

EU-SILC 2023: Main Dwellings

NR188/2024

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The European Statistics on Income and Living Conditions (EU-SILC) survey in 2023 reported that 2.4 per cent of persons in private households lived in overcrowded dwellings.



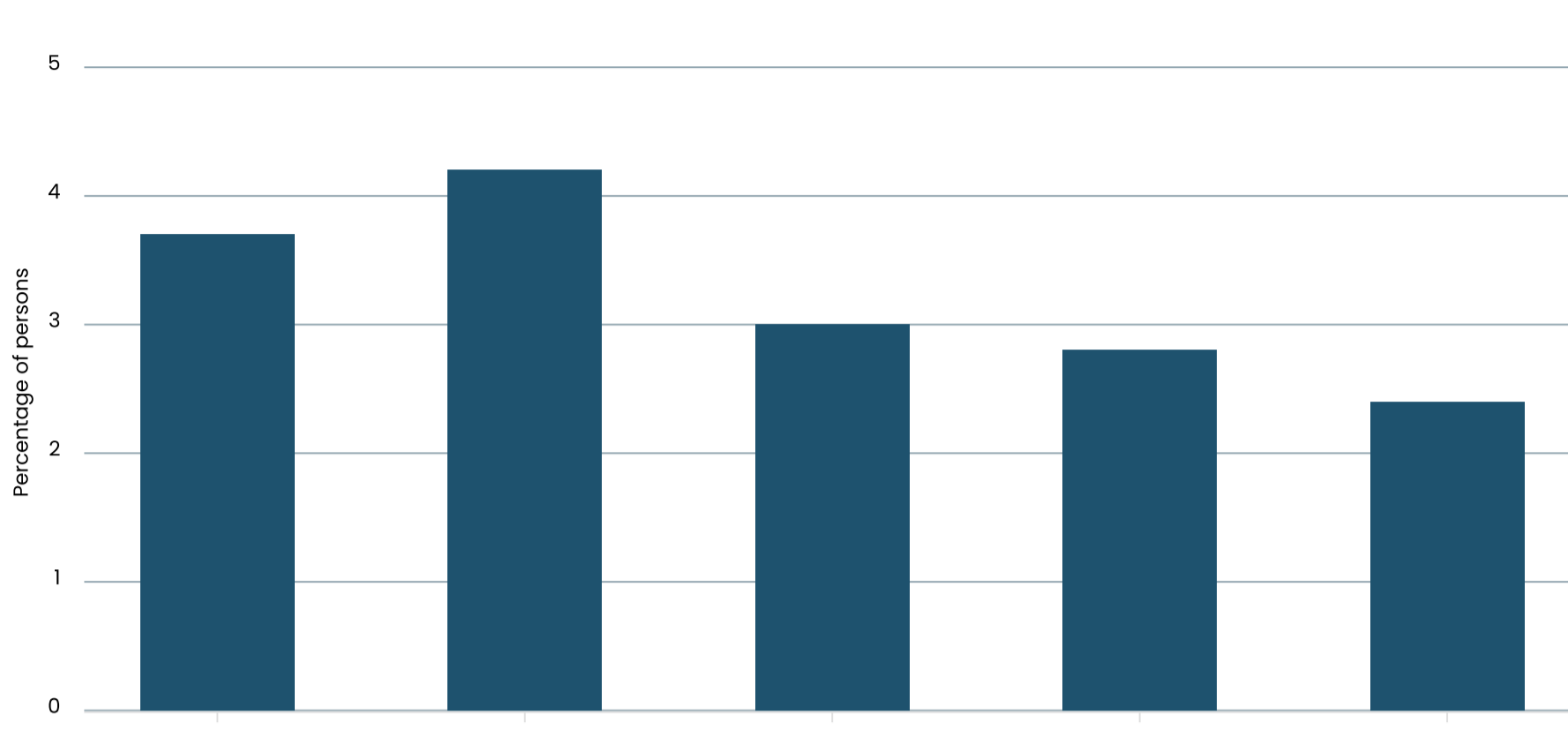
EU-SILC is an annual panel survey that collects information on the income and living conditions of private households in Malta and Gozo. In 2023, a total of 4,515 households were interviewed.

In 2023, 64.9 per cent of all inhabited dwellings in Malta and Gozo were either apartments or maisonettes, while 30.8 per cent were semi-detached or terraced houses. Results show that the largest proportion of main dwellings (36.4 per cent) contained five rooms (refer to methodological note 5a). This was followed by 20.6 per cent of main dwellings which were composed of four rooms, and a further 20.5 per cent had six rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status in 2023, with 72.1 per cent of all households owning their main dwelling. Of these, 50.0 per cent were outright owners, meaning that they either never had a mortgage on their main dwelling or have repaid their debt in full. A higher share of homeowners was registered among households with dependent children, which stood at 77.0 per cent, as opposed to households without dependent children, whose share was 70.4 per cent. A different trend was observed among rented main dwellings, whereby 25.3 per cent of households without dependent children were tenants. On the other hand, 20.4 per cent of households renting their main dwelling had dependent children (Table 3).

According to EU-SILC, during 2023, 2.4 per cent of all those living in private households lived in overcrowded households (Chart 1). The overcrowding rate is defined by the number of rooms available in the household in relation to the household's size and other demographics (refer to methodological note 5c).

Chart 1. Overcrowding rate by year



Note: Break-in-series: refer to methodological note 6.

Housing costs were perceived to constitute a slight burden for 53.6 per cent of all persons living in households. A further 24.9 per cent considered these costs to be a heavy burden, while for the remaining 21.5 per cent, they were of no burden at all (Table 4 and Chart 2). Furthermore, 72.5 per cent of persons who were severely materially and socially deprived, considered housing costs to be a heavy burden. In contrast, only 31.6 per cent of people who were at-risk-of-poverty considered housing costs to be a heavy burden (Table 5).

Chart 2. Perceived financial burden of the total housing cost by household type

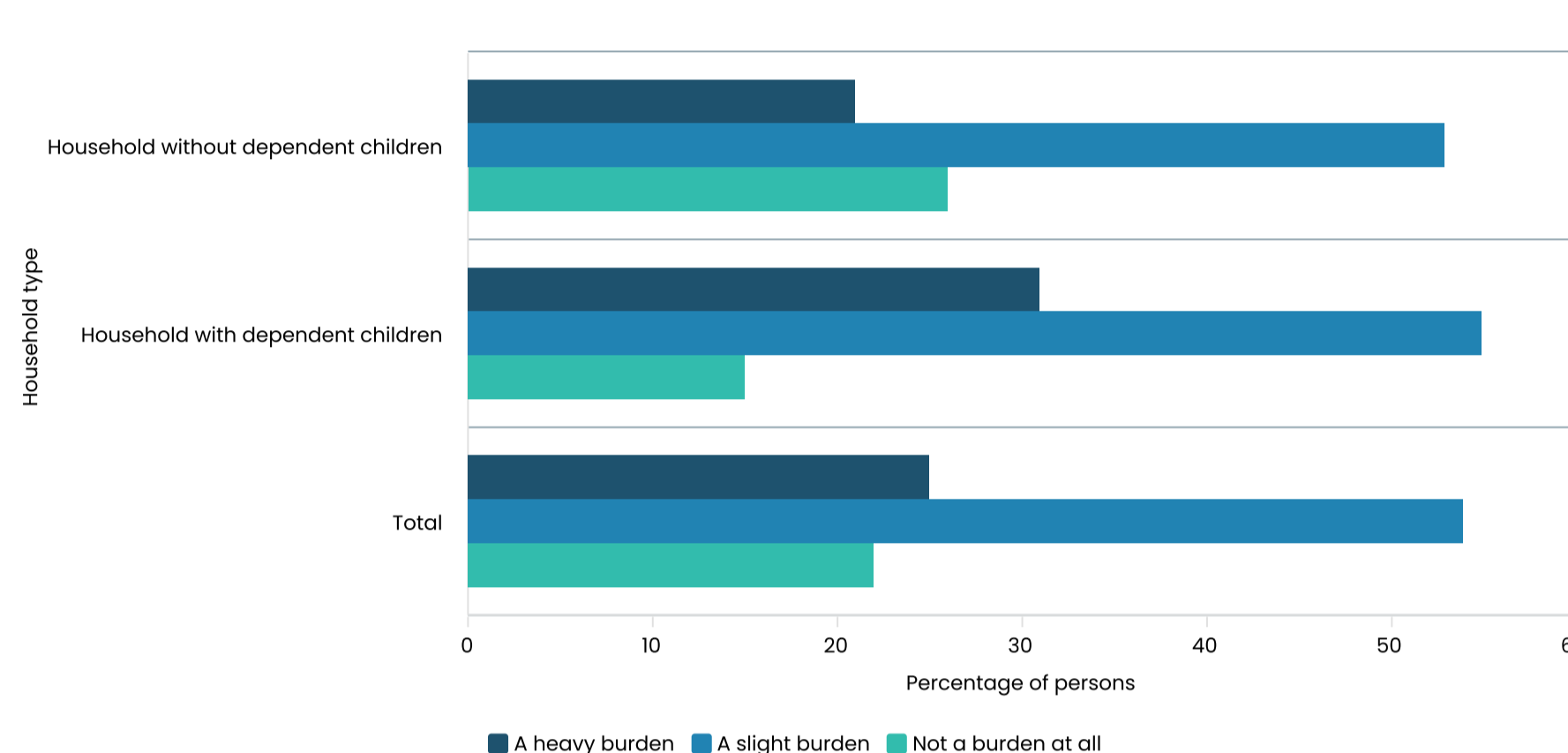


Chart 3. Perceived financial burden of the total housing cost by main indicators of relative poverty

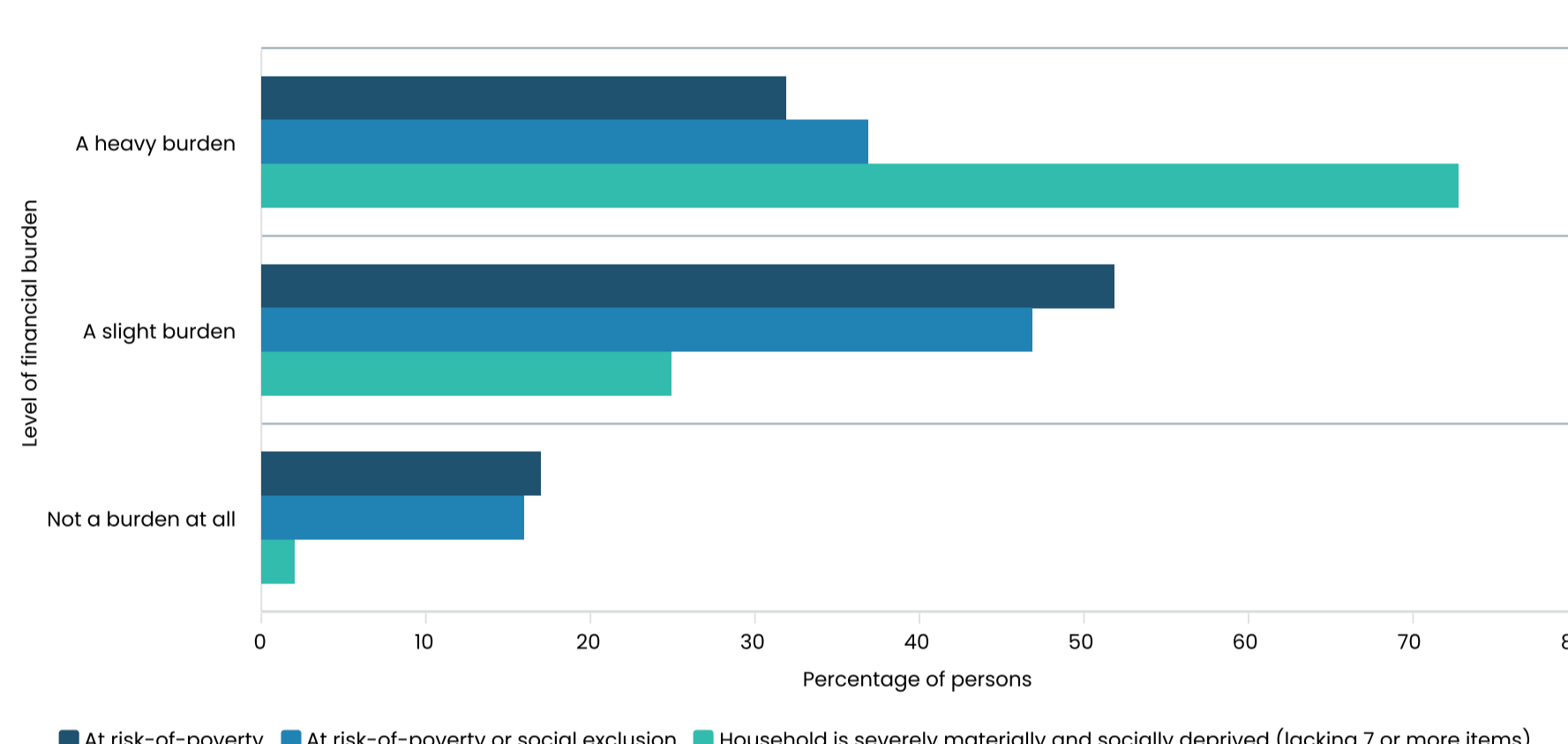
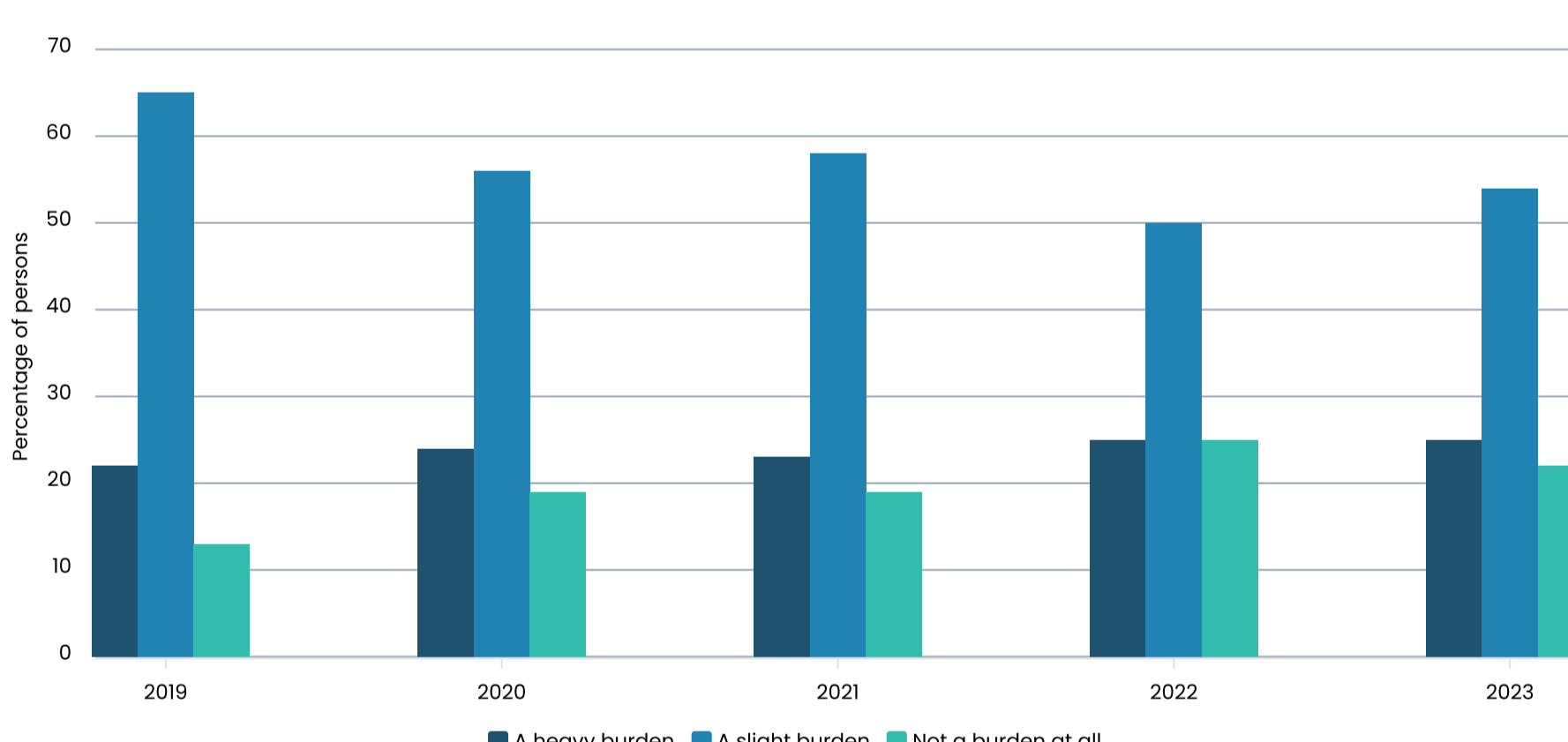
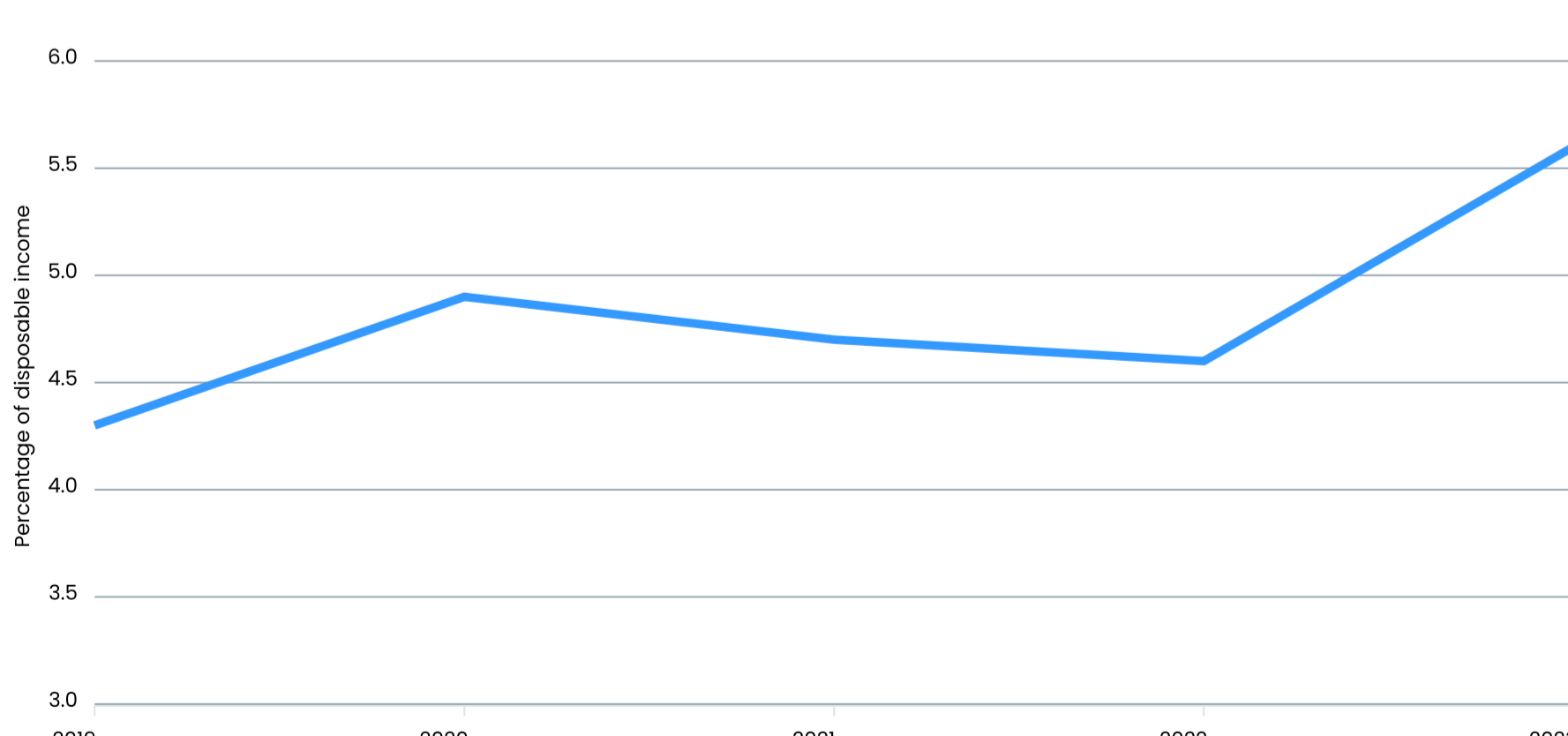


Chart 4. Perceived financial burden of the total housing cost by year



Note: Break-in-series: refer to methodological note 6.

Chart 5. Median of the housing cost burden by year



Note: Break-in-series: refer to methodological note 6.

As reported by 34.7 per cent of respondents, the most common housing issues were considered to be pollution, grime, or other environmental problems. Noise from neighbours or from the street, was the second most mentioned problem as experienced by a further 31.3 per cent of the surveyed households (Chart 6).

Chart 6. Households by type of problems with main dwelling

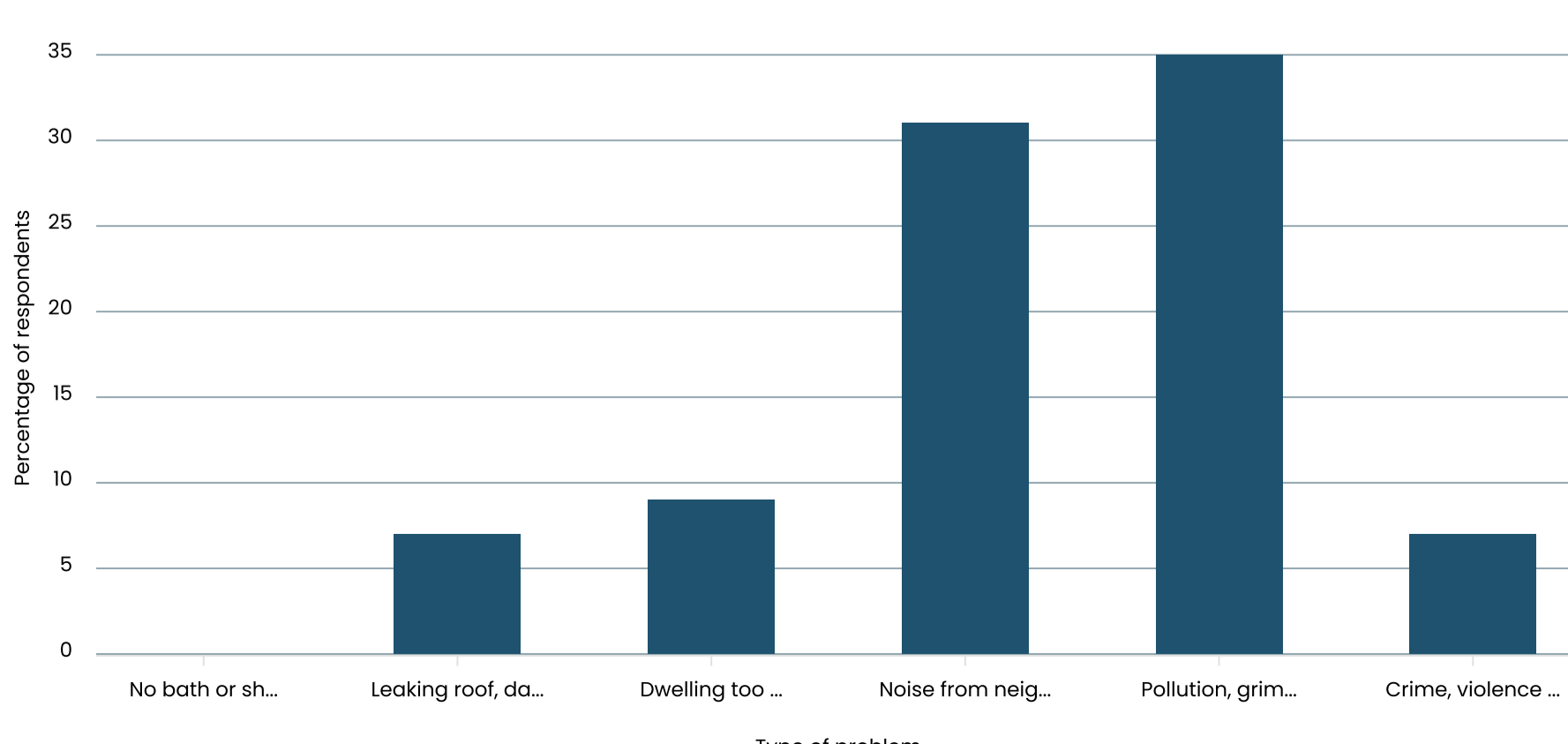


Table 1. Households by number of rooms and dwelling type: 2023

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[927]	1,626	2,361	4,410	9,539
Semi-detached or terraced house	[2,436]	6,654	17,185	20,109	21,611	67,994
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	10,485	37,983	61,700	22,758	10,612	143,537
Total	13,135	45,564	80,510	45,227	36,633	221,070
	% dwelling type					
Detached house	:	[9.7]	17.0	24.8	46.2	100.0
Semi-detached or terraced house	[3.6]	9.8	25.3	29.6	31.8	100.0
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	7.3	26.5	43.0	15.9	7.4	100.0
Total	5.9	20.6	36.4	20.5	16.6	100.0
	% number of rooms					
Detached house	:	[2.0]	2.0	5.2	12.0	4.3
Semi-detached or terraced house	[18.5]	14.6	21.3	44.5	59.0	30.8
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	79.8	83.4	76.6	50.3	29.0	64.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

: 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;

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Table 2. Households by number of rooms and household size in the main dwelling: 2023

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	7,812	16,737	20,499	9,849	6,868	61,765
2	3,882	15,885	25,451	13,954	11,631	70,803
3	:	8,784	15,094	10,269	7,523	42,938
4	:	[3,392]	11,746	8,046	7,084	30,441
5+	:	:	7,720	3,110	3,528	15,123
Total	13,135	45,564	80,510	45,227	36,633	221,070
	% household size					Total
	Less than 4	4	5	6	7 or more	
1	12.6	27.1	33.2	15.9	11.1	100.0
2	5.5	22.4	35.9	19.7	16.4	100.0
3	:	20.5	35.2	23.9	17.5	100.0
4	:	[11.1]	38.6	26.4	23.3	100.0
5+	:	:	51.0	20.6	23.3	100.0
Total	5.9	20.6	36.4	20.5	16.6	100.0

Notes:

Refer to methodological note 5a for the definition of a room.

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Table 3. Households by tenure status and household type of main dwelling: 2023

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
Household without dependent children	26,715	86,940	113,655	40,835	7,024	161,514
<i>of which:</i>						
One person household, total	12,305	26,462	38,767	18,837	4,161	61,765
One person household, under 65	12,305	11,781	24,086	14,604	[2,990]	41,680
One person household, 65 and over	:	14,681	14,681	4,233	[1,171]	20,085
2 adults, both under 65	12,066	11,410	23,476	10,794	[1,903]	36,172
2 adults, at least one adult 65 or more	:	25,192	25,271	4,820	[426]	30,516
Other households without dependent children	[2,266]	23,876	26,142	6,384	:	33,061
Household with dependent children	22,189	23,656	45,845	12,171	[1,540]	59,556
<i>of which:</i>						
Single parent household, one or more dependent children	[2,178]	3,376	5,554	[1,157]	:	7,580
2 adults, one dependent child	9,076	5,373	14,449	[5,240]	:	19,863
2 adults, two or more dependent children	8,448	7,408	15,856	[4,477]	:	20,725
Other households with one or more dependent children	[2,487]	7,499	9,986	[1,297]	:	11,388
Total	48,904	110,596	159,500	53,006	8,564	221,070
			%			
Household without dependent children	16.5	53.8	70.4	25.3	4.3	100.0
<i>of which:</i>						
One person household, total	19.9	42.8	62.8	30.5	6.7	100.0
One person household, under 65	29.5	28.3	57.8	35.0	[7.2]	100.0
One person household, 65 and over	:	73.1	73.1	21.1	[5.8]	100.0
2 adults, both under 65	33.4	31.5	64.9	29.8	[5.3]	100.0
2 adults, at least one adult 65 or more	:	82.6	82.8	15.8	[1.4]	100.0
Other households without dependent children	[6.9]	72.2	79.1	19.3	:	100.0
Household with dependent children	37.3	39.7	77.0	20.4	[2.6]	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	[28.7]	44.5	73.3	[15.3]	:	100.0
2 adults, one dependent child	45.7	27.0	72.7	[26.4]	:	100.0
2 adults, two or more dependent children	40.8	35.7	76.5	[21.6]	:	100.0
Other households with one or more dependent children	[21.8]	65.8	87.7	[11.4]	:	100.0
Total	22.1	50.0	72.1	24.0	3.9	100.0

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Table 4. Perceived financial burden of the total housing cost by year and various household characteristics ...

		2022			2023 ¹			Total
		A heavy burden	A slight burden	Not a burden	A heavy burden	A slight burden	Not a burden	
		%						
District	Southern Harbour	33.3	44.9	21.8	30.7	54.5	14.8	100.0
	Northern Harbour	23.7	52.9	23.4	23.3	59.0	17.8	100.0
	South Eastern	31.5	49.5	18.9	31.8	46.7	21.5	100.0
	Western	25.4	52.6	22.0	32.5	52.8	14.6	100.0
	Northern	17.7	48.3	33.9	10.4	54.8	34.9	100.0
	Gozo & Comino	13.0	48.6	38.3	27.7	40.0	32.3	100.0
Type of dwelling	Detached house	[22.4]	42.3	35.3	[21.5]	59.7	18.8	100.0
	Semi-detached or terraced house	20.3	52.5	27.2	21.0	52.5	26.5	100.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	27.8	49.2	23.0	27.2	53.7	19.1	100.0
Tenure status	Owner	23.7	50.2	26.2	23.6	53.4	23.0	100.0
	<i>of which:</i>							
	With mortgage	37.1	52.1	10.8	29.9	53.7	16.4	100.0
	Without mortgage	18.4	49.4	32.2	20.7	53.2	26.1	100.0
	Tenant	33.8	48.5	17.7	29.4	53.4	17.2	100.0
	Accommodation free of charge	[14.8]	51.7	[33.5]	[25.1]	59.9	[15.0]	100.0
Number of rooms	Less than 4	[28.3]	54.5	[17.1]	33.5	40.5	[26.1]	100.0
	4	23.7	52.7	23.6	22.7	57.1	20.2	100.0
	5	27.9	48.6	23.6	28.1	52.5	19.4	100.0
	6	25.3	48.6	26.0	27.3	49.9	22.8	100.0
	7 or more	19.5	51.4	29.1	16.2	59.4	24.4	100.0

¹ Break-in-series: refer to methodological note 6

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		2022			2023 ¹			Total
		A heavy burden	A slight burden	Not a burden	A heavy burden	A slight burden	Not a burden	
		%						
Household type	Household without dependent children	20.2	52.1	27.6	20.8	52.8	26.3	100.0
	<i>of which:</i>							
	One person household, total	20.2	51.2	28.7	18.1	49.7	32.2	100.0
	2 adults, no dependent children, both under 65 years	25.0	53.5	21.4	18.8	56.3	24.8	100.0
	2 adults, no dependent children, at least one adult 65 years or more	17.0	51.1	31.9	15.4	52.7	31.9	100.0
	Other households without dependent children	18.6	52.4	28.9	26.4	52.3	21.3	100.0
	Household with dependent children	29.7	47.7	22.6	30.7	54.6	14.7	100.0
	<i>of which:</i>							
	Single parent household, one or more dependent children	[43.3]	[36.4]	:	47.3	38.6	:	100.0
	2 adults, one dependent child	29.3	49.5	21.3	26.0	58.7	15.3	100.0
2 adults, two dependent children	26.0	49.2	24.8	25.3	57.0	17.7	100.0	
2 adults, three or more dependent children	[39.6]	[32.4]	[28.0]	[30.7]	[57.1]	:	100.0	
Other households with one or more dependent children	27.9	50.3	21.8	35.8	51.8	[12.4]	100.0	
Household disposable income	€10,000 and under	36.1	41.9	22.0	27.1	50.8	22.1	100.0
	€10,001 - €20,000	22.3	51.7	26.0	23.3	51.8	24.9	100.0
	€20,001 - €30,000	29.6	50.3	20.1	24.9	57.0	18.1	100.0
	€30,001+	23.2	49.9	26.8	25.2	53.2	21.6	100.0
Total	24.8	50.0	25.2	24.9	53.6	21.5	100.0	

¹ Break-in-series: refer to methodological note 6

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Table 5. Perceived financial burden of the housing cost by year and different aspects of poverty

		A heavy burden	A slight burden	Not a burden at all	Total
		%			
		2022			
At-risk-of-poverty¹	No	23.5	50.5	26.0	100.0
	Yes	31.4	47.5	21.1	100.0
Severely materially and Socially deprived²	No	22.9	51.4	25.7	100.0
	Yes	61.5	22.2	16.3	100.0
Work Intensity (W.I.)³	Very high work intensity]0.85 - 1]	24.7	52.5	22.8	100.0
	High work intensity]0.55 - 0.85]	23.8	49.6	26.5	100.0
	Medium work intensity]0.45 - 0.55]	29.7	46.4	23.9	100.0
	Low work intensity]0.2 - 0.45]	37.9	41.5	20.6	100.0
	Very low work intensity [0 - 0.2]	50.8	31.0	18.2	100.0
At-risk-of-poverty or social exclusion	No	22.3	51.3	26.4	100.0
	Yes	34.8	44.6	20.6	100.0
Total		24.8	50.0	25.2	100.0
		2023 ⁴			
At-risk-of-poverty¹	No	23.7	54.0	22.4	100.0
	Yes	31.6	51.6	16.8	100.0
Severely materially and Socially deprived²	No	23.0	54.8	22.3	100.0
	Yes	72.5	25.2	:	100.0
Work Intensity (W.I.)³	Very high work intensity]0.85 - 1]	25.5	55.4	19.1	100.0
	High work intensity]0.55 - 0.85]	25.0	54.3	20.7	100.0
	Medium work intensity]0.45 - 0.55]	29.7	49.9	20.4	100.0
	Low work intensity]0.2 - 0.45]	36.4	50.5	[13.1]	100.0
	Very low work intensity [0 - 0.2]	35.7	43.0	21.3	100.0
At-risk-of-poverty or social exclusion	No	22.0	55.1	22.9	100.0
	Yes	37.3	47.1	15.6	100.0
Total		24.9	53.6	21.5	100.0

¹ Refer to methodological note 5j

² Refer to methodological note 5h

³ Refer to methodological note 5i

⁴ Break-in-series: refer to methodological note 6

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Methodological Notes

1. 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.

2. This survey has been carried out in Malta since 2005 and is carried out annually by all European Union Member States under a European framework regulation that came into force in 2004. Consequently, all work related to the SILC survey is coordinated by Eurostat which, in particular, provides guidelines on the methodology that is implemented.

3. In 2023, the gross sample size was 5,077 households. Of these, 96 households were ineligible for the survey (i.e. addresses that did not actually exist, could not be located, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,981 households were approached for the interview. Of these, 4,515 completed the survey, resulting in a household response rate of 91 per cent. These households comprised 10,993 residents, of whom 9,565 were aged 16 and over.

4. 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 2023 refers to the number of persons living in private households as at end of 2022 which was estimated at 532,186.

5. Definitions:

5a. A **room** is defined as a space of a housing unit enclosed by walls and with a ceiling, of a size large enough to hold a bed for an adult (four square metres at least) and whose height is at least two metres.

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

5b. 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.

5c. The **overcrowding rate** is defined as the percentage of the population living in an overcrowded household.

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

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

5d. The **total disposable income** of a household is calculated by adding:

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

and deducting:

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

5e. **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.

5f. **Equivalentised disposable income** is also referred to as National Equivalent Income (NEI) is defined as the household's total disposable income divided by its "equivalent size", to take account of the size and composition of the household, and is attributed to each household member. For example a household with 2 adults and 2 children aged less than 14, would have an equivalentised household size of $(1+0.5+0.3+0.3) = 2.1$. If the total disposable income earned by the household is €20,000, then the household equivalentised income would result in $(€20,000/2.1) = €9,523$.

5g. 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 equivalentised income of persons living in private households.

5h. **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 (Guio, 2017). 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 (seven household items and six personal items).

Household items:

- ace 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.

5i. 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.

5j. The **at-risk-of-poverty rate** refers to the share of persons with an equivalentised disposable income below the at-risk-of-poverty threshold.

5k. The term **housing costs** refers to the monthly costs connected with the household's right to live in the accommodation, and includes: interest paid on mortgages, rent payments, structural insurances, cost of utilities and regular maintenance and repairs.

5l. The **household cost burden** is defined as the ratio of annual total housing costs (net of housing allowances) to the total disposable household income (net of housing allowances). The **median of the housing cost burden distribution** refers to the value which divides the total frequency for this distribution at individual level into two halves i.e. it is the value that falls exactly in the middle so that 50% of persons have a household cost burden ratio above this value and 50% are below.

6. Following the 2021 Population and Housing Census, NSO introduced a new sampling frame of households and individuals which was used for the first time EU-SILC as from 2023. In addition, EU-SILC was benchmarked with updated demographic estimates derived from this census. NSO ran several tests which revealed little impact of statistical significance on the core EU-SILC indicators. Consequently, it was concluded that revisions on past time series data were not necessary. NSO still feels appropriate flagging these methodological changes, primarily because they may influence the interpretation of changes in household and individual counts in EU-SILC 2023, when compared to previous years.

7. Estimates of variance for main SILC 2023 indicators related to Main Dwellings

		estimate	margin of error at 95% Confidence Interval	95% confidence interval
Persons living in an overcrowded household				
	Number	12,943	5,217	12,943 ± 5,217
	%	2.4	1.0	2.4 ± 1.0
Persons living in households where the financial burden of the total housing cost is perceived to be:				
Heavy	Number	128,702	12,761	128,702 ± 12,761
	%	24.9	2.4	24.9 ± 2.4
Slight	Number	276,507	14,488	276,507 ± 14,488
	%	53.6	2.7	53.6 ± 2.7
No burden at all	Number	110,952	11,184	110,952 ± 11,184
	%	21.5	2.1	21.5 ± 2.1
Persons living in households having the following tenure status over main dwelling:				
Owned	Number	397,364	14,898	397,364 ± 14,898
	%	74.7	2.8	74.7 ± 2.8
Rented	Number	119,490	15,015	119,490 ± 15,015
	%	22.5	2.8	22.5 ± 2.8
Provided free of charge	Number	15,332	3,568	15,332 ± 3,568
	%	2.9	0.7	2.9 ± 0.7

8. Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2021.

9. 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. Further details are available from the [Eurostat's website](#).

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

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