

According to the EU-SILC survey, which collects and produces statistics on Income and Living Conditions, in 2021 the at-risk-of-poverty or social exclusion rate was estimated at 20.3 per cent of the population living in private households in Malta.

## **EU-SILC 2021: Material Deprivation and Monetary Poverty**

Persons are considered to be at-risk-of-poverty or social exclusion if they are in at least one of the following states: at-risk-of-poverty, severely materially and socially deprived, or living in households with very low-work-intensity. These were estimated at 103,329, corresponding to 20.3 per cent of the population living in private households (Table 1).

### **At-risk-of-poverty**

For 2021, the at-risk-of-poverty threshold, set at 60 per cent of the national equivalised income, was calculated at €10,222 (Table 3). Out of the population living in private households, 16.9 per cent were estimated to be at-risk-of poverty, remaining unchanged from the previous year. This is equivalent to around 85,754 persons. The largest share, 28.1 per cent, was registered among elderly persons aged 65 and over (Table 5). The relative median at-risk-of-poverty gap is an indicator which measures the extent to which the income of those persons who are at-risk-of-poverty falls below the at-risk-of-poverty threshold. In 2021, this was estimated at 18.3 per cent, an increase of 2.3 percentage points, when compared with a year earlier (Table 7).

### **Deprivation indicators**

The material and social deprivation indicator aims to capture the social dimension of poverty and therefore its coverage goes beyond the material dimension. Apart from items such as the ability to replace worn-out furniture and worn-out clothes, this statistic measures social pursuits, such as leisure activities undertaken regularly and meeting with family and friends.

Severely materially and socially deprived persons are considered as such if their household cannot afford at least seven items out of the 13 material and social deprivation items listed in methodological note 5 of this release. In 2021, 27,334 persons, equivalent to 5.4 per cent of the population living in private households, were estimated to fall in this category.

Materially and socially deprived persons are those who cannot afford at least five deprivation items. These were estimated at 9.8 per cent of the population, an increase of 0.4 percentage points from 2020. Across the 13 material and social deprivation items, the most prevalent deprivation item was the inability to pay for a week's annual holiday away from home, accounting for 33.1 per cent of the population in private households (Table 8).

### **Low-work-intensity households**

The third aspect of the at-risk-of-poverty or social exclusion indicator relates to very low-work-intensity households defined as those in which the adults (aged 18 to 64) worked under one-fifth of their work potential in the year preceding the survey. In 2021, the low-work-intensity rate was calculated at 4.1 per cent of the private-household population (Chart 6) ■

**Table 1. Number and share of persons at-risk-of-poverty or social exclusion (AROPE) by year and various socio-demographic characteristics**

| Characteristics                                  |                                    | 2017              |             | 2018              |             | 2019              |             | 2020              |             | 2021              |             |
|--|------------------------------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
|  |                                    | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           |
| Sex  | Male                               | 42,174            | 18.5        | 41,035            | 17.3        | 47,145            | 19.0        | 47,733            | 18.3        | 49,894            | 18.9        |
|  | Female                             | 45,519            | 20.3        | 48,654            | 21.1        | 53,431            | 22.6        | 52,979            | 21.8        | 53,436            | 21.9        |
| Age  | Under 18                           | 18,750            | 23.6        | 18,797            | 23.3        | 19,587            | 23.9        | 18,729            | 22.6        | 19,343            | 23.2        |
|  | 18-64                              | 47,322            | 16.3        | 47,434            | 15.7        | 54,285            | 17.2        | 56,346            | 17.0        | 56,424            | 17.0        |
|  | 65 and over                        | 21,621            | 26.5        | 23,458            | 27.8        | 26,704            | 30.7        | 25,637            | 28.5        | 27,562            | 29.9        |
| Most frequent activity status <sup>1</sup>       | At work                            | 13,520            | 6.8         | 15,115            | 7.1         | 18,733            | 8.2         | 22,632            | 9.1         | 23,005            | 9.2         |
|  | Unemployed                         | 4,120             | 71.2        | 3,494             | 66.4        | 1,971             | 57.0        | 2,964             | 59.6        | 3,717             | 56.7        |
|  | Retired                            | 16,466            | 23.1        | 16,372            | 25.8        | 18,607            | 27.0        | 16,378            | 23.9        | 17,676            | 25.4        |
|  | Other inactive                     | 33,620            | 36.3        | 35,579            | 35.3        | 40,446            | 41.0        | 39,592            | 40.5        | 39,079            | 40.9        |
| Highest level of education achieved <sup>2</sup> | Low                                | 55,615            | 27.1        | 58,071            | 27.5        | 64,612            | 29.5        | 64,670            | 28.9        | 66,888            | 30.4        |
|  | Medium                             | 13,230            | 12.7        | 12,430            | 11.5        | 15,040            | 13.6        | 14,114            | 11.9        | 14,008            | 11.6        |
|  | High                               | [2,451]           | [3.4]       | 2,782             | 3.6         | 2,997             | 3.7         | 4,865             | 5.5         | 4,750             | 5.2         |
| Tenure status of the household                   | Outright owner                     | 46,621            | 17.4        | 50,289            | 18.3        | 53,525            | 18.9        | 53,965            | 18.2        | 56,124            | 18.8        |
|  | Owner paying mortgage              | 8,951             | 8.9         | 9,495             | 9.0         | 10,054            | 9.7         | 12,594            | 10.8        | 12,561            | 10.7        |
|  | Tenant or subtenant paying rent    | 28,414            | 42.4        | 25,186            | 37.4        | 32,215            | 41.3        | 28,752            | 41.0        | 29,692            | 41.1        |
|  | Accommodation is provided for free | 3,708             | 21.2        | 4,718             | 25.2        | 4,781             | 23.7        | 5,402             | 25.7        | 4,952             | 25.2        |
| <b>Total</b>                                     |                                    | <b>87,693</b>     | <b>19.4</b> | <b>89,689</b>     | <b>19.2</b> | <b>100,576</b>    | <b>20.8</b> | <b>100,712</b>    | <b>19.9</b> | <b>103,329</b>    | <b>20.3</b> |

<sup>1</sup> Includes persons aged 18 years or more. For more information refer to methodological note 4.

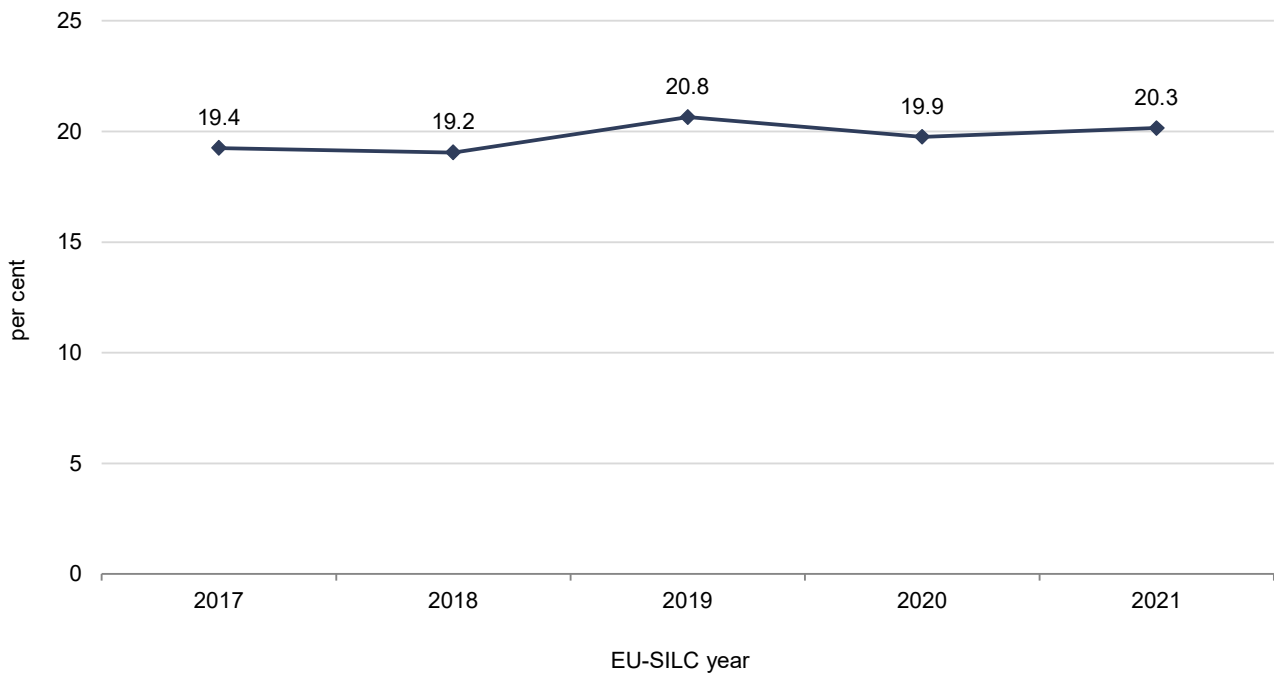
<sup>2</sup> Includes persons aged 16 years or more. For more information refer to methodological note 4.

[ ] 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%.

Table 2. Number and share of persons at-risk-of-poverty or social exclusion (AROPE) by year and household type

| Household type  | 2017              |             | 2018              |             | 2019              |             | 2020              |             | 2021              |             |
|---|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
|   | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           |
| <b>All households</b>   | <b>87,693</b>     | <b>19.4</b> | <b>89,689</b>     | <b>19.2</b> | <b>100,576</b>    | <b>20.8</b> | <b>100,712</b>    | <b>19.9</b> | <b>103,329</b>    | <b>20.3</b> |
| <b>Households without dependent children</b>                          | <b>40,835</b>     | <b>18.4</b> | <b>43,492</b>     | <b>19.1</b> | <b>49,699</b>     | <b>20.6</b> | <b>51,682</b>     | <b>19.9</b> | <b>54,086</b>     | <b>20.9</b> |
| <i>of which:</i>  |                   |             |                   |             |                   |             |                   |             |                   |             |
| One person household, under 65 years of age                           | 6,913             | 29.1        | 6,611             | 28.2        | 8,072             | 30.4        | 10,792            | 35.8        | 10,179            | 32.8        |
| One person household, 65 years old and over                           | 6,724             | 28.5        | 8,254             | 30.6        | 8,144             | 30.1        | 9,163             | 33.4        | 9,917             | 36.6        |
| Two adults, no dependent children, both under 65 years of age         | 6,218             | 13.0        | 7,311             | 13.4        | 8,552             | 13.7        | 8,954             | 13.9        | 10,592            | 16.5        |
| Two adults, no dependent children, at least one adult aged 65 or more | 16,195            | 30.2        | 15,781            | 29.9        | 18,663            | 34.7        | 16,359            | 28.6        | 17,951            | 31.5        |
| Other households without dependent children                           | 4,784             | 6.5         | 5,534             | 7.9         | 6,268             | 8.7         | 6,414             | 8.0         | 5,446             | 6.9         |
| <b>Households with dependent children</b>                             | <b>46,858</b>     | <b>20.4</b> | <b>46,198</b>     | <b>19.3</b> | <b>50,877</b>     | <b>20.9</b> | <b>49,030</b>     | <b>20.0</b> | <b>49,243</b>     | <b>19.7</b> |
| <i>of which:</i>  |                   |             |                   |             |                   |             |                   |             |                   |             |
| Single parent household, one or more dependent children               | 8,549             | 47.3        | 9,168             | 52.1        | 8,661             | 51.5        | 8,154             | 51.5        | 9,097             | 52.6        |
| Two adults, one dependent child                                       | 8,350             | 13.6        | 8,556             | 13.3        | 8,616             | 13.2        | 8,940             | 12.3        | 12,540            | 16.7        |
| Two adults, two dependent children                                    | 10,660            | 16.4        | 11,597            | 17.6        | 12,657            | 19.3        | 12,075            | 19.7        | 11,596            | 18.0        |
| Two adults, three or more dependent children                          | 7,620             | 37.9        | 5,172             | 29.9        | 5,608             | 33.1        | 4,584             | 35.8        | 6,428             | 40.0        |
| Other households with one or more dependent children                  | 11,679            | 17.7        | 11,705            | 15.7        | 15,334            | 19.7        | 15,277            | 18.5        | 9,582             | 12.5        |

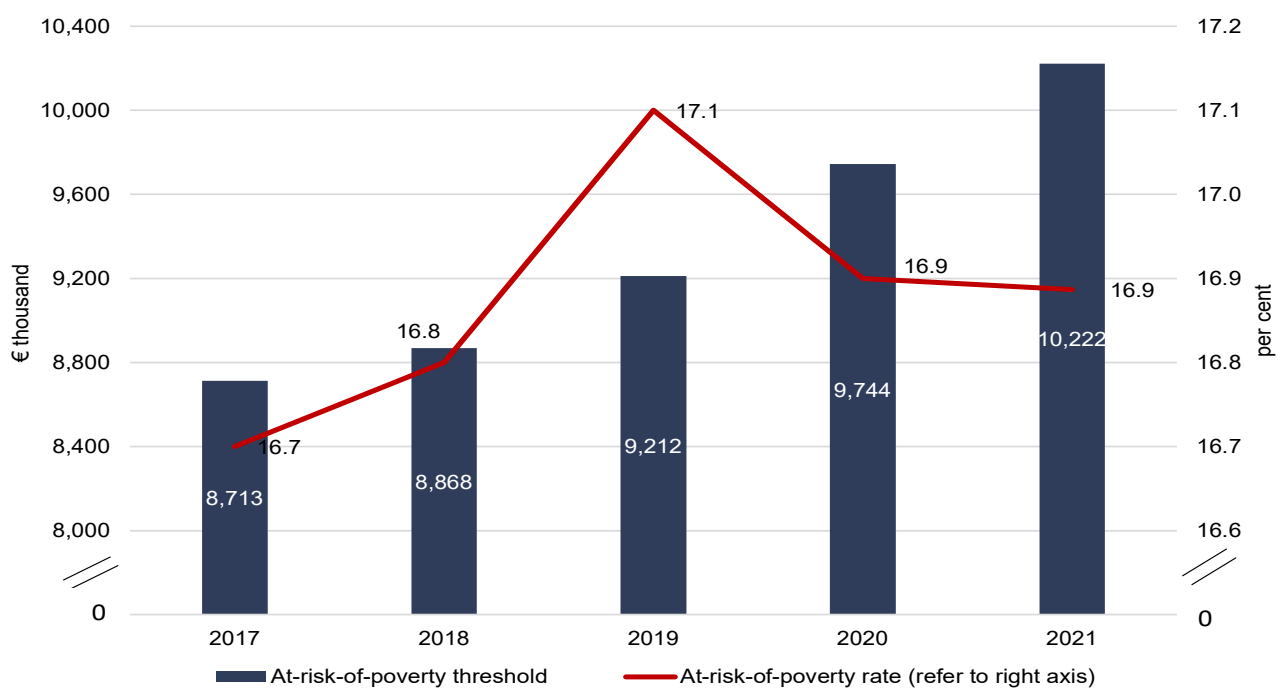
**Chart 1. Share of people at-risk-of-poverty or social exclusion (AROPE) by year**



**Table 3. At-risk-of-poverty threshold, rate and number of persons at-risk-of-poverty (ARP) by year**

| Year | At-risk-of-poverty threshold |      | Persons below the threshold |  |
|------|------------------------------|------|-----------------------------|--|
|      | €                            | %    | Number                      |  |
| 2017 | 8,713                        | 16.7 | 75,516                      |  |
| 2018 | 8,868                        | 16.8 | 78,685                      |  |
| 2019 | 9,212                        | 17.1 | 82,758                      |  |
| 2020 | 9,744                        | 16.9 | 85,369                      |  |
| 2021 | 10,222                       | 16.9 | 85,754                      |  |

**Chart 2. At-risk-of-poverty threshold and rate of persons at-risk-of-poverty (ARP) by year**



**Table 4. At-risk-of-poverty rate (ARP) by year and by level of disposable income**

| Level of national equivalised income  | 2017                                  |      | 2018                                  |      | 2019                                  |      | 2020                                  |      | 2021                                  |      |
|---|---------------------------------------|------|---------------------------------------|------|---------------------------------------|------|---------------------------------------|------|---------------------------------------|------|
|   | Number of persons below the threshold | %    | Number of persons below the threshold | %    | Number of persons below the threshold | %    | Number of persons below the threshold | %    | Number of persons below the threshold | %    |
| Total household disposable income   | 75,516                                | 16.7 | 78,685                                | 16.8 | 82,758                                | 17.1 | 85,369                                | 16.9 | 85,754                                | 16.9 |
| Household disposable income excluding social transfers but including old-age pensions and survivor's benefits | 108,276                               | 23.9 | 113,238                               | 24.2 | 112,351                               | 23.2 | 107,890                               | 21.4 | 116,259                               | 22.9 |
| Household disposable income excluding all social transfers  | 169,506                               | 37.5 | 172,906                               | 37.0 | 178,420                               | 36.8 | 177,185                               | 35.1 | 183,813                               | 36.2 |

Table 5. Number and share of persons at-risk-of-poverty (ARP) by year and socio-demographic characteristics

| Characteristics                                  |                                    | 2017              |             | 2018              |             | 2019              |             | 2020              |             | 2021              |             |
|--|------------------------------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
|  |                                    | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           |
| Sex  | Male                               | 36,893            | 16.1        | 37,013            | 15.6        | 39,860            | 16.1        | 40,784            | 15.6        | 41,700            | 15.8        |
|  | Female                             | 38,623            | 17.3        | 41,672            | 18.1        | 42,898            | 18.1        | 44,585            | 18.3        | 44,054            | 18.0        |
| Age  | Under 18                           | 16,834            | 21.2        | 17,206            | 21.4        | 16,857            | 20.6        | 16,901            | 20.4        | 16,300            | 19.6        |
|  | 18-64                              | 38,356            | 13.2        | 40,052            | 13.3        | 41,771            | 13.2        | 44,817            | 13.5        | 43,557            | 13.1        |
|  | 65 and over                        | 20,327            | 24.9        | 21,427            | 25.4        | 24,129            | 27.7        | 23,650            | 26.3        | 25,897            | 28.1        |
| Most frequent activity status <sup>1</sup>       | At work                            | 11,408            | 5.7         | 13,645            | 6.4         | 14,811            | 6.5         | 18,340            | 7.4         | 18,304            | 7.3         |
|  | Unemployed                         | 3,323             | 57.4        | 3,134             | 59.6        | [1,851]           | [53.5]      | [2,471]           | [49.7]      | [2,336]           | [35.7]      |
|  | Retired                            | 15,556            | 21.9        | 15,036            | 23.7        | 16,640            | 24.1        | 15,137            | 22.1        | 16,108            | 23.2        |
|  | Other inactive                     | 27,319            | 29.5        | 29,388            | 29.2        | 31,626            | 32.0        | 32,134            | 32.9        | 32,340            | 33.9        |
| Highest level of education achieved <sup>2</sup> | Low                                | 47,428            | 23.1        | 49,936            | 23.6        | 52,424            | 23.9        | 54,838            | 24.5        | 55,429            | 25.2        |
|  | Medium                             | 11,432            | 11.0        | 11,121            | 10.3        | 12,341            | 11.1        | 11,390            | 9.6         | 11,803            | 9.7         |
|  | High                               | [1,946]           | [2.7]       | [2,527]           | [3.3]       | 2,559             | 3.2         | 3,700             | 4.2         | 3,795             | 4.2         |
| Tenure status of the household                   | Outright owner                     | 40,460            | 15.1        | 45,053            | 16.4        | 45,675            | 16.1        | 45,857            | 15.4        | 46,965            | 15.8        |
|  | Owner paying mortgage              | 8,050             | 8.0         | 8,492             | 8.0         | 9,142             | 8.8         | 11,650            | 10.0        | 11,403            | 9.7         |
|  | Tenant or subtenant paying rent    | 23,536            | 35.2        | 21,242            | 31.5        | 24,790            | 31.8        | 23,485            | 33.5        | 23,125            | 32.0        |
|  | Accommodation is provided for free | 3,470             | 19.8        | 3,898             | 20.8        | 3,151             | 15.6        | 4,378             | 20.8        | 4,261             | 21.7        |
| <b>Total</b>                                     |                                    | <b>75,516</b>     | <b>16.7</b> | <b>78,685</b>     | <b>16.8</b> | <b>82,758</b>     | <b>17.1</b> | <b>85,369</b>     | <b>16.9</b> | <b>85,754</b>     | <b>16.9</b> |

<sup>1</sup> Includes persons aged 18 years or more. For more information refer to methodological note 4.

<sup>2</sup> Includes persons aged 16 years or more. For more information refer to methodological note 4.

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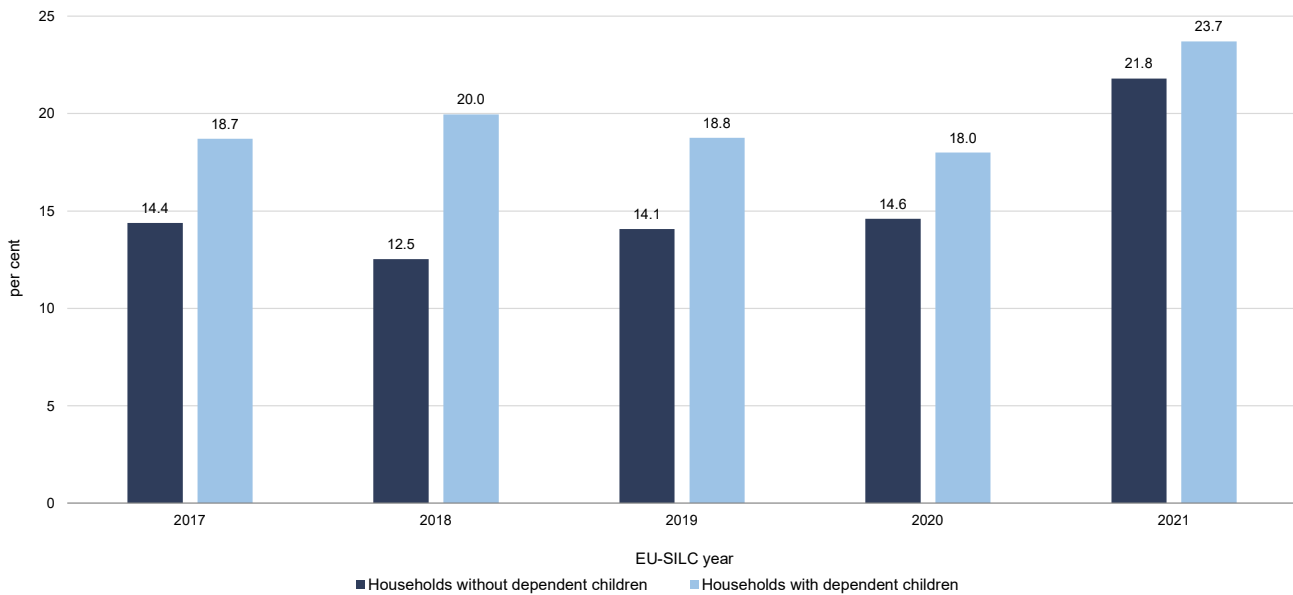
Table 6. Number and share of persons at-risk-of-poverty (ARP) by year and household type

| Household type  | 2017              |             | 2018              |             | 2019              |             | 2020              |             | 2021              |             |
|---|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
|   | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           | Number of persons | %           |
| <b>All households</b>   | <b>75,516</b>     | <b>16.7</b> | <b>78,685</b>     | <b>16.8</b> | <b>82,758</b>     | <b>17.1</b> | <b>85,369</b>     | <b>16.9</b> | <b>85,754</b>     | <b>16.9</b> |
| <b>Households without dependent children</b>                          | <b>33,687</b>     | <b>15.2</b> | <b>36,574</b>     | <b>16.1</b> | <b>40,838</b>     | <b>16.9</b> | <b>42,576</b>     | <b>16.4</b> | <b>44,277</b>     | <b>17.1</b> |
| <i>of which:</i>  |                   |             |                   |             |                   |             |                   |             |                   |             |
| One person household, under 65 years of age                           | 5,690             | 23.9        | 5,636             | 24.1        | 7,108             | 26.7        | 9,807             | 32.6        | 8,455             | 27.3        |
| One person household, 65 years old and over                           | 6,413             | 27.2        | 7,679             | 28.4        | 7,704             | 28.5        | 8,424             | 30.7        | 9,654             | 35.6        |
| Two adults, no dependent children, both under 65 years of age         | 5,473             | 11.4        | 6,346             | 11.6        | 6,882             | 11.0        | 5,736             | 8.9         | 7,057             | 11.0        |
| Two adults, no dependent children, at least one adult aged 65 or more | 13,827            | 25.8        | 13,493            | 25.5        | 15,941            | 29.6        | 15,022            | 26.2        | 15,967            | 28.0        |
| Other households without dependent children                           | 2,284             | 3.1         | 3,420             | 4.9         | 3,204             | 4.5         | 3,588             | 4.5         | 3,145             | 4.0         |
| <b>Households with dependent children</b>                             | <b>41,829</b>     | <b>18.2</b> | <b>42,111</b>     | <b>17.6</b> | <b>41,920</b>     | <b>17.3</b> | <b>42,793</b>     | <b>17.5</b> | <b>41,476</b>     | <b>16.6</b> |
| <i>of which:</i>  |                   |             |                   |             |                   |             |                   |             |                   |             |
| Single parent household, one or more dependent children               | 7,743             | 42.9        | 8,561             | 48.6        | 7,221             | 42.9        | 7,861             | 49.7        | 7,758             | 44.8        |
| Two adults, one dependent child                                       | 6,810             | 11.1        | 7,573             | 11.7        | 6,179             | 9.4         | 7,209             | 9.9         | 8,186             | 10.9        |
| Two adults, two dependent children                                    | 9,408             | 14.5        | 10,584            | 16.1        | 11,540            | 17.6        | 11,225            | 18.3        | 11,264            | 17.4        |
| Two adults, three or more dependent children                          | 7,129             | 35.5        | 4,726             | 27.3        | 5,608             | 33.1        | 4,584             | 35.8        | 6,010             | 37.4        |
| Other households with one or more dependent children                  | 10,738            | 16.3        | 10,667            | 14.3        | 11,372            | 14.6        | 11,913            | 14.4        | 8,259             | 10.8        |

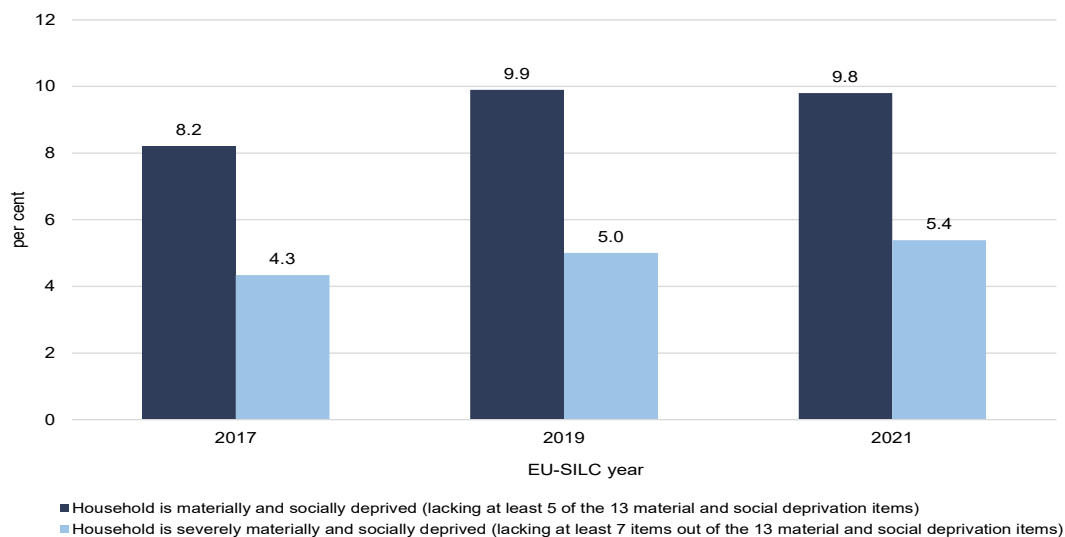
**Table 7. Relative median at-risk-of-poverty gap by year, age group and sex**

| Age group   | Sex          | 2017        | 2018        | 2019        | 2020        | 2021        |
|-------------|--------------|-------------|-------------|-------------|-------------|-------------|
|             |              | %           |             |             |             |             |
| All ages    | Males        | 17.7        | 17.5        | 18.0        | 16.0        | 18.9        |
|             | Females      | 17.1        | 16.7        | 16.1        | 16.0        | 17.7        |
|             | <b>Total</b> | <b>17.5</b> | <b>17.0</b> | <b>17.1</b> | <b>16.0</b> | <b>18.3</b> |
| Under 18    | <b>Total</b> | <b>20.8</b> | <b>21.9</b> | <b>20.6</b> | <b>20.3</b> | <b>24.8</b> |
| 18-64       | Males        | 17.5        | 19.0        | 19.5        | 18.9        | 22.3        |
|             | Females      | 18.3        | 19.3        | 18.6        | 19.2        | 22.6        |
|             | <b>Total</b> | <b>18.0</b> | <b>19.3</b> | <b>18.7</b> | <b>18.9</b> | <b>22.5</b> |
| 65 and over | Males        | 12.5        | 10.9        | 11.9        | 11.5        | 11.9        |
|             | Females      | 13.0        | 9.7         | 11.3        | 10.6        | 10.3        |
|             | <b>Total</b> | <b>12.7</b> | <b>10.3</b> | <b>11.5</b> | <b>11.0</b> | <b>10.9</b> |

**Chart 3. Relative median at-risk-of-poverty gap by household type and year**



**Chart 4. Share of persons living in households who are Materially and Socially Deprived (MSD) and Severely Materially and Socially Deprived (SMSD) by year**





**Table 8. Number and share of persons who are lacking various material and social deprivation items<sup>1</sup> by year**

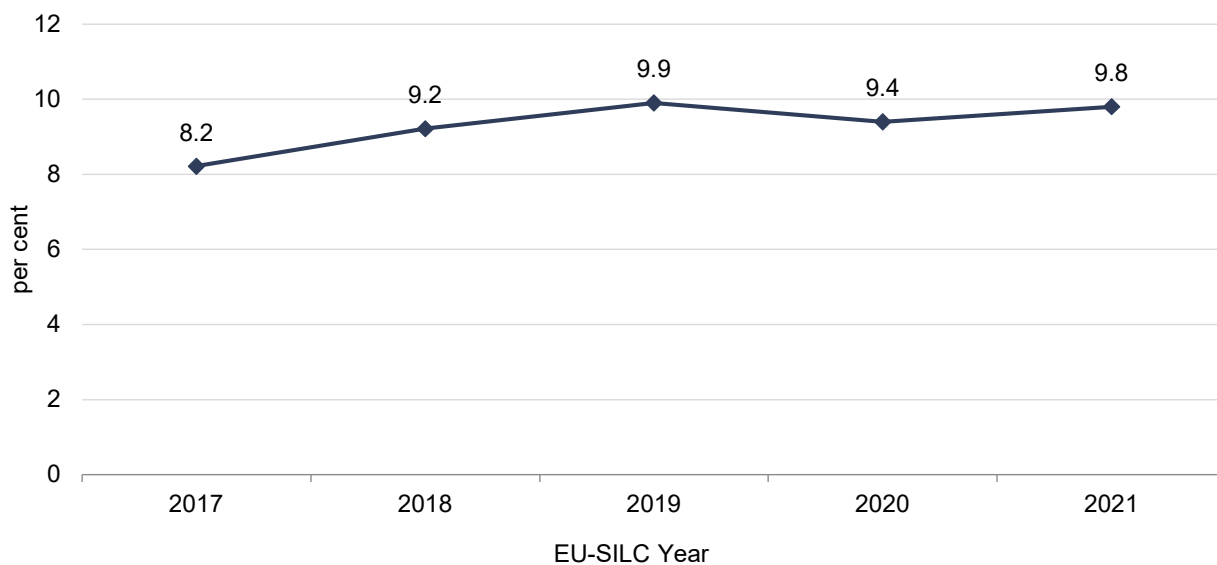
| Material deprivation items   | 2017              |      | 2018              |      | 2019              |      | 2020              |      | 2021              |      |
|--|-------------------|------|-------------------|------|-------------------|------|-------------------|------|-------------------|------|
|  | Number of persons | %    | Number of persons | %    | Number of persons | %    | Number of persons | %    | Number of persons | %    |
| Face unexpected financial expenses <sup>2</sup>  | 70,708            | 15.6 | 64,926            | 13.9 | 73,272            | 15.1 | 82,169            | 16.3 | 79,530            | 15.7 |
| Pay for one week's annual holiday away from home <sup>2</sup>  | 153,257           | 33.9 | 142,871           | 30.6 | 149,501           | 30.8 | 166,210           | 32.9 | 168,150           | 33.1 |
| Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments <sup>2</sup>               | 29,459            | 6.5  | 37,702            | 8.1  | 37,853            | 7.8  | 35,571            | 7.0  | 39,831            | 7.8  |
| Afford a meal with meat, chicken, fish or vegetarian equivalent every second day <sup>2</sup>                                    | 25,233            | 5.6  | 26,688            | 5.7  | 28,162            | 5.8  | 30,180            | 6.0  | 31,445            | 6.2  |
| Keep the home adequately warm in winter <sup>2</sup>   | 28,518            | 6.3  | 35,692            | 7.6  | 37,564            | 7.8  | 36,305            | 7.2  | 39,821            | 7.8  |
| Household cannot afford a car <sup>2</sup>   | 7,864             | 1.7  | 9,514             | 2.0  | 10,910            | 2.3  | 11,949            | 2.4  | 9,216             | 1.8  |
| Replace worn-out furniture   | 76,285            | 16.9 | 79,578            | 17.0 | 86,711            | 17.9 | 83,043            | 16.4 | 80,538            | 15.9 |
| Replace worn-out clothes with some new ones <sup>3</sup>   | 11,999            | 3.2  | 17,553            | 4.5  | 18,609            | 4.6  | 22,963            | 5.4  | 25,938            | 6.0  |
| Have two pairs of properly fitting shoes <sup>3</sup>  | 15,276            | 4.0  | 19,146            | 4.9  | 18,799            | 4.6  | 23,770            | 5.6  | 26,519            | 6.1  |
| Spend a small amount of money each week on him/herself ("pocket money") <sup>3</sup>   | 43,873            | 11.6 | 47,385            | 12.0 | 49,052            | 12.0 | 47,611            | 11.2 | 51,086            | 11.8 |
| Have regular leisure activities <sup>3</sup>   | 52,112            | 13.8 | 54,027            | 13.7 | 55,524            | 13.6 | 46,475            | 10.9 | 45,065            | 10.4 |
| Get together with friends/family for a drink/meal at least once a month <sup>3</sup>   | 27,380            | 7.2  | 27,375            | 6.9  | 32,266            | 7.9  | 31,481            | 7.4  | 33,181            | 7.7  |
| Have an internet connection <sup>3</sup>   | 6,994             | 1.8  | 7,457             | 1.9  | 8,953             | 2.2  | 9,958             | 2.3  | 10,862            | 2.5  |
| Persons deprived of at least 5 of the above items (materially and socially deprived persons)                                     | 37,166            | 8.2  | 43,049            | 9.2  | 47,869            | 9.9  | 47,212            | 9.4  | 49,769            | 9.8  |
| Persons severely materially and socially deprived (lacking at least 7 items out of the 13 material and social deprivation items) | 19,625            | 4.3  | 22,028            | 4.7  | 24,333            | 5.0  | 25,644            | 5.1  | 27,334            | 5.4  |

<sup>1</sup> Refer to methodological note 5.

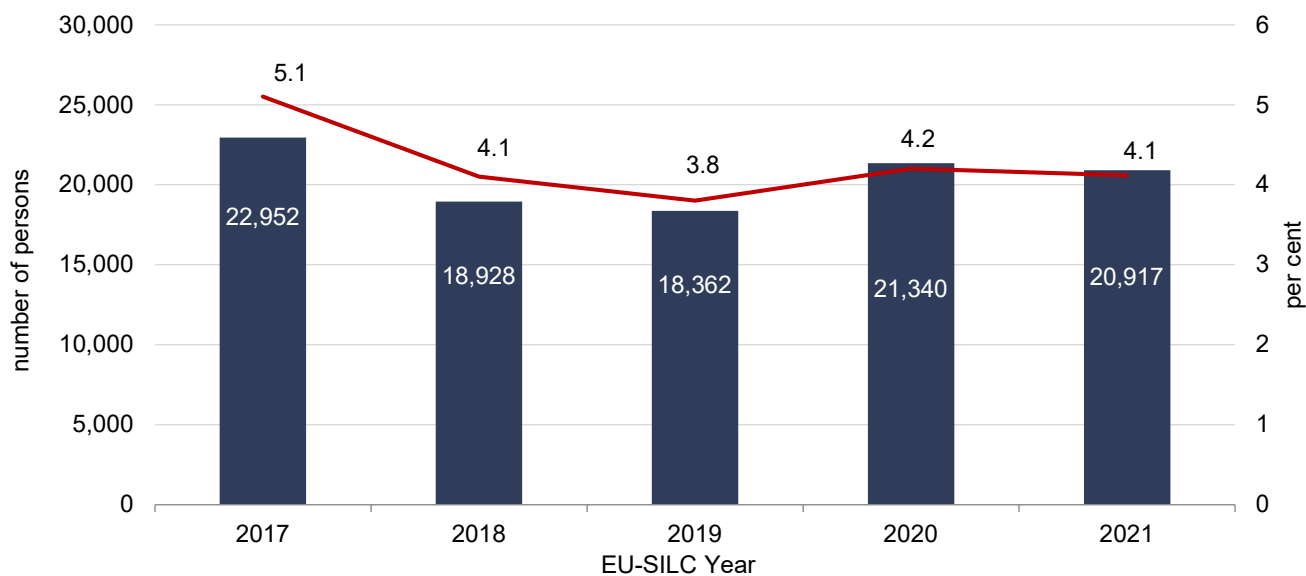
<sup>2</sup> These items are also used to compute the severe material deprivation and material deprivation indicators.

<sup>3</sup> Includes persons aged 16 and over.

**Chart 5. Share of persons who are materially and socially deprived by year  
(lacking at least five out of the 13 material and social deprivation items)**



**Chart 6. Number and share of persons living in households with low-work-intensity by year**



## Methodological Notes

### 1. Background

The European Statistics on Income and Living Conditions (EU-SILC) survey is an annual enquiry conducted by the National Statistics Office (NSO) among persons residing in private households in Malta and Gozo.

The main scope of this survey is to enable the compilation of statistics on income distribution, 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.

### 2. Sample size and response

The EU-SILC sample follows a rotational design whereby every household is surveyed for four consecutive years. This sampling methodology enhances consistency and thus allows for high-quality, cross-sectional and longitudinal analysis.

In 2021, the gross sample size was 4,724 households. Of these, 177 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.

### 3. Income reference period

The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2021 refers to the calendar year 2020.

### 4. Concepts and definitions

- A person is defined as a **dependent child** if s/he is:

- under 18, or;
- 18-24 years old and is economically inactive and living with at least one parent.

Otherwise, the person is referred to as an adult.

- The **highest level of education achieved** only applies for those persons aged 16 and over.
- 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.
- The **most frequent activity** status is defined as the status that individuals aged 18 and over declare to have occupied for more than six months in the calendar year. The most frequent activity status groups are; employment, unemployment, retirement and other inactivity.
- The **gross household income** includes:
  - Gross employee cash or near cash income;
  - Gross non-cash employee income (only company car and associated costs included);
  - Gross cash benefits or losses from self-employment (including royalties);
  - Unemployment benefits;
  - Old-age benefits;
  - Survivors' benefits;
  - Sickness benefits;
  - Disability benefits;
  - Education-related allowances;
  - Income from rental of property or land;
  - Family/Children related allowances;
  - Social exclusion benefits not elsewhere classified;
  - Housing allowances;
  - Regular inter-household cash transfers received;
  - Interests, dividends, and/or profits from capital investments in unincorporated businesses;
  - Income received by people aged under 16; and,
  - Income received from individual private pension plans.
- The **total disposable income** of a household is calculated by deducting:
  - regular inter-household cash transfers paid;
  - tax on income; and,
  - social insurance contributions.

from the total gross household income.

- **Equivalent household size** is calculated according to the “modified OECD” equivalence scale which gives:
  - a weight of 1.0 to the first adult;
  - a weight of 0.5 to any other household member aged 14+;
  - a weight of 0.3 to each child.

The resulting figure, which is the sum of these weights, is attributed to each member of the household.

- **Equivalised disposable income (referred to also as national equivalised income)** is defined as the household’s total disposable income divided by its “equivalent household size”, to take account of the size and composition of the household, and is attributed to each household member. For example, a household with two adults and two 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  $(€20,000/2.1) = €9,523$ .
- 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.
- The **relative median at-risk-of-poverty gap** is calculated as the distance between the median equivalised total net income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold itself, expressed as a percentage of the at-risk-of-poverty threshold.
- The **S80/S20** ratio is the ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.
- The **Gini coefficient** measures the inequality of income distribution. It may take values ranging from 0 per cent, which implies perfect equality in the income distribution, to 100 per cent, which signifies absolute inequality.

##### 5. 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 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, 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.

6. The at-risk-of-poverty rate refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.
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](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. Sampling variability of main SILC 2021 indicators...

Data included in this release are based on sample data and are therefore subject to sampling error. Sampling error is measured by a quantity known as the margin of error, which in turn, expresses the variability between the true population parameters and their corresponding sample estimates. In the table below, the margin of error is used to construct a set of 95 per cent confidence intervals for specific variables, which gives an indication of where the true population parameters lie.

|                                    |  | estimate      | margin of error<br>at 95%<br>confidence<br>interval | 95% confidence<br>interval |
|------------------------------------|--|---------------|---|----------------------------|
| <b>At-risk-of-poverty</b>          |  | <b>85,754</b> | <b>7,110</b>  | <b>85,754 ± 7,110</b>      |
| <b>At-risk-of-poverty rate (%)</b> | <b>Total</b>   | <b>16.9</b>   | <b>1.4</b>  | <b>16.9 ± 1.4</b>          |
|                                    | Males  | 15.8          | 1.5   | 15.8 ± 1.5                 |
|                                    | Females  | 18.0          | 1.6   | 18.0 ± 1.6                 |
|                                    | 0-17   | 19.6          | 2.8   | 19.6 ± 2.8                 |
|                                    | 18-64  | 13.1          | 1.4   | 13.1 ± 1.4                 |
|                                    | 65+  | 28.1          | 2.2   | 28.1 ± 2.2                 |
|                                    | <b>Household without dependent children</b>                          | <b>17.1</b>   | <b>1.4</b>  | <b>17.1 ± 1.4</b>          |
|                                    | One person household, under 65 years                                 | 27.3          | 5.0   | 27.3 ± 5.0                 |
|                                    | One person household, 65 years and over                              | 35.6          | 4.6   | 35.6 ± 4.6                 |
|                                    | 2 adults, no dependent children, both under 65 years                 | 11.0          | 2.9   | 11.0 ± 2.9                 |
|                                    | 2 adults, no dependent children, at least one adult 65 years or more | 28.0          | 3.2   | 28.0 ± 3.2                 |
|                                    | Other households without dependent children                          | 4.0           | 1.6   | 4.0 ± 1.6                  |
|                                    | <b>Household with dependent children</b>                             | <b>16.6</b>   | <b>2.4</b>  | <b>16.6 ± 2.4</b>          |
|                                    | Single parent household, one or more dependent children              | 44.8          | 9.9   | 44.8 ± 9.9                 |
|                                    | 2 adults, one dependent child  | 10.9          | 3.8   | 10.9 ± 3.8                 |
|                                    | 2 adults, two dependent children                                     | 17.4          | 4.7   | 17.4 ± 4.7                 |
|                                    | 2 adults, three or more dependent children                           | 37.4          | 13.1  | 37.4 ± 13.1                |
|                                    | Other households with one or more dependent children                 | 10.8          | 4.0   | 10.8 ± 4.0                 |

... Sampling variability of main SILC 2021 indicators

|  |  | estimate       | margin of error<br>at 95%<br>confidence<br>interval | 95% confidence<br>interval |
|--|--|----------------|---|----------------------------|
| <b>Material and social deprivation</b>                 |  | <b>49,769</b>  | <b>5,586</b>  | <b>49,769 ± 5,586</b>      |
| <b>Material and social deprivation rate (%)</b>        | <b>Total</b>   | <b>9.8</b>     | <b>1.1</b>  | <b>9.8 ± 1.1</b>           |
|  | Males  | 9.4            | 1.2   | 9.4 ± 1.2                  |
|  | Females  | 10.3           | 1.2   | 10.3 ± 1.2                 |
|  | 0-17   | 10.4           | 2.2   | 10.4 ± 2.2                 |
|  | 18-64  | 9.6            | 1.2   | 9.6 ± 1.2                  |
|  | 65+  | 10.0           | 1.7   | 10.0 ± 1.7                 |
| <b>Severe material and social deprivation</b>          |  | <b>27,334</b>  | <b>4,063</b>  | <b>27,334 ± 4,063</b>      |
| <b>Severe material and social deprivation rate (%)</b> | <b>Total</b>   | <b>5.4</b>     | <b>0.8</b>  | <b>5.4 ± 0.8</b>           |
|  | Males  | 5.1            | 0.9   | 5.1 ± 0.9                  |
|  | Females  | 5.7            | 1.0   | 5.7 ± 1.0                  |
|  | 0-17   | 7.2            | 1.9   | 7.2 ± 1.9                  |
|  | 18-64  | 5.3            | 0.8   | 5.3 ± 0.8                  |
|  | 65+  | 4.0            | 1.1   | 4.0 ± 1.1                  |
| <b>Low work intensity</b>                              |  | <b>20,917</b>  | <b>4,063</b>  | <b>20,917 ± 4,063</b>      |
| <b>Low work intensity rate (%)</b>                     | <b>Total</b>   | <b>5.3</b>     | <b>0.8</b>  | <b>5.3 ± 0.8</b>           |
|  | Males  | 4.6            | 0.8   | 4.6 ± 0.8                  |
|  | Females  | 6.1            | 1.0   | 6.1 ± 1.0                  |
|  | 0-17   | 6.5            | 1.5   | 6.5 ± 1.5                  |
|  | 18-64  | 5.0            | 0.8   | 5.0 ± 0.8                  |
| <b>At-risk-of-poverty or social exclusion</b>          |  | <b>103,329</b> | <b>7,110</b>  | <b>103,329 ± 7,110</b>     |
| <b>At-risk-of-poverty or social exclusion rate (%)</b> | <b>Total</b>   | <b>20.3</b>    | <b>1.4</b>  | <b>20.3 ± 1.4</b>          |
|  | Males  | 18.9           | 1.5   | 18.9 ± 1.5                 |
|  | Females  | 21.9           | 1.7   | 21.9 ± 1.7                 |
|  | 0-17   | 23.2           | 2.9   | 23.2 ± 2.9                 |
|  | 18-64  | 17.0           | 1.5   | 17.0 ± 1.5                 |
|  | 65+  | 29.9           | 2.3   | 29.9 ± 2.3                 |
|  | <b>Household without dependent children</b>                          | <b>20.9</b>    | <b>1.5</b>  | <b>20.9 ± 1.5</b>          |
|  | One person household, under 65 years                                 | 32.8           | 5.0   | 32.8 ± 5.0                 |
|  | One person household, 65 years and over                              | 36.6           | 4.7   | 36.6 ± 4.7                 |
|  | 2 adults, no dependent children, both under 65 years                 | 16.5           | 3.5   | 16.5 ± 3.5                 |
|  | 2 adults, no dependent children, at least one adult 65 years or more | 31.5           | 3.3   | 31.5 ± 3.3                 |
|  | Other households without dependent children                          | 6.9            | 2.0   | 6.9 ± 2.0                  |
|  | <b>Household with dependent children</b>                             | <b>19.7</b>    | <b>2.5</b>  | <b>19.7 ± 2.5</b>          |
|  | Single parent household, one or more dependent children              | 52.6           | 10.2  | 52.6 ± 10.2                |
|  | 2 adults, one dependent child  | 16.7           | 4.3   | 16.7 ± 4.3                 |
|  | 2 adults, two dependent children                                     | 18.0           | 4.7   | 18.0 ± 4.7                 |
|  | 2 adults, three or more dependent children                           | 40.0           | 13.1  | 40.0 ± 13.1                |
|  | Other households with one or more dependent children                 | 12.5           | 4.2   | 12.5 ± 4.2                 |

**9. 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 per cent.

[ ] 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 per cent and is lower or equal to 50 per cent.

**N/A** Not applicable

**10. Other notes:**

- Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.
- Tables may not exactly add up due to rounding.

**11. 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>

**12. References to this news release are to be cited appropriately.**

**13. A detailed news release calendar is available on:**

[https://nso.gov.mt/en/News\\_Releases/Release\\_Calendar/Pages/News-Release-Calendar.aspx](https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx).