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The European Statistics on Income and Living Conditions (EU-SILC) survey 2020 reported that 4.2 per cent of persons in private households lived in overcrowded dwellings.

EU-SILC 2020: Main Dwellings

EU-SILC is an annual panel survey that collects information on the income and living conditions of private households in Malta and Gozo. In 2020, almost 4,000 households were interviewed.

In 2020, 59.2 per cent of all inhabited dwellings in Malta and Gozo were either apartments or maisonettes, while 36.1 per cent were semi-detached or terraced houses. Results show that the largest proportion of main dwellings (35.1 per cent), contained five rooms (refer to methodological note 6a). This was followed by 23.3 per cent of main dwellings composed of six rooms, and 19.5 per cent composed of seven rooms or more (Tables 1 and 2).

Home ownership was the most common type of tenure status in 2020, with 78.6 per cent of all households owning their main dwelling. Of these, 57.0 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, 84.3 per cent were homeowners, as compared to households without dependent children in which case 75.9 per cent were homeowners. A different trend was observed among rented main dwellings, whereby 19.5 per cent of households without dependent children were tenants, against 10.3 per cent of households with dependent children (Table 3).

According to EU-SILC, during 2020, 4.2 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 6c). When looking at the overcrowding rate by tenure status it was observed that the rate for persons living in rented dwellings was 15.6 per cent, while on the other hand the overcrowding rate of owner-occupied households was of 2.5 per cent. The overcrowding rate was analysed in correlation with relative poverty. The overcrowding rate stood at 9.2 per cent for persons who were at-risk-of poverty or social exclusion, whereas the overcrowding rate stood at 3.0 per cent for persons who are not at risk of poverty or social exclusion (Table 4).

Housing costs were perceived to constitute a slight burden for 56.5 per cent of all persons living in households. A further 24.4 per cent considered these costs to be a heavy burden while, for the remaining 19.1 per cent, they were of no burden at all (Table 6 and Chart 2). Furthermore, 78.6 per cent of persons who were severely materially deprived consider the housing cost to be a heavy burden. In contrast, only 39.3 per cent of people at-risk-of-poverty considered the housing cost to be a heavy burden (Table 7).

According to 31.6 per cent of respondents, pollution, grime or other environmental problems were the most common housing problems. The second most mentioned problem entailed noise from neighbours or from the street, which was experienced by 30.8 per cent of all households (Chart 6) ■

Statistics in this News Release should be interpreted in the context of the COVID-19 situation.

Table 1. Households by number of rooms and dwelling type: 2020

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[1,811]	2,497	4,013	9,718
Semi-detached or terraced house	[2,182]	7,891	18,487	20,675	25,408	74,643
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	7,999	26,229	52,375	24,977	10,927	122,507
Total	10,390	35,309	72,673	48,149	40,348	206,868
Dwelling type	% dwelling type					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[18.6]	25.7	41.3	100.0
Semi-detached or terraced house	[2.9]	10.6	24.8	27.7	34.0	100.0
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	6.5	21.4	42.8	20.4	8.9	100.0
Total	5.0	17.1	35.1	23.3	19.5	100.0
Dwelling type	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	:	[2.5]	5.2	9.9	4.7
Semi-detached or terraced house	[21.0]	22.3	25.4	42.9	63.0	36.1
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	77.0	74.3	72.1	51.9	27.1	59.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

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Table 2. Households by number of rooms and household size in the main dwelling: 2020

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	6,735	15,104	18,849	9,629	7,247	57,565
2	[2,717]	12,145	24,452	14,028	12,873	66,215
3	:	4,587	15,082	10,906	7,038	37,969
4	:	[2,229]	10,202	9,838	8,377	30,917
5+	:	:	4,088	3,748	4,812	14,202
Total	10,390	35,309	72,673	48,149	40,348	206,868
Household size	% household size					Total
	Less than 4	4	5	6	7 or more	
1	11.7	26.2	32.7	16.7	12.6	100.0
2	[4.1]	18.4	36.9	21.2	19.4	100.0
3	:	12.1	39.7	28.7	18.5	100.0
4	:	[7.2]	33.0	31.8	27.1	100.0
5+	:	:	28.8	26.4	33.9	100.0
Total	5.0	17.1	35.1	23.3	19.5	100.0
Household size	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	64.8	42.8	25.9	20.0	18.0	27.8
2	[26.1]	34.4	33.6	29.1	31.9	32.0
3	:	13.0	20.8	22.7	17.4	18.4
4	:	[6.3]	14.0	20.4	20.8	14.9
5+	:	:	5.6	7.8	11.9	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

Refer to methodological note 6a for the definition of a room.

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Table 3. Households by tenure status and household type of main dwelling: 2020

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
Household without dependent children	21,257	85,762	107,019	27,497	6,398	140,914
<i>of which:</i>						
One person household, total	7,015	31,441	38,456	15,136	3,973	57,565
One person household, under 65	6,930	12,142	19,072	8,557	[2,488]	30,117
One person household, 65 and over	:	19,299	19,383	6,580	[1,485]	27,448
2 adults, both under 65	13,436	13,698	27,134	[4,290]	:	32,287
2 adults, at least one adult 65 or more	:	21,902	21,983	5,690	[954]	28,627
Other households without dependent children	[725]	18,721	19,446	2,381	:	22,436
Household with dependent children	23,466	32,153	55,619	6,789	[3,546]	65,954
<i>of which:</i>						
Single parent household, one or more dependent children	[2,572]	[2,133]	4,705	:	:	6,912
2 adults, one dependent child	11,782	9,397	21,179	[1,506]	:	24,225
2 adults, two or more dependent children	6,951	9,173	16,124	[1,008]	:	17,838
Other households with one or more dependent children	[2,161]	11,451	13,612	[2,936]	:	16,979
Total	44,723	117,915	162,638	34,286	9,944	206,868
			%			
Household without dependent children	15.1	60.9	75.9	19.5	4.5	100.0
<i>of which:</i>						
One person household, total	12.2	54.6	66.8	26.3	6.9	100.0
One person household, under 65	23.0	40.3	63.3	28.4	[8.3]	100.0
One person household, 65 and over	:	70.3	70.6	24.0	[5.4]	100.0
2 adults, both under 65	41.6	42.4	84.0	[13.3]	:	100.0
2 adults, at least one adult 65 or more	:	76.5	76.8	19.9	[3.3]	100.0
Other households without dependent children	[3.2]	83.4	86.7	10.6	:	100.0
Household with dependent children	35.6	48.8	84.3	10.3	[5.4]	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	[37.2]	[30.9]	68.1	:	:	100.0
2 adults, one dependent child	48.6	38.8	87.4	[6.2]	:	100.0
2 adults, two or more dependent children	39.0	51.4	90.4	[3.0]	:	100.0
Other households with one or more dependent children	[12.7]	67.4	80.2	[17.3]	:	100.0
Total	21.6	57.0	78.6	16.6	4.8	100.0

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Table 4. Share of persons living in overcrowded households by year and selected characteristics (Overcrowding rate) ...

		2019		2020	
		Overcrowding rate ¹ (%)	Overcrowding rate ¹ (%)	Number of persons...	
				not living in an overcrowded household	living in an overcrowded household
Sex	Male	3.8	4.2	250,501	10,900
	Female	3.5	4.3	233,043	10,380
Age group	Under 18	5.1	6.3	77,547	5,252
	18-64	3.9	4.4	317,776	14,571
	65+	[1.3]	[1.6]	88,221	[1,457]
At-risk-of-poverty²	No	3.0	3.4	405,397	14,059
	Yes	6.6	8.5	78,147	7,222
At-risk-of-poverty or social exclusion³	No	2.5	3.0	392,110	12,002
	Yes	8.1	9.2	91,435	9,278
Household size	1	:	:	57,530	:
	2	:	:	131,627	:
	3	:	:	113,283	:
	4	[2.0]	[1.1]	122,259	[1,409]
	5+	18.4	24.0	58,845	18,599
District	Southern Harbour	8.5	7.5	78,434	6,359
	Northern Harbour	3.6	4.1	153,383	6,597
	South Eastern	[2.2]	[3.7]	75,183	[2,878]
	Western	:	:	58,490	:
	Northern	[3.4]	5.2	84,038	4,645
	Gozo & Comino	:	:	34,017	:
Type of dwelling	Detached or semi-detached or terraced house	3.2	3.8	206,294	8,109
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	4.0	4.5	277,250	13,171

¹ Refer to methodological note 6c

² Refer to methodological note 6j

³ Refer to methodological note 6k

Notes:

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... Table 4. Share of persons living in overcrowded households by year and selected characteristics (Overcrowding rate)

		2019		2020	
		Overcrowding rate ¹ (%)	Overcrowding rate ¹ (%)	Number of persons...	
				not living in an overcrowded household	living in an overcrowded household
Tenure status	Owner	2.0	2.5	403,288	10,368
	<i>of which:</i>				
	With mortgage	:	[1.3]	115,237	[1,569]
	Without mortgage	2.5	3.0	288,051	8,798
	Tenant	12.5	15.6	59,235	10,912
	Accommodation free of charge	:	:	21,021	:
Number of rooms	Less than 4	26.9	22.3	12,340	3,536
	4	7.6	[7.5]	63,233	[5,152]
	5 or more	2.1	3.0	407,971	12,592
Household type	Household without dependent children	[1.0]	1.3	256,366	3,290
	<i>of which:</i>				
	One person household, total	:	:	57,530	:
	2 adults, no dependent children	:	:	64,486	:
	Other households without dependent children	[3.3]	[3.9]	77,238	[3,167]
	Household with dependent children	6.3	7.3	227,179	17,990
	<i>of which:</i>				
	Single parent household, one or more dependent children	:	:	15,097	:
	2 adults, one dependent child	:	:	72,598	:
	2 adults two or more dependent children	[2.8]	[2.0]	72,689	[1,500]
	Other households with one or more dependent children	15.5	19.0	66,794	15,693
Total		3.7	4.2	483,544	21,280

¹ Refer to methodological note 6c

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Chart 1. Overcrowding rate

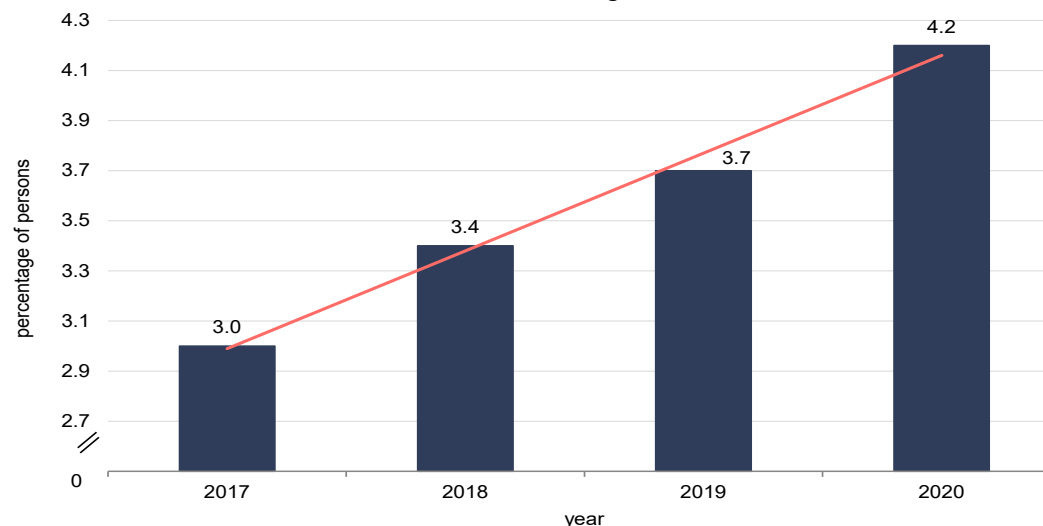


Table 5. Overcrowding rate¹ by year and main indicators of relative poverty

Main indicators of relative poverty		2019			2020					
		% persons ...			% persons ...			Number of 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	not living in an overcrowded household	living in an overcrowded household	Total
At-risk-of-poverty ²	No	83.5	69.0	82.9	83.8	66.1	83.1	405,397	14,059	419,455
	Yes	16.5	31.0	17.1	16.2	33.9	16.9	78,147	7,222	85,369
Severely materially and Socially deprived ³	No	95.8	74.0	95.0	95.7	75.9	94.9	458,407	15,590	473,997
	Yes	4.2	26.0	5.0	4.3	24.1	5.1	20,688	4,955	25,644
Work Intensity (W.I.) ⁴	Very high work intensity [0.85 - 1]	50.4	[14.5]	48.8	52.7	[12.0]	50.7	197,733	[2,295]	200,028
	High work intensity [0.55 - 0.85]	22.0	34.3	22.6	22.9	40.2	23.8	86,091	7,684	93,775
	Medium work intensity [0.45 - 0.55]	17.5	[12.2]	17.2	15.6	[10.5]	15.3	58,350	[2,004]	60,353
	Low work intensity [0.2 - 0.45]	5.5	28.3	6.5	3.8	23.1	4.8	14,372	4,408	18,780
	Very low work intensity [0 - 0.2]	4.6	[10.7]	4.9	5.0	[14.2]	5.4	18,627	[2,713]	21,340
At-risk-of-poverty or social exclusion ⁵	No	80.2	53.7	79.2	81.1	56.4	80.1	392,110	12,002	404,112
	Yes	19.8	46.3	20.8	18.9	43.6	19.9	91,435	9,278	100,712
Total		100.0	100.0	100.0	100.0	100.0	100.0	483,544	21,280	504,824

¹ Refer to methodological note 6c

² Refer to methodological note 6j

³ Refer to methodological note 6h

⁴ Refer to methodological note 6i

⁵ Refer to methodological note 6k

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Table 6. Perceived financial burden of the total housing cost by year and various household characteristics ...

		2019			2020			Total
		A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all	
		%						
District	Southern Harbour	23.0	68.6	8.4	29.7	57.0	13.2	100.0
	Northern Harbour	28.9	57.2	13.8	24.7	55.5	19.8	100.0
	South Eastern	18.2	72.9	8.8	23.1	66.3	10.5	100.0
	Western	20.4	58.5	21.1	17.6	51.5	30.8	100.0
	Northern	18.7	64.7	16.6	31.3	50.5	18.1	100.0
	Gozo & Comino	[2.9]	88.2	[8.9]	[7.2]	61.3	31.5	100.0
Type of dwelling	Detached house	[11.3]	[72.1]	[16.6]	[20.0]	51.0	29.0	100.0
	Semi-detached or terraced house	19.6	67.4	13.1	21.2	58.1	20.7	100.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	24.0	63.1	13.0	26.9	55.9	17.2	100.0
Tenure status	Owner	19.7	66.5	13.8	22.7	58.2	19.1	100.0
	<i>of which:</i>							
	With mortgage	24.8	65.9	[9.3]	27.8	62.3	9.9	100.0
	Without mortgage	17.8	66.7	15.5	20.7	56.6	22.7	100.0
	Tenant	33.2	57.9	8.9	37.7	44.1	18.2	100.0
	Accommodation free of charge	[15.7]	[66.9]	[17.5]	[14.3]	63.4	[22.3]	100.0
Number of rooms	Less than 4	[22.9]	66.0	:	38.1	51.2	[10.8]	100.0
	4	31.2	59.8	9.0	28.2	53.3	18.5	100.0
	5	23.8	64.7	11.6	28.8	54.4	16.7	100.0
	6	19.2	67.1	13.7	20.2	58.1	21.7	100.0
	7 or more	15.6	66.8	17.6	18.3	60.4	21.3	100.0

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... Table 6. Perceived financial burden of the total housing cost by year and various household characteristics

	2019			2020			Total
	A heavy burden	A slight burden	Not a burden at all	A heavy burden	A slight burden	Not a burden at all	
	%						
Household type	20.5	64.6	14.9	21.7	55.9	22.3	100.0
Household without dependent children							
<i>of which:</i>							
One person household, total	19.4	62.4	18.2	22.5	49.8	27.6	100.0
2 adults, no dependent children, both under 65 years	19.0	69.0	12.0	21.6	60.5	17.9	100.0
2 adults, no dependent children, at least one adult 65 years or more	22.6	60.1	17.4	18.9	53.8	27.3	100.0
Other households without dependent children	21.2	65.6	13.1	23.3	58.1	18.6	100.0
Household with dependent children	22.9	65.7	11.4	27.3	57.1	15.6	100.0
<i>of which:</i>							
Single parent household, one or more dependent children	[38.0]	[54.0]	:	[42.5]	[42.6]	:	100.0
2 adults, one dependent child	17.4	70.2	[12.5]	20.1	65.4	14.5	100.0
2 adults, two dependent children	15.8	68.8	15.3	23.8	58.5	17.7	100.0
2 adults, three or more dependent children	[34.6]	[51.9]	:	:	[61.2]	:	100.0
Other households with one or more dependent children	27.5	64.9	[7.6]	33.3	50.8	[15.9]	100.0
Household disposable income							
€10,000 and under	34.0	56.4	9.5	35.3	43.0	21.7	100.0
€10,001 - €20,000	23.1	63.7	13.3	30.6	51.5	17.8	100.0
€20,001 - €30,000	28.0	62.9	9.1	25.5	55.8	18.7	100.0
€30,001+	17.1	67.7	15.2	20.8	59.9	19.4	100.0
Total	21.7	65.1	13.2	24.4	56.5	19.1	100.0

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Table 7. Perceived financial burden of the housing cost by year and different aspects of poverty

		A heavy burden	A slight burden	Not a burden at all	Total
		%			
		2019			
At-risk-of-poverty ¹	No	19.4	66.3	14.2	100.0
	Yes	32.6	59.4	7.9	100.0
Severely materially and Socially deprived ²	No	19.3	67.2	13.5	100.0
	Yes	66.2	28.9	[4.9]	100.0
Work Intensity (W.I.) ³	Very high work intensity [0.85 - 1]	17.3	69.0	13.7	100.0
	High work intensity [0.55 - 0.85]	19.6	69.8	10.6	100.0
	Medium work intensity [0.45 - 0.55]	28.9	59.4	11.8	100.0
	Low work intensity [0.2 - 0.45]	34.3	61.6	[4.1]	100.0
	Very low work intensity [0 - 0.2]	38.4	52.2	[9.4]	100.0
At-risk-of-poverty or social exclusion ⁴	No	18.1	67.3	14.6	100.0
	Yes	35.5	0.5	7.5	100.0
Total		21.7	65.1	13.2	100.0
		2020			
At-risk-of-poverty ¹	No	21.4	59.1	19.5	100.0
	Yes	39.3	43.6	17.2	100.0
Severely materially and Socially deprived ²	No	21.5	58.9	19.6	100.0
	Yes	78.6	13.4	[8.0]	100.0
Work Intensity (W.I.) ³	Very high work intensity [0.85 - 1]	21.4	60.9	17.8	100.0
	High work intensity [0.55 - 0.85]	23.7	60.1	16.2	100.0
	Medium work intensity [0.45 - 0.55]	27.7	55.6	16.7	100.0
	Low work intensity [0.2 - 0.45]	43.4	39.1	17.5	100.0
	Very low work intensity [0 - 0.2]	48.6	33.5	17.8	100.0
At-risk-of-poverty or social exclusion ⁴	No	20.0	60.3	19.7	100.0
	Yes	42.1	41.3	16.6	100.0
Total		24.4	56.5	19.1	100.0

¹ Refer to methodological note 6j

² Refer to methodological note 6h

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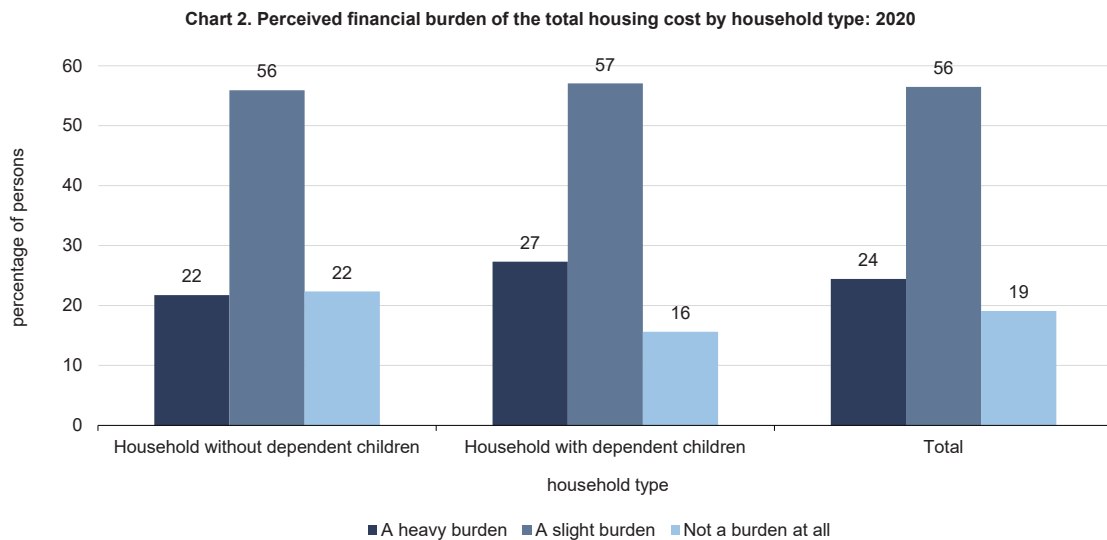


Chart 3. Perceived financial burden of the total housing cost by main indicators of relative poverty: 2020

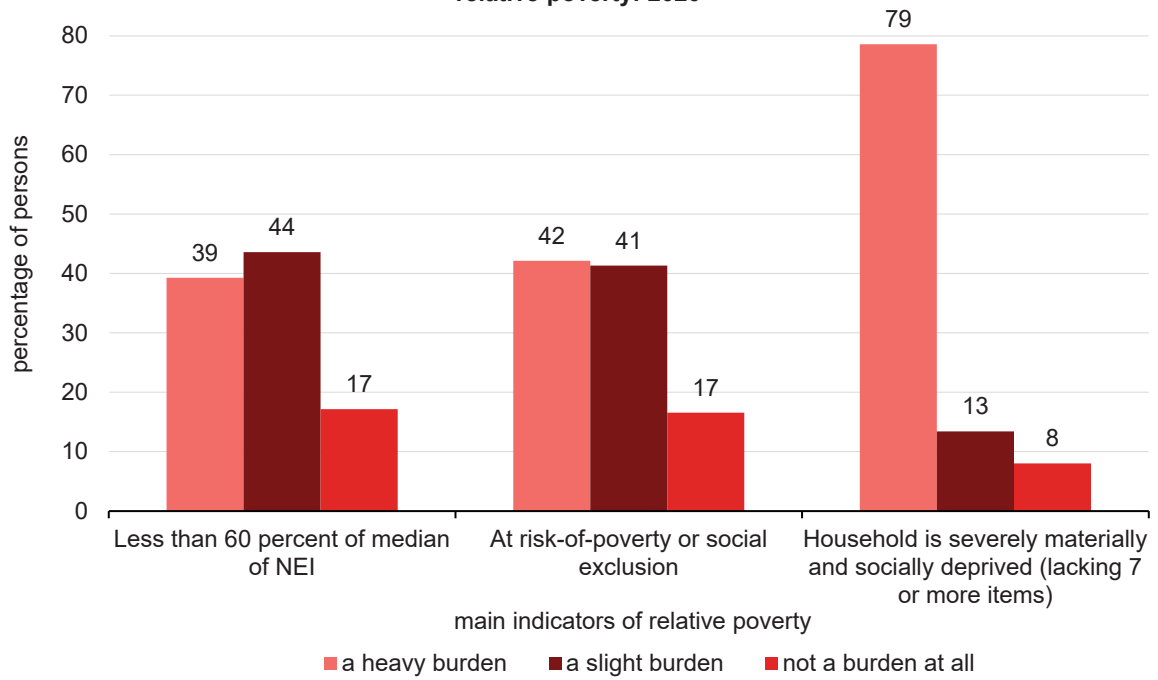


Chart 4. Perceived financial burden of the total housing cost

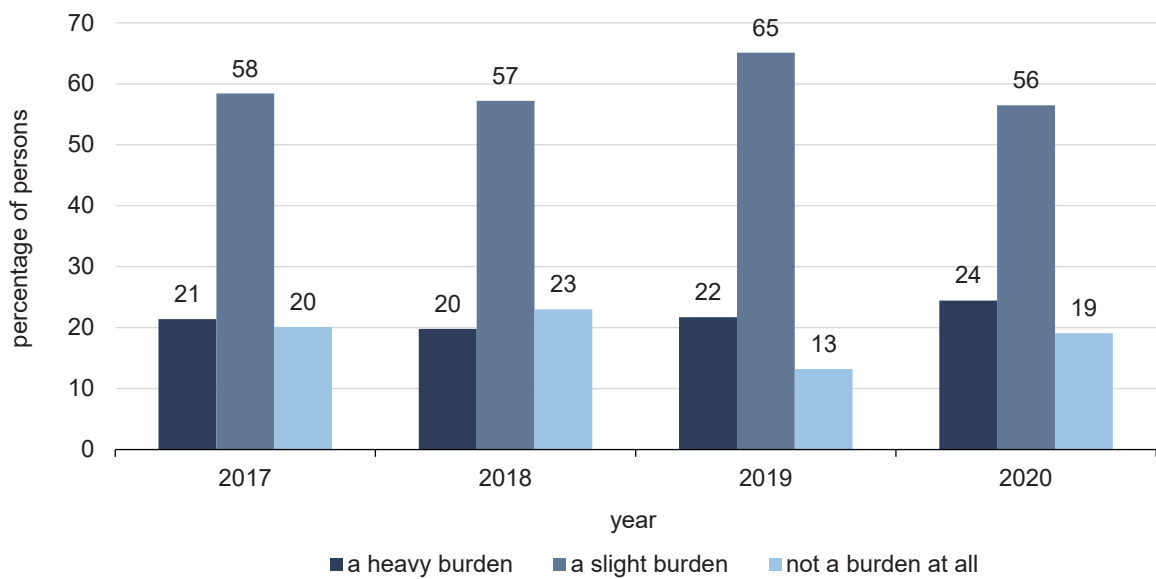


Table 8. Median of the housing cost burden (as a percentage of disposable income) by year and selected characteristics

		2019	2020
		%	
At-risk-of-poverty¹	No	3.9	4.3
	Yes	7.1	8.0
At-risk-of-poverty or social exclusion²	No	3.9	4.4
	Yes	6.4	7.3
Household size	1	5.7	7.1
	2	5.5	5.7
	3	4.6	5.3
	4	3.7	4.3
	5+	2.9	3.0
District	Southern Harbour	4.4	5.1
	Northern Harbour	4.8	5.0
	South Eastern	4.2	4.7
	Western	4.0	5.3
	Northern	4.7	5.5
	Gozo and Comino	2.5	3.0
Type of dwelling	Detached house	3.6	3.4
	Semi-detached or terraced house	3.6	3.9
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	4.9	6.0
Tenure status	Owner	4.2	4.8
	<i>of which:</i>		
	With mortgage	11.7	11.2
	Without mortgage	3.1	3.4
	Tenant	5.5	6.3
	Accommodation free of charge	3.1	3.8
Number of rooms	Less than 4	5.6	8.5
	4	5.2	5.5
	5	4.5	5.3
	6	4.2	4.7
	7 or more	3.7	3.9
Household type	Household without dependent children	4.2	4.6
	<i>of which:</i>		
	One person household, total	5.7	7.1
	2 adults, no dependent children, both under 65 years	7.0	7.3
	2 adults, no dependent children, at least one adult 65 years or more	4.5	4.3
	Other households without dependent children	2.6	2.7
	Household with dependent children	4.4	5.3
	<i>of which:</i>		
	Single parent household, one or more dependent children	8.0	12.9
	2 adults, one dependent child	6.7	7.5
	2 adults, two dependent children	5.7	6.5
2 adults, three or more dependent children	5.9	6.3	
Other households with one or more dependent children	3.1	3.4	
Total		4.3	4.9

¹ Refer to methodological note 6j

² Refer to methodological note 6k

**Chart 5. Median of the housing cost burden
(as a percentage of disposable income)**

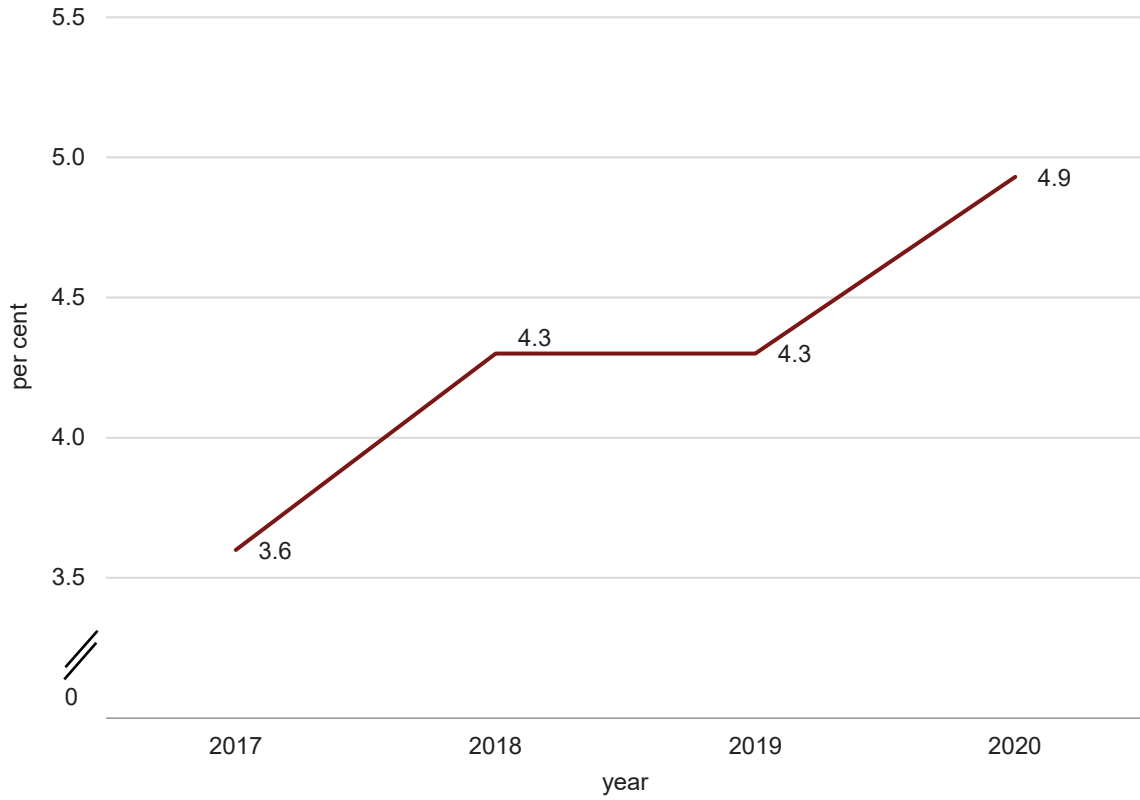
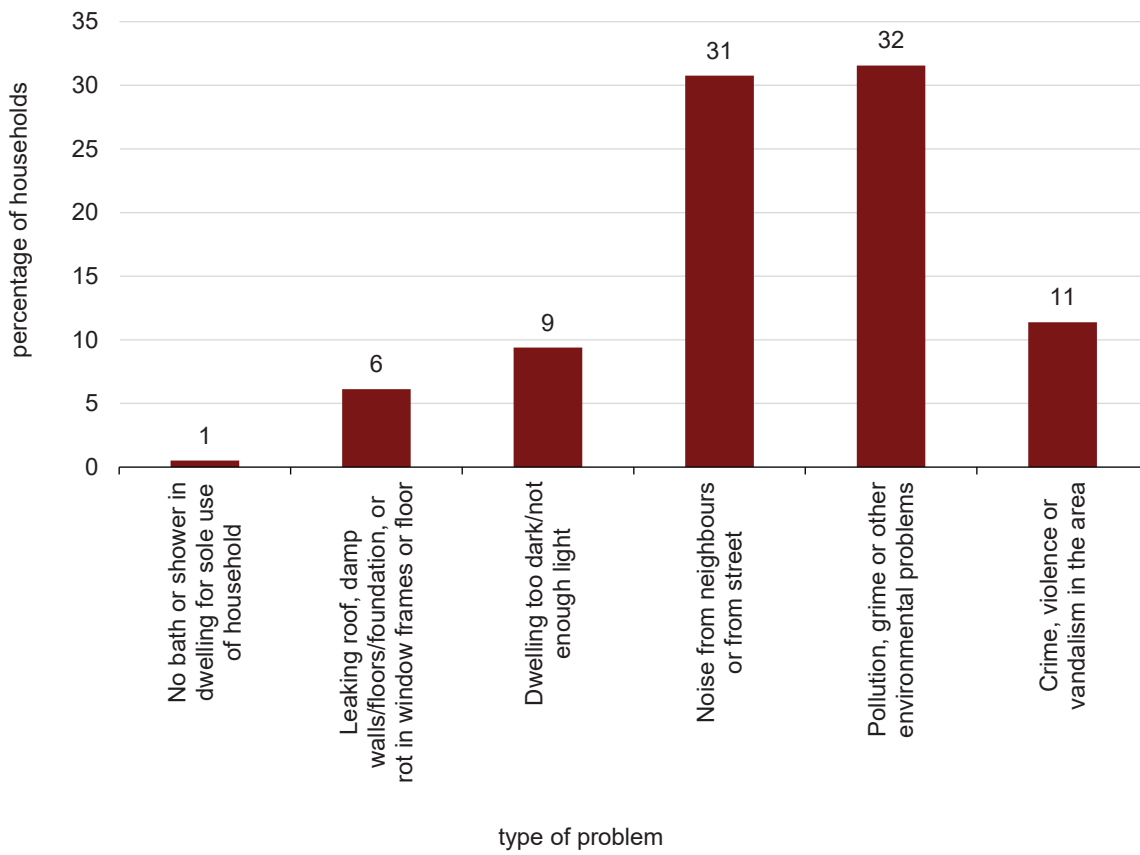


Chart 6. Households by type of problems with main dwelling: 2020



Methodological Notes

1. The revisions published in this release were undertaken to be in line with the revised demographic figures published on 12th February 2018 (NSO Release No: 022/2018). These updates are reflected in the weights used for the grossing up of the results of the survey.
2. The main scope of this survey is to enable the compilation of statistics on income distribution, relative poverty, material deprivation and social exclusion. This survey has been carried out in Malta since 2005, under European Regulation (EU) No. 1177/2003. This Regulation establishes criteria which ensure the production of high quality and harmonised results at European level. As from 2020, EU-SILC started to be carried out under and new regulation: Regulation (EU) No. 2019/1700 of the European Parliament and of the Council of 10 October 2019 establishing a common framework for European statistics relating to persons and households, based on data at individual level collected from samples.
3. 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.
4. In 2020, the gross sample size was 4,460 households. Of these, 77 households were 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, 4,383 households were approached for the interview. Of these, 3,826 completed the survey, resulting in a household response rate of 87 per cent. These households comprised 9,555 residents, of whom 8,323 were aged 16 and over.
5. The population figure used to gross up and to calibrate EU-SILC data refers to one calendar year prior to the survey year. Consequently, the population in EU-SILC 2020 refers to the number of persons living in private households as at end of 2019 which was estimated at 505,014.
6. **Definitions:**
 - 6a. 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 (four square metres at least) and whose height is at least two 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.
 - 6b. 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.
 - 6c. 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.
 - 6d. 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

6e. **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.

6f. **Equivalent disposable income** is also referred to as National Equivalised Income (NEI) 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 $(€20,000/2.1) = €9,523$.

6g. 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.

6h. **Material and Social Deprivation:**

In 2017, a set of new Material and Social Deprivation (MSD) indicators were adopted by all the European Union (EU) Member States (Guio, 2017). The new indicators are the Material and Social deprivation (MSD) indicator and the Severe Material and Social Deprivation (SMSD) indicator. These indicators are based on 13 items: 7 household items and 6 personal items.

Household items:

- face unexpected expenses;
- afford one week annual holiday away from home;
- avoid arrears (in mortgage, rent, utility bills and/or hire purchase instalments);
- afford a meal with meat, chicken or fish or vegetarian equivalent every second day;
- afford keeping their home appropriately warm;
- have access to a car/van for personal use;
- replace worn-out furniture.

Personal items:

- replace worn-out clothes with some new ones;
- have two pairs of properly fitting shoes;
- spend a small amount of money each week on him/herself (“pocket money”);
- have regular leisure activities;
- get together with friends/family for a drink/meal at least once a month;
- have an internet connection.

These two indicators will be replacing the Material Deprivation (MD) indicator and the Severe Material Deprivation (SMD) indicator, which were based on a smaller number of items (9 items). Compared to the previous indicator, the new MSD indicator include 7 new items. The personal items, which are related to social deprivation, are all new, while only one household item (replace worn-out furniture) is a new item. Three items previously used for the computation of the MD and the SMD indicators (ability to afford a washing machine, a TV and a telephone) were not retained in the new MSD indicator.

Persons lacking at least five items out of the 13 material and social deprivation items are considered to be materially and socially deprived.

Persons lacking at least seven items out of the 13 material and social deprivation items are considered to be severely materially and socially deprived.

6i. The **Work Intensity (WI)** of a household is the ratio of the total number of months that all household members 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. In line with EU Regulation No. 2019/1700 on person and household surveys, the WI indicator was modified to cover persons aged between 18 and 64 instead of persons aged between 18 and 59. Students aged between 18 and 24 are excluded from the calculation of this indicator. Moreover, households composed only of children aged less than 18, students aged less than 25 and/or people aged 65 or more are completely excluded from the computation of this indicator.

6j. The **at-risk-of-poverty rate** refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.

6k. As a result of the changes outlined in Note 4 and Note 5, the at-risk-of-poverty or social exclusion (AROPE) indicator has also been updated, as the WI and SMSD indicators are two of the three components used to produce it.

In view of the above-mentioned changes, as from EU-SILC 2020, the AROPE 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 and socially deprived private households;
- persons aged 0-64 who live in private households with very low work intensity (i.e. the adults aged 18-64 have worked less than 20 per cent of their total work potential during the past year).

A time series of the individual components making up the AROPE (old definition) can be accessed through the following link:

https://nso.gov.mt/en/News_Releases/View_by_Unit/Unit_C1/Living_Conditions_and_Culture_Statistics/Pages/Statistics-on-Income-and-Living-Conditions.aspx

6l. 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.

6m. 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.

7. Estimates of variance for main SILC 2020 indicators related to Main Dwellings

		estimate	margin of error at 95% Confidence Interval	95% confidence interval
Persons living in an overcrowded household				
	<i>Number</i>	21,280	5,555	21,280 ± 5,555
	%	4.2	1.1	4.2 ± 1.1
Persons living in households where the financial burden of the total housing cost is perceived to be:				
Heavy	<i>Number</i>	123,427	9,090	123,427 ± 9,090
	%	24.4	1.8	24.4 ± 1.8
Slight	<i>Number</i>	285,212	10,605	285,212 ± 10,605
	%	56.5	2.1	56.5 ± 2.1
No burden at all	<i>Number</i>	96,342	8,080	96,342 ± 8,080
	%	19.1	1.6	19.1 ± 1.6
Persons living in households having the following tenure status over main dwelling:				
Owned	<i>Number</i>	413,798	7,575	413,798 ± 7,575
	%	81.9	1.5	81.9 ± 1.5
Rented	<i>Number</i>	70,195	7,070	70,195 ± 7,070
	%	13.9	1.4	13.9 ± 1.4
Provided free of charge	<i>Number</i>	21,021	4,040	21,021 ± 4,040
	%	4.2	0.8	4.2 ± 0.8

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

9. 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>

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

11. Further details are available from the Eurostat's website:

<https://ec.europa.eu/eurostat/data/database>

12. A detailed news release calendar is available on:

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