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The Statistics on Income and Living Conditions Survey revealed that severe material deprivation affected 9.1 per cent of persons living in private households in 2012.

SILC 2012: Main Dwellings and Material Deprivation

The SILC survey showed that the most common type of residential private dwelling during 2012 were apartments followed by semi-detached or terraced houses (Table 1). Just under a third of main dwellings contained 5 rooms. The majority of households had 2 persons (28 per cent) living in them. On the other hand, one-person households made up 23 per cent of the total, while households with at least 5 persons accounted for 9 per cent (Table 2).

Over three-fourths of dwellings were owned, with 61 per cent of households being without a mortgage. The survey also indicated that tenants were mainly households without dependent children. This cohort accounted for 84 per cent of households. The average monthly rental value of property varied according to the size of the property and household type (Chart 1 and Chart 2).

Fifty-six per cent of respondents perceived housing costs as a heavy burden compared to the 8 per cent which considered this expense as immaterial. The average monthly housing cost recorded in 2012 was €173 (Chart 3 and Table 4).

Nearly 40 per cent of households replied that they experienced pollution, grime or other environmental problems in their area, while 31 per cent complained of noise pollution in the neighbourhood (Table 5).

Over 95 per cent of households owned a telephone, a colour television and a washing machine. 28 per cent and 18 per cent of households respectively did not own a computer or a car, although the percentage of households who could not afford to do so was less than 3 per cent in both cases. In addition, 87 per cent of households could afford to eat a meal with chicken, meat, fish or a vegetarian equivalent every second day, while three-fourths could face unexpected financial expenses and keep their home adequately warm in winter. However, over half of households replied that they could not afford to pay for a one-week annual holiday away from home (Table 6).

The share of households in arrears with mortgage, rent payments or utility bills was less than 10 per cent (Table 7). Still, 40 per cent reported they were finding it difficult to make ends meet (Table 8).

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The at-risk-of-poverty rate stood at 15 per cent in 2012, while the material deprivation and severe material deprivation rates stood at 20 per cent and 9 per cent respectively ■

Table 1. Households by type of main dwelling and number of rooms

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[1,308]	[1,546]	2,786	6,465
Semi-detached or terraced house	2,255	6,424	15,689	18,326	23,123	65,817
Apartments and other dwellings	8,505	19,763	31,581	14,654	6,200	80,704
Total	11,035	26,737	48,578	34,525	32,110	152,986
% dwelling type						
Detached house	:	:	[20.2]	[23.9]	43.1	100.0
Semi-detached or terraced house	3.4	9.8	23.8	27.8	35.1	100.0
Apartments and other dwellings	10.5	24.5	39.1	18.2	7.7	100.0
Total	7.2	17.5	31.8	22.6	21.0	100.0

Table 2. Households by number of rooms available in the main dwelling and size

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	6,752	8,818	9,824	4,757	4,490	34,640
2	2,842	8,513	13,793	9,784	7,720	42,653
3	:	5,413	9,863	8,970	7,819	32,742
4	:	2,786	10,983	7,338	7,740	29,535
5+	:	[1,207]	4,114	3,676	4,341	13,416
Total	11,035	26,737	48,578	34,525	32,110	152,986
% household size						
1	19.5	25.5	28.4	13.7	13.0	100.0
2	6.7	20.0	32.3	22.9	18.1	100.0
3	:	16.5	30.1	27.4	23.9	100.0
4	:	9.4	37.2	24.8	26.2	100.0
5+	:	[9.0]	30.7	27.4	32.4	100.0
Total	7.2	17.5	31.8	22.6	21.0	100.0

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

Household Type	Owner		Tenant	Accommodation free of charge	Total
	With Mortgage	Without Mortgage			
Household without dependent children	11,680	67,424	23,223	5,260	107,588
<i>of which:</i>					
One person household, total	[2,833]	18,767	9,736	3,304	34,640
One person household, male	:	7,748	4,691	:	16,128
One person household, female	:	11,019	5,046	[1,694]	18,512
One person household, under 65	[2,739]	8,241	4,701	[2,077]	17,758
One person household, 65 and over	:	10,525	5,036	[1,227]	16,882
2 adults, both under 65	7,822	10,408	3,667	:	22,779
2 adults, at least one adult 65 or more	:	12,732	4,405	[713]	18,022
Other households without dependent children	:	25,518	5,414	:	32,147
Household with dependent children	13,161	26,371	4,496	[1,370]	45,398
<i>of which:</i>					
Single parent household, one or more dependent children	:	[1,397]	[1,491]	:	4,375
2 adults, one dependent child	2,345	2,993	:	:	5,863
2 adults, 2 dependent children	7,060	10,533	:	:	18,941
2 adults, three or more dependent children	[911]	1,812	:	:	2,919
Other households with one or more dependent children	[1,631]	9,636	[1,552]	:	13,300
Total	24,841	93,796	27,719	6,630	152,986
					% household type
Household without dependent children	10.9	62.7	21.6	4.9	100.0
<i>of which:</i>					
One person household, total	[8.2]	54.2	28.1	9.5	100.0
One person household, male	:	48.0	29.1	:	100.0
One person household, female	:	59.5	27.3	[9.1]	100.0
One person household, under 65	[15.4]	46.4	26.5	[11.7]	100.0
One person household, 65 and over	:	62.3	29.8	[7.3]	100.0
2 adults, both under 65	34.3	45.7	16.1	:	100.0
2 adults, at least one adult 65 or more	:	70.6	24.4	[4.0]	100.0
Other households without dependent children	:	79.4	16.8	:	100.0
Household with dependent children	29.0	58.1	9.9	[3.0]	100.0
<i>of which:</i>					
Single parent household, one or more dependent children	:	[31.9]	[34.1]	:	100.0
2 adults, one dependent child	40.0	51.0	:	:	100.0
2 adults, 2 dependent children	37.3	55.6	:	:	100.0
2 adults, three or more dependent children	[31.2]	62.1	:	:	100.0
Other households with one or more dependent children	[12.3]	72.4	[11.7]	:	100.0
Total	16.2	61.3	18.1	4.3	100.0

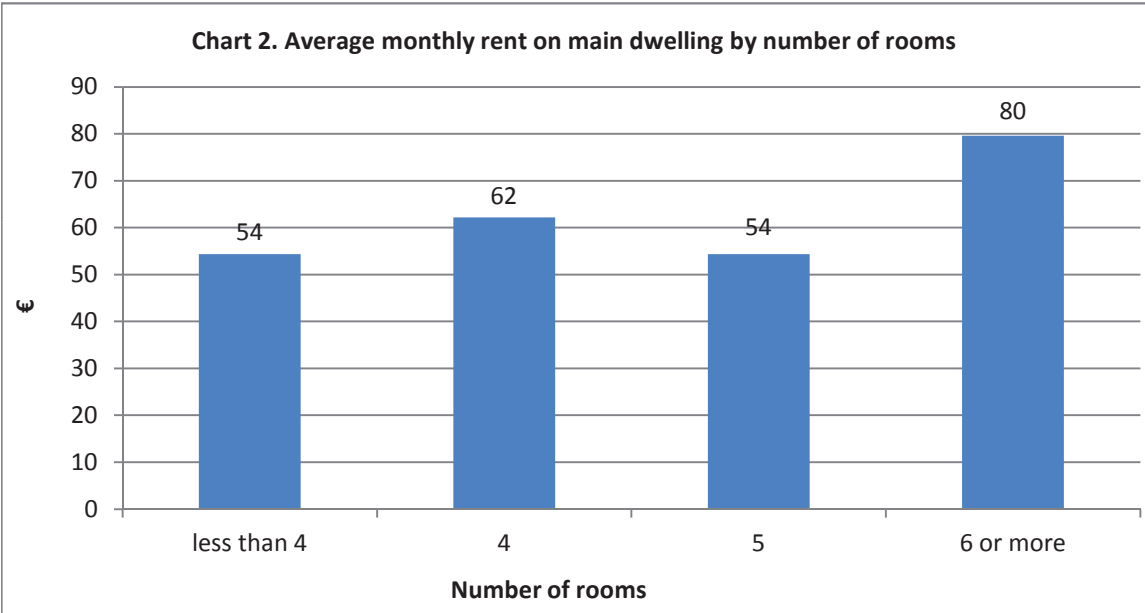
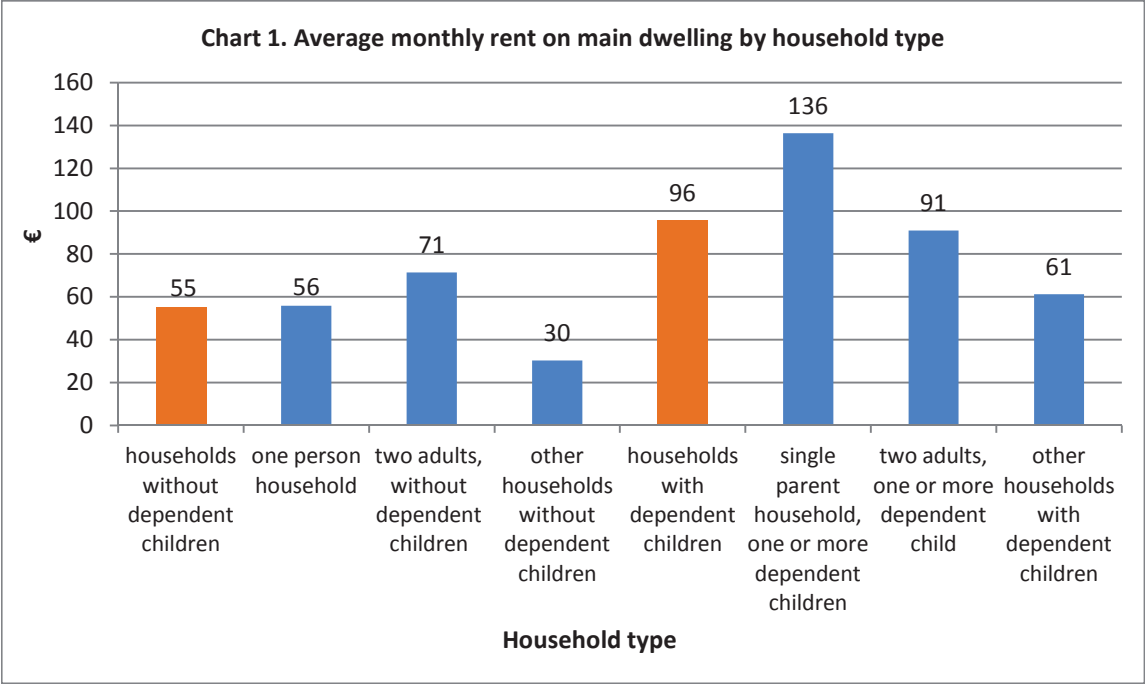


Table 4. Average monthly housing costs

	€
Total	173
Household type	
Household without dependent children	154
<i>of which:</i>	
One person household, total	114
2 adults, both under 65	222
2 adults, at least one adult 65 or more	134
Other households without dependent children	159
Household with dependent children	219
<i>of which:</i>	
Single parent household, one or more dependent children	241
2 adults, one dependent child	226
2 adults, two dependent children	228
2 adults, three or more dependent children	226
Other households with one or more dependent children	194
Household size	
1	114
2	185
3	168
4	215
5+	209
Tenure status	
Owner	134
<i>of which:</i>	
With mortgage	346
Without mortgage	134
Tenant	165
Accommodation free of charge	106
Number of rooms	
Less than 3	106
3	136
4	150
5	178
6	177
7 or more	196
Disposable income	
€10,000 and under	109
€10,001 - €20,000	151
€20,001 - €30,000	193
€30,001+	234

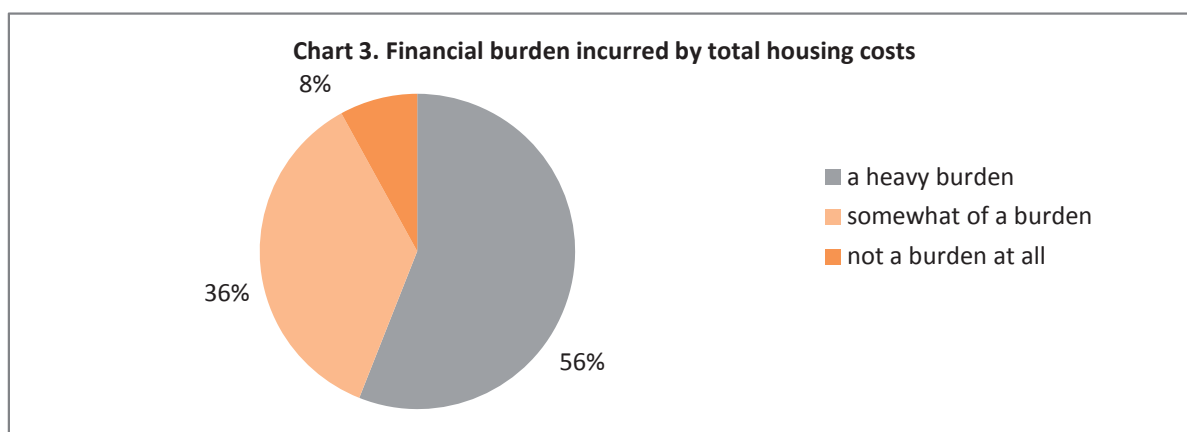


Table 5. Problems with main dwelling by type

Type of problem	Number of households	% total households
No bath or shower in dwelling for sole use of household	[1,186]	[0.8]
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	19,654	12.9
Dwelling too dark/not enough light	11,887	7.8
Noise from neighbours or from street	47,080	30.8
Pollution, grime or other environmental problems	60,067	39.3
Crime, violence or vandalism in the area	18,894	12.4

Table 6. Households by perceived availability of various amenities and capacity to afford various items

Amenity / Item	Availability	Households	
		Number	% total
Telephone (incl. mobile phone)	Yes	149,595	97.9
	No - cannot afford	:	:
	No - other reasons	[1,940]	[1.3]
	Total	152,795	100.0
Colour TV	Yes	150,654	98.6
	No - cannot afford	:	:
	No - other reasons	[1,376]	[0.9]
	Total	152,795	100.0
Computer	Yes	110,610	72.4
	No - cannot afford	3,996	2.6
	No - other reasons	38,189	25.0
	Total	152,795	100.0
Washing machine	Yes	147,436	96.5
	No - cannot afford	:	:
	No - other reasons	4,277	2.8
	Total	152,795	100.0
Car	Yes	124,943	81.8
	No - cannot afford	4,482	2.9
	No - other reasons	23,370	15.3
	Total	152,795	100.0
Paying for one-week annual holiday away from home	Yes	73,405	48.1
	No	79,353	51.9
	Total	152,759	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	133,538	87.4
	No	19,176	12.6
	Total	152,714	100.0
Facing unexpected financial expenses (of €450 and over) through own resources	Yes	114,549	75.2
	No	37,772	24.8
	Total	152,321	100.0
Keep home adequately warm in winter	Yes	118,773	78.0
	No	33,547	22.0
	Total	152,321	100.0

Table 7. Households by whether or not they have been in arrears

Type of expense	Been in arrears	Households	
		Number	% total
Mortgage or rent payments	Yes	3,217	6.2
	No	49,007	93.8
	Total	52,225	100.0
Utility bills	Yes	13,013	8.5
	No	139,449	91.5
	Total	152,462	100.0

Table 8. Households by perceived ability to make ends meet

Ability to make ends meet	Households	
	Number	% total
With great difficulty	24,359	15.9
With difficulty	36,338	23.8
Neither difficult or easy	83,353	54.6
Easy	7,538	4.9
Very easy	[1,181]	[0.8]
Total	152,768	100.0

Table 9. Persons at-risk-of-poverty, socially excluded, materially deprived or severely materially deprived

		% persons			
		At-risk-of-poverty	At-risk-of-poverty or social exclusion	Materially deprived	Severely materially deprived
Total		15.1	22.9	19.8	9.1
Household type	Household without dependent children	11.0	19.0	17.2	7.4
	<i>of which:</i>				
	One person household, total	20.0	30.3	22.2	11.1
	2 adults, both under 65	11.4	19.2	12.7	6.7
	2 adults, at least one adult 65 or more	21.7	28.2	15.2	5.1
	Other households without dependent children	4.2	12.0	18.2	7.4
	Household with dependent children	19.9	27.7	22.8	11.2
	<i>of which:</i>				
	Single parent household, one or more dependent children	47.6	66.3	44.1	36.6
	2 adults, one dependent child	12.6	18.8	13.9	6.4
	2 adults, two dependent children	18.3	22.2	17.1	6.9
	2 adults, three or more dependent children	35.5	37.6	16.3	6.3
Other households with one or more dependent children	15.2	27.0	29.3	13.8	
Sex	Male	14.4	21.7	19.1	8.6
	Female	15.8	24.1	20.4	9.7
Age group	Under 18	23.1	30.9	23.4	12.3
	18-64	12.4	20.9	19.5	8.9
	65 and over	17.3	22.3	16.6	6.4
Household size	1	20.0	30.3	22.2	11.1
	2	17.0	24.5	14.9	6.7
	3	8.6	17.2	18.7	8.7
	4	15.4	20.6	19.6	8.1
	5+	18.7	29.1	25.9	13.4
Work Intensity*	WI is equal to 0	47.5	70.5	38.1	22.1
	WI is greater than 0 but less than 0.5	27.6	40.3	33.0	18.0
	WI is greater or equal to 0.5 but less than 1	9.9	16.5	18.5	7.7
	WI is equal to 1	:	2.8	8.8	2.4
Tenure status	Owner	13.1	19.8	16.5	7.1
	<i>of which:</i>				
	With mortgage	11.4	17.3	16.1	8.9
	Without mortgage	13.6	20.5	16.6	6.6
	Tenant	25.4	39.2	37.6	20.7
	Accommodation free of charge	17.7	27.3	19.5	[8.4]

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

Methodological Notes

Background

The Statistics on Income and Living Conditions (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 and indicators on monetary poverty. SILC also serves to produce reliable quantitative information on social exclusion and material deprivation.

SILC data collection and analysis has been carried out in Malta since 2005 and is compiled annually by all European Union Member States following a European framework regulation that came into force in 2004. Consequently, all work related to the SILC is coordinated by Eurostat which, sets guidelines on the methodology used. Further methodological notes with regards to the SILC survey can be found on: <http://nso.gov.mt/site/page.aspx?pageid=346>

Statistics provided in this News Release are derived from the SILC Survey carried out in 2012.

Notes on tables and charts

- Households that did not provide information required for the compilation of Tables 1, 6 and 8 have been excluded from the respective tables.
- In Table 7, the totals do not represent the total number of households, as this question was addressed only to households having mortgage or rent payments, and utility bills.
- Figures published in this news release may be subject to revisions.

Sample size and response

In 2012, the gross sample size was 4,929 households. Of these, 164 households turned out to be ineligible for the survey (i.e. inexistent households, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,765 households were approached for the interview. Of these, 4,350 completed the survey, resulting in a household response rate of 91 per cent. These households comprised of 11,929 residents, of which 10,120 were aged 16 and over.

Concepts and definitions

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 (4 square metres at least) and whose height is at least 2 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, verandahs, bathrooms, showers, utility rooms (e.g. washrooms) and rooms used for business only.

A **dependent child** is defined as being:

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

Otherwise, the person is referred to as an adult.

The **Work Intensity (WI)** of the household refers to the number of months that all working-age household members (i.e. persons aged 18-64 who do not fall under the definition of dependent children or retired) have been working during the income reference year (full-time equivalent) as a proportion of the total number of months that could theoretically be worked within the household. Individuals are classified into work intensity categories that range from WI=0 (jobless household) to WI=1 (full work intensity, i.e. all working age household members worked during the whole income reference year).

The **gross household income** includes:

- Income from rental property or land;
- 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;
- Social exclusion not elsewhere classified;

- Family/Children related allowances;
- 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.

The **total disposable income** of a household is calculated by deducting the following from the total gross household income:

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

Equivalent household size is calculated according to the 'OECD-modified 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 under 14.

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

Equivalised disposable income (also referred to as national equivalised income) is defined as the household's total disposable income divided by its "equivalent size", to take account of the size and composition of the household. This is attributed to each household member.

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 national median equivalised disposable income of persons living in private households.

Material deprivation:

Material deprivation is calculated by asking households the following:

- ability to face unexpected financial expenses through own resources;
- ability to pay for one week's annual holiday away from home;
- whether they have been in arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments;
- ability to have a meal with meat, chicken, fish or vegetarian equivalent every second day;
- ability to keep home adequately warm in winter;
- own a washing machine;
- own a colour TV;
- own a telephone (including mobile phone);
- own a car.

Persons living in households who are not able to afford at least **three** of the nine deprivation items, are considered to be **materially deprived**.

Persons living in households who are not able to afford at least **four** of the nine deprivation items, are considered to be **severely materially deprived**.

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

The **at-risk-of-poverty or social exclusion rate** corresponds to the proportion of persons who fall within at least one of the following three categories:

- persons whose equivalised disposable income falls below the at-risk-of-poverty threshold,
- persons who live in severely materially deprived private households,
- persons who live in private households where the work intensity (WI) is below 20 per cent.

Key

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

1. 30 or fewer reporting households;
2. Relative margin of error of 40 per cent or more;
3. Figures calculated using data which do not satisfy the reliability constraints (1 and 2) above.

[] Figures to be used with caution; figures with relative margin of error between 30 per cent and 39 per cent. In case of percentage or counts, an independent calculation of errors is required.

Other notes

- The sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2005, including regular updates.
- Figures have been weighted basing on new aggregate data provided from the Census of Population and Housing 2011, upon which households' and persons' weights were compiled.
- In view of this, figures published in the release will be transmitted to Eurostat in due course.
- Tables may not add up exactly due to rounding.