	7.7	3.8	4.6
High work intensity (0.55<WI<=0.85)	8.1	11.9	9.1	6.2
Medium - Low work intensity (0.2<WI<=0.55)	38.5	26.2	36.9	27.5
Very low work intensity (0<=WI<=0.2)	67.6	82.7	61.0	78.0

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. This table includes all persons aged between 0 and 64 years.
2. For Maltese citizens, the at-risk-of-poverty rate calculated for the total population was applied and subsequently disaggregated by citizenship.
3. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
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Table 6. At-risk-of-poverty rates among persons aged 18 and over by most frequent activity status, sex, and type of citizenship

Most frequent activity status	Sex	Total		...of which: Maltese	
		2024 ^R	2025	2024 ^R	2025
		%		%	
Employed	Males	9.4	11.0	6.5	6.4
	Females	7.1	6.5	5.0	4.3
	Total	8.5	9.2	5.9	5.5
Unemployed	Males	[42.8]	[41.7]	[41.7]	:
	Females	:	:	:	:
	Total	[42.5]	[40.7]	[39.1]	[43.3]
Retired	Males	26.8	28.4	20.6	22.9
	Females	22.8	23.9	15.8	16.8
	Total	25.5	26.9	19.1	20.9
Other inactive persons	Males	[25.7]	35.9	[10.6]	[18.7]
	Females	31.3	30.1	27.6	27.4
	Total	30.4	31.2	25.0	26.0

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. This data excludes persons who have spent not more than six months in one particular activity status.
2. Totals may not tally because of an element of non-response.
3. For Maltese citizens, the at-risk-of-poverty rate calculated for the total population was applied and subsequently disaggregated by citizenship.
4. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
5. Refer to methodological note 8 for details on break-in-time series.

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

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

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

Table 7. Difference in the at-risk-of-poverty rate by type of disposable income and type of citizenship

Computation of NEI based on the below	Total				...of which: Maltese			
	2024 ^R		2025		2024 ^R		2025	
	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold	%	Number of persons below the threshold
Total household disposable income	16.9	93,297	16.9	95,157	14.3	56,616	14.4	57,253
Household disposable income excl. social transfers (but including old-age and survivor's benefits)	22.1	121,826	22.5	126,709	22.6	89,468	24.3	96,528
Household disposable income excluding social transfers	32.7	180,580	32.3	182,080	34.7	137,619	36.3	144,287

^RFigures for EU-SILC 2024 have been revised.

Notes:

- 1. For Maltese citizens, the at-risk-of-poverty rate calculated for the total population was applied and subsequently disaggregated by citizenship. The NEI figures were calculated using the Maltese median equivalised income. These figures were derived by applying a filter to identify individuals who are both Maltese and fall below the specified threshold.
- 2. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
- 3. Refer to methodological note 8 for details on break-in-time series.

Table 8. Relative median at-risk-of-poverty gap by year, age, sex, and type of citizenship

Age group	Sex	Total		...of which: Maltese	
		2024 ^R	2025	2024 ^R	2025
		%		%	
All ages	Males	27.7	23.1	17.2	17.5
	Females	21.6	21.5	15.8	17.2
	Total	24.7	22.5	16.4	17.4
Under 18	Total	26.6	25.0	26.6	30.0
18-64	Males	31.3	23.1	20.8	15.1
	Females	20.7	23.1	15.2	21.8
	Total	24.7	23.1	16.6	18.3
65 and over	Males	24.7	19.5	13.6	15.9
	Females	20.7	16.9	12.3	13.6
	Total	22.1	18.2	12.8	14.4

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Notes:

1. For Maltese citizens, the relative median at-risk-of-poverty gap was computed for the Maltese population. The poverty threshold and equivalised income used were those computed for the entire population.
2. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
3. Refer to methodological note 8 for details on break-in-time series.

Table 9. Percentage rates and number of persons living in households by perceived capacity to afford various items and type of citizenship

Material deprivation items	Total				...of which: Maltese			
	2024 ^R		2025		2024 ^R		2025	
	%	Number of persons	%	Number of persons	%	Number of persons	%	Number of persons
Face unexpected financial expenses ¹	18.3	100,879	18.7	105,381	18.4	72,918	16.2	64,396
Pay for one week's annual holiday away from home ¹	28.8	158,712	27.6	155,412	30.1	119,123	30.0	119,185
Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments ¹	5.9	32,468	5.6	31,750	6.6	26,280	5.9	23,464
Afford a meal with meat, chicken, fish or vegetarian equivalent every second day ¹	10.2	56,022	11.5	65,116	10.3	40,679	11.9	47,403
Keep the home adequately warm in winter ¹	7.8	43,235	7.6	42,787	7.4	29,351	6.9	27,571
Household cannot afford a car ¹	2.1	11,530	2.8	15,685	1.0	3,958	0.7	2,759
Household not able to replace worn-out furniture ¹	12.7	70,323	12.4	69,985	15.3	60,425	13.4	53,430
Replace worn-out clothes by some new (not second-hand) ones ²	5.5	26,291	4.0	19,323	5.5	18,631	4.1	14,001
Two pairs of properly fitting shoes (including a pair of all weather shoes) ²	5.5	26,427	4.2	20,664	5.4	18,534	4.9	16,533
Get-together with friends/family (relatives) for a drink/meal at least once a month ²	7.6	36,561	7.1	34,787	8.2	28,063	6.4	21,721
Regularly participate in a leisure activity ²	12.2	58,268	11.5	56,099	12.5	42,764	9.3	31,461
Spend a small amount of money each week on yourself ²	11.2	53,358	10.0	48,978	12.2	41,721	10.7	36,131
Internet connection for personal use at home ²	1.3	6,292	1.4	6,707	1.3	4,388	1.2	3,982
Persons materially and socially deprived (lacking at least five items out of the 13 material and social deprivation items)	9.0	49,684	8.7	49,053	10.0	39,692	8.5	33,735
Persons severe materially and socially deprived (lacking at least seven items out of the 13 material and social deprivation items)	4.3	23,738	4.1	23,233	5.0	19,616	3.7	14,709

^RFigures for EU-SILC 2024 have been revised.¹These items are also used to compute the material and social deprivation, and the severe material and social deprivation indicators.²Includes persons aged 16 years or more.

Notes:

1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

2. Refer to methodological note 8 for details on break-in-time series.

Table 10. At-risk-of-poverty or social exclusion rates by age, sex, and type of citizenship

Age group	Sex	Total		...of which: Maltese			
		2024 ^R		2025		2024 ^R	
		%	Number of persons	%	Number of persons	%	Number of persons
All ages	Males	17.5	51,339	19.2	57,591	14.7	30,066
	Females	22.1	57,062	19.6	51,701	21.3	40,581
	Total	19.6	108,401	19.4	109,292	17.8	70,647
Under 18	Total	26.5	22,089	23.3	19,344	27.5	17,151
18-64	Males	14.2	29,347	16.5	34,625	11.2	15,506
	Females	16.8	27,843	14.8	25,387	15.5	18,009
	Total	15.4	57,190	15.7	60,011	13.2	33,514
65 and over	Males	27.9	12,875	29.0	13,687	22.1	8,195
	Females	32.2	16,246	31.4	16,250	27.6	11,787
	Total	30.1	29,121	30.3	29,937	25.1	19,982

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
2. Refer to methodological note 8 for details on break-in-time series.

Table 11. Mean values for perceived level of satisfaction regarding certain well-being characteristics, by sex, age, at-risk-of-poverty or social exclusion, equivalised income, and type of citizenship

		Total								...Of which: Maltese							
		2024 ^R				2025				2024 ^R				2025			
		Overall life	Financial situation	Current job	Personal relationships	Overall life	Financial situation	Current job	Personal relationships	Overall life	Financial situation	Current job	Personal relationships	Overall life	Financial situation	Current job	Personal relationships
Sex	Males	7.5	7.0	7.8	8.6	7.6	7.2	8.0	8.6	7.5	6.9	7.8	8.6	7.6	7.2	7.9	8.6
	Females	7.5	6.9	7.8	8.7	7.6	7.1	7.9	8.7	7.4	6.7	7.9	8.7	7.5	6.9	7.9	8.7
Age	16 - 17	8.0	6.7	:	8.4	7.8	6.8	:	8.6	8.0	6.6	:	8.5	7.8	6.8	:	8.6
	18 - 29	7.6	6.8	7.9	8.6	7.7	7.0	8.0	8.6	7.6	6.7	8.0	8.6	7.6	6.9	8.0	8.5
	30 - 64	7.5	6.9	7.8	8.6	7.6	7.1	7.9	8.7	7.4	6.7	7.8	8.6	7.5	7.0	7.8	8.7
	65+	7.4	7.3	8.8	8.7	7.5	7.4	8.5	8.7	7.3	7.1	8.8	8.7	7.5	7.3	8.4	8.8
At-risk-of-poverty or social exclusion	No	7.6	7.1	7.9	8.7	7.7	7.3	7.9	8.7	7.5	7.0	7.9	8.7	7.6	7.2	7.9	8.7
	Yes	7.2	6.3	7.4	8.5	7.3	6.5	7.9	8.6	6.9	5.9	7.5	8.5	7.0	6.2	7.7	8.5
Equivalised income	€10,000 and under	7.3	6.7	7.5	8.5	7.5	6.5	8.2	8.5	7.1	6.0	7.9	8.6	7.1	5.8	8.1	8.5
	€10,001 - €20,000	7.3	6.6	7.8	8.6	7.5	6.8	8.0	8.7	7.2	6.5	7.7	8.7	7.4	6.7	8.0	8.6
	€20,001 - €30,000	7.7	7.0	7.9	8.7	7.7	7.2	7.9	8.7	7.7	6.9	7.9	8.6	7.6	7.1	7.8	8.6
	€30,001 +	7.7	7.5	7.8	8.7	7.7	7.6	7.9	8.7	7.6	7.4	7.8	8.7	7.7	7.5	7.9	8.8
Total		7.5	6.9	7.8	8.6	7.6	7.1	7.9	8.7	7.4	6.8	7.8	8.7	7.5	7.0	7.9	8.7

^RFigures for EU-SILC 2024 have been revised.

Notes:

1. Overall life satisfaction, financial situation satisfaction, current job satisfaction, and personal relationships satisfaction, were measured using an 11-point likert scale, where 0 means 'not at all satisfied', and 10 means 'completely satisfied'.
2. Includes persons aged 16 years or more.
3. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.
4. Refer to methodological note 8 for details on break-in-time series.

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

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

Methodological Notes

1. Background

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

The main scope of this survey is to enable the compilation of statistics on income distribution, relative poverty, material deprivation and social exclusion. This survey has been carried out in Malta since 2005, under European Regulation (EU) No. 1177/2003. This Regulation establishes criteria which ensure the production of high quality and harmonised results at European level. As from 2020, EU-SILC started to be carried out under a new regulation: Regulation (EU) No. 2019/1700 of the European Parliament and of the Council of 10 October 2019 establishing a common framework for European statistics relating to persons and households, based on data at individual level collected from samples.

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

2. Sample size and response

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

In 2025, the gross sample size was 5,405 households. Of these, 3,682 were old households, and 1,723 were new households. Among the new households and the old households that reported a change of address (either due to a split or moving to a new location), a total of 177 households were ineligible for the survey (i.e. addresses that did not actually exist, could not be located, non-residential address, or permanently vacant dwellings). Among the old households that reported no change of address from the previous wave, a total of 320 households were ineligible for the survey (i.e. entire household moving to a collective/institutional household/outside the country, death of all household members, households containing no sample persons, or lost households). Consequently, 4,908 households were eligible for the interview. Of these, 4,317 households completed the survey, resulting in a household response rate of 80 per cent. These households comprised of 10,070 residents, of whom 8,743 were aged 16 years and over.

The population figure used to gross up and to calibrate EU-SILC data refers to one calendar year prior to the survey year. Consequently, the population in EU-SILC 2025 refers to the number of persons living in private households as at end of 2024 which was estimated at 563,956.

3. Income reference period

The income reference year of the EU-SILC survey is one calendar year prior to the survey year. Therefore, the income collected in EU-SILC 2025 refers to calendar year 2024.

The major income components are sourced from administrative data.

4. Concepts and definitions

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

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

Otherwise, the person is referred to as an adult.

