

The European Statistics on Income and Living Conditions (EU-SILC) survey revealed that, during 2017, the percentage of persons living in overcrowded households stood at 2.6 per cent, a drop of 1.6 percentage points from 2007.

Statistics on Income and Living Conditions 2017: Main Dwellings

EU-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, for which in 2017, almost 4,000 households were included.

In 2017, 44.1 per cent of all inhabited dwellings in Malta and Gozo were either detached, semi-detached or terraced houses. The remaining 55.9 per cent of inhabited dwellings were in the most part either apartments or maisonettes. Results show that the largest proportion of main dwellings (31.2 per cent), contained 5 rooms (refer to methodological note 5a). This was followed by 23.6 per cent of main dwellings composed of 6 rooms, and 23.1 per cent composed of 7 or more rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status in 2017, with 78.2 per cent of all households owning their main dwelling. Of these, more than 76.0 per cent were outright owners, meaning that they either never had a mortgage on their main dwelling or have repaid their debt in full. Among households with dependent children, 85.9 per cent were home owners. This was higher than that for households without dependent children in which case 74.2 per cent were home owners. A different trend is observed among rented main dwellings, in which case 20.4 per cent of households without dependent children are tenants against 10.3 per cent of households with dependent children (Table 3).

According to EU-SILC, during 2017, 2.6 per cent of all those living in private households lived in overcrowded households. The overcrowding rate is defined by the number of rooms available in the household in relation to the household's size and other demographics (refer to methodological note 5c). Among owner occupied households, the overcrowding rate stood at 1.5 per cent, whereas the corresponding rate for persons living in rented dwellings was 7.8 per cent. The overcrowding rate can also be observed in correlation with relative poverty, in that the overcrowding rate stood at 5.3 per cent for persons who were at-risk-of poverty or social exclusion, whereas this rate stood at 1.9 per cent for the rest of the population living in households (Table 4).

Results also show that the rates of monetary poverty and material deprivation were higher for persons living in overcrowded households, when compared to the rest of the target population. More specifically, while the overall at-risk-of-poverty or social exclusion rate stood at 19.2 per cent, it more than doubles (39.4 per cent) for those living in overcrowded households (Table 5).

Housing costs were perceived to be somewhat of a burden for 58.6 per cent of all persons living in households. A further 21.4 per cent considered these costs to be a heavy burden while, for the remaining 20.1 per cent, they were of no burden at all (Table 6 and Chart 2). Furthermore 80.4 per cent of persons who were severely materially deprived consider the housing cost to be a heavy burden; this is by far the highest percentage in any group. In contrast, only 39.6 per cent of people at-risk-of-poverty or social exclusion considered the housing cost to be a heavy burden (Table 7).

The median housing cost burden indicator (refer to methodological note 5m), which measures housing costs as a percentage of household disposable income, stood at 3.6 per cent. The portion of the population that is at-risk-of-poverty or social exclusion has a median housing cost burden of 5.5 per cent (Table 8).

According to 27.0 per cent of respondents, pollution, grime or other environmental problems was the most common housing problem indicated by the responding households. The second most mentioned problem entailed noise from neighbours or from the street, which was experienced by 25.0 per cent of all households (Chart 5) ■

Table 1. Households by type and number of rooms in the main dwelling: EU-SILC 2017

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[680]	[1,127]	2,675	4,021	8,780
Semi-detached or terraced house	[2,012]	5,956	15,472	17,886	24,077	65,402
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	6,363	22,000	35,863	19,113	10,812	94,152
Total*	8,652	28,636	52,462	39,674	38,910	168,334
% dwelling type						
Detached house	:	[7.7]	[12.8]	30.5	45.8	100.0
Semi-detached or terraced house	[3.1]	9.1	23.7	27.3	36.8	100.0
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	6.8	23.4	38.1	20.3	11.5	100.0
Total	5.1	17.0	31.2	23.6	23.1	100.0
% number of rooms						
Detached house	:	[2.4]	[2.1]	6.7	10.3	5.2
Semi-detached or terraced house	[23.3]	20.8	29.5	45.1	61.9	38.9
Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	73.5	76.8	68.4	48.2	27.8	55.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

* This table does not cover the information of 134 households for which information on the main dwelling is not available.

