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The Statistics on Income and Living Conditions Survey revealed that severe material deprivation affected 9.5 per cent of persons living in private households in 2013.

Statistics on Income and Living Conditions 2013: Main Dwellings and Material Deprivation

The 2013 Statistics on Income and Living Conditions (SILC) Survey showed that the most common type of residential private dwellings during 2013 were apartments, followed by semi-detached or terraced houses (Table 1). Just under a third of main dwellings contained five rooms. The largest proportion of households consisted of two persons, with 28.0 per cent. On the other hand, one-person households made up 22.8 per cent of the total, while households with at least five persons accounted for 8.3 per cent (Table 2).

Over three-fourths of dwellings were owned, with 59.5 per cent of households being without a mortgage. The survey also indicated that tenants were mainly households without dependent children; this cohort accounted for 77.1 per cent of tenant households (Table 3). The average monthly rental value of property varied according to the size of the property and household type (Chart 1 and Chart 2).

The average monthly housing costs recorded in 2013 were €172 per household (Table 4). Over half of respondents perceived these costs as a heavy burden, compared to the 7.3 per cent who considered such expenses as immaterial (Chart 3).

The share of households which experienced pollution, grime or other environmental problems in their area was 40.2 per cent. A further 32.4 per cent responded that they were subjected to noise pollution in their neighbourhood (Table 5).

Over 95 per cent of households owned a telephone, a colour television and a washing machine. Out of the total households, 27.1 per cent and 18.5 per cent respectively did not own a computer or a car, although the percentage of households who could not afford to do so was less than 4 per cent in both cases. In addition, 85.6 per cent of households could afford to eat a meal with chicken, meat, fish or a vegetarian equivalent every other day. Over three-fourths of the households could face unexpected financial expenses and a similar proportion could keep their home adequately warm in winter. More than half the households, however, replied that they could not afford to pay for a one-week annual holiday away from home (Table 6).

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The share of households in arrears with “mortgage or rent payments” or “utility bills” was less than 10 per cent in both instances (Table 7). Notwithstanding, 35.2 per cent reported that they were finding it difficult to make ends meet (Table 8).

The at-risk-of-poverty rate stood at 15.7 per cent in 2013, while the at-risk-of-poverty or social exclusion rate stood at 24.0 per cent. The material deprivation and severe material deprivation rates stood at 19.4 per cent and 9.5 per cent respectively (Table 9) ■

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Table 1. Households by type of main dwelling and number of rooms in the main dwelling: 2013

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[948]	[1,656]	1,756	3,024	7,680
Semi-detached or terraced house	[1,847]	6,107	14,879	17,492	22,797	63,122
Apartments and other dwellings	9,472	20,832	34,130	15,013	5,898	85,345
Total	11,615	27,887	50,665	34,261	31,719	156,147
% dwelling type						
Detached house	:	[12.3]	[21.6]	22.9	39.4	100.0
Semi-detached or terraced house	[2.9]	9.7	23.6	27.7	36.1	100.0
Apartments and other dwellings	11.1	24.4	40.0	17.6	6.9	100.0
Total	7.4	17.9	32.5	21.9	20.3	100.0

Table 2. Households by size and number of rooms in the main dwelling: 2013

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	6,830	9,482	9,782	5,180	4,260	35,534
2	2,691	9,391	13,623	10,338	7,699	43,742
3	[1,343]	5,229	11,345	8,110	7,545	33,572
4	:	2,605	11,471	7,565	7,990	30,282
5+	:	[1,180]	4,444	3,068	4,225	13,017
Total	11,615	27,887	50,665	34,261	31,719	156,147
% household size						
1	19.2	26.7	27.5	14.6	12.0	100.0
2	6.2	21.5	31.1	23.6	17.6	100.0
3	[4.0]	15.6	33.8	24.2	22.5	100.0
4	:	8.6	37.9	25.0	26.4	100.0
5+	:	[9.1]	34.1	23.6	32.5	100.0
Total	7.4	17.9	32.5	21.9	20.3	100.0

Table 3. Households by type and tenure status of main dwelling: 2013

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With Mortgage	Without Mortgage	Total			
Household without dependent children	10,494	61,145	71,639	22,371	5,349	99,360
<i>of which:</i>						
One person household, total	3,087	18,723	21,810	10,682	3,041	35,534
One person household, male	[2,139]	7,597	9,737	5,689	[1,435]	16,861
One person household, female	:	11,126	12,074	4,993	[1,606]	18,673
One person household, under 65	3,042	7,720	10,762	5,004	[1,720]	17,486
One person household, 65 and over	:	11,003	11,048	5,678	[1,322]	18,048
2 adults, both under 65	6,583	9,427	16,010	2,995	:	19,899
2 adults, at least one adult 65 or more	:	14,369	14,570	4,576	[919]	20,066
Other households without dependent children	[623]	18,626	19,249	4,117	:	23,860
Household with dependent children	16,095	31,821	47,917	6,637	2,234	56,787
<i>of which:</i>						
Single parent household, one or more dependent children	[1,584]	[2,104]	3,688	[2,014]	:	6,160
2 adults, one dependent child	5,562	7,100	12,662	[955]	:	14,140
2 adults, 2 dependent children	6,923	10,212	17,134	[1,041]	:	18,854
2 adults, three or more dependent children	[802]	2,114	2,916	:	:	3,256
Other households with one or more dependent children	[1,225]	10,292	11,517	2,418	:	14,377
Total	26,589	92,967	119,556	29,007	7,583	156,147
	% household type					
Household without dependent children	10.6	61.5	72.1	22.5	5.4	100.0
<i>of which:</i>						
One person household, total	8.7	52.7	61.4	30.1	8.6	100.0
One person household, male	[12.7]	45.1	57.7	33.7	[8.5]	100.0
One person household, female	:	59.6	64.7	26.7	[8.6]	100.0
One person household, under 65	17.4	44.2	61.5	28.6	[9.8]	100.0
One person household, 65 and over	:	61.0	61.2	31.5	[7.3]	100.0
2 adults, both under 65	33.1	47.4	80.5	15.1	:	100.0
2 adults, at least one adult 65 or more	:	71.6	72.6	22.8	[4.6]	100.0
Other households without dependent children	[2.6]	78.1	80.7	17.3	:	100.0
Household with dependent children	28.3	56.0	84.4	11.7	3.9	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	[25.7]	[34.2]	59.9	[32.7]	:	100.0
2 adults, one dependnet child	39.3	50.2	89.5	[6.8]	:	100.0
2 adults, 2 dependent children	36.7	54.2	90.9	[5.5]	:	100.0
2 adults, three or more dependent children	[24.6]	64.9	89.6	:	:	100.0
Other households with one or more dependent children	[8.5]	71.6	80.1	16.8	:	100.0
Total	17.0	59.5	76.6	18.6	4.9	100.0

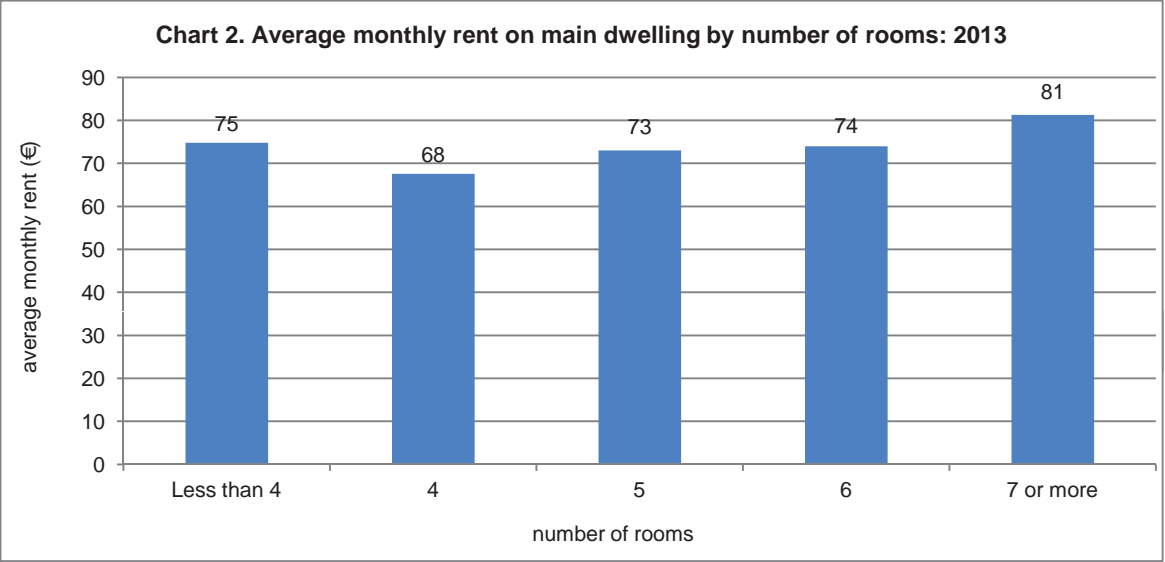
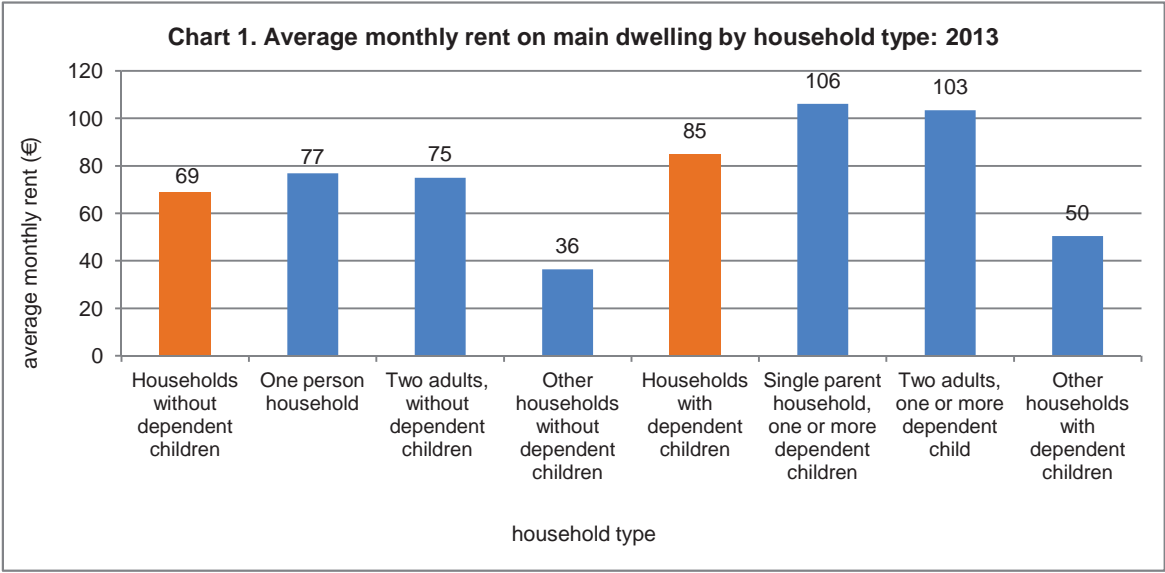


Table 4. Average monthly housing costs by various household characteristics: 2013

	€
Total	172
Household without dependent children	149
<i>of which:</i>	
One person household, total	123
2 adults, both under 65	218
2 adults, at least one adult 65 or more	119
Other households without dependent children	154
Household with dependent children	213
<i>of which:</i>	
Single parent household, one or more dependent children	193
2 adults, one dependent child	229
2 adults, two dependent children	215
2 adults, three or more dependent children	238
Other households with one or more dependent children	200
Household size	
1	123
2	171
3	181
4	204
5+	215
Tenure status	
Owner	176
<i>of which:</i>	
With mortgage	335
Without mortgage	130
Tenant	172
Accommodation free of charge	115
Number of rooms	
Less than 4	139
4	154
5	180
6	168
7 or more	193
Disposable income	
€10,000 and under	115
€10,001 - €20,000	146
€20,001 - €30,000	192
€30,001+	226

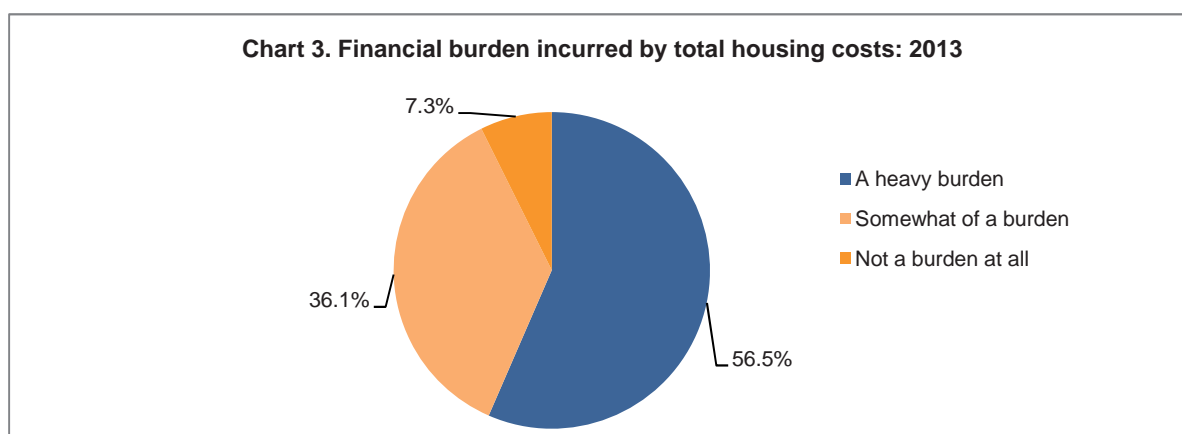


Table 5. Households by type of problems with main dwelling: 2013

Type of problem	Number of households	% total households
No bath or shower in dwelling for sole use of household	[1,164]	[0.7]
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	20,730	13.3
Dwelling too dark/not enough light	11,848	7.6
Noise from neighbours or from street	50,546	32.4
Pollution, grime or other environmental problems	62,737	40.2
Crime, violence or vandalism in the area	19,643	12.6

Table 6. Households by perceived availability of various amenities and capacity to afford various items: 2013

Amenity/Item	Availability	Households	
		Number	% total
Telephone (incl. mobile phone)	Yes	152,926	97.9
	No - cannot afford	[1,198]	[0.8]
	No - other reasons	[2,023]	[1.3]
	Total	156,147	100.0
Colour TV	Yes	154,062	98.7
	No - cannot afford	[1,092]	[0.7]
	No - other reasons	[993]	[0.6]
	Total	156,147	100.0
Computer	Yes	113,809	72.9
	No - cannot afford	4,374	2.8
	No - other reasons	37,964	24.3
	Total	156,147	100.0
Washing machine	Yes	149,628	95.8
	No - cannot afford	[1,577]	[1.0]
	No - other reasons	4,942	3.2
	Total	156,147	100.0
Car	Yes	127,269	81.5
	No - cannot afford	5,639	3.6
	No - other reasons	23,239	14.9
	Total	156,147	100.0
Paying for one-week annual holiday away from home	Yes	73,164	46.9
	No	82,983	53.1
	Total	156,147	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	133,674	85.6
	No	22,473	14.4
	Total	156,147	100.0
Facing unexpected financial expenses (of €450 and over) through own resources	Yes	119,073	76.3
	No	37,011	23.7
	Total	156,084	100.0
Keep home adequately warm in winter	Yes	119,613	76.6
	No	36,499	23.4
	Total	156,112	100.0

Table 7. Households by whether or not they have been in arrears: 2013

Type of expense	Been in arrears	Households	
		Number	% total
Mortgage or rent payments	Yes	3,346	6.0
	No	52,196	94.0
	Total	55,543	100.0
Utility bills	Yes	15,459	9.9
	No	140,585	90.1
	Total	156,044	100.0

Table 8. Households by perceived ability to make ends meet: 2013

Ability to make ends meet	Households	
	Number	% total
With great difficulty	22,011	14.1
With difficulty	32,893	21.1
Neither difficult nor easy	88,587	56.8
Easy	10,485	6.7
Very easy	2,078	1.3
Total	156,053	100.0

Table 9. Persons at-risk-of-poverty, socially excluded, materially deprived or severely materially deprived: 2013

		% persons			
		At-risk-of-poverty	At-risk-of-poverty or social exclusion	Materially deprived	Severely materially deprived
Total		15.7	24.0	19.4	9.5
Household without dependent children		11.3	19.8	17.4	8.4
<i>of which:</i>					
Household type	One person household, total	21.0	30.9	23.9	12.6
	2 adults, both under 65	10.5	18.8	13.9	7.6
	2 adults, at least one adult 65 or more	19.0	25.1	14.8	6.0
	Other households without dependent children	3.5	12.5	17.5	8.1
	Household with dependent children	19.7	27.8	21.3	10.6
	<i>of which:</i>				
	Single parent household, one or more dependent children	41.9	60.0	39.9	28.1
	2 adults, one dependent child	14.9	19.3	13.5	5.0
	2 adults, two dependent children	21.5	26.7	18.1	7.4
	2 adults, three or more dependent children	36.6	39.8	22.3	12.4
Other households with one or more dependent children	11.6	24.2	25.2	13.2	
Sex	Male	15.4	23.1	19.1	9.4
	Female	16.1	24.9	19.8	9.6
Age group	Under 18	24.0	32.0	22.0	11.8
	18-64	13.6	22.5	19.3	9.5
	65 and over	14.9	20.8	16.9	7.1
Household size	1	21.0	30.9	23.9	12.6
	2	17.1	24.3	16.4	8.1
	3	10.3	19.0	17.0	7.7
	4	16.9	23.3	19.7	8.2
	5+	17.2	28.9	24.2	14.9
Work Intensity*	Very low WI (0.00<=WI<=0.20)	65.2	100.0	51.3	33.5
	Low WI (0.20<WI<0.45)	31.7	48.3	37.1	23.4
	Medium WI (0.45<=WI<=0.55)	26.4	32.8	22.1	9.3
	High WI (0.55<WI<=0.85)	3.2	10.5	16.3	7.5
	Very high WI (0.85<WI<=1.00)	[1.0]	4.3	8.6	3.4
Tenure status	Owner	13.9	20.2	15.6	6.8
	<i>of which:</i>				
	With mortgage	13.4	18.0	16.5	8.2
	Without mortgage	14.0	20.9	15.3	6.4
	Tenant	23.2	40.1	38.0	23.1
	Accommodation free of charge	23.7	36.5	24.1	[10.7]

* 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. The SILC survey also serves to produce reliable quantitative information on social exclusion and material deprivation.

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.

Statistics provided in this News Release are derived from the SILC survey carried out in 2013.

Notes on Tables and Charts

- Households that did not provide information required for the compilation of Tables 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.
- Although figures for Chart 1, Chart 2 and Table 4 have been provided, these are subject to high variability; this might cause slight incoherence with past data.
- Figures published in this news release may be subject to revisions.

Sample Size and Response

In 2013, the gross sample size was 4,992 households. Of these, 209 households turned out to be 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, 4,783 households were approached for the interview. Of these, 4,381 completed the survey, resulting in a household response rate of 91.6 per cent. These households comprised 11,965 residents, of which 10,201 were aged 16 and over.

Income Reference Period

The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2013 refers to the calendar year 2012.

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 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 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, cost of utilities and regular maintenance and repairs.

The **Work Intensity (WI)** of a household is the ratio of the total number of months that all household members aged between 18 and 59, with the exclusion of students aged between 18 and 24, 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. Households composed only of children aged less than 18, of students aged less than 25 and/or people aged 60 or more are completely excluded from the computation of this indicator.

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 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 under the age of 14.

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

Equivalised disposable income (referred to also 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, and is attributed to each household member. For example a household with 2 adults and 2 children aged less than 14, would have an equivalised 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 equivalised income would result in $(€20,000/2.1) = €9,524$.

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.

Material Deprivation

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

- 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 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 were not able to afford at least **three** of the nine deprivation items, are considered to be **materially deprived**.

Persons living in households who were 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 income falls below the at-risk-of-poverty threshold,
- persons who live in severely materially deprived private households,
- persons aged 0-59 who live in private households with very low work intensity (i.e. the adults (aged 18-59) worked less than 20 per cent of their total work potential during the past year.)

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: due to figures between 20 and 49 reporting households, or due to non-response for the item concerned that exceeds 20 per cent and is lower or equal to 50 per cent.

Other Notes

- Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.
- Tables may not add up exactly due to rounding.