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In 2012, 9.1 per cent of persons were living in severely materially deprived households.

SILC 2012: Focus on Children and the Elderly

At-Risk-of-Poverty

Results of the Survey on Income and Living Conditions (SILC) in respect of 2012 indicate that 23.1 per cent of children under 18 years of age were at-risk-of-poverty. Those mostly at risk lived in households with a Work Intensity of zero, at 72.8 per cent. On the other hand, the at-risk-of-poverty rate of children in households with five or more persons was calculated at 27.0 per cent, and at 49.5 per cent for children who lived in single-parent households (Table 1).

With regard to persons aged 65 and over, the at-risk-of-poverty rate was calculated at 17.3 per cent. Of these, 71.0 per cent owned their home (Table 3).

The S80/S20 ratio refers to the proportion of total income received by the richest 20 per cent of the population to that received by the poorest 20 per cent. In respect of 2012, this ratio was calculated at 3.9, decreasing to 3.5 for persons aged 65 and over (Table 4).

Material Deprivation

According to responses received from households, 16.6 per cent of children were living in households that could not afford to eat a meal with meat, chicken, fish, or a vegetarian equivalent every other day. Such a proportion was estimated at 9.2 per cent for the population segment aged 65 and over. Additionally, 27.2 per cent of children were living in households that could not afford unexpected financial expenses, compared to 23.8 per cent of persons aged 65 and over. Another material deprivation indicator is the ability to keep one's home adequately warm in winter. Basing on perceptions that emerged from the survey, nearly 22 per cent of children and also of the elderly were living in households that faced difficulties in affording such amenities (Table 7).

In 2012, 12.3 per cent of persons aged under 18 were living in severely materially deprived households. This proportion was calculated at 6.4 per cent for persons aged 65 and over (Table 9).

At-Risk-of-Poverty or Social Exclusion

The at-risk-of-poverty or social exclusion rate for children was calculated at 30.9 per cent (Table 10). For the elderly, this rate reached 22.3 per cent. From a gender perspective, men in the 65-and-over age bracket were more likely to be at-risk-of-poverty or social exclusion than their female counterparts (Table 11) ■

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Table 1. Persons at-risk-of-poverty* by various household characteristics and age group

		0-17		18+		Total	
		At-risk-of-poverty rate	Number of persons at-risk-of-poverty	At-risk-of-poverty rate	Number of persons at-risk-of-poverty	At-risk-of-poverty rate	Number of persons at-risk-of-poverty
Total		23.1	16,992	13.3	44,697	15.1	61,689
Work intensity**	WI is equal to 0	72.8	4,734	42.9	15,313	47.5	20,047
	WI is greater than 0 but less than 0.5	47.9	3,923	23.7	10,232	27.6	14,155
	WI is greater or equal to 0.5 but less than 1	19.7	8,158	7.1	9,970	9.9	18,128
	WI is equal to 1	:	:	:	:	:	:
Household disposable income	€5,000 and under	:	:	100.0	4,375	100.0	4,607
	€5,001 - €10,000	94.2	3,069	57.8	19,608	61.0	22,676
	€10,001+	19.5	13,692	7.0	20,714	9.4	34,406
Household size	1	N/A	N/A	20.0	6,929	20.0	6,929
	2	:	:	16.5	13,804	17.0	14,485
	3	22.3	1,944	7.3	6,548	8.6	8,492
	4	20.3	8,177	12.9	10,011	15.4	18,188
	5+	27.0	6,191	14.9	7,405	18.7	13,595
Household type	Household without dependent children	N/A	N/A	11.0	24,387	11.0	24,387
	One person household	N/A	N/A	20.0	6,929	20.0	6,929
	2 adults, no dependent children, both under 65	N/A	N/A	11.4	5,183	11.4	5,183
	2 adults, no dependent children, at least one adult 65+	N/A	N/A	21.7	7,829	21.7	7,829
	Other households without dependent children	N/A	N/A	4.2	4,445	4.2	4,445
	Household with dependent children	23.1	16,992	17.9	20,310	19.9	37,302
	Single parent household, one or more dependent children	49.5	3,315	45.1	2,337	47.6	5,652
	2 adults, one dependent child	[12.2]	[634]	12.8	1,586	12.6	2,220
	2 adults, two dependent children	18.6	6,646	18.1	7,249	18.3	13,895
2 adults, three or more dependent children	37.9	3,280	32.3	2,163	35.5	5,444	
Other households with one or more dependent children	18.0	3,117	14.2	6,975	15.2	10,092	

* The at-risk-of-poverty indicator is based only on the equivalised income of household members

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

Table 2. Age group and gender breakdown of persons at-risk-of-poverty

Age group	Males		Females		Total	
	At-risk-of-poverty rate	Number of persons at-risk-of-poverty	At-risk-of-poverty rate	Number of persons at-risk-of-poverty	At-risk-of-poverty rate	Number of persons at-risk-of-poverty
Total	14.4	29,310	15.8	32,379	15.1	61,689
0-59	13.7	21,910	16.0	24,811	14.8	46,722
60+	16.9	7,399	15.0	7,568	15.9	14,968
0-64	13.6	23,830	15.8	26,799	14.7	50,628
65+	19.0	5,480	15.9	5,581	17.3	11,061
0-69	13.9	25,900	16.0	29,175	14.9	55,075
70+	19.7	3,410	14.0	3,205	16.5	6,614

Table 3. Persons aged 65+ by various household characteristics

		Persons aged 65+ at-risk-of-poverty		All persons aged 65+	
		% total	Number	% total	Number
		Total	100.0	11,061	100.0
Tenure status of main dwelling	Owned	71.0	7,849	77.2	49,335
	Rented	29.0	3,212	22.8	14,605
Household size	1	27.6	3,050	26.4	16,882
	2	61.7	6,824	45.4	29,020
	3	:	:	22.2	14,178
	4	:	:	2.8	1,785
	5+	:	:	3.2	2,076

Table 4. S80/S20 ratios by age group

Age group	Threshold	Equivalised income (€)	Number of persons below threshold
Total	20th percentile	7,486	81,697
	80th percentile	16,591	327,107
	S20 (000's)*	475,198	N/A
	S80 (000's)**	1,869,293	N/A
	S80/S20	3.9	N/A
60+	20th percentile	7,281	18,787
	80th percentile	14,620	75,199
	S20 (000's)*	106,172	N/A
	S80 (000's)**	379,561	N/A
	S80/S20	3.6	N/A
65+	20th percentile	7,160	12,774
	80th percentile	13,599	51,152
	S20 (000's)*	70,448	N/A
	S80 (000's)**	243,161	N/A
	S80/S20	3.5	N/A
70+	20th percentile	7,196	8,021
	80th percentile	12,863	32,101
	S20 (000's)*	44,186	N/A
	S80 (000's)**	147,036	N/A
	S80/S20	3.3	N/A

* sum of lowest 20% equivalised income groups

** sum of highest 20% equivalised income groups

Table 5. Persons aged under 18 whose household cannot afford various items

Item	Persons under 18 at-risk-of-poverty		All persons under 18*	
	% category	Number	% category	Number
Paying for one week's annual holiday away from home	82.1	13,953	59.1	43,580
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	31.2	5,303	16.6	12,267
Facing unexpected financial expenses	46.5	7,896	27.2	20,045
Keeping home adequately warm in winter	38.7	6,570	21.9	16,163
Amenity	% category	Number	% category	Number
Telephone (incl. mobile phone)	:	:	:	:
Colour TV	:	:	:	:
Computer	:	:	[2.1]	[1,555]
Washing machine	:	:	:	:
Car	[7.8]	[1,333]	[2.8]	[2,058]

* These totals do not represent the total population as there were a number of households which did not respond to these questions

Table 6. Persons aged under 18 whose household has various problems with dwelling

Problems with dwelling	Persons under 18 at-risk-of-poverty		All persons under 18*	
	% category	Number	% category	Number
No bath or shower in dwelling for sole use of household	:	:	:	:
Leaking roof, damp walls/foundations, or rot in window frames or floor	7.1	1,214	5.4	3,957
Dwelling too dark/not enough light	[7.9]	[1,340]	6.7	4,960
Noise from neighbours or from street	24.7	4,201	26.2	19,317
Pollution, grime or other environmental problems	33.9	5,755	37.8	27,829
Crime, violence or vandalism in the area	11.5	1,951	14.1	10,413

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

Table 7. Persons aged 65+ whose household cannot afford various items

Item	Persons aged 65+ at-risk of poverty		All persons aged 65+*	
	% category	Number	% category	Number
Paying for one week annual holiday away from home	54.9	6,069	49.6	31,727
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	[10.4]	[1,152]	9.2	5,895
Facing unexpected financial expenses	19.2	2,121	23.8	15,204
Keeping home adequately warm	22.5	2,488	21.6	13,790
Amenity	% category	Number	% category	Number
Telephone (incl. mobile phone)	:	:	:	:
Colour TV	:	:	:	:
Computer	:	:	2.6	1,661
Washing machine	:	:	:	:
Car	:	:	[2.2]	[1,401]

* These totals do not represent the total population as there were a number of households which did not respond to these questions

Table 8. Persons aged 65+ whose household has various problems with dwelling

Problems with dwelling	Persons aged 65+ at-risk of poverty		All persons aged 65+*	
	% category	Number	% category	Number
No bath or shower in dwelling for sole use of household	:	:	[1.6]	[993]
Leaking roof, damp walls/floors/foundations, or rot in window frames or floor	24.6	2,721	22.4	14,331
Dwelling too dark/not enough light	[7.7]	[847]	7.4	4,701
Noise from neighbours or from street	31.7	3,509	33.4	21,374
Pollution, grime or other environmental problems	41.1	4,543	41.9	26,807
Crime, violence or vandalism in the area	[9.1]	[1,001]	10.2	6,511

* These totals do not represent the total population as there were a number of households which did not respond to these questions

Table 9. Age group and gender breakdown of persons living in severely materially deprived households

Age group	Males		Females		Total	
	Severe material deprivation rate	Number of persons severely materially deprived	Severe material deprivation rate	Number of persons severely materially deprived	Severe material deprivation rate	Number of persons severely materially deprived
Total	8.6	17,566	9.7	19,834	9.1	37,400
0-17	12.3	4,667	12.4	4,415	12.3	9,082
18-59	8.4	10,228	9.8	11,688	9.1	21,916
60+	6.1	2,672	7.4	3,731	6.8	6,403
65+	5.7	1,650	7.0	2,443	6.4	4,094
70+	:	:	7.5	1,713	6.3	2,528

Table 10. Persons at-risk-of-poverty or social exclusion by various household characteristics and age group ...

		0-17		18+		Total	
		At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion
Total		30.9	22,801	21.2	70,982	22.9	93,783
Work Intensity*	WI is equal to 0	100.0	6,504	65.1	23,214	70.5	29,718
	WI is greater than 0 but less than 0.5	62.9	5,144	36.0	15,558	40.3	20,702
	WI is greater or equal to 0.5 but less than 1	25.2	10,424	13.9	19,672	16.5	30,096
	WI is equal to 1	:	:	2.5	1,865	2.8	2,572
Household disposable income	€5,000 and under	:	:	100.0	4,375	100.0	4,607
	€5,001 - €10,000	98.1	3,198	66.9	22,689	69.6	25,887
	€10,001+	27.6	19,372	14.8	43,917	17.2	63,289
Household size	1	N/A	N/A	30.3	10,484	30.3	10,484
	2	:	:	23.9	19,958	24.5	20,882
	3	37.3	3,247	15.3	13,674	17.2	16,921
	4	25.3	10,197	18.2	14,189	20.6	24,387
	5+	36.7	8,433	25.5	12,676	29.1	21,109
Household Type	Household without dependent children	N/A	N/A	19.0	42,053	19.0	42,053
	One person household	N/A	N/A	30.3	10,484	30.3	10,484
	2 adults, no dependent children, both under 65	N/A	N/A	19.2	8,731	19.2	8,731
	2 adults, no dependent children, at least one adult 65+	N/A	N/A	28.2	10,149	28.2	10,149
	Other households without dependent children	N/A	N/A	12.0	12,689	12.0	12,689
	Household with dependent children	30.9	22,801	25.5	28,929	27.7	51,730
	Single parent household, one or more dependent children	69.1	4,625	62.6	3,240	66.2	7,865
	2 adults, one dependent child	19.0	986	18.7	2,321	18.8	3,306
	2 adults, two dependent children	22.7	8,125	21.8	8,717	22.2	16,842
	2 adults, three or more dependent children	39.7	3,440	34.7	2,322	37.6	5,763
Other households with one or more dependent children	32.4	5,625	25.1	12,329	27.0	17,953	

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

... Table 10. Persons at-risk-of-poverty or social exclusion by various household characteristics and age group

		0-64		65+		Total	
		At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion
Total		23.0	79,501	22.3	14,282	22.9	93,783
Household disposable income	€5,000 and under	100.0	3,404	100.0	1,203	100.0	4,607
	€5,001 - €10,000	82.8	16,656	54.1	9,231	69.6	25,887
	€10,001+	18.5	59,440	8.4	3,849	17.2	63,289
Household size	1	35.1	6,236	25.2	4,248	30.3	10,484
	2	23.3	13,104	26.8	7,778	24.5	20,882
	3	18.4	15,492	10.1	1,429	17.2	16,921
	4	20.8	24,179	:	:	20.6	24,387
	5+	29.1	20,490	:	:	29.1	21,109
Household without dependent children		17.8	28,492	22.0	13,561	19.0	42,053
One person household		35.1	6,236	25.2	4,248	30.3	10,484
2 adults, no dependent children, both under 65		19.2	8,731	N/A	N/A	19.2	8,731
2 adults, no dependent children, at least one adult 65+		33.8	2,393	26.8	7,756	28.2	10,149
Other households without dependent children		12.4	11,132	9.9	1,558	12.0	12,689
Household with dependent children		27.6	51,009	:	:	27.7	51,730
Single parent household, one or more dependent children		66.3	7,843	:	:	66.3	7,865
2 adults, one dependent child		18.9	3,285	:	:	18.8	3,306
2 adults, two dependent children		22.2	16,770	:	:	22.2	16,842
2 adults, three or more dependent children		37.6	5,763	-	-	37.6	5,763
Other households with one or more dependent children		26.9	17,348	:	:	27.0	17,953

Table 11. Age group and gender breakdown of persons at-risk-of-poverty or social exclusion

Age group	Males		Females		Total	
	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion	At-risk-of-poverty or social exclusion rate	Number of persons at-risk-of-poverty or social exclusion
Total	21.7	44,319	24.1	49,464	22.9	93,783
0-59	21.7	34,816	25.2	38,924	23.4	73,739
60+	21.7	9,504	20.9	10,540	21.3	20,044
0-64	21.4	37,509	24.7	41,992	23.0	79,501
65+	23.6	6,810	21.3	7,472	22.3	14,282
0-69	21.6	40,307	24.6	44,833	23.1	85,140
70+	23.2	4,012	20.3	4,631	21.5	8,643

Methodological notes

Background

The Statistics on Income and Living Condition (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 aim of this survey is to enable the compilation of statistics on income distribution and indicators on relative 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 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 is coordinated by Eurostat which, in particular, provides guidelines on the methodology that is implemented. 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 SILC Survey carried out in 2012.

Notes on tables and charts

- Households that did not provide information required for the compilation of Tables 5 and 7 have been excluded from the respective tables.
- In Table 6 and Table 8, the totals relating to arrears do not represent the total number of households, as this question was addressed only to households having mortgage or rent payments, utility bills or other loan payments.
- Figures published in the tables presented in this news release were subjected to revisions and may not be comparable with past news releases.

Sample size and response

In 2012, the gross sample size was of 4,929 households. Of these, 164 turned out to be ineligible for the survey (i.e. households that did not actually exist, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, 4,765 households were approached for the interview and 4,350 completed the survey, resulting in a response rate of 91.3 per cent. These households comprised of 11,929 residents, of which 10,120 were aged 16 and over.

Concepts and definitions

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

- under 18, or,
- 18-24 years old and is 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).

Households having Work Intensity less than 0.2 are considered to have a **low Work Intensity**.

Material Deprivation:

The following nine questions were asked to all households in order to determine whether they suffered from material

- ability to face unexpected financial expenses;
- 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
- 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 **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 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.

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.

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

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. In the context of this indicator, the 20 per cent of the population with the highest income is referred to as the top quintile, and the 20 per cent of the population with the lowest income as the lowest quintile. Income must be understood as equivalised disposable income.

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 **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** refers to the share of persons having an equivalised disposable income below the at-risk-of-poverty threshold **OR** living in households suffering from severe material deprivation **OR** living in households with low work intensity.

Key

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

1. 30 or fewer reporting households, or
2. Percentage margin of error of 40 per cent or more;

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