

The European Statistics on Income and Living Conditions (EU-SILC) survey 2021 reported that 3.0 per cent of persons in private households lived in overcrowded dwellings.

EU-SILC 2021: 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 2021, slightly more than 4,000 households were interviewed.

In 2021, 59.5 per cent of all inhabited dwellings in Malta and Gozo were either apartments or maisonettes, while 35.8 per cent were semi-detached or terraced houses. Results show that the largest proportion of main dwellings (33.8 per cent) contained five rooms (refer to methodological note 6a). This was followed by 23.3 per cent of main dwellings which were composed of six rooms, and a further 19.8 per cent had seven or more rooms (Tables 1 and 2).

Home ownership was the most common type of tenure status in 2021, with 78.3 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. A higher share of homeowners was registered among households with dependent children, which stood at 84.7 per cent, as opposed to households without dependent children, whose share was 75.3 per cent. A different trend was observed among rented main dwellings, whereby 20.2 per cent of households without dependent children were tenants. On the other hand, 10.2 per cent of households renting their main dwelling had dependent children (Table 3).

According to EU-SILC, during 2021, 3.0 per cent of all those living in private households lived in overcrowded households (Chart 1). 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).

Housing costs were perceived to constitute a slight burden for 58.5 per cent of all persons living in households. A further 22.9 per cent considered these costs to be a heavy burden, while for the remaining 18.6 per cent, they were of no burden at all (Table 4 and Chart 2). Furthermore, 73.4 per cent of persons who were severely materially and socially deprived, considered housing costs to be a heavy burden. In contrast, only 36.0 per cent of people who were at-risk-of-poverty considered housing costs to be a heavy burden (Table 5).

As reported by 34.1 per cent of respondents, the most common housing issues were considered to be pollution, grime or other environmental problems. Noise from neighbours or from the street, was the second most mentioned problem as experienced by a further 31.5 per cent of the surveyed households (Chart 6) ■

Table 1. Households by number of rooms and dwelling type: 2021

Dwelling type	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[1,159]	[2,151]	2,158	4,023	9,777
Semi-detached or terraced house	[1,855]	8,434	18,529	21,229	24,670	74,718
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	8,765	27,743	49,718	25,293	12,569	124,089
Total	10,908	37,335	70,397	48,680	41,263	208,584
Dwelling type	% dwelling type					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[11.9]	[22.0]	22.1	41.1	100.0
Semi-detached or terraced house	[2.5]	11.3	24.8	28.4	33.0	100.0
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	7.1	22.4	40.1	20.4	10.1	100.0
Total	5.2	17.9	33.8	23.3	19.8	100.0
Dwelling type	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
Detached house	:	[3.1]	[3.1]	4.4	9.7	4.7
Semi-detached or terraced house	[17.0]	22.6	26.3	43.6	59.8	35.8
Apartments and other dwellings (incl. maisonnettes, garages, boathouses etc.)	80.4	74.3	70.6	52.0	30.5	59.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Notes:

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1. less than 20 reporting households, or
2. the non-response for the item concerned exceeds 50%.

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Table 2. Households by number of rooms and household size in the main dwelling: 2021

Household size	Number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	7,079	15,567	17,931	10,369	7,159	58,105
2	2,901	13,041	22,487	14,464	13,863	66,757
3	:	5,424	14,810	11,279	7,434	39,518
4	:	[2,471]	10,517	9,126	7,544	29,889
5+	:	:	4,652	3,443	5,262	14,315
Total	10,908	37,335	70,397	48,680	41,263	208,584
Household size	% household size					Total
	Less than 4	4	5	6	7 or more	
1	12.2	26.8	30.9	17.8	12.3	100.0
2	4.3	19.5	33.7	21.7	20.8	100.0
3	:	13.7	37.5	28.5	18.8	100.0
4	:	[8.3]	35.2	30.5	25.2	100.0
5+	:	:	32.5	24.0	36.8	100.0
Total	5.2	17.9	33.8	23.3	19.8	100.0
Household size	% number of rooms					Total
	Less than 4	4	5	6	7 or more	
1	64.9	41.7	25.5	21.3	17.4	27.9
2	26.6	34.9	31.9	29.7	33.6	32.0
3	:	14.5	21.0	23.2	18.0	18.9
4	:	[6.6]	14.9	18.7	18.3	14.3
5+	:	:	6.6	7.1	12.8	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: 2021

Household Type	Owner			Tenant	Accommodation free of charge	Total
	With mortgage	Without mortgage	Total			
Household without dependent children	21,147	85,067	106,215	28,471	6,377	141,063
<i>of which:</i>						
One person household, total	6,879	31,791	38,670	14,884	4,551	58,105
One person household, under 65	6,847	12,550	19,397	8,441	[3,163]	31,001
One person household, 65 and over	:	19,241	19,273	6,443	[1,389]	27,104
2 adults, both under 65	13,086	13,672	26,758	4,657	:	32,187
2 adults, at least one adult 65 or more	:	21,923	22,076	5,684	:	28,539
Other households without dependent children	[1,029]	17,682	18,712	3,246	:	22,232
Household with dependent children	23,335	33,876	57,210	6,879	[3,432]	67,521
<i>of which:</i>						
Single parent household, one or more dependent children	[2,668]	[2,572]	5,240	[1,537]	:	7,629
2 adults, one dependent child	10,858	10,807	21,666	[1,871]	:	25,028
2 adults, two or more dependent children	8,024	8,902	16,926	[1,541]	:	19,284
Other households with one or more dependent children	[1,784]	11,594	13,378	[1,929]	:	15,580
Total	44,482	118,943	163,425	35,350	9,809	208,584
				%		
Household without dependent children	15.0	60.3	75.3	20.2	4.5	100.0
<i>of which:</i>						
One person household, total	11.8	54.7	66.6	25.6	7.8	100.0
One person household, under 65	22.1	40.5	62.6	27.2	[10.2]	100.0
One person household, 65 and over	:	71.0	71.1	23.8	[5.1]	100.0
2 adults, both under 65	40.7	42.5	83.1	14.5	:	100.0
2 adults, at least one adult 65 or more	:	76.8	77.4	19.9	:	100.0
Other households without dependent children	[4.6]	79.5	84.2	14.6	:	100.0
Household with dependent children	34.6	50.2	84.7	10.2	[5.1]	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	[35.0]	[33.7]	68.7	[20.2]	:	100.0
2 adults, one dependent child	43.4	43.2	86.6	[7.5]	:	100.0
2 adults, two or more dependent children	41.6	46.2	87.8	[8.0]	:	100.0
Other households with one or more dependent children	[11.5]	74.4	85.9	[12.4]	:	100.0
Total	21.3	57.0	78.3	16.9	4.7	100.0

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Chart 1. Overcrowding rate by year

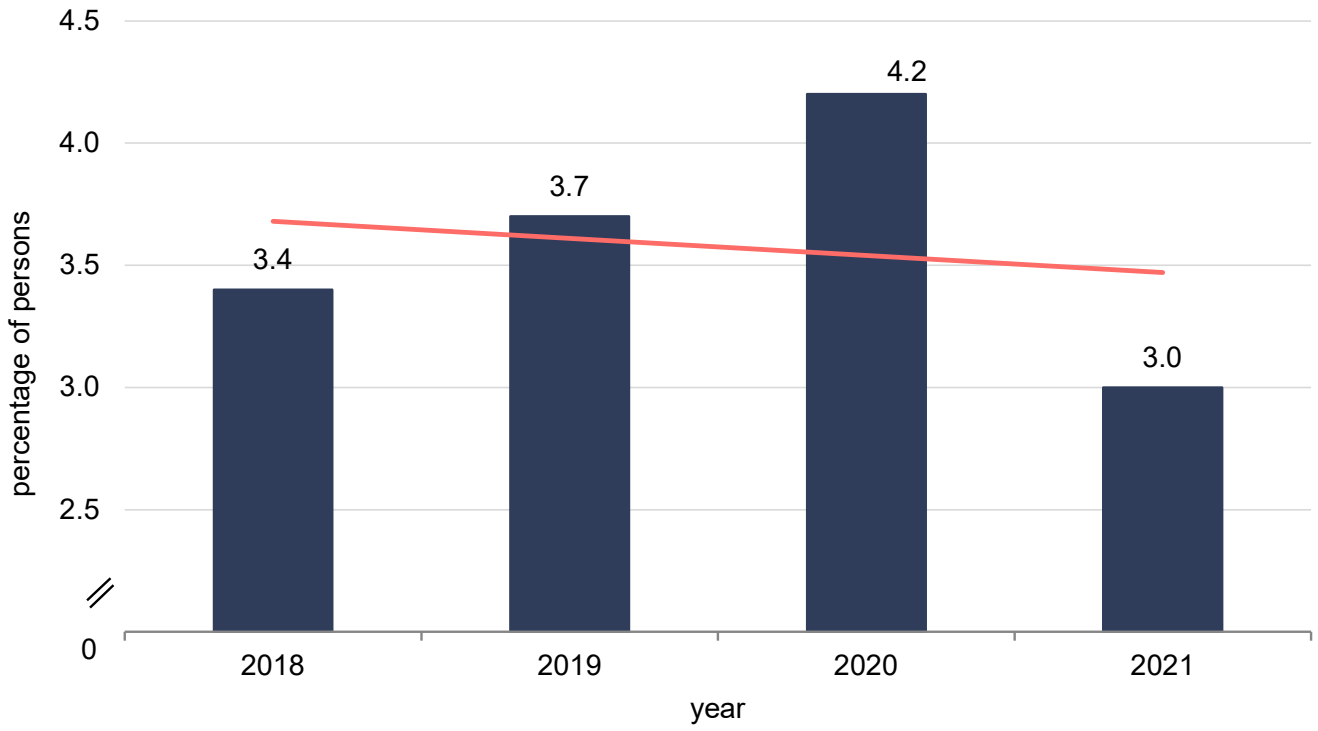


Table 4. Perceived financial burden of the total housing cost by year and various household characteristics ...

		2020			2021			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	29.7	57.0	13.2	26.7	61.6	11.7	100.0
	Northern Harbour	24.7	55.5	19.8	26.7	54.9	18.4	100.0
	South Eastern	23.1	66.3	10.5	20.5	65.2	14.3	100.0
	Western	17.6	51.5	30.8	20.9	58.0	21.1	100.0
	Northern	31.3	50.5	18.1	20.7	60.4	18.9	100.0
	Gozo & Comino	[7.2]	61.3	31.5	9.3	49.1	41.6	100.0
Type of dwelling	Detached house	[20.0]	51.0	29.0	[18.4]	53.5	28.0	100.0
	Semi-detached or terraced house	21.2	58.1	20.7	20.4	58.6	21.0	100.0
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	26.9	55.9	17.2	24.9	58.8	16.3	100.0
	Owner	22.7	58.2	19.1	21.0	59.6	19.4	100.0
Tenure status	<i>of which:</i>							
	With mortgage	27.8	62.3	9.9	25.6	64.0	10.4	100.0
	Without mortgage	20.7	56.6	22.7	19.1	57.9	23.0	100.0
	Tenant	37.7	44.1	18.2	33.9	51.5	14.5	100.0
	Accommodation free of charge	[14.3]	63.4	[22.3]	[22.6]	59.9	[17.5]	100.0
Number of rooms	Less than 4	38.1	51.2	[10.8]	34.2	49.7	[16.1]	100.0
	4	28.2	53.3	18.5	26.0	54.0	20.0	100.0
	5	28.8	54.4	16.7	23.5	60.4	16.1	100.0
	6	20.2	58.1	21.7	21.1	60.4	18.4	100.0
	7 or more	18.3	60.4	21.3	20.3	57.4	22.2	100.0

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	2020			2021			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	21.7	55.9	22.3	19.2	59.2	21.7	100.0
Household without dependent children							
<i>of which:</i>							
One person household, total	22.5	49.8	27.6	16.8	57.1	26.0	100.0
2 adults, no dependent children, both under 65 years	21.6	60.5	17.9	20.7	62.1	17.2	100.0
2 adults, no dependent children, at least one adult 65 years or more	18.9	53.8	27.3	17.1	60.0	22.9	100.0
Other households without dependent children	23.3	58.1	18.6	21.1	57.7	21.2	100.0
Household with dependent children	27.3	57.1	15.6	26.7	57.8	15.5	100.0
<i>of which:</i>							
Single parent household, one or more dependent children	[42.5]	[42.6]	:	[51.5]	[35.1]	:	100.0
2 adults, one dependent child	20.1	65.4	14.5	21.2	63.5	[15.2]	100.0
2 adults, two dependent children	23.8	58.5	17.7	16.6	63.6	19.8	100.0
2 adults, three or more dependent children	:	[61.2]	:	[33.2]	[54.5]	:	100.0
Other households with one or more dependent children	33.3	50.8	[15.9]	33.8	53.0	[13.3]	100.0
Household disposable income							
€10,000 and under	35.3	43.0	21.7	31.3	51.3	17.4	100.0
€10,001 - €20,000	30.6	51.5	17.8	28.7	52.8	18.5	100.0
€20,001 - €30,000	25.5	55.8	18.7	22.5	59.8	17.6	100.0
€30,001+	20.8	59.9	19.4	20.3	60.6	19.1	100.0
Total	24.4	56.5	19.1	22.9	58.5	18.6	100.0

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Table 5. 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
		%			
		2020			
At-risk-of-poverty¹	No	21.4	59.1	19.5	100.0
	Yes	39.3	43.6	17.2	100.0
Severely materially and socially deprived²	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	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
		2021			
At-risk-of-poverty¹	No	20.2	60.5	19.3	100.0
	Yes	36.0	48.7	15.4	100.0
Severely materially and socially deprived²	No	20.0	60.7	19.3	100.0
	Yes	73.4	19.4	[7.2]	100.0
Work Intensity (W.I.)³	Very high work intensity [0.85 - 1]	17.9	64.4	17.7	100.0
	High work intensity [0.55 - 0.85]	25.4	55.4	19.2	100.0
	Medium work intensity [0.45 - 0.55]	29.7	53.9	16.4	100.0
	Low work intensity [0.2 - 0.45]	50.5	42.3	7.2	100.0
	Very low work intensity [0 - 0.2]	53.3	36.7	10.0	100.0
At-risk-of-poverty or social exclusion	No	18.7	61.6	19.7	100.0
	Yes	39.4	46.1	14.5	100.0
Total		22.9	58.5	18.6	100.0

¹ Refer to methodological note 6j

² Refer to methodological note 6h

³ Refer to methodological note 6i

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Chart 2. Perceived financial burden of the total housing cost by household type: 2021

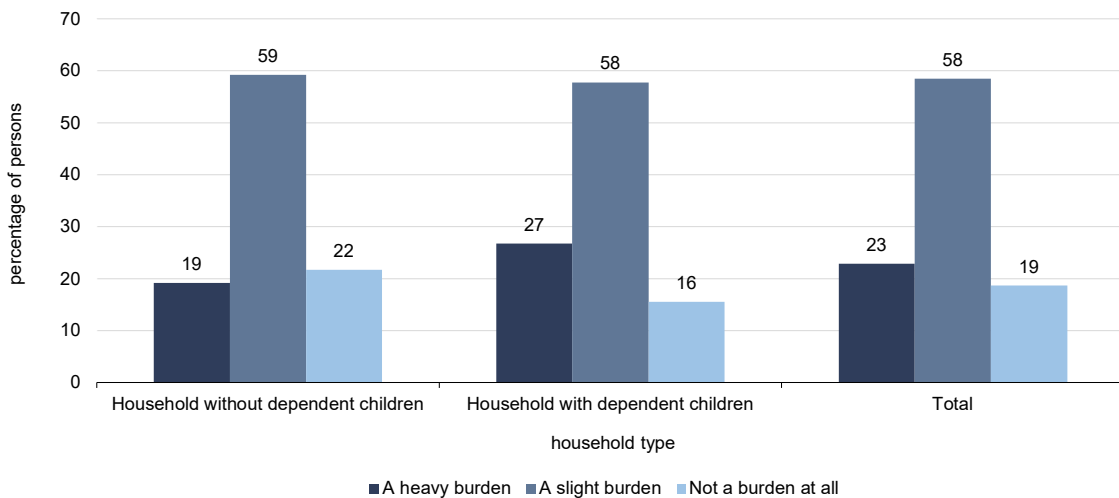


Chart 3. Perceived financial burden of the total housing cost by main indicators of relative poverty: 2021

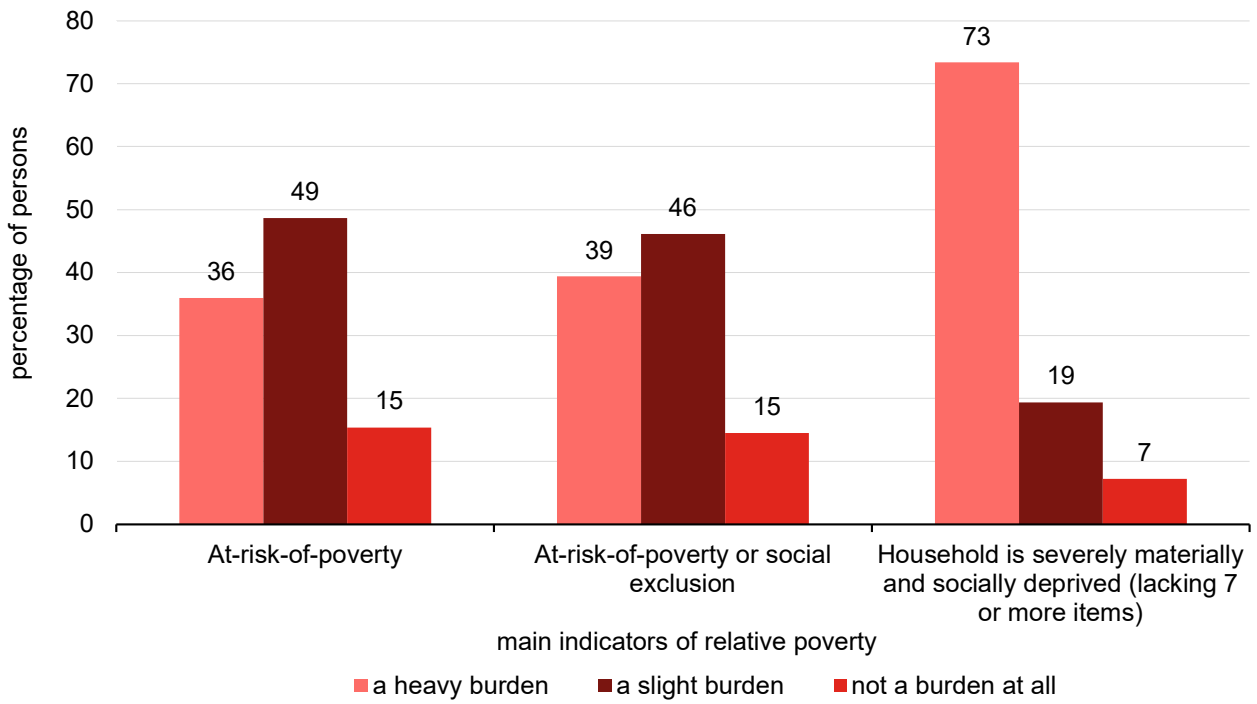


Chart 4. Perceived financial burden of the total housing cost by year

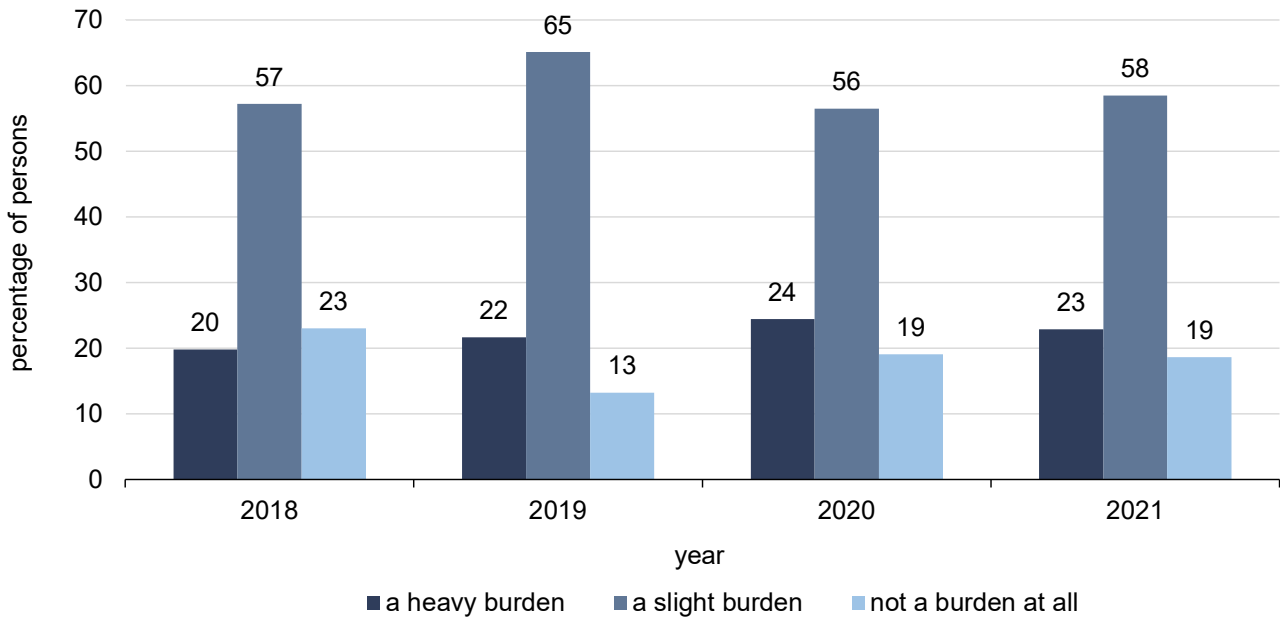


Table 6. Median of the housing cost burden (as a percentage of disposable income) by year and selected characteristics

		2020	2021
		%	
At-risk-of-poverty¹	No	4.3	4.3
	Yes	8.0	8.3
At-risk-of-poverty or social exclusion	No	4.4	4.3
	Yes	7.3	7.6
Household size	1	7.1	6.5
	2	5.7	5.7
	3	5.3	4.7
	4	4.3	4.4
	5+	3.0	3.0
District	Southern Harbour	5.1	4.6
	Northern Harbour	5.0	5.3
	South Eastern	4.7	4.3
	Western	5.3	4.8
	Northern	5.5	5.1
	Gozo and Comino	3.0	3.1
Type of dwelling	Detached house	3.4	3.9
	Semi-detached or terraced house	3.9	3.8
	Apartments and other dwellings (incl. maisonettes, garages, boathouses etc.)	6.0	5.7
Tenure status	Owner	4.8	4.6
	<i>of which:</i>		
	With mortgage	11.2	12.0
	Without mortgage	3.4	3.2
	Tenant	6.3	7.0
	Accommodation free of charge	3.8	3.5
Number of rooms	Less than 4	8.5	9.5
	4	5.5	5.5
	5	5.3	4.9
	6	4.7	4.6
	7 or more	3.9	3.8
Household type	Household without dependent children	4.6	4.5
	<i>of which:</i>		
	One person household, total	7.1	6.5
	2 adults, no dependent children, both under 65 years	7.3	7.0
	2 adults, no dependent children, at least one adult 65 years or more	4.3	4.6
	Other households without dependent children	2.7	2.5
	Household with dependent children	5.3	5.1
	<i>of which:</i>		
	Single parent household, one or more dependent children	12.9	11.2
	2 adults, one dependent child	7.5	6.9
	2 adults, two dependent children	6.5	6.8
2 adults, three or more dependent children	6.3	8.1	
Other households with one or more dependent children	3.4	3.1	
Total		4.9	4.7

¹ Refer to methodological note 6j

Chart 5. Median of the housing cost burden by year

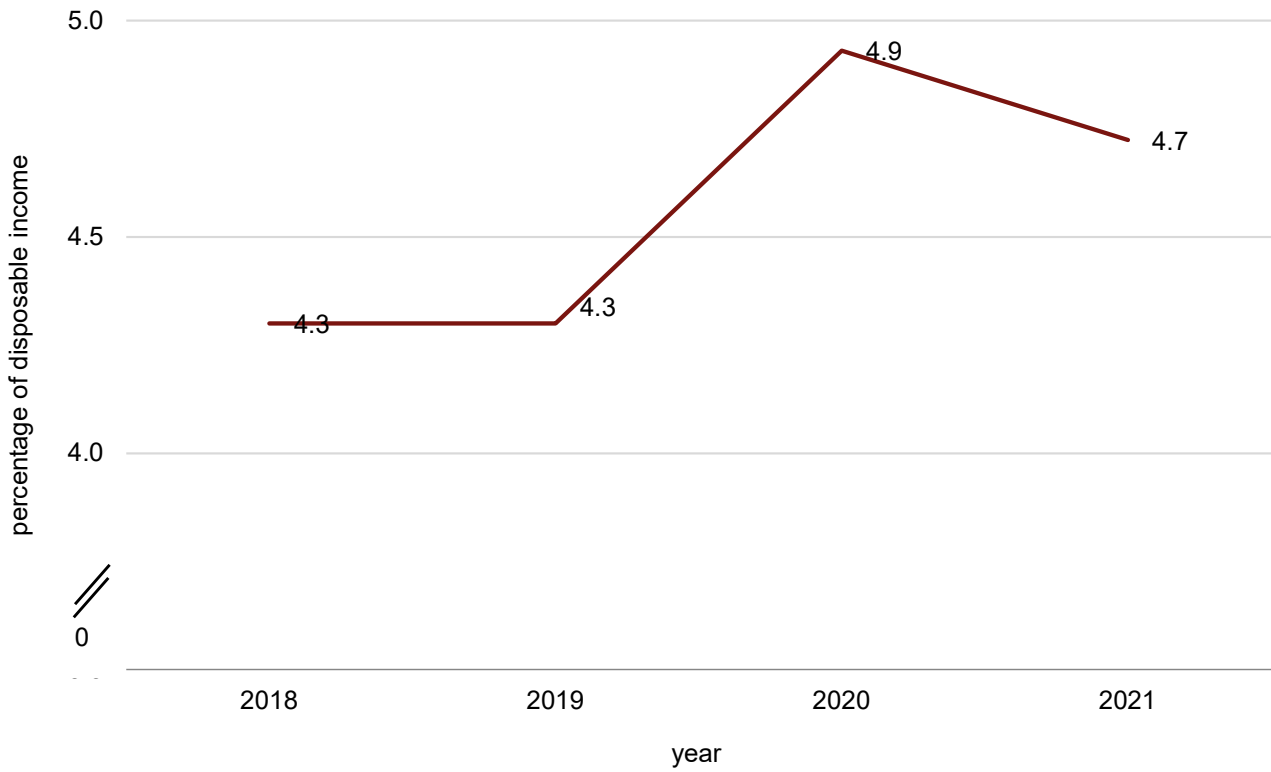
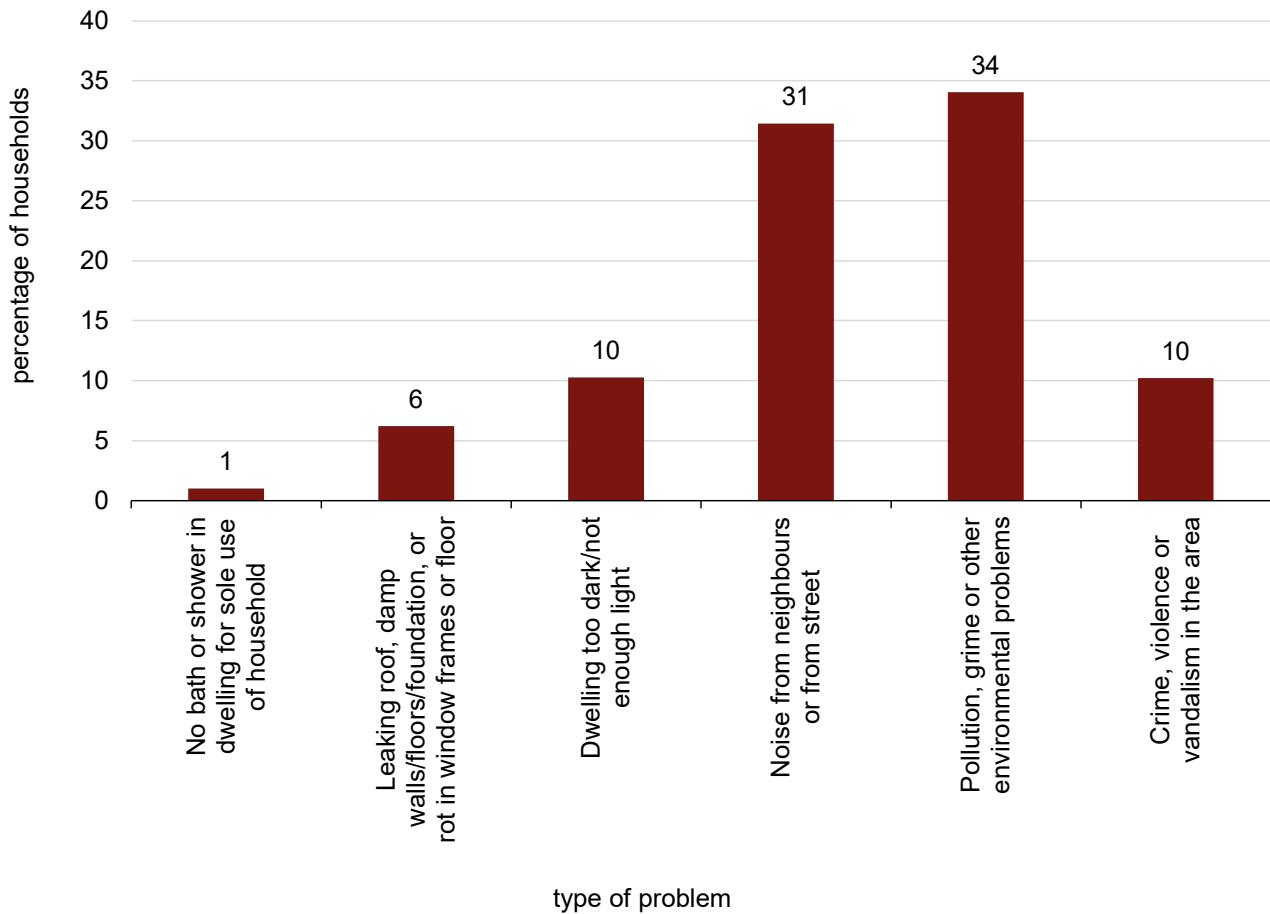


Chart 6. Households by type of problem with main dwelling: 2021



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 a 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 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 2021, the gross sample size was 4,724 households. Of these, 117 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, 4,607 households were approached for the interview. Of these, 4,038 completed the survey, resulting in a household response rate of 88 per cent. These households comprised 10,110 residents, of whom 8,781 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 2021 refers to the number of persons living in private households as at end of 2020, which was estimated at 507,822.

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, and profits from capital investments in unincorporated business/es;
- 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. **Equivalentised disposable income** is also referred to as National Equivalent Income (NEI) 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 equivalentised 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 equivalentised 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 equivalentised 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 the following 13 items (seven household items and six 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.

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 equivalentised disposable income below the at-risk-of-poverty threshold.

6k. 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.

6l. 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 per cent of persons have a household cost burden ratio above this value and 50 per cent are below.

7. 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

8. Estimates of variance for main SILC 2021 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>	14,833	3,555	14,833 ± 3,555
	<i>%</i>	3.0	0.7	3.0 ± 0.7
Persons living in households where the financial burden of the total housing cost is perceived to be:				
Heavy	<i>Number</i>	116,181	8,633	116,181 ± 8,633
	<i>%</i>	22.9	1.7	22.9 ± 1.7
Slight	<i>Number</i>	296,961	10,156	296,961 ± 10,156
	<i>%</i>	58.5	2.0	58.5 ± 2.0
No burden at all	<i>Number</i>	94,680	7,617	94,680 ± 7,617
	<i>%</i>	18.6	1.5	18.6 ± 1.5
Persons living in households having the following tenure status over main dwelling:				
Owned	<i>Number</i>	415,910	7,110	415,910 ± 7,110
	<i>%</i>	81.9	1.4	81.9 ± 1.4
Rented	<i>Number</i>	72,298	6,094	72,298 ± 6,094
	<i>%</i>	14.2	1.2	14.2 ± 1.2
Provided free of charge	<i>Number</i>	19,613	4,063	19,613 ± 4,063
	<i>%</i>	3.9	0.8	3.9 ± 0.8

9. The sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.
10. More information relating to this news release may be accessed at:
Statistical Concepts: <https://metadata.nso.gov.mt/concepts.aspx>
Metadata: <https://metadata.nso.gov.mt/reports.aspx?id=27>
11. References to this news release are to be cited appropriately.
12. Further details are available from the Eurostat's website:
<https://ec.europa.eu/eurostat/data/database>
13. A detailed news release calendar is available on:
https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx