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The Statistics on Income and Living Conditions (SILC) survey revealed that during 2015, the percentage of persons living in overcrowded households stood at 3.5 per cent. The median housing cost burden, as a percentage of household disposable income, stood at 4.2 per cent.

## Statistics on Income and Living Conditions 2015: Main Dwellings

SILC is an annual survey that collects information on the income and living conditions of private households in Malta and Gozo. This is a panel survey (same sample persons are followed for four years) and in 2015 almost 4,300 households were included in the study.

In 2015, less than half of all households (44.0 per cent) in Malta and Gozo resided in houses (including detached, semi-detached or terraced houses). The remaining share of households was mostly living either in apartments or maisonettes. The largest proportion of main dwellings, 31.1 per cent, contained 5 rooms (refer to methodological note 5a). This was followed by 23.0 per cent of dwellings composed of 6 rooms, and 19.4 per cent composed of 7 or more rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status, with 76.5 per cent of all households owning their main dwelling. Of these, more than three fourths were outright owners, meaning that they either never had a mortgage on their main dwelling or have repaid their debt. When considering households with dependent children, the share of home owners (85.7 per cent) was higher than that for households without dependent children (71.5 per cent). However the trend is reversed for rented main dwellings with 22.6 per cent of households without dependent children being tenants as against 9.8 per cent of households with dependent children (Table 3).

In 2015, 3.5 per cent of all persons living in private households lived in overcrowded households. The overcrowding rate is defined by the number of rooms available to the household in relation to the household's size and other demographics (refer to methodological note 5c). In owned households the overcrowding rate stood at 2.5 per cent, whereas the corresponding rate for persons living in rented dwellings was 9.5 per cent. The overcrowding rate can also be observed to be linked to relative poverty. For example, for persons who were at-risk-of-poverty or social exclusion, the overcrowding rate stood at 8.2 per cent whereas this rate stood at 2.2 per cent for the rest of the population (Table 4).

Moreover, rates of monetary poverty and material deprivation turned out to be significantly higher for persons living in overcrowded households, when compared to the rest of the target population. While the overall at-risk-of-poverty or social exclusion rate stood at 22.4 per cent, it more than doubled to 52.2 per cent when only considering persons living in overcrowded households (Table 5).

The average monthly housing cost (refer to methodological note 5l) in 2015 was estimated at €141. Households with an annual disposable income of €10,000 or less, spent an average of €85 a month to cover housing costs, while households at the other end of the income spectrum, earning more than €30,000, spent €196 per month (Table 6). Overall, housing costs were perceived to be somewhat of a burden by 55 per cent of all persons living in households. A further 34 per cent considered these costs to be a heavy burden, while for the remaining 11 per cent they were of no burden at all (Chart 2).

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The median housing cost burden indicator (refer to methodological note 5m), which measures housing costs as a percentage of household disposable income, stood at 4.2 per cent. For persons at-risk-of-poverty or social exclusion, the median housing cost burden stood at 6.0 per cent (Table 8).

Almost one third of all households reported pollution, grime or other environmental problems as one of the problems related to their main dwelling. Second to this was noise from neighbours or from the street, which was experienced by 26 per cent of all households (Chart 5) ■

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**Table 1. Households by type of main dwelling and number of rooms in the main dwelling: 2015**

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[855]	[1,563]	2,244	3,041	<b>8,213</b>
Semi-detached or terraced house	2,213	6,791	15,032	18,179	21,198	<b>63,413</b>
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	9,987	22,827	33,941	16,943	7,407	<b>91,104</b>
<b>Total</b>	<b>12,710</b>	<b>30,474</b>	<b>50,536</b>	<b>37,366</b>	<b>31,646</b>	<b>162,731</b>
Dwelling type	% dwelling type					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[10.4]	[19.0]	27.3	37.0	<b>100.0</b>
Semi-detached or terraced house	3.5	10.7	23.7	28.7	33.4	<b>100.0</b>
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	11.0	25.1	37.3	18.6	8.1	<b>100.0</b>
<b>Total</b>	<b>7.8</b>	<b>18.7</b>	<b>31.1</b>	<b>23.0</b>	<b>19.4</b>	<b>100.0</b>
Dwelling type	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[2.8]	[3.1]	6.0	9.6	<b>5.0</b>
Semi-detached or terraced house	17.4	22.3	29.7	48.7	67.0	<b>39.0</b>
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	78.6	74.9	67.2	45.3	23.4	<b>56.0</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\*The total in this table does not represent the total number of private households since households that did not provide information required for the compilation of this table have been excluded.

**Table 2. Households by size and number of rooms in the main dwelling: 2015**

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	7,296	10,936	9,346	7,158	4,729	<b>39,464</b>
2	3,158	9,320	14,505	11,402	8,775	<b>47,159</b>
3	[1,641]	5,878	12,299	7,958	7,249	<b>35,026</b>
4	:	3,087	11,091	7,962	7,047	<b>29,575</b>
5+	:	[1,253]	3,296	2,887	3,846	<b>11,507</b>
<b>Total</b>	<b>12,710</b>	<b>30,474</b>	<b>50,536</b>	<b>37,366</b>	<b>31,646</b>	<b>162,731</b>
Household size	% household size					Total
	Less than 4	4	5	6	7 or more	
1	18.5	27.7	23.7	18.1	12.0	<b>100.0</b>
2	6.7	19.8	30.8	24.2	18.6	<b>100.0</b>
3	[4.7]	16.8	35.1	22.7	20.7	<b>100.0</b>
4	:	10.4	37.5	26.9	23.8	<b>100.0</b>
5+	:	[10.9]	28.6	25.1	33.4	<b>100.0</b>
<b>Total</b>	<b>7.8</b>	<b>18.7</b>	<b>31.1</b>	<b>23.0</b>	<b>19.4</b>	<b>100.0</b>
Household size	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	57.4	35.9	18.5	19.2	14.9	<b>24.3</b>
2	24.8	30.6	28.7	30.5	27.7	<b>29.0</b>
3	[12.9]	19.3	24.3	21.3	22.9	<b>21.5</b>
4	:	10.1	21.9	21.3	22.3	<b>18.2</b>
5+	:	[4.1]	6.5	7.7	12.2	<b>7.1</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\*The total in this table does not represent the total number of private households since households that did not provide information required for the compilation of this table have been excluded.

Table 3. Households by type and tenure status of main dwelling: 2015

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
<b>Household without dependent children</b>	<b>10,418</b>	<b>65,357</b>	<b>75,775</b>	<b>23,912</b>	<b>6,222</b>	<b>105,909</b>
<i>of which:</i>						
One person household, total	3,423	20,362	<b>23,785</b>	11,584	4,171	<b>39,540</b>
One person household, male	[2,152]	8,229	<b>10,381</b>	6,090	[2,258]	<b>18,729</b>
One person household, female	[1,270]	12,133	<b>13,404</b>	5,494	[1,913]	<b>20,811</b>
One person household, under 65	3,365	7,301	<b>10,665</b>	5,835	[2,528]	<b>19,029</b>
One person household, 65 and over	:	13,061	<b>13,119</b>	5,749	[1,643]	<b>20,511</b>
2 adults, both under 65	5,872	9,749	<b>15,621</b>	3,326	:	<b>19,945</b>
2 adults, at least one adult 65 or more	:	17,243	<b>17,454</b>	4,926	[666]	<b>23,046</b>
Other households without dependent children	[912]	18,003	<b>18,915</b>	4,076	:	<b>23,378</b>
<b>Household with dependent children</b>	<b>18,775</b>	<b>29,982</b>	<b>48,757</b>	<b>5,570</b>	<b>2,571</b>	<b>56,898</b>
<i>of which:</i>						
Single parent household, one or more dependent children	[2,077]	[2,103]	<b>4,180</b>	[1,598]	:	<b>6,391</b>
2 adults, one dependent child	7,743	7,606	<b>15,349</b>	[1,152]	:	<b>17,226</b>
2 adults, 2 dependent children	6,434	8,935	<b>15,369</b>	[675]	[781]	<b>16,825</b>
2 adults, three or more dependent children	[1,309]	1,897	<b>3,206</b>	:	:	<b>3,590</b>
Other households with one or more dependent children	[1,212]	9,441	<b>10,653</b>	[1,859]	:	<b>12,866</b>
<b>Total</b>	<b>29,193</b>	<b>95,339</b>	<b>124,532</b>	<b>29,482</b>	<b>8,793</b>	<b>162,807</b>
	<b>% household type</b>					
<b>Household without dependent children</b>	<b>9.8</b>	<b>61.7</b>	<b>71.5</b>	<b>22.6</b>	<b>5.9</b>	<b>100.0</b>
<i>of which:</i>						
One person household, total	8.7	51.5	<b>60.2</b>	29.3	10.5	<b>100.0</b>
One person household, male	[11.5]	43.9	<b>55.4</b>	32.5	[12.1]	<b>100.0</b>
One person household, female	[6.1]	58.3	<b>64.4</b>	26.4	[9.2]	<b>100.0</b>
One person household, under 65	17.7	38.4	<b>56.0</b>	30.7	[13.3]	<b>100.0</b>
One person household, 65 and over	:	63.7	<b>64.0</b>	28.0	[8.0]	<b>100.0</b>
2 adults, both under 65	29.4	48.9	<b>78.3</b>	16.7	:	<b>100.0</b>
2 adults, at least one adult 65 or more	:	74.8	<b>75.7</b>	21.4	[2.9]	<b>100.0</b>
Other households without dependent children	[3.9]	77.0	<b>80.9</b>	17.4	:	<b>100.0</b>
<b>Household with dependent children</b>	<b>33.0</b>	<b>52.7</b>	<b>85.7</b>	<b>9.8</b>	<b>4.5</b>	<b>100.0</b>
<i>of which:</i>						
Single parent household, one or more dependent children	[32.5]	[32.9]	<b>65.4</b>	[25.0]	:	<b>100.0</b>
2 adults, one dependent child	45.0	44.2	<b>89.1</b>	[6.7]	:	<b>100.0</b>
2 adults, 2 dependent children	38.2	53.1	<b>91.3</b>	[4.0]	[4.6]	<b>100.0</b>
2 adults, three or more dependent children	[36.5]	52.8	<b>89.3</b>	:	:	<b>100.0</b>
Other households with one or more dependent children	[9.4]	73.4	<b>82.8</b>	[14.4]	:	<b>100.0</b>
<b>Total</b>	<b>17.9</b>	<b>58.6</b>	<b>76.5</b>	<b>18.1</b>	<b>5.4</b>	<b>100.0</b>

Table 4. Overcrowding rate by various personal and household characteristics: 2015

		Number of persons...		Overcrowding rate
		not living in an overcrowded household	living in an overcrowded household	%
<b>Total</b>		<b>405,157</b>	<b>14,851</b>	<b>3.5</b>
<b>Sex</b>	Male	202,859	7,788	<b>3.7</b>
	Female	202,298	7,063	<b>3.4</b>
<b>Age group</b>	Under 18	71,500	4,598	<b>6.0</b>
	18-64	260,297	9,481	<b>3.5</b>
	65+	73,359	:	:
<b>At-risk-of-poverty</b>	No	341,773	9,577	<b>2.7</b>
	Yes	63,383	5,275	<b>7.7</b>
<b>At-risk-of-poverty or social exclusion</b>	No	318,657	7,101	<b>2.2</b>
	Yes	86,500	7,751	<b>8.2</b>
<b>District</b>	Southern Harbour	70,318	5,520	<b>7.3</b>
	Northern Harbour	122,518	5,046	<b>4.0</b>
	South Eastern	63,106	[1,255]	<b>[2.0]</b>
	Western	53,963	[1,423]	<b>[2.6]</b>
	Northern	64,022	[1,607]	<b>[2.4]</b>
	Gozo & Comino	31,230	:	:
<b>Type of dwelling</b>	Detached house	20,817	:	:
	Semi-detached or terraced house	166,090	2,901	<b>1.7</b>
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	218,250	11,423	<b>5.0</b>
<b>Tenure status</b>	<b>Owner</b>	330,790	8,420	<b>2.5</b>
	<i>of which:</i>			
	With mortgage	82,715	3,074	<b>3.6</b>
	Without mortgage	248,075	5,346	<b>2.1</b>
	<b>Tenant</b>	56,899	5,971	<b>9.5</b>
	<b>Accommodation free of charge</b>	17,467	:	:
<b>Number of rooms</b>	Less than 4	16,460	4,914	23.0
	4	61,010	5,631	8.4
	5	133,067	3,989	2.9
	6 or more	194,544	[317]	[0.2]
<b>Household type</b>	<b>Household without dependent children</b>	201,901	2,288	<b>1.1</b>
	<i>of which:</i>			
	One person household, total	39,186	:	:
	2 adults, no dependent children	85,923	:	:
	Other households without dependent children	76,791	[1,876]	<b>[2.4]</b>
	<b>Household with dependent children</b>	203,256	12,563	<b>5.8</b>
	<i>of which:</i>			
	Single parent household, one or more dependent children	14,402	[1,367]	<b>[8.7]</b>
	2 adults, one dependent child	51,299	:	:
2 adults, two or more dependent children	83,835	2,479	<b>2.9</b>	
Other households with one or more dependent children	53,721	8,338	<b>13.4</b>	

Chart 1. Overcrowding rate: 2005-2015

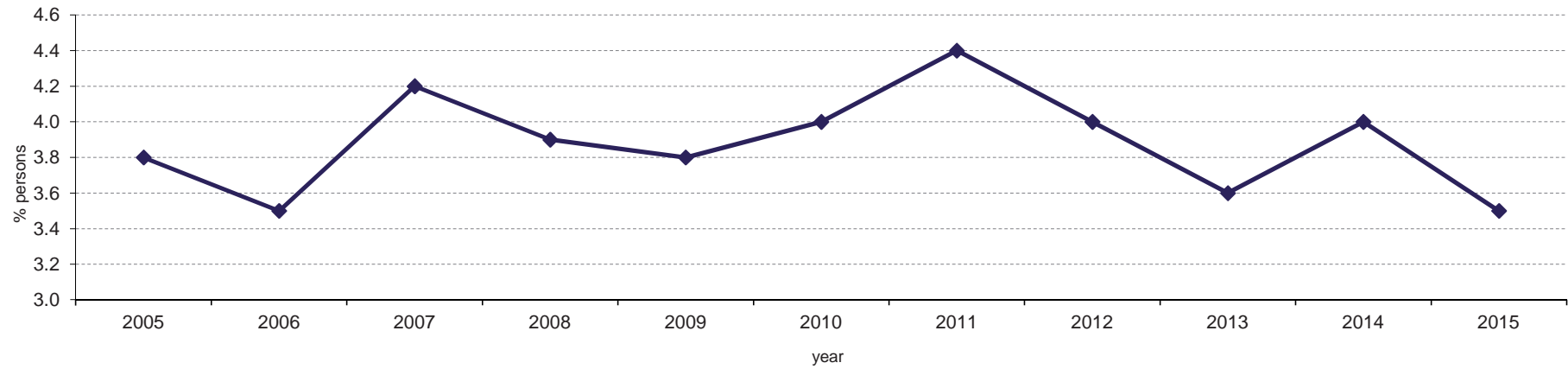


Table 5. Main poverty indicators by whether persons live in overcrowded households: 2015

	Number of persons ...			% persons ...		
	not living in an overcrowded household	living in an overcrowded household	total	not living in an overcrowded household	living in an overcrowded household	total
<b>Total</b>	<b>405,157</b>	<b>14,851</b>	<b>420,008</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>At-risk-of-poverty</b>	No	341,773	351,350	84.4	64.5	83.7
	Yes	63,383	68,658	15.6	35.5	16.3
<b>Severely materially deprived</b>	No	375,425	385,956	92.7	70.9	91.9
	Yes	29,732	34,052	7.3	29.1	8.1
<b>Work Intensity*</b>	Very high WI (0.85<WI<=1.00)	127,185	129,655	41.9	18.6	40.9
	High WI (0.55<WI<=0.85)	68,581	72,167	22.6	27.0	22.8
	Medium to Low WI (0.20<WI<0.55)	82,340	85,900	27.1	26.8	27.1
	Very low WI (0.00<=WI<=0.20)	25,548	29,200	8.4	27.5	9.2
<b>At-risk-of-poverty or social exclusion</b>	No	318,657	325,758	78.7	47.8	77.6
	Yes	86,500	94,250	21.3	52.2	22.4

\*This part of the table excludes households without persons aged 18-59 years.

Table 6. Average monthly housing costs by various household characteristics: 2015

		€
<b>Total</b>		<b>141</b>
<b>District</b>	Southern Harbour	114
	Northern Harbour	152
	South Eastern	146
	Western	148
	Northern	169
	Gozo & Comino	84
<b>Type of dwelling</b>	Detached house	180
	Semi-detached or terraced house	126
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	148
<b>Tenure status</b>	<b>Owner</b>	143
	<i>of which:</i>	
	With mortgage	307
	Without mortgage	93
	<b>Tenant</b>	148
	<b>Accommodation free of charge</b>	86
<b>Number of rooms</b>	Less than 4	108
	4	138
	5	144
	6	137
	7 or more	158
<b>Household type</b>	<b>Household without dependent children</b>	118
	<i>of which:</i>	
	One person household, total	105
	2 adults, no dependent children, both under 65 years	175
	2 adults, no dependent children, at least one adult 65 years or more	98
	Other households without dependent children	110
	<b>Household with dependent children</b>	185
	<i>of which:</i>	
	Single parent household, one or more dependent children	158
	2 adults, one dependent child	206
	2 adults, two dependent children	192
2 adults, three or more dependent children	204	
Other households with one or more dependent children	154	
<b>Disposable income</b>	€10,000 and under	85
	€10,001 - €20,000	111
	€20,001 - €30,000	140
	€30,001+	196

Table 7 . Average monthly housing costs by different aspects of poverty: 2015

		€
<b>Total</b>		<b>141</b>
<b>At-risk-of-poverty</b>	No	148
	Yes	107
<b>Severely materially deprived</b>	No	144
	Yes	108
<b>Work Intensity*</b>	Very high WI (0.85<WI<=1.00)	191
	High WI (0.55<WI<=0.85)	169
	Medium to Low WI (0.20<WI<0.55)	153
	Very low WI (0.00<=WI<=0.20)	114
<b>At-risk-of-poverty or social exclusion</b>	No	151
	Yes	109

\*This part of the table excludes households without persons aged 18-59 years.

Chart 2. Perceived financial burden of the total housing cost by household type: 2015

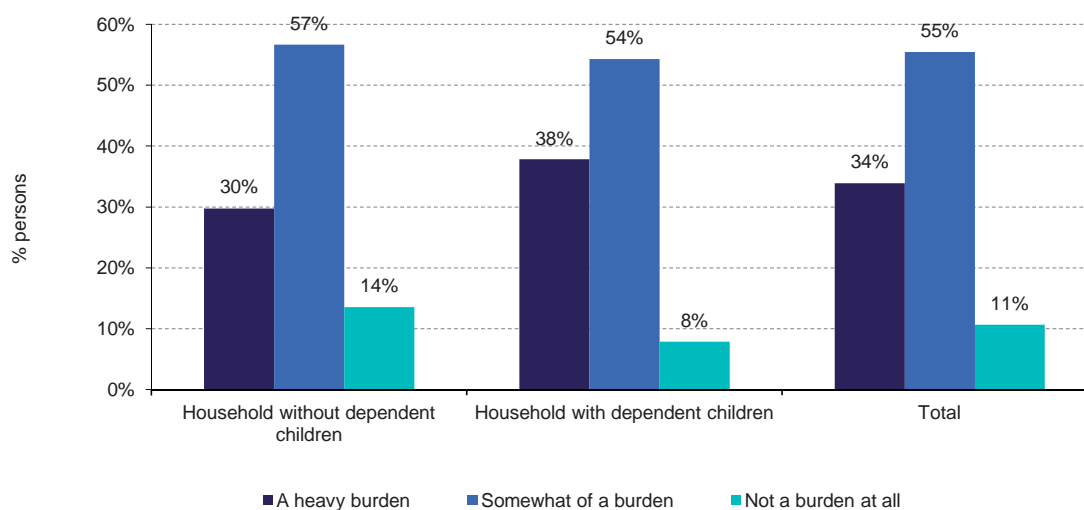
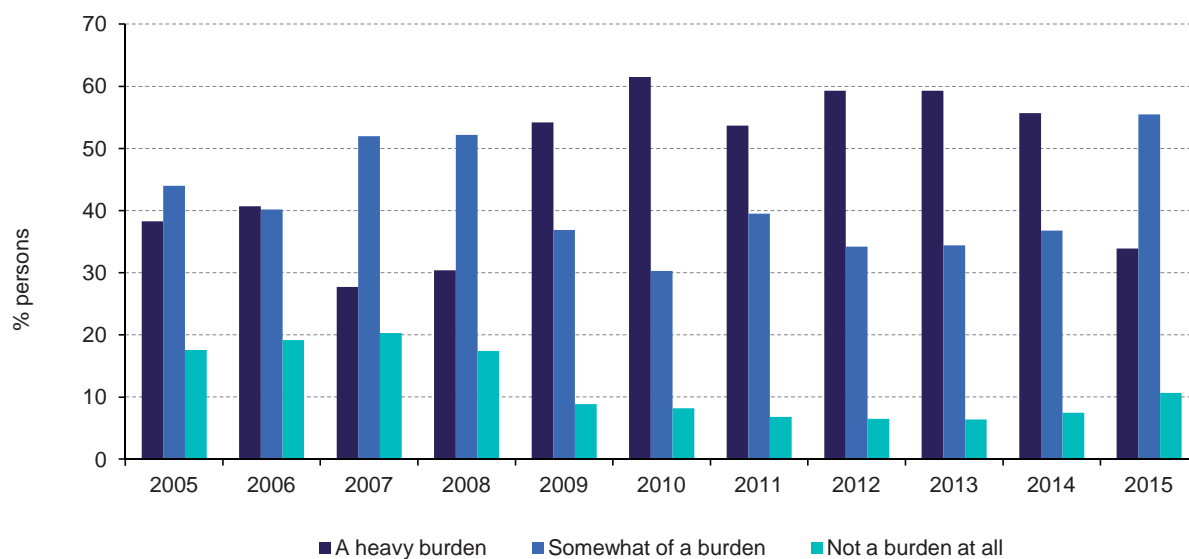


Chart 3. Perceived financial burden of the total housing cost: 2005-2015



**Table 8. Median of the housing cost burden (as a % of disposable income) by various personal and household characteristics: 2015**

		Median (%)
<b>Total</b>		<b>4.2</b>
<b>At-risk-of-poverty</b>	No	3.9
	Yes	6.8
<b>At-risk-of-poverty or social exclusion</b>	No	3.9
	Yes	6.0
<b>Household size</b>	1	5.5
	2	4.9
	3	4.2
	4	3.7
	5+	3.4
<b>District</b>	Southern Harbour	4.2
	Northern Harbour	4.7
	South Eastern	4.6
	Western	4.0
	Northern	4.6
	Gozo and Comino	3.0
<b>Type of dwelling</b>	Detached house	4.4
	Semi-detached or terraced house	3.4
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	5.0
<b>Tenure status</b>	<b>Owner</b>	4.1
	<i>of which:</i>	
	With mortgage	10.7
	Without mortgage	3.1
	<b>Tenant</b>	5.5
	<b>Accommodation free of charge</b>	3.7
<b>Number of rooms</b>	Less than 4	5.4
	4	5.5
	5	4.4
	6	3.9
	7 or more	3.5
<b>Household type</b>	<b>Household without dependent children</b>	3.9
	<i>of which:</i>	
	One person household, total	5.5
	2 adults, no dependent children, both under 65 years	5.9
	2 adults, no dependent children, at least one adult 65 years or more	4.3
	Other households without dependent children	2.6
	<b>Household with dependent children</b>	4.7
	<i>of which:</i>	
	Single parent household, one or more dependent children	7.3
	2 adults, one dependent child	6.6
	2 adults, two dependent children	5.0
2 adults, three or more dependent children	5.6	
Other households with one or more dependent children	2.9	



Chart 4. Median of the housing cost burden (as a % of disposable income): 2005-2015

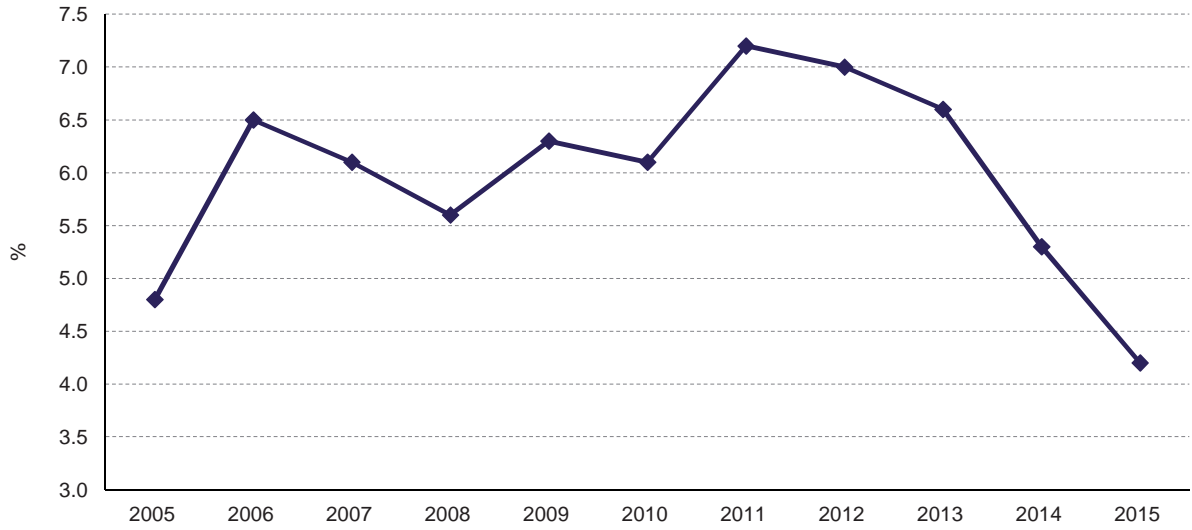
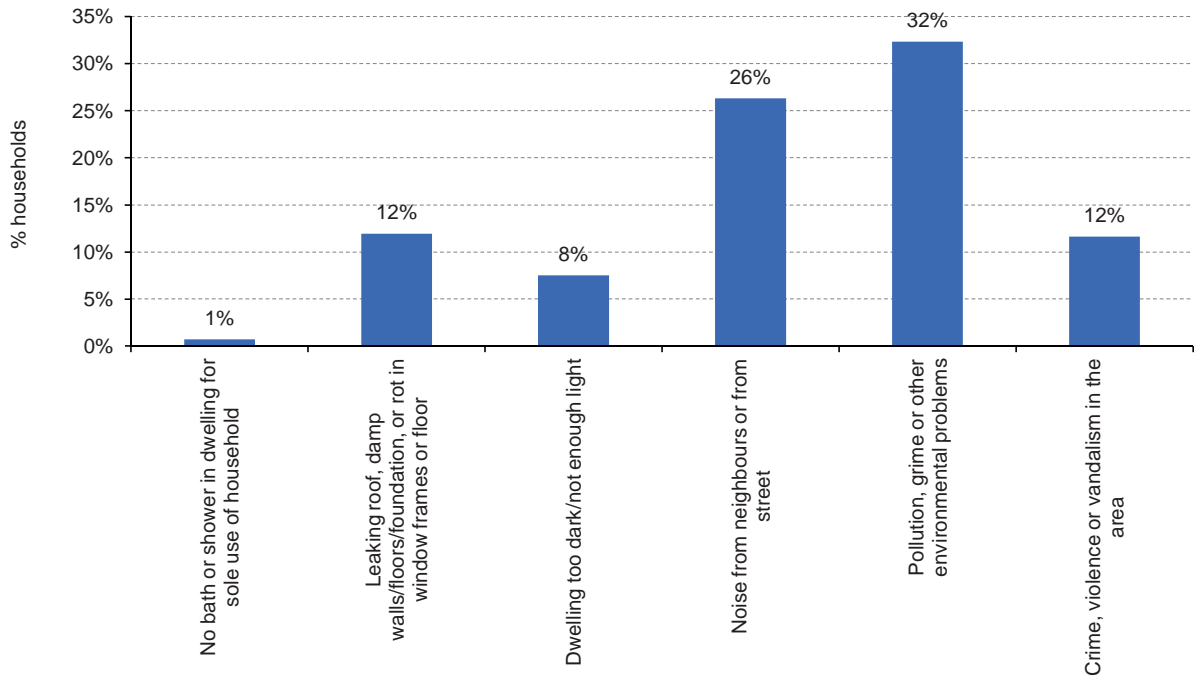


Chart 5. Households by type of problems with main dwelling: 2015



## Methodological Notes

1. 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. This survey was carried out under EU regulation (EU. No. 1177/2003). 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.
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 2015, the gross sample size was 4,916 households. Of these, 157 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, 4,759 households were approached for the interview. Of these, 4,233 completed the survey, resulting in a household response rate of 89 per cent. These households comprised 11,252 residents, of which 9,557 were aged 16 years and over.
4. The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2015 refers to the calendar year 2014.

### 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 (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, 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 inactive and living with at least one parent.

Otherwise, the person is referred to as an adult.

- 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. **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  $(€20,000/2.1) = €9,523$ .

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 equivalised income of persons living in private households.

#### 5h. **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 **four** of the nine deprivation items, are considered to be **severely materially deprived**.

5i. 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.

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

5k. The **at-risk-of-poverty or social exclusion rate** corresponds to the proportion of persons who fall

- 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% of their total work potential during the past year.)

5l. 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.

5m. 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. 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%.

[ ] Figures to be used with caution: figures with between 20 and 49 reporting households or with non-response for the item concerned that exceeds 20% and is lower or equal to 50%.

**N/A** Not applicable

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

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

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

Metadata: <http://nso.gov.mt/metadata/reports.aspx?id=27>