Table 2. Households by size and number of rooms in the main dwelling: EU-SILC 2017

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	4,963	10,662	10,601	8,234	6,897	41,356
2	[2,421]	8,931	16,454	10,609	10,389	48,804
3	:	5,678	12,365	8,973	8,618	36,344
4	:	1,993	10,387	9,473	8,656	31,050
5+	:	[1,372]	2,655	2,385	4,350	10,780
Total*	8,652	28,636	52,462	39,674	38,910	168,334
% household size						
1	12.0	25.8	25.6	19.9	16.7	100.0
2	[5.0]	18.3	33.7	21.7	21.3	100.0
3	:	15.6	34.0	24.7	23.7	100.0
4	:	6.4	33.5	30.5	27.9	100.0
5+	:	[12.7]	24.6	22.1	40.4	100.0
Total	5.1	17.0	31.2	23.6	23.1	100.0
% number of rooms						
1	57.4	37.2	20.2	20.8	17.7	24.6
2	[28.0]	31.2	31.4	26.7	26.7	29.0
3	:	19.8	23.6	22.6	22.1	21.6
4	:	7.0	19.8	23.9	22.2	18.4
5+	:	[4.8]	5.1	6.0	11.2	6.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

* This table does not cover the information of 134 households for which information on the main dwelling is not available.

Table 3. Households by type and tenure status of main dwelling: EU-SILC 2017

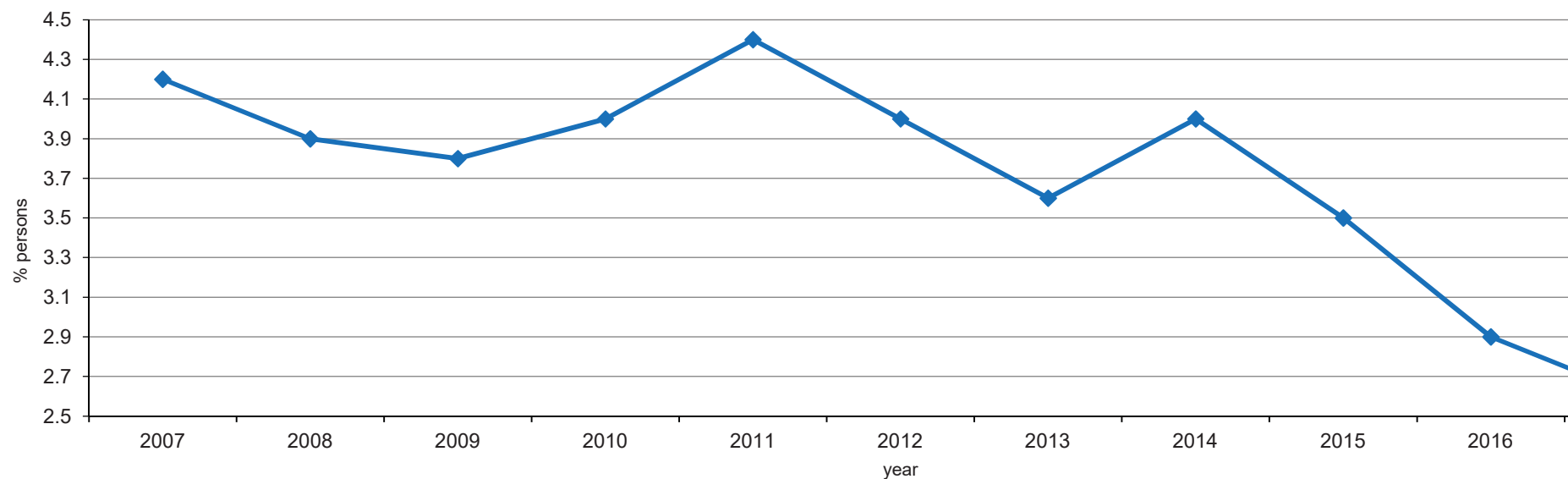
Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
Household without dependent children	11,523	70,071	81,594	22,436	6,000	110,030
<i>of which:</i>						
One person household, total	4,073	22,815	26,888	10,428	4,160	41,476
One person household, under 65	4,018	8,185	12,203	4,475	[2,320]	18,998
One person household, 65 and over	:	14,630	14,685	5,953	[1,840]	22,478
2 adults, both under 65	5,956	9,456	15,412	3,475	[767]	19,654
2 adults, at least one adult 65 or more	:	19,274	19,523	4,932	[762]	25,217
Other households without dependent children	[1,245]	18,526	19,771	3,601	:	23,683
Household with dependent children	20,038	30,150	50,188	6,043	2,207	58,438
<i>of which:</i>						
Single parent household, one or more dependent children	[1,267]	[2,928]	4,194	[1,793]	:	6,729
2 adults, one dependent child	8,769	8,090	16,860	[1,313]	:	18,763
2 adults, two or more dependent children	8,687	10,560	19,247	[1,171]	:	20,956
Other households with one or more dependent children	[1,315]	8,572	9,887	[1,766]	:	11,989
Total	31,561	100,220	131,782	28,479	8,208	168,468
	% household type					
Household without dependent children	10.5	63.7	74.2	20.4	5.5	100.0
<i>of which:</i>						
One person household, total	9.8	55.0	64.8	25.1	10.0	100.0
One person household, under 65	21.2	43.1	64.2	23.6	[12.2]	100.0
One person household, 65 and over	:	65.1	65.3	26.5	[8.2]	100.0
2 adults, both under 65	30.3	48.1	78.4	17.7	[3.9]	100.0
2 adults, at least one adult 65 or more	:	76.4	77.4	19.6	[3.0]	100.0
Other households without dependent children	[5.3]	78.2	83.5	15.2	:	100.0
Household with dependent children	34.3	51.6	85.9	10.3	3.8	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	[18.8]	[43.5]	62.3	[26.6]	:	100.0
2 adults, one dependent child	46.7	43.1	89.9	[7.0]	:	100.0
2 adults, two or more dependent children	[41.5]	50.4	91.8	[5.6]	:	100.0
Other households with one or more dependent children	[11.0]	71.5	82.5	[14.7]	:	100.0
Total	18.7	59.5	78.2	16.9	4.9	100.0

