

# EU-SILC 2024: Salient Indicators

NR 07/4/2025

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We would like to advise that data published in this news release are not comparable to estimates published for reference years prior to 2023 due to a break in series. More information is available in the technical note published on 20 October 2025. Online document was amended to reflect the relative notes, and a change was made in Chart 4 on 07 November 2025.

The survey revealed that the number of persons living in households with a national equivalised income below the at-risk-of-poverty line (€12,258) was 92,690. This translates into an at-risk-of-poverty (ARP) rate of 16.8 per cent, an increase of 0.2 percentage points when compared to 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 2024 the MSD rate stood at 9.0 per cent, whereas the SMSD rate stood at 4.0 per cent.

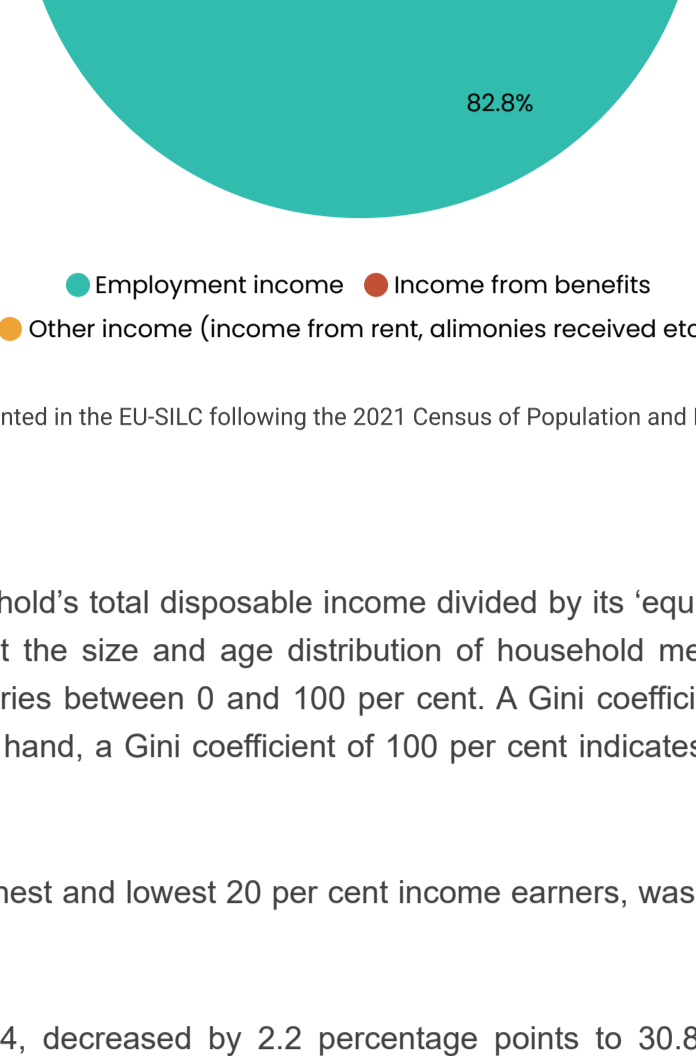
Income statistics refer to calendar year 2023, while non-income components refer to calendar year 2024, which is the data collection year.

## Household Income

Chart 1. Household gross income distribution

For the income reference year 2023, the average gross household income was estimated at €47,893. On the other hand, the estimate for the average disposable household income was €38,236. 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 82.8 per cent of the total gross household income for 2023. The share of social benefits (including old-age benefits) for 2023 stood at 13.9 per cent (Table 2, Chart 1).



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

## 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 5.0 (Table 1).

The Gini coefficient for Malta, as derived from EU-SILC 2024, decreased by 2.2 percentage points to 30.8 per cent, when compared to the previous year (Table 1).

## Monetary Poverty (ARP)

The at-risk-of-poverty (ARP) rate defines the number of people 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.

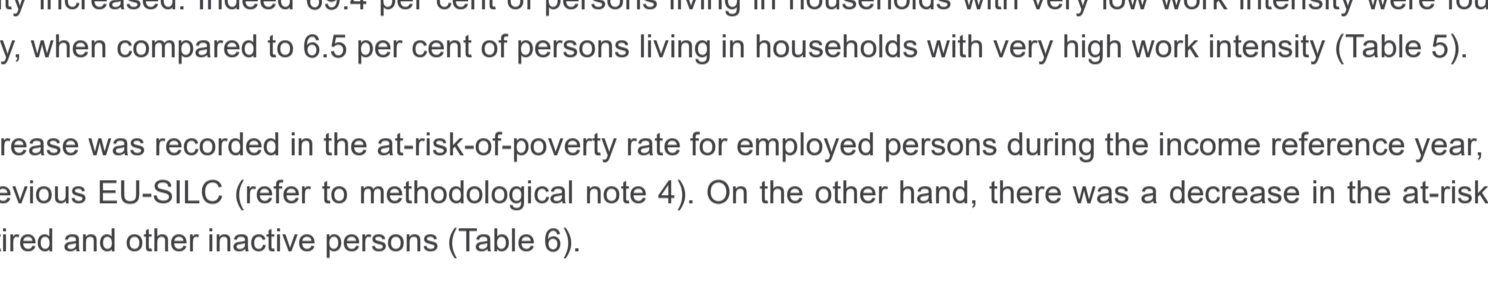
The ARPT derived from EU-SILC 2024 was estimated at €12,258, 7.9 per cent higher when compared to the previous year (Table 1).

Based on the income year 2023, the number of at-risk-of-poverty persons living in Malta was estimated at 92,690 or 16.8 per cent of the target population (Table 1).

The ARP rate for males and females was calculated at 15.6 and 18.3 per cent respectively, with a decrease (0.1 percentage point) being registered for males and an increase (0.7 percentage points) being registered for females, when compared to the previous year. The ARP rate among persons below 18 years was calculated at 24.1 per cent, increasing by 2.1 percentage points from the previous year. Similarly, relative to EU-SILC 2023, the rate for those aged 65 years and over also increased by 0.7 percentage points to 29.7 per cent. On the other hand, a decrease of 0.2 percentage points was observed for persons aged between 18 and 64 years, bringing the ARP rate for this cohort down to 11.9 per cent in 2024 (Table 3).

The ARP rate for households with and without dependent children was calculated at 18.1 and 15.9 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 43.8 per cent of these having an equivalised disposable income below the ARPT. Members of one person households aged 65 years or more, and members of households with two adults (at least one adult aged 65 years or more) and no dependent children, were also more prone to being at-risk-of-poverty (Table 4).

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



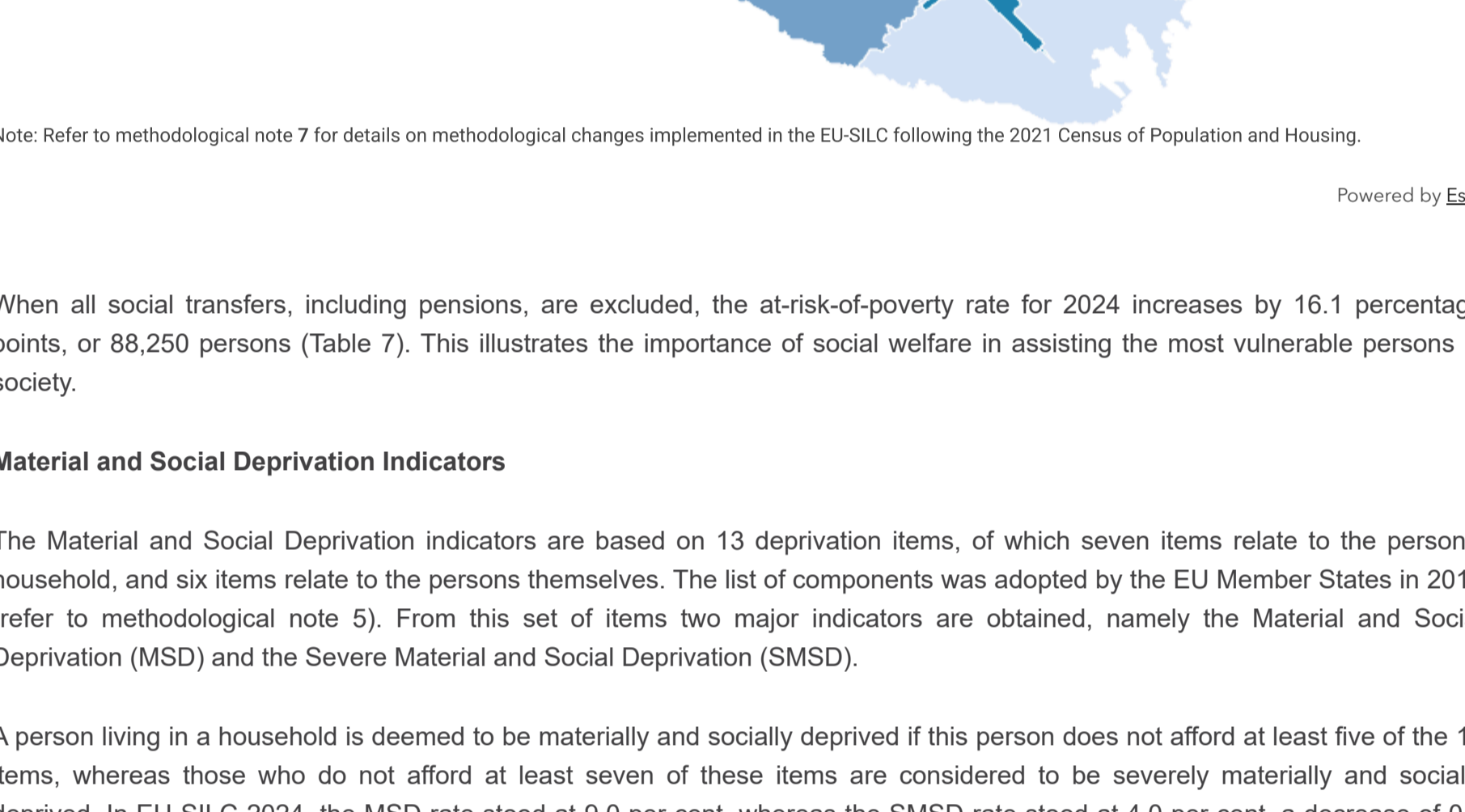
Note: Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

The ARP rate among persons living in households with at least one member aged 0-64 years decreased as the household work intensity increased. Indeed 69.4 per cent of persons living in households with very low work intensity were found to be at-risk-of-poverty, when compared to 6.5 per cent of persons living in households with very high work intensity (Table 5).

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

At district level, the distribution of persons under ARPT was uneven across the Maltese Islands, with the Northern district having the largest share of ARP persons followed by the Gozo and Comino 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: 2024



Note: 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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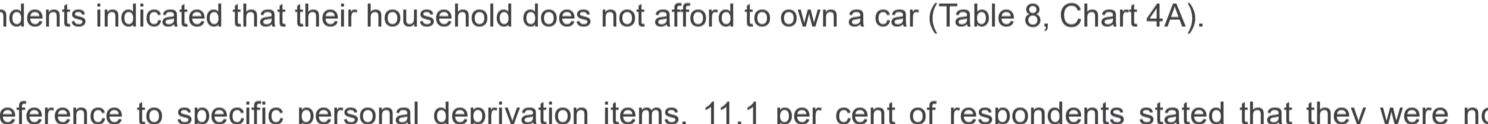
When all social transfers, including pensions, are excluded, the at-risk-of-poverty rate for 2024 increases by 16.1 percentage points, or 88,250 persons (Table 7). This illustrates the importance of social welfare in assisting the most vulnerable persons in society.

## 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 2024, the MSD rate stood at 9.0 per cent, whereas the SMSD rate stood at 4.0 per cent, a decrease of 0.2 percentage points, and 0.1 percentage point, respectively, when compared to EU-SILC 2023 (Table 8, Chart 3).

Chart 3. Comparison between the Material and Social Deprivation (MSD) and Severe Material and Social Deprivation (SMSD) rates over the past 5 years



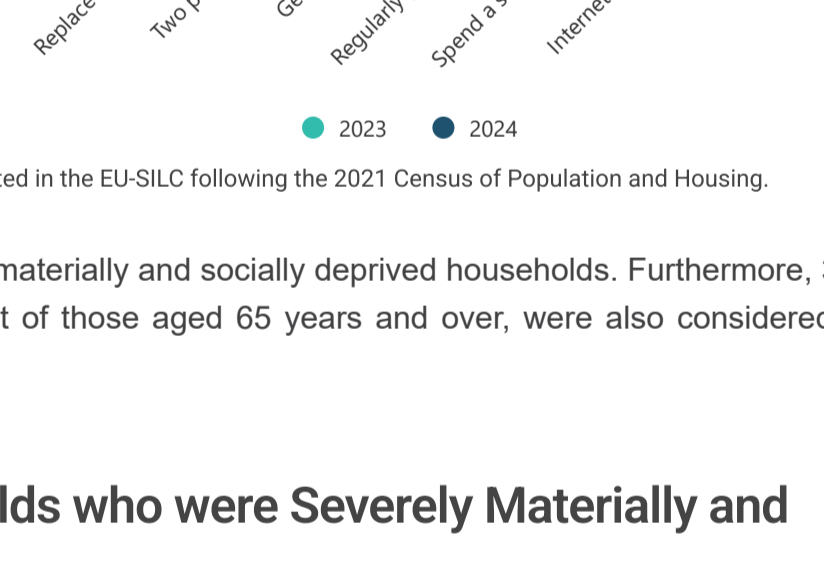
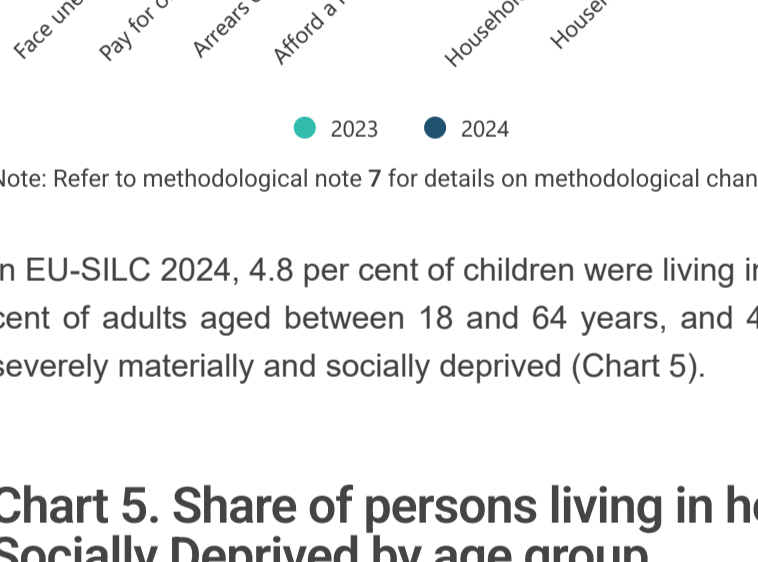
Note: Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

With reference to specific household deprivation items, 28.8 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 18.3 per cent of respondents declaring that their household would not be able to settle an unexpected financial expense of around €900. On the contrary, only 1.8 per cent of respondents indicated that their household does not afford to own a car (Table 8, Chart 4A).

With reference to specific personal deprivation items, 11.1 per cent of respondents stated that they were not able to afford to participate in a leisure activity on a regular basis and spending a small amount of money each week on themselves. It was also reported that 5.4 per cent of the surveyed population were not capable of replacing worn-out clothes with some new ones, and 5.3 per cent were not capable of affording two pairs of properly fitting shoes (Table 8, Chart 4B).

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

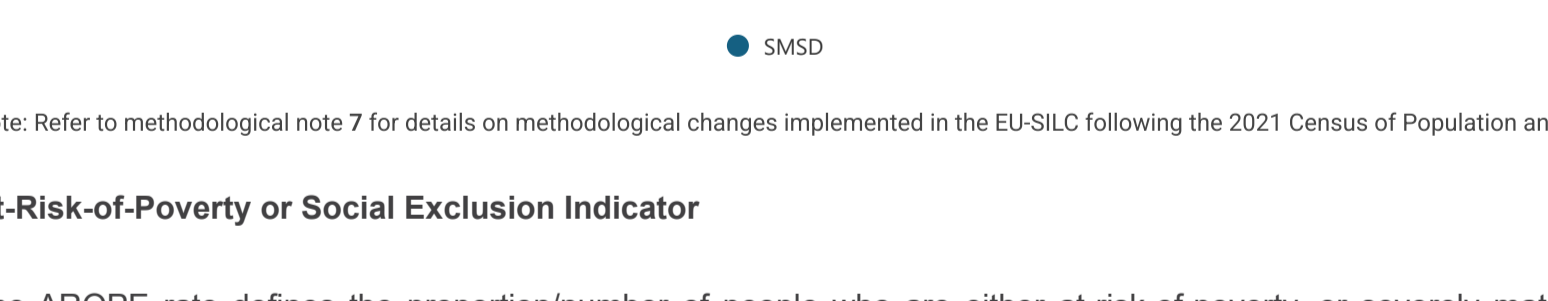
Chart 4b. Personal Material and Social Deprivation rates among respondents



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

In EU-SILC 2024, 4.8 per cent of children were living in severely materially and socially deprived households. Furthermore, 3.7 per cent of adults aged between 18 and 64 years, and 4.1 per cent of those aged 65 years and over, were also considered to be severely materially and socially deprived (Chart 5).

Chart 5. Share of persons living in households who were Severely Materially and Socially Deprived by age group

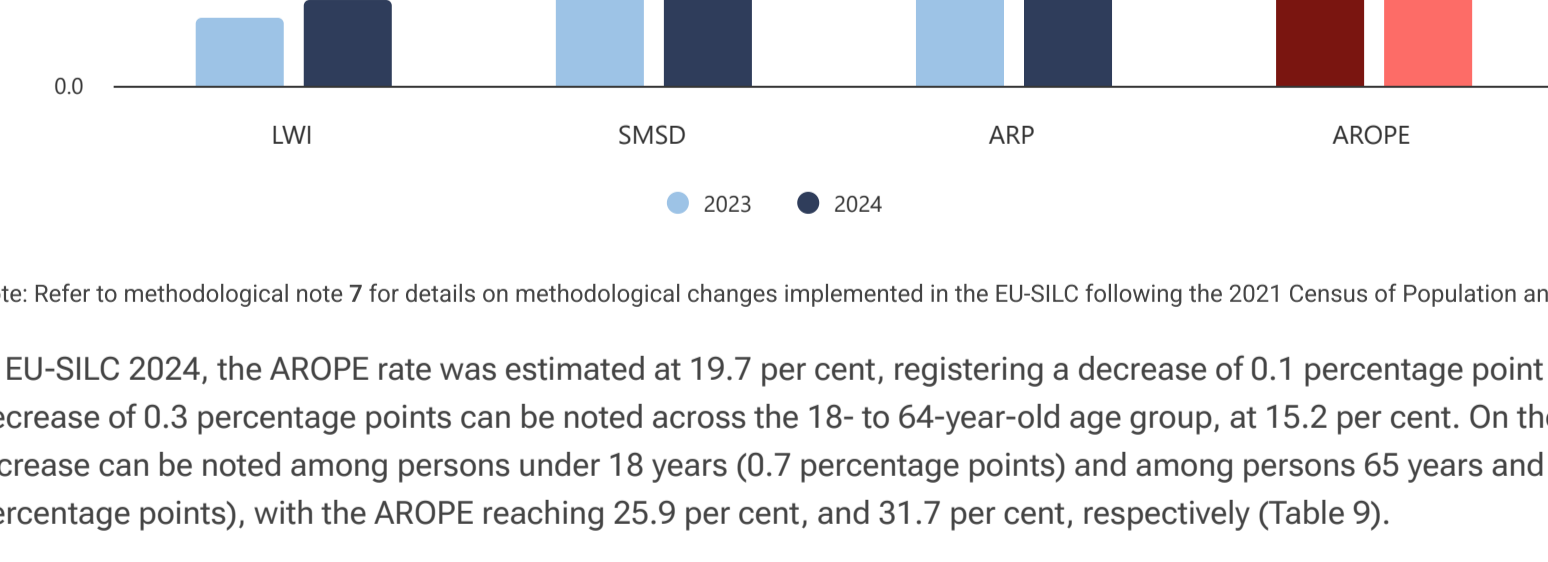


Note: Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

## At-Risk-of-Poverty or Social Exclusion Indicator

The AROPE rate defines the proportion/number of people 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 of AROPE in EU-SILC 2024 was from persons who were at-risk-of-poverty, with 16.8 per cent (Chart 6).

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



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

In EU-SILC 2024, the AROPE rate was estimated at 19.7 per cent, registering a decrease of 0.1 percentage point from 2023. A decrease of 0.3 percentage points can be noted across the 18- to 64-year-old age group, at 15.2 per cent. On the other hand, an increase can be noted among persons under 18 years (0.7 percentage points) and among persons 65 years and over (0.3 percentage points), with the AROPE rates standing 25.9 per cent, and 31.7 per cent, respectively (Table 9).

At district level, the Northern district registered the highest rate of AROPE, at 24.1 per cent. The lowest AROPE rate was recorded in the South Eastern district, at 11.7 per cent (Map 2).

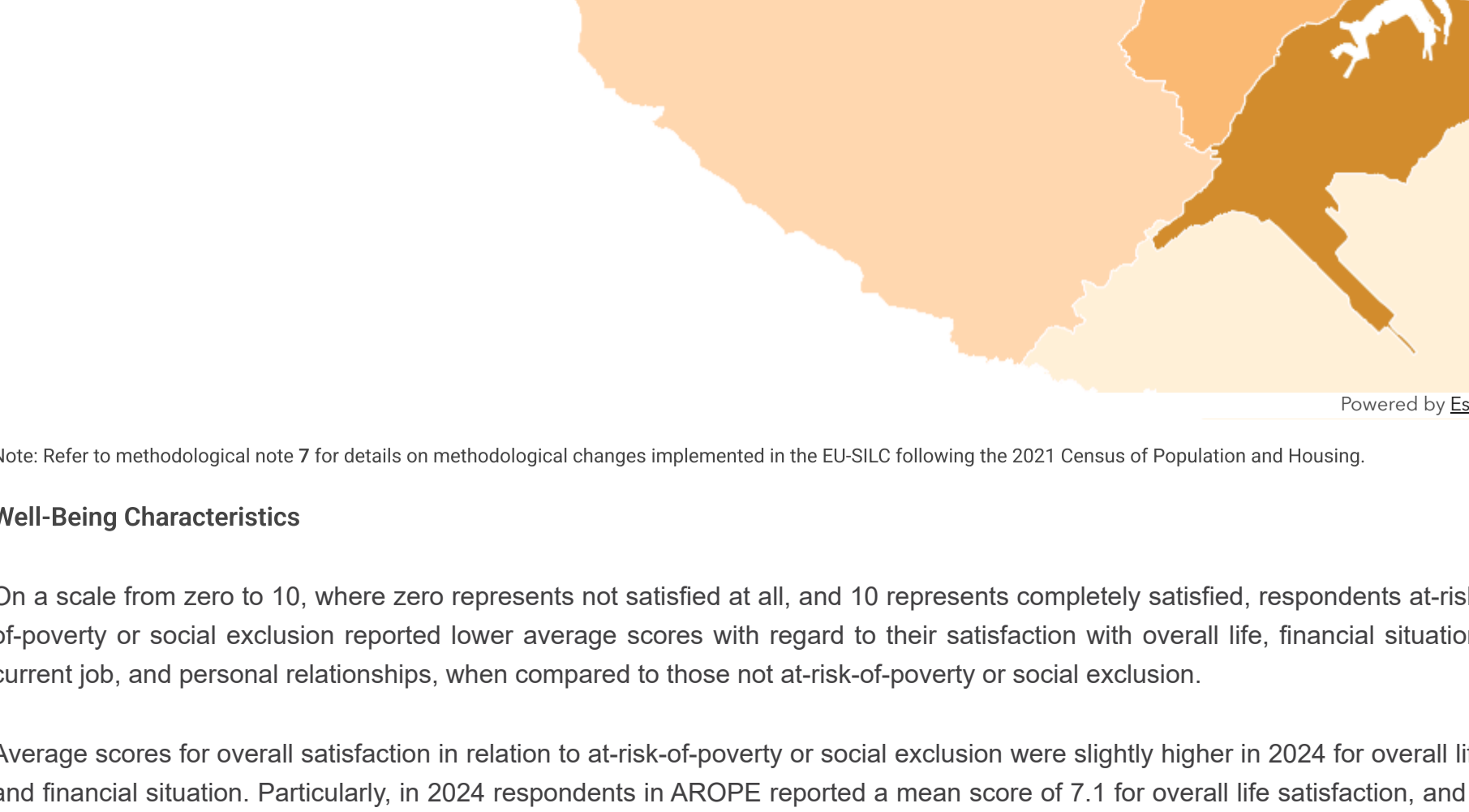
Chart 7 provides a comparison between the growth indices of the ARPT, the ARP rate and the AROPE rate.

Chart 7. 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 (EU-SILC 2015 = 100)



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

Map 2. Distribution of the at-risk-of-poverty or social exclusion (AROPE) rate by district: 2024



Note: 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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## 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, current job, and personal relationships, when compared to those not at-risk-of-poverty or social exclusion.

Average scores for overall satisfaction in relation to at-risk-of-poverty or social exclusion were slightly higher in 2024 for overall life and financial situation. Particularly, in 2024 respondents in AROPE reported a mean score of 7.1 for overall life satisfaction, and a mean score of 6.3 for financial situation satisfaction, registering an increase of 0.1 percentage point each. On the other hand, slightly lower mean scores were reported for current job satisfaction, at 7.3 and for personal relationships, at 8.4, both registering a decrease of 0.1 percentage point (Table 10).

**Table 1. Main household income<sup>1</sup> and at-risk-of-poverty indicators**

<b>Main household income</b>	<b>2023</b>			<b>2024</b>		
Average household gross income (€)	46,976			47,893		
Average household disposable income (€)	37,275			38,236		
	<b>Value (€)</b>	<b>Number of persons below the threshold</b>	<b>% persons below the threshold</b>	<b>Value (€)</b>	<b>Number of persons below the threshold</b>	<b>% persons below the threshold</b>
Total number of persons living in households	N/A	532,186	N/A	N/A	550,186	N/A
Median National Equivalised Income (NEI)	18,940	266,201	50.0	20,430	275,042	50.0
40% median NEI	7,576	30,713	5.8	8,172	36,197	6.6
50% median NEI	9,470	59,008	11.1	10,215	56,735	10.3
60% median NEI	11,364	88,462	16.6	12,258	92,690	16.8
70% median NEI	13,258	140,360	26.4	14,301	142,776	26.0
<b>Indicators</b>	<b>Value</b>			<b>Value</b>		
S80 / S20 ratio	5.4			5.0		
Gini coefficient (%)	33.0			30.8		

<sup>1</sup> The income reference year of the EU-SILC 2024 refers to calendar year 2023.

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

**Table 2. Gross and disposable household income<sup>1</sup> by source**

Household income	2023		2024		
	average per household	total (€ '000)	average per household	total (€ '000)	% gross income
Employment income	50,012	8,832,681	51,561	9,121,455	82.8
Old-age benefits <sup>2</sup>	13,395	1,007,552	13,780	1,112,735	10.1
Survivors benefits and other benefits for social exclusion	1,380	112,027	1,572	165,347	1.5
Family / Children - related allowance	1,246	57,864	1,952	110,890	1.0
Sickness / Disability benefits	1,712	68,752	2,041	77,612	0.7
Education allowance	1,670	32,587	2,008	33,757	0.3
Regular inter-household cash transfer received	4,020	27,103	2,907	31,695	0.3
Unemployment benefits	1,853	5,336	3,678	16,469	0.1
Housing allowances	624	11,094	709	14,914	0.1
Other household income <sup>3</sup>	1,040	229,964	1,442	331,794	3.0
<b>Gross income</b>		<b>10,384,961</b>		<b>11,016,669</b>	
Regular household income paid		46,214		48,066	
Tax on income and social contributions		2,098,462		2,173,449	
<b>Disposable income</b>		<b>8,240,284</b>		<b>8,795,154</b>	

<sup>1</sup> The major income components are sourced from administrative data. The income reference year of the EU-SILC 2024 re

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

<sup>3</sup> 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.

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

**Table 3. At-risk-of-poverty rates by age group and sex**

Age group	Sex	2023	2024	
		%	%	Number of persons below the threshold
All ages	Males	15.7	15.6	45,832
	Females	17.6	18.3	46,859
	<b>Total</b>	<b>16.6</b>	<b>16.8</b>	<b>92,690</b>
Under 18	<b>Total</b>	<b>22.0</b>	<b>24.1</b>	<b>19,640</b>
18-64	Males	11.8	11.4	23,535
	Females	12.5	12.5	20,719
	<b>Total</b>	<b>12.1</b>	<b>11.9</b>	<b>44,254</b>
65 and over	Males	27.7	26.6	12,317
	Females	30.2	32.6	16,479
	<b>Total</b>	<b>29.0</b>	<b>29.7</b>	<b>28,796</b>

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

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

Household type	2023	2024	
	%	%	Number of persons below the threshold
<b>All households</b>	<b>16.6</b>	<b>16.8</b>	<b>92,690</b>
<b>Households without dependent children</b>	<b>15.7</b>	<b>15.9</b>	<b>49,933</b>
<i>of which:</i>			
One person household, under 65 years of age	23.7	29.7	13,549
One person household, 65 years old and over	40.4	40.0	12,509
Two adults, no dependent children, both under 65 years of age	7.2	5.9	4,313
Two adults, no dependent children, at least one adult aged 65 or more	33.2	34.0	16,518
Other households without dependent children	4.8	2.6	3,043
<b>Households with dependent children</b>	<b>17.9</b>	<b>18.1</b>	<b>42,758</b>
<i>of which:</i>			
Single person household, one or more dependent children	41.6	43.8	8,913
Two adults, one dependent child	13.4	13.5	8,389
Two adults, two or more dependent children	22.4	27.2	18,734
Other households with one or more dependent children	6.2	8.0	6,722

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

**Table 5. At-risk-of-poverty rates by work intensity of household (population aged 0 to 64)**

Work intensity (WI)	2023	2024
	%	
Very high work intensity ( $0.85 < WI \leq 1$ )	6.2	6.5
High work intensity ( $0.55 < WI \leq 0.85$ )	6.9	5.5
Medium - Low work intensity ( $0.2 < WI \leq 0.55$ )	37.8	39.4
Very low work intensity ( $0 \leq WI \leq 0.2$ )	73.5	69.4

Notes:

1. This table includes persons aged between 0 and 64 years.
2. Refer to methodological note 7 for details on methodological changes implemented in the EU-SILC following the 2021 Census of Population and Housing.

**Table 6. At-risk-of-poverty rates among persons aged 18 and over by most frequent activity status and sex**

Most frequent activity status	Sex	2023	2024
		%	
Employed	Males	9.1	8.7
	Females	5.3	6.5
	<b>Total</b>	<b>7.6</b>	<b>7.8</b>
Unemployed	Males	:	[46.1]
	Females	:	:
	<b>Total</b>	<b>[41.7]</b>	<b>[44.8]</b>
Retired	Males	28.6	26.4
	Females	25.1	24.5
	<b>Total</b>	<b>27.4</b>	<b>25.7</b>
Other inactive persons	Males	36.5	29.4
	Females	32.1	33.1
	<b>Total</b>	<b>32.8</b>	<b>32.4</b>

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

<b>Computation of NEI based on the below</b>	<b>2023</b>	<b>2024</b>	
	<b>%</b>	<b>%</b>	<b>Number of persons below the threshold</b>
Total household disposable income	16.6	16.8	92,690
Household disposable income excl. social transfers (but including old-age and survivor's benefits)	22.3	22.7	124,634
Household disposable income excluding social transfers	33.6	32.9	180,940

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

**Table 8. Percentage rates and number of persons living in households by perceived capacity to afford various items**

Material deprivation items	2023	2024	
	%	%	Number of persons
Face unexpected financial expenses <sup>1</sup>	15.9	18.3	100,681
Pay for one week's annual holiday away from home <sup>1</sup>	30.0	28.8	158,271
Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments <sup>1</sup>	5.7	5.9	32,435
Afford a meal with meat, chicken, fish or vegetarian equivalent every second day <sup>1</sup>	9.4	10.2	56,333
Keep the home adequately warm in winter <sup>1</sup>	6.8	7.8	42,750
Household cannot afford a car <sup>1</sup>	1.6	1.8	10,033
Household not able to replace worn-out furniture <sup>1</sup>	14.2	12.3	67,477
Replace worn-out clothes by some new (not second-hand) ones <sup>2</sup>	5.7	5.4	25,951
Two pairs of properly fitting shoes (including a pair of all weather shoes) <sup>2</sup>	5.6	5.3	25,354
Get-together with friends/family (relatives) for a drink/meal at least once a month <sup>2</sup>	6.7	7.1	33,626
Regularly participate in a leisure activity <sup>2</sup>	11.1	11.1	52,703
Spend a small amount of money each week on yourself <sup>2</sup>	11.9	11.1	53,138
Internet connection for personal use at home <sup>2</sup>	1.4	1.3	6,424
Persons materially and socially deprived (lacking at least five items out of the 13 material and social deprivation items)	<b>9.2</b>	<b>9.0</b>	49,386
Persons severe materially and socially deprived (lacking at least seven items out of the 13 material and social deprivation items)	<b>4.1</b>	<b>4.0</b>	21,752

<sup>1</sup>These items are also used to compute the material and social deprivation, and the severe material and social deprivation indicators.

<sup>2</sup>Includes persons aged 16 years or more.

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

**Table 9. At-risk-of-poverty or social exclusion rates (AROPE) by age group and sex**

Age group	Sex	2023	2024	
		%	%	Number of persons below the threshold
All ages	Males	18.7	18.1	53,303
	Females	21.1	21.5	55,103
	<b>Total</b>	<b>19.8</b>	<b>19.7</b>	<b>108,406</b>
Under 18	<b>Total</b>	<b>25.2</b>	<b>25.9</b>	<b>21,087</b>
18-64	Males	14.8	14.5	29,868
	Females	16.3	16.1	26,706
	<b>Total</b>	<b>15.5</b>	<b>15.2</b>	<b>56,574</b>
65 and over	Males	29.7	28.2	13,028
	Females	33.0	35.0	17,717
	<b>Total</b>	<b>31.4</b>	<b>31.7</b>	<b>30,745</b>

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

**Table 10. Mean values for perceived level of satisfaction regarding certain well-being characteristics, by sex, age, at-risk-of-poverty or social exclusion, and equivalised income**

		2023				2024			
		Overall life	Financial situation	Current job	Personal relationships	Overall life	Financial situation	Current job	Personal relationships
Sex	Male	7.4	7.0	7.8	8.6	7.5	7.0	7.8	8.6
	Female	7.4	6.8	7.7	8.7	7.5	6.9	7.8	8.7
Age	16 - 17	7.6	6.1	7.9	8.5	8.0	6.9	8.3	8.5
	18 - 29	7.4	6.8	7.7	8.6	7.7	6.8	7.9	8.7
	30 - 64	7.4	6.9	7.8	8.6	7.5	6.9	7.8	8.6
	65+	7.3	7.1	8.5	8.8	7.4	7.2	8.7	8.7
At-risk-of-poverty or social exclusion	No	7.5	7.1	7.8	8.7	7.6	7.1	7.9	8.7
	Yes	7.0	6.2	7.4	8.5	7.1	6.3	7.3	8.4
Equivalised income	€10,000 and under	7.2	6.5	8.0	8.5	7.4	6.8	7.5	8.4
	€10,001 - €20,000	7.2	6.7	7.6	8.6	7.3	6.6	7.8	8.6
	€20,001 - €30,000	7.5	7.0	7.7	8.7	7.7	7.0	7.9	8.8
	€30,001 +	7.7	7.5	7.9	8.7	7.7	7.5	7.8	8.7
<b>Total</b>		<b>7.4</b>	<b>6.9</b>	<b>7.7</b>	<b>8.6</b>	<b>7.5</b>	<b>7.0</b>	<b>7.8</b>	<b>8.7</b>

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.

# 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.

The gross sample size of the EU-SILC 2024 survey comprised 5,440 households. Of these households, 3,831 households were selected in previous survey waves (referred to as 'old' households) and 1,609 households were selected for the first time in this survey wave – 'new' households. 104 households from the gross sample either could not be located or had a non-residential address, and hence were deemed ineligible for this survey. From the remaining eligible households, 4,538 completed the survey, resulting in a response rate of 83 per cent. These households comprised 10,901 residents, of whom 9,476 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 2024 refers to the number of persons living in private households as at end of 2023 which was estimated at 550,186.

## 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 2024 refers to calendar year 2023.

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 **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. 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), 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. 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). 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. Sampling variability of main SILC 2024 indicators:

	Estimate	margin of error at 95% confidence interval
<b>At-risk-of-poverty</b>	<b>92,690</b>	<b>9%</b>
Total	16.8	
Males	15.6	
Females	18.3	
0-17	24.1	
18-64	11.9	
65+	29.7	
<b>Material and social deprivation</b>	<b>49,386</b>	<b>7%</b>
Total	9.0	
Males	7.8	
Females	10.3	
0-17	10.1	
18-64	8.7	
65+	9.0	
<b>Severe material and social deprivation</b>	<b>21,752</b>	<b>5%</b>
Total	4.0	
Males	3.2	
Females	4.8	
0-17	4.8	
18-64	3.7	
65+	4.1	
<b>Low work intensity</b>	<b>19,585</b>	<b>6%</b>
Total	4.5	
Males	4.2	
Females	4.8	
0-17	3.7	
18-64	4.7	
<b>At-risk-of-poverty or social exclusion</b>	<b>108,406</b>	<b>10%</b>
Total	19.7	
Males	18.1	
Females	21.5	
0-17	25.9	
18-64	15.2	
65+	31.7	
<b>At-risk-of-poverty by household type</b>	<b>92,691</b>	<b>9%</b>
Household without dependent children	15.9	
One person household, under 65 years	29.7	
One person household, 65 years and over	40.0	
2 adults, no dependent children, both under 65 years	5.9	
2 adults, no dependent children, at least one adult 65 years or more	34.0	
Other households without dependent children	2.6	
Household with dependent children	18.1	
Single person household, one or more dependent children	43.8	
2 adults, one dependent child	13.5	
2 adults, two or more dependent children	27.2	
Other households with one or more dependent children	8.0	
<b>At-risk-of-poverty or social exclusion by household type</b>	<b>108,406</b>	<b>10%</b>
Household without dependent children	19.4	
One person household, under 65 years	33.1	
One person household, 65 years and over	40.7	
2 adults, no dependent children, both under 65 years	6.9	
2 adults, no dependent children, at least one adult 65 years or more	38.2	
Other households without dependent children	8.3	
Household with dependent children	20.1	
Single person household, one or more dependent children	46.2	
2 adults, one dependent child	15.9	
2 adults, two or more dependent children	28.0	
Other households with one or more dependent children	10.5	

## 9. 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

## 10. 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.

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

- [Statistical Concepts](#)
- [Metadata](#)

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

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

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