The **Work Intensity (WI)** of a household is the ratio of the total number of months that all household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period. In line with EU Regulation No. 2019/1700 on person and household surveys, the WI indicator was modified to cover persons aged between 18 and 64 instead of persons aged between 18 and 59. Students aged between 18 and 24 are excluded from the calculation of this indicator. Moreover, households composed only of children aged less than 18, students aged less than 25 and/or people aged 65 or more are completely excluded from the computation of this indicator.

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

The **gross household income** includes:

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

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

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

from the total gross household income.

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

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

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

The **equivalised disposable income of a household (also referred to as national equivalised income)** is defined as the household's total disposable income divided by its "equivalent household size". The computation of the equivalised disposable income takes into account all the income generated by the household members, as well as the size and composition of the selected household. For example, a household with two adults and two children aged less than 14 would have an equivalised household size of 2.1, which is calculated as follows:

- First Person = 1;
- Every other adult (14+) = 0.5;
- Every child (less than 14) = 0.3.

If the total disposable income earned by the household is €20,000, then the household equivalised income would result in (€20,000/2.1) = €9,523.

While the household disposable income computation is carried out at the household level, this variable is assigned to every individual in the EU-SILC sample for the computation of EU-SILC indicators.

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

The **relative median at-risk-of-poverty gap** is calculated as the difference between the median equivalised total net income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold (cut-off point: 60% of median equivalised income).

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

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

5. Material and social Deprivation:

In 2017, a set of new Material and Social Deprivation (MSD) indicators were adopted by all the European Union (EU) Member States. The new indicators are the Material and Social deprivation (MSD) indicator and the Severe Material and Social Deprivation (SMSD) indicator. These indicators are based on 13 items: 7 household items and 6 personal items.

Household items:

- face unexpected expenses;
- afford one week annual holiday away from home;
- avoid arrears (in mortgage, rent, utility bills and/or hire purchase instalments);
- afford a meal with meat, chicken or fish or vegetarian equivalent every second day;
- afford keeping their home appropriately warm;
- have access to a car/van for personal use;
- replace worn-out furniture.

Personal items:

- replace worn-out clothes with some new ones;
- have two pairs of properly fitting shoes;
- spend a small amount of money each week on him/herself ("pocket money");
- have regular leisure activities;
- get together with friends/family for a drink/meal at least once a month;
- have an internet connection.

Persons lacking at least five items out of the 13 material and social deprivation items are considered to be materially and socially deprived.

Persons lacking at least seven items out of the 13 material and social deprivation items are considered to be severely materially and socially deprived.

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

7. Following the 2021 Census of Population and Housing, EU-SILC was benchmarked with updated demographic estimates derived from this census. With the availability of the census, it became possible to apply separate calibration weights for Maltese and foreigners within the EU-SILC, starting from reference year 2023. This updated methodology ensured that the distribution by broad citizenship category in the survey population aligned with the census.

EU-SILC uses regularly updates population and household estimates for the calculation of the cross-sectional weights and the calibration of survey data with population and household estimates. For EU-SILC 2024, an refined version of the population and household estimates based on administrative data sources was used. In view of these updates, further refinements were also made to the weighting methodology, including adjustments to the household size classification structure as well as a more detailed breakdown of the foreign population into EU and Non-EU foreigners. These refinements led to a revision of the survey weights, and consequently, the figures published in this news release contain revised data for EU-SILC 2024.

An analysis was conducted, through several simulations, to re-estimate the headline indicators to assess the impact this change in methodology had on the estimates prior to 2023. The headline indicators are the core indicators produced as part of the EU-SILC and include the at-risk-of-poverty and social exclusion rate (AROPE), the at-risk-of-poverty rate (ARP), measures of material and social deprivation (MSD), and low work intensity (LWI). The analysis showed that, while the update adjusted the weighted counts, it did not significantly impact the estimate of the headline indicators, which remained consistent with those produced prior to the change and within the margin of error. Consequently, following consultation with Eurostat, an imminent revision of the time-series was not deemed necessary to ensure full adherence with EU Regulation (2019/1700). Revisions, as already discussed, took place only for 2024. Estimates of the headline indicators produced from 2023 onwards are therefore considered comparable with the previous time-series.

Due to the impact the change had on the weighted counts individually for foreign and Maltese nationals, caution must be taken when making comparisons between household and individual counts estimated from 2023 onwards, with counts estimated in previous years.

We encourage all users to consult with the NSO when using time-series data from the EU-SILC survey to ensure accurate interpretation of the results.

8. Following the 2021 Census of Population and Housing, EU-SILC was benchmarked with updated demographic estimates derived from this census. With the availability of the census, it became possible to apply separate calibration weights for Maltese and foreigners within the EU-SILC, starting from reference year 2023. While this updated methodology ensured that the distribution by broad citizenship category in the survey population aligned with the census, estimates of some secondary indicators were significantly impacted by the change in methodology. Secondary indicators are those indicators that are not part of the core set of headline indicators produced from the EU-SILC. Since a revision of the time-series prior to the update in 2023 has not been conducted, these indicators are not considered fully comparable to estimates produced prior to 2023, and therefore a break-in-time-series has occurred.

We encourage all users to consult with the NSO when using time-series data from the EU-SILC survey to ensure accurate interpretation of the results.

9. Sampling variability of main SILC 2025 indicators:

		Estimate	margin of confidence
	At-risk-of-poverty	95,157	
At-risk-of-poverty rate (%)	Total	16.9	
	Males	16.8	
	Females	17.0	
	0-17	20.8	
	18-64	12.9	
	65+	28.9	
	Material and social deprivation	49,053	
Material and social deprivation rate (%)	Total	8.7	
	Males	8.0	
	Females	9.5	
	0-17	11.8	
	18-64	8.8	
	65+	5.8	
	Severe material and social deprivation	23,233	
Severe material and social deprivation rate (%)	Total	4.1	
	Males	3.7	
	Females	4.6	
	0-17	5.6	
	18-64	4.2	
	65+	2.6	
	Low work intensity	18,768	
Low work intensity rate (%)	Total	4.2	
	Males	3.6	
	Females	4.8	
	0-17	5.2	
	18-64	3.9	
	At-risk-of-poverty or social exclusion	109,292	
At-risk-of-poverty or social exclusion rate (%)	Total	19.4	
	Males	19.2	
	Females	19.6	
	0-17	23.3	
	18-64	15.7	
	65+	30.3	
	At-risk-of-poverty by household type	95,157	
At-risk-of-poverty rate (%)	Household without dependent children	18.3	
	One person household, under 65 years	34.6	
	One person household, 65 years and over	35.9	
	2 adults, no dependent children, both under 65 years	4.6	
	2 adults, no dependent children, at least one adult 65 years or more	33.5	
	Other households without dependent children	6.9	
	Household with dependent children	15.1	
	Single person household, one or more dependent children	46.1	
	2 adults, one dependent child	7.4	
	2 adults, two dependent children	15.0	
	2 adults, three or more dependent children	24.4	
	Other households with one or more dependent children	10.4	
	At-risk-of-poverty or social exclusion by household type	109,292	
At-risk-of-poverty or social exclusion rate (%)	Household without dependent children	20.7	
	One person household, under 65 years	36.6	
	One person household, 65 years and over	37.4	
	2 adults, no dependent children, both under 65 years	7.4	
	2 adults, no dependent children, at least one adult 65 years or more	36.5	
	Other households without dependent children	9.1	
	Household with dependent children	17.7	
	Single person household, one or more dependent children	47.6	
	2 adults, one dependent child	9.4	
	2 adults, two dependent children	15.2	
	2 adults, three or more dependent children	27.0	
	Other households with one or more dependent children	14.8	

10. Key

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

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

[] Figures to be used with caution: figures based on between 20 and 49 reporting households or figures with item non-response ranging between 20 per cent and 50 per cent.

N/A Not applicable

11. Other notes:

- Sample used for the EU-SILC survey was extracted from a database based on the Census of Population and Housing 2021.
- Tables may not exactly add up due to rounding.

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

[Statistical Concepts](#)

[Metadata](#)

13. References to this news release are to be cited appropriately. For guidance on access and re-use of data please visit our [dedicated webpage](#).

14. A detailed news release calendar is available [online](#).

15. For further assistance send your request through our [online request form](#).