Table 4. Overcrowding rate by various personal and household characteristics: EU-SILC 2017

		Number of persons...		Overcrowding rate
		not living in an overcrowded household	living in an overcrowded household	%
Total *		419,578	11,065	2.6
Sex	Male	211,257	5,424	2.5
	Female	208,321	5,641	2.6
Age group	Under 18	73,550	3,046	4.0
	18-64	267,015	7,186	2.6
	65+	79,013	:	:
At-risk-of-poverty	No	351,085	7,415	2.1
	Yes	68,493	3,650	5.1
At-risk-of-poverty or social exclusion	No	341,285	6,706	1.9
	Yes	78,293	4,359	5.3
Household size	1	41,418	:	:
	2	97,216	:	:
	3	108,614	:	:
	4	122,049	[2,207]	[1.8]
	5+	50,280	7,991	13.7
District	Southern Harbour	68,897	4,550	6.2
	Northern Harbour	127,032	3,819	2.9
	South Eastern	66,341	[1,334]	[2.0]
	Western	57,049	[909]	[1.6]
	Northern	68,837	:	:
	Gozo & Comino	31,423	:	:
Type of dwelling	Detached house	22,188	:	:
	Semi-detached or terraced house	168,920	4,293	2.5
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	228,470	6,715	2.9
Tenure status	Owner	347,435	5,156	1.5
	<i>of which:</i>			
	With mortgage	91,826	:	:
	Without mortgage	255,608	4,788	1.8
	Tenant	57,263	4,857	7.8
	Accommodation free of charge	14,881	:	:
Number of rooms	Less than 4	11,620	2,567	18.1
	4	56,912	3,782	6.2
	5	131,958	4,415	3.2
	6 or more	106,798	:	:
Household type	Household without dependent children	209,964	1,960	0.9
	<i>of which:</i>			
	One person household, total	41,418	:	:
	2 adults, no dependent children	89,743	:	:
	Other households without dependent children	78,803	1,902	2.4
	Household with dependent children	209,614	9,106	4.2
	<i>of which:</i>			
	Single parent household, one or more dependent children	16,182	:	:
	2 adults, one dependent child	56,289	:	:
2 adults two or more dependent children	67,903	:	:	
Other households with one or more dependent children	51,617	5,643	9.9	

* Totals may not add up due to incomplete data or missing values.

Chart 1. Overcrowding rate: EU-SILC 2007-2017



		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
Total		419,578	11,065	430,643	100.0	100.0	100.0
At-risk-of-poverty	No	351,085	7,415	358,500	83.7	67.0	83.2
	Yes	68,493	3,650	72,143	16.3	33.0	16.8
Severely materially deprived	No	407,497	8,754	416,250	97.1	79.1	96.7
	Yes	12,081	2,311	14,393	2.9	20.9	3.3
Work Intensity*	Very high WI (0.85<WI<=1.00)	151,216	1,529	152,745	47.0	[0.5]	47.5
	High WI (0.55<WI<=0.85)	74,053	2,218	76,271	23.0	0.7	23.7
	Medium to Low WI (0.20<WI<=0.55)	67,731	3,436	71,167	21.0	1.1	22.1
	Very low WI (0.00<=WI<=0.20)	19,262	2,420	21,682	6.0	0.8	6.7
At-risk-of-poverty or social exclusion	No	341,285	6,706	347,872	81.3	60.6	80.8
	Yes	78,293	4,359	82,595	18.7	39.4	19.2

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

Table 6. Perceived financial burden of the total housing cost by various household characteristics: EU-SILC 2017

		A heavy burden	A slight burden	Not a burden at all
		%	%	%
Total		21.4	58.6	20.1
District	Southern Harbour	28.8	58.4	12.8
	Northern Harbour	18.0	60.3	21.7
	South Eastern	27.6	62.8	9.6
	Western	17.6	51.1	31.4
	Northern	21.5	49.8	28.7
	Gozo & Comino	[11.4]	75.6	13.0
Type of dwelling	Detached house	[11.0]	59.4	29.6
	Semi-detached or terraced house	19.1	58.7	22.2
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	24.0	58.4	17.7
Tenure status	Owner	18.5	59.8	21.7
	<i>of which:</i>			
	With mortgage	23.2	62.8	14.0
	Without mortgage	16.8	58.7	24.5
	Tenant	38.2	50.1	11.6
	Accommodation free of charge	[19.1]	64.2	[16.8]
Number of rooms	Less than 4	36.5	43.3	[20.1]
	4	26.2	58.0	15.8
	5	23.6	59.0	17.4
	6	20.2	61.2	18.6
	7 or more	15.2	57.7	27.1
Household type	Household without dependent children	18.8	57.5	23.7
	<i>of which:</i>			
	One person household, total	19.7	51.9	28.3
	2 adults, no dependent children, both under 65 years	18.9	57.4	23.7
	2 adults, no dependent children, at least one adult 65 years or more	13.8	58.9	27.3
	Other households without dependent children	21.3	59.5	19.2
	Household with dependent children	23.9	59.6	16.6
	<i>of which:</i>			
	Single parent household, one or more dependent children	[45.8]	45.0	:
	2 adults, one dependent child	21.5	62.9	15.7
	2 adults, two dependent children	23.3	60.7	16.0
2 adults, three or more dependent children	[23.3]	45.9	[30.9]	
Other households with one or more dependent children	[20.6]	63.8	[15.6]	
Disposable income	€10,000 and under	35.1	43.8	21.1
	€10,001 - €20,000	26.6	52.7	20.7
	€20,001 - €30,000	25.2	59.1	15.7
	€30,001+	15.0	63.1	21.9

Table 7. Perceived financial burden of the housing cost by different aspects of poverty: EU-SILC 2017

		A heavy burden	A slight burden	Not a burden at all
		%	%	%
Total		21.4	58.6	20.1
At-risk-of-poverty	No	17.8	61.4	20.8
	Yes	39.0	44.5	16.5
Severely materially deprived	No	19.3	60.1	20.6
	Yes	80.4	13.9	[5.6]
Work Intensity*	Very high WI (0.85<WI<=1.00)	18.8	61.8	19.4
	High WI (0.55<WI<=0.85)	20.1	63.7	16.2
	Medium to Low WI (0.20<WI<=0.55)	25.4	55.5	19.1
	Very low WI (0.00<=WI<=0.20)	51.3	35.1	13.6
At-risk-of-poverty or social exclusion	No	17.0	62.0	21.0
	Yes	39.6	44.0	16.4

*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: EU-SILC 2017

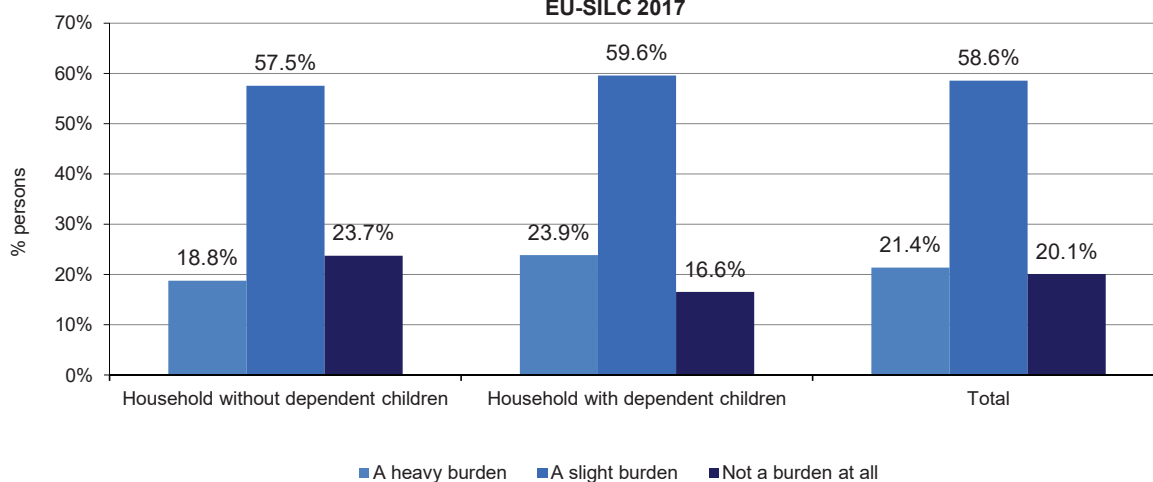
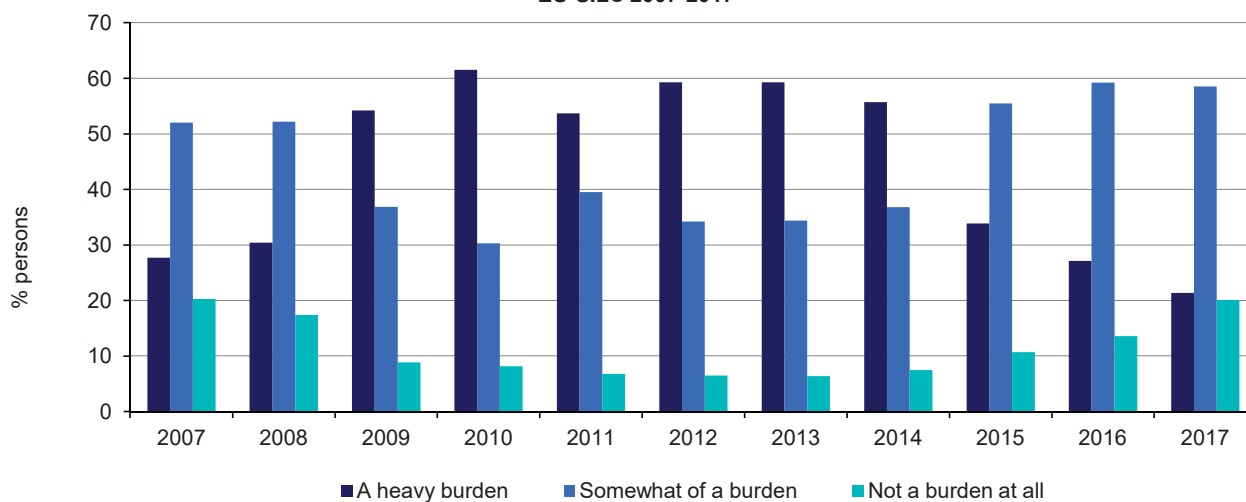


Chart 3. Perceived financial burden of the total housing cost: EU-SILC 2007-2017



**Table 8. Median of the housing cost burden (as a % of disposable income)
by various personal and household characteristics: EU-SILC 2017**

