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The Survey on Income and Living Conditions carried out in 2013 revealed that 9.5 per cent of persons were living in severely materially deprived households.

Statistics on Income and Living Conditions 2013: Focus on Children and the Elderly

At-risk-of-poverty

Results of the Survey on Income and Living Conditions (SILC) carried out in 2013 indicate that 24.0 per cent of children under 18 years of age were at-risk-of-poverty. Those mostly at risk lived in households with a very low Work Intensity, at 72.6 per cent. On the other hand, the at-risk-of-poverty rate of children in households with five or more persons was calculated at 28.5 per cent, and at 45.9 per cent for children living in single-parent households (Table 1).

With regard to persons aged 65 and over, the at-risk-of-poverty rate was calculated at 14.9 per cent (Table 2). Of these, 71.4 per cent owned their home (Table 3).

The S80/S20 ratio refers to the proportion of total income received by the wealthiest 20 per cent of the population to that received by the poorest 20 per cent. This ratio was calculated at 4.1 for all population living in households, decreasing to 3.2 for persons aged 65 and over (Table 4).

Material deprivation

According to data obtained from households, 16.7 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 10.7 per cent for the population segment aged 65 and over. Additionally, 26.4 per cent of children were living in households that could not afford unexpected financial expenses, compared to 21.3 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, 22.9 per cent of children and 23.5 per cent of elderly persons were living in households that faced difficulties in affording such items (Tables 5 and 7).

It also emerged that 11.8 per cent of persons aged under 18 were living in severely materially deprived households, while this proportion was calculated at 7.1 per cent for persons aged 65 and over (Table 9).

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At-risk-of-poverty or social exclusion

Nearly a third (32.0 per cent) of all children were considered to be at-risk-of-poverty or social exclusion. On the other hand, this rate reached 20.8 per cent for those aged 65 and over (Table 10) ■

Table 1. Persons at-risk-of-poverty by age group and various household characteristics: 2013

| Household characteristic | | 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 |
| Work intensity* | Very low WI (WI<=0.20) | 72.6 | 6,128 | 62.1 | 12,305 | 65.2 | 18,434 |
| | Low WI (0.20<WI<0.45) | 46.6 | 2,089 | 27.8 | 4,668 | 31.7 | 6,757 |
| | Medium WI (0.45<=WI<=0.55) | 34.6 | 8,567 | 22.9 | 12,989 | 26.4 | 21,556 |
| | High WI (0.55<WI<=0.85) | [6.7] | [921] | [2.4] | [1,417] | 3.2 | 2,338 |
| | Very high WI (0.85<WI<=1.00) | : | : | [0.8] | [684] | [1.0] | [1,094] |
| Household disposable income | €5,000 and under | : | : | 100.0 | 2,972 | 100.0 | 3,293 |
| | €5,001 - €10,000 | 100.0 | 4,279 | 62.4 | 19,083 | 67.0 | 23,362 |
| | €10,001+ | 19.1 | 13,634 | 8.1 | 24,677 | 10.2 | 38,311 |
| Household size | 1 | N/A | N/A | 21.0 | 7,460 | 21.0 | 7,460 |
| | 2 | [47.4] | [1,523] | 16.0 | 13,455 | 17.1 | 14,978 |
| | 3 | 19.7 | 3,080 | 8.6 | 7,324 | 10.3 | 10,404 |
| | 4 | 21.8 | 8,597 | 14.6 | 11,921 | 16.9 | 20,518 |
| | 5+ | 28.5 | 5,034 | 13.1 | 6,573 | 17.2 | 11,607 |
| Household type | Household without dependent children | N/A | N/A | 11.3 | 22,072 | 11.3 | 22,072 |
| | One person household | N/A | N/A | 21.0 | 7,460 | 21.0 | 7,460 |
| | 2 adults, no dependent children, both under 65 | N/A | N/A | 10.5 | 4,168 | 10.5 | 4,168 |
| | 2 adults, no dependent children, at least one adult 65+ | N/A | N/A | 19.0 | 7,644 | 19.0 | 7,644 |
| | Other households without dependent children | N/A | N/A | 3.5 | 2,800 | 3.5 | 2,800 |
| | Household with dependent children | 24.0 | 18,233 | 17.4 | 24,661 | 19.7 | 42,894 |
| | Single parent household, one or more dependent children | 45.9 | 3,634 | 37.6 | 2,743 | 41.9 | 6,378 |
| | 2 adults, one dependent child | [15.4] | [1,882] | 14.7 | 4,439 | 14.9 | 6,321 |
| | 2 adults, two dependent children | 21.6 | 7,325 | 21.5 | 8,921 | 21.5 | 16,246 |
| | 2 adults, three or more dependent children | 40.6 | 3,271 | 32.9 | 2,860 | 36.6 | 6,132 |
| Other households with one or more dependent children | 15.4 | 2,121 | 10.6 | 5,697 | 11.6 | 7,818 | |
| Total | 24.0 | 18,233 | 13.9 | 46,733 | 15.7 | 64,966 | |

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

: Data not available due to unreliable survey estimates (see methodological notes)

[] Figures to be used with caution (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 2. Persons at-risk-of-poverty by sex and age group: 2013

| 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 |
| 0-59 | 15.4 | 24,720 | 16.6 | 25,666 | 16.0 | 50,387 |
| 60+ | 15.4 | 6,950 | 14.7 | 7,629 | 15.1 | 14,580 |
| 0-64 | 15.3 | 26,858 | 16.5 | 28,062 | 15.9 | 54,920 |
| 65+ | 15.8 | 4,813 | 14.2 | 5,234 | 14.9 | 10,046 |
| 0-69 | 15.4 | 28,963 | 16.5 | 30,321 | 15.9 | 59,284 |
| 70+ | 15.5 | 2,707 | 13.0 | 2,975 | 14.1 | 5,682 |
| Total | 15.4 | 31,670 | 16.1 | 33,296 | 15.7 | 64,966 |

Note: Each rate in this table refers to its counterpart in the population.

Table 3. Distribution of persons aged 65+ by various household characteristics: 2013

| Household characteristic | | Persons aged 65+ at-risk-of-poverty | | All persons aged 65+ | |
|---------------------------------------|--------|-------------------------------------|---------------|----------------------|---------------|
| | | % | Number | % | Number |
| Tenure status of main dwelling | Owned | 71.4 | 7,178 | 76.1 | 51,285 |
| | Rented | 28.6 | 2,869 | 23.9 | 16,127 |
| Household size | 1 | 28.2 | 2,832 | 26.8 | 18,048 |
| | 2 | 66.6 | 6,696 | 49.1 | 33,094 |
| | 3 | : | : | 17.2 | 11,625 |
| | 4 | : | : | 4.1 | 2,772 |
| | 5+ | : | : | 2.8 | 1,873 |
| Total | | 100.0 | 10,046 | 100.0 | 67,412 |

: Data not available due to unreliable survey estimates (see methodological notes)

Table 4. S80/S20 ratios by age group: 2013

| Age group | Threshold | Equivalised income (€) | Number of persons below threshold |
|-----------|-----------------|------------------------|-----------------------------------|
| 60+ | 20th percentile | 7,676 | 19,328 |
| | 80th percentile | 15,173 | 77,443 |
| | S20 (000's)* | 118,846 | N/A |
| | S80 (000's)** | 411,550 | N/A |
| | S80/S20 | 3.5 | N/A |
| 65+ | 20th percentile | 7,675 | 13,446 |
| | 80th percentile | 14,541 | 53,907 |
| | S20 (000's)* | 83,338 | N/A |
| | S80 (000's)** | 269,732 | N/A |
| | S80/S20 | 3.2 | N/A |
| 70+ | 20th percentile | 7,685 | 8,061 |
| | 80th percentile | 13,824 | 32,253 |
| | S20 (000's)* | 50,677 | N/A |
| | S80 (000's)** | 149,084 | N/A |
| | S80/S20 | 2.9 | N/A |
| Total | 20th percentile | 7,763 | 82,485 |
| | 80th percentile | 17,644 | 329,930 |
| | S20 (000's)* | 494,766 | N/A |
| | S80 (000's)** | 2,035,402 | N/A |
| | S80/S20 | 4.1 | N/A |

* sum of lowest 20% equivalised income groups

** sum of highest 20% equivalised income groups

Table 5. Persons aged under 18 in households that cannot afford various items or amenities: 2013

| Item | Persons under 18 at-risk-of-poverty | | All persons under 18* | |
|--|-------------------------------------|---------------|-----------------------|---------------|
| | % | Number | % | Number |
| Paying for one week's annual holiday away from home | 85.9 | 15,660 | 61.0 | 46,276 |
| Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day | 31.4 | 5,727 | 16.7 | 12,691 |
| Facing unexpected financial expenses | 47.7 | 8,705 | 26.4 | 20,033 |
| Keeping home adequately warm in winter | 38.1 | 6,946 | 22.9 | 17,391 |
| Amenity | % | Number | % | Number |
| Telephone (incl. mobile phone) | : | : | : | : |
| Colour TV | : | : | : | : |
| Computer | [5.1] | [930] | [2.1] | [1,585] |
| Washing machine | : | : | : | : |
| Car | [9.2] | [1,678] | 3.1 | 2,328 |

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

: Data not available due to unreliable survey estimates (see methodological notes)

[] Figures to be used with caution (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 6. Persons aged under 18 in households that have various problems with dwelling: 2013

| Problem with dwelling | Persons under 18 at-risk-of-poverty | | All persons under 18* | |
|--|-------------------------------------|--------|-----------------------|--------|
| | % | Number | % | Number |
| No bath or shower in dwelling for sole use of household | : | : | : | : |
| Leaking roof, damp walls/foundations, or rot in window frames or floor | 9.7 | 1,766 | 8.9 | 6,747 |
| Dwelling too dark/not enough light | 11.2 | 2,045 | 8.0 | 6,094 |
| Noise from neighbours or from street | 27.4 | 4,999 | 28.4 | 21,535 |
| Pollution, grime or other environmental problems | 38.3 | 6,977 | 38.5 | 29,230 |
| Crime, violence or vandalism in the area | 12.7 | 2,312 | 14.1 | 10,716 |

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

: Data not available due to unreliable survey estimates (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 7. Persons aged 65+ in households that cannot afford various items and amenities: 2013

| Item | Persons aged 65+ at-risk-of-poverty | | All persons aged 65+* | |
|--|-------------------------------------|---------------|-----------------------|---------------|
| | % | Number | % | Number |
| Paying for one week annual holiday away from home | 63.7 | 6,401 | 52.2 | 35,174 |
| Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day | [9.5] | [951] | 10.7 | 7,233 |
| Facing unexpected financial expenses | 28.1 | 2,821 | 21.3 | 14,362 |
| Keeping home adequately warm | 25.1 | 2,527 | 23.5 | 15,842 |
| Amenity | % | Number | % | Number |
| Telephone (incl. mobile phone) | : | : | : | : |
| Colour TV | : | : | : | : |
| Computer | : | : | 3.1 | 2,104 |
| Washing machine | : | : | [1.2] | [801] |
| Car | : | : | 3.5 | 2,386 |

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

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[] Figures to be used with caution (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 8. Persons aged 65+ in households that have various problems with dwelling: 2013

| Problem with dwelling | Persons aged 65+ at-risk-of-poverty | | All persons aged 65+* | |
|---|-------------------------------------|---------|-----------------------|--------|
| | % | Number | % | Number |
| No bath or shower in dwelling for sole use of household | : | : | [1.4] | [890] |
| Leaking roof, damp walls/floors/foundations, or rot in window frames or floor | 21.4 | 2,153 | 19.5 | 13,150 |
| Dwelling too dark/not enough light | [10.5] | [1,050] | 6.8 | 4,591 |
| Noise from neighbours or from street | 35.3 | 3,547 | 33.5 | 22,593 |
| Pollution, grime or other environmental problems | 40.3 | 4,048 | 42.7 | 28,776 |
| Crime, violence or vandalism in the area | [10.7] | [1,071] | 11.6 | 7,821 |

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

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[] Figures to be used with caution (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 9. Persons living in severely materially deprived households by sex and age group: 2013

| 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 |
| 0-17 | 12.3 | 4,858 | 11.3 | 4,105 | 11.8 | 8,964 |
| 18-59 | 9.2 | 11,160 | 9.5 | 11,199 | 9.3 | 22,358 |
| 60+ | 7.3 | 3,315 | 8.9 | 4,616 | 8.2 | 7,931 |
| 65+ | 5.8 | 1,784 | 8.2 | 3,031 | 7.1 | 4,815 |
| 70+ | [5.3] | [924] | 7.8 | 1,797 | 6.7 | 2,721 |
| Total | 9.4 | 19,333 | 9.6 | 19,920 | 9.5 | 39,253 |

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Note: Each rate in this table refers to its counterpart in the population.

Table 10. Persons at-risk-of-poverty or social exclusion by age group and various household characteristics: 2013 ...

| Household characteristic | | 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 |
| Work Intensity* | Very low WI (WI<=0.20) | 100.0 | 8,443 | 100.0 | 19,820 | 100.0 | 28,263 |
| | Low WI (0.20<WI<0.45) | 63.3 | 2,838 | 44.3 | 7,448 | 48.3 | 10,286 |
| | Medium WI (0.45<=WI<=0.55) | 40.1 | 9,939 | 29.6 | 16,829 | 32.8 | 26,768 |
| | High WI (0.55<WI<=0.85) | [13.9] | [1,906] | 9.8 | 5,786 | 10.5 | 7,692 |
| | Very high WI (0.85<WI<=1.00) | [4.4] | [1,056] | 4.2 | 3,665 | 4.3 | 4,721 |
| Household disposable income | €5,000 and under | : | : | 100.0 | 2,972 | 100.0 | 3,293 |
| | €5,001 - €10,000 | 100.0 | 4,279 | 70.8 | 21,634 | 74.4 | 25,913 |
| | €10,001+ | 27.6 | 19,700 | 16.5 | 50,113 | 18.6 | 69,814 |
| Household size | 1 | N/A | N/A | 30.9 | 10,995 | 30.9 | 10,995 |
| | 2 | [54.3] | [1,746] | 23.1 | 19,479 | 24.3 | 21,225 |
| | 3 | 29.7 | 4,658 | 17.0 | 14,451 | 19.0 | 19,108 |
| | 4 | 27.6 | 10,884 | 21.1 | 17,282 | 23.3 | 28,166 |
| | 5+ | 39.7 | 7,012 | 25.0 | 12,513 | 28.9 | 19,525 |
| Household type | Household without dependent children | N/A | N/A | 19.8 | 38,547 | 19.8 | 38,547 |
| | One person household | N/A | N/A | 30.9 | 10,995 | 30.9 | 10,995 |
| | 2 adults, no dependent children, both under 65 | N/A | N/A | 18.8 | 7,498 | 18.8 | 7,498 |
| | 2 adults, no dependent children, at least one adult 65+ | N/A | N/A | 25.1 | 10,089 | 25.1 | 10,089 |
| | Other households without dependent children | N/A | N/A | 12.5 | 9,965 | 12.5 | 9,965 |
| | Household with dependent children | 32.0 | 24,300 | 25.6 | 36,173 | 27.8 | 60,473 |
| | Single parent household, one or more dependent children | 63.3 | 5,012 | 56.4 | 4,119 | 60.0 | 9,131 |
| | 2 adults, one dependent child | 19.2 | 2,346 | 19.3 | 5,825 | 19.3 | 8,171 |
| | 2 adults, two dependent children | 27.0 | 9,155 | 26.4 | 10,977 | 26.7 | 20,132 |
| | 2 adults, three or more dependent children | 42.7 | 3,444 | 37.2 | 3,229 | 39.8 | 6,673 |
| Other households with one or more dependent children | 31.5 | 4,342 | 22.4 | 12,023 | 24.2 | 16,366 | |
| Total household type | 32.0 | 24,300 | 22.2 | 74,720 | 24.0 | 99,020 | |

... Table 10. Persons at-risk-of-poverty or social exclusion by age group and various household characteristics: 2013

| Household characteristic | | 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 |
| Household disposable income | €5,000 and under | 100.0 | 2,324 | [100.0] | [969] | 100.0 | 3,293 |
| | €5,001 - €10,000 | 88.0 | 18,027 | 54.9 | 7,886 | 74.4 | 25,913 |
| | €10,001+ | 20.1 | 64,650 | 9.9 | 5,163 | 18.6 | 69,814 |
| Household size | 1 | 38.1 | 6,670 | 24.0 | 4,326 | 30.9 | 10,995 |
| | 2 | 24.3 | 13,219 | 24.2 | 8,006 | 24.3 | 21,225 |
| | 3 | 20.2 | 17,963 | [9.9] | [1,145] | 19.0 | 19,108 |
| | 4 | 23.7 | 28,036 | : | : | 23.3 | 28,166 |
| | 5+ | 29.0 | 19,114 | : | : | 28.9 | 19,525 |
| Household type | Household without dependent children | 19.2 | 25,082 | 20.9 | 13,465 | 19.8 | 38,547 |
| | One person household | 38.1 | 6,670 | 24.0 | 4,326 | 30.9 | 10,995 |
| | 2 adults, no dependent children, both under 65 | 18.8 | 7,498 | N/A | N/A | 18.8 | 7,498 |
| | 2 adults, no dependent children, at least one adult 65+ | 29.5 | 2,082 | 24.2 | 8,006 | 25.1 | 10,089 |
| | Other households without dependent children | 13.3 | 8,832 | [8.4] | [1,133] | 12.5 | 9,965 |
| | Household with dependent children | 27.9 | 59,919 | [19.2] | [553] | 27.8 | 60,473 |
| | Single parent household, one or more dependent children | 60.1 | 9,131 | : | : | 60.0 | 9,131 |
| | 2 adults, one dependent child | 19.3 | 8,113 | : | : | 19.3 | 8,171 |
| | 2 adults, two dependent children | 26.8 | 20,132 | : | : | 26.7 | 20,132 |
| | 2 adults, three or more dependent children | 39.8 | 6,673 | : | : | 39.8 | 6,673 |
| Other households with one or more dependent children | 24.2 | 15,870 | : | : | 24.2 | 16,366 | |
| Total household type | 24.6 | 85,001 | 20.8 | 14,018 | 24.0 | 99,020 | |

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

: Data not available due to unreliable survey estimates (see methodological notes)

[] Figures to be used with caution (see methodological notes)

Note: Each rate in this table refers to its counterpart in the population.

Table 11. Persons at-risk-of-poverty or social exclusion by sex and age group: 2013

| 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 |
| 0-59 | 23.7 | 38,099 | 25.7 | 39,863 | 24.7 | 77,962 |
| 60+ | 21.2 | 9,578 | 22.2 | 11,479 | 21.7 | 21,057 |
| 0-64 | 23.6 | 41,411 | 25.7 | 43,590 | 24.6 | 85,001 |
| 65+ | 20.5 | 6,266 | 21.0 | 7,752 | 20.8 | 14,018 |
| 0-69 | 23.5 | 44,230 | 25.4 | 46,737 | 24.4 | 90,967 |
| 70+ | 19.7 | 3,447 | 20.1 | 4,605 | 19.9 | 8,052 |
| Total | 23.1 | 47,677 | 24.9 | 51,343 | 24.0 | 99,020 |

Note: Each rate in this table refers to its counterpart in the population.

Methodological Notes

1. 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 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. Households that did not provide information required for compiling tables 5-8 have been excluded from the respective tables.

2. In 2013, the gross sample size was of 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 of 11,965 residents, of which 10,201 were aged 16 and over.

Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.

3. 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.

4. Definitions:

- **Dependent child:** 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.

- **Work Intensity (WI):** the Work Intensity 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.

- **Gross household income:** this 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.

- **Total disposable income:** 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:** this 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:** this is additionally referred to as national equivalised income and 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.
- **At-risk-of-poverty threshold:** this is additionally 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.
- **S80/S20 ratio:** this 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.
- **At-risk-of-poverty rate:** this refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.
- **At-risk-of-poverty or social exclusion rate:** this 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. adults (aged 18-59) who worked less than 20 per cent of their total work potential during the past year).
- **Material deprivation:**

to determine whether households suffered material deprivation, they were asked nine questions:-

- 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
- 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.

5. Information relating to symbols is as follows:

: Data not available 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.

N/A Category is not applicable.

6. Tables may not add up exactly due to rounding. Figures published in this news release may be subject to revision.

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

Statistical Concepts: <http://nso.gov.mt/metadata/concepts.aspx>