		Median (%)
Total		3.6
At-risk-of-poverty	No	3.1
	Yes	5.9
At-risk-of-poverty or social exclusion	No	3.2
	Yes	5.5
Household size	1	3.9
	2	4.0
	3	3.7
	4	3.3
	5+	2.9
District	Southern Harbour	3.7
	Northern Harbour	3.9
	South Eastern	3.5
	Western	3.2
	Northern	4.0
	Gozo and Comino	2.1
Type of dwelling	Detached house	2.9
	Semi-detached or terraced house	3.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	4.1
Tenure status	Owner	3.4
	<i>of which:</i>	
	With mortgage	9.7
	Without mortgage	2.4
	Tenant	5.5
	Accommodation free of charge	2.4
Number of rooms	Less than 4	4.2
	4	4.8
	5	3.6
	6	3.3
	7 or more	2.9
Household type	Household without dependent children	3.0
	<i>of which:</i>	
	One person household, total	3.9
	2 adults, no dependent children, both under 65 years	5.0
	2 adults, no dependent children, at least one adult 65 years or more	3.5
	Other households without dependent children	2.1
	Household with dependent children	4.3
	<i>of which:</i>	
	Single parent household, one or more dependent children	4.8
	2 adults, one dependent child	5.8
	2 adults, two dependent children	5.0
2 adults, three or more dependent children	5.0	
Other households with one or more dependent children	2.6	

**Chart 4. Median of the housing cost burden (as a % of disposable income):
EU-SILC 2007-2017**

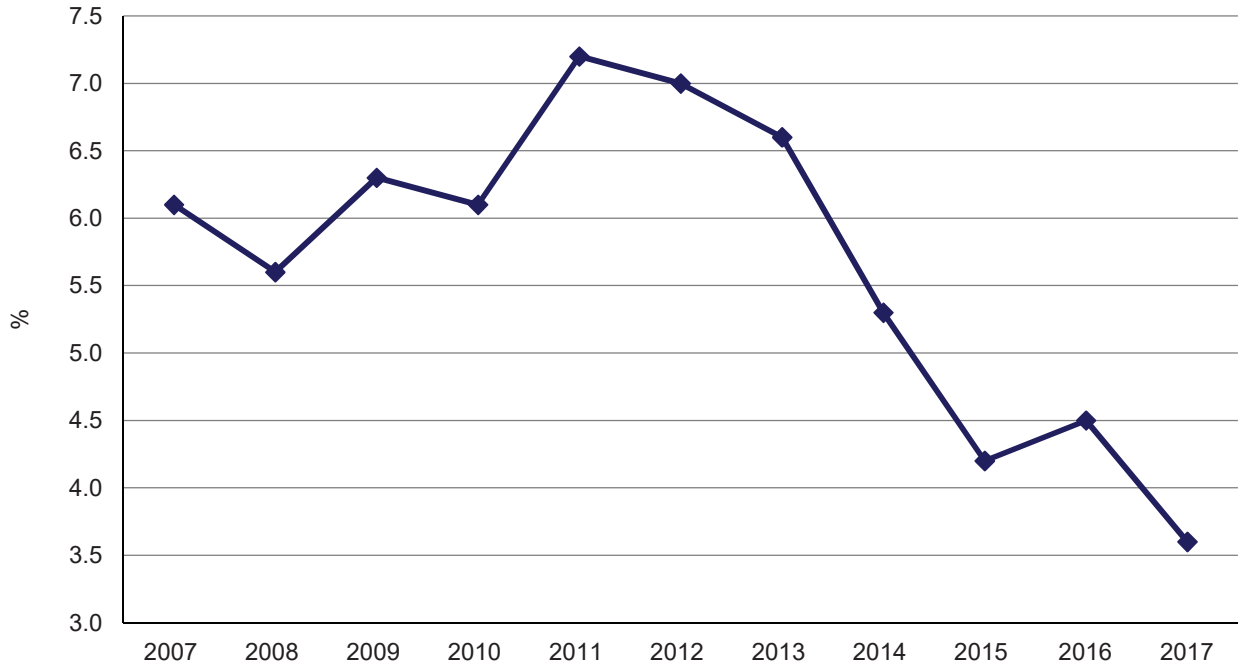
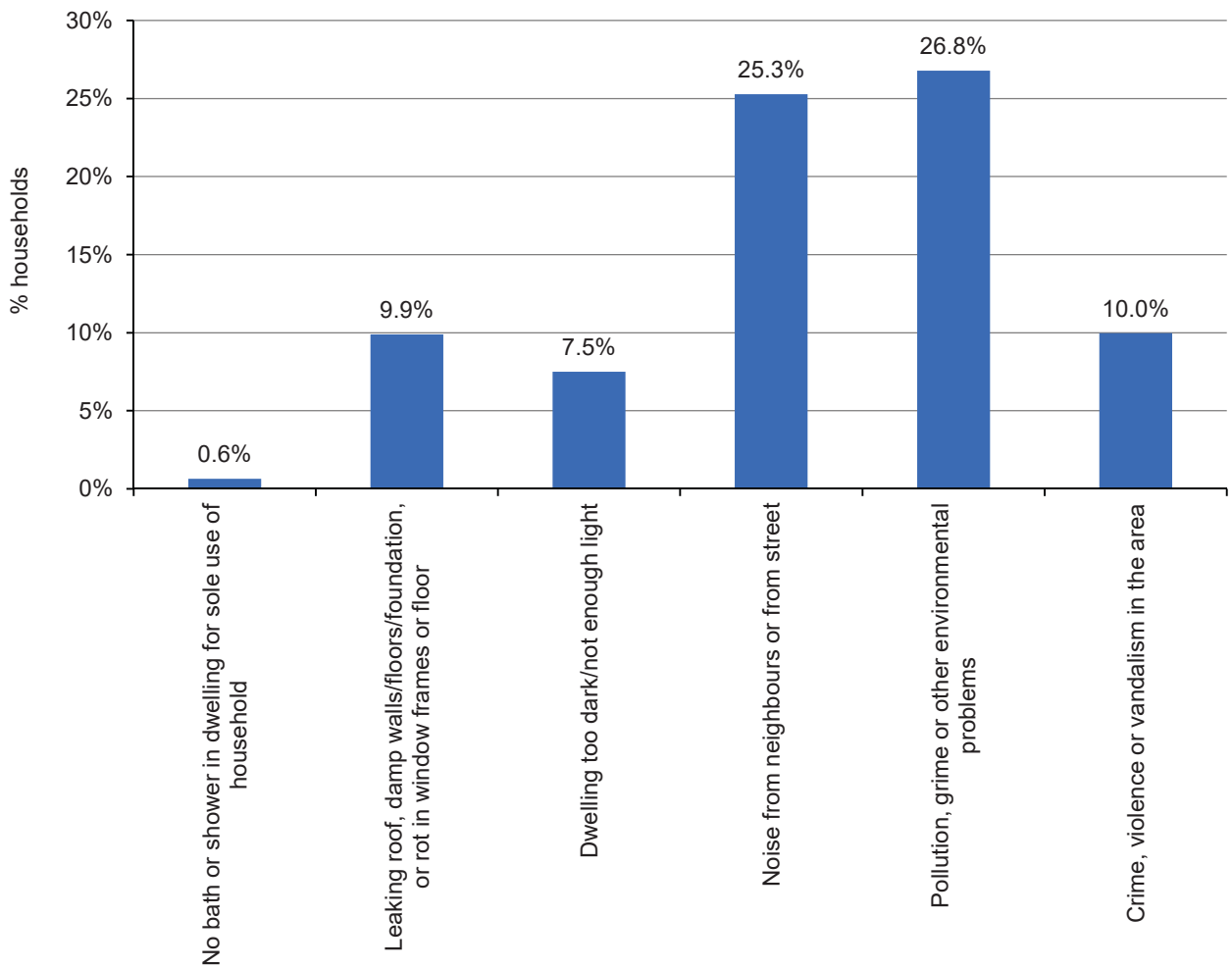


Chart 5. Households by type of problems with main dwelling: EU-SILC 2017



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 2017, the gross sample size was 4,638 households. Of these, 148 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, 4,490 households were approached for the interview. Of these, 3,902 completed the survey, resulting in an effective response rate of 86.9 per cent. These households comprised of 10,148 residents, of which 8,755 were aged 16 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 2017 refers to the calendar year 2016.

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>

9. References to this news release are to be cited appropriately.

10. A detailed news release calendar is available on:

https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx