

SURVEY ON INCOME AND LIVING CONDITIONS 2008

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National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel.: (+356) 25997000
Fax: (+356) 25997205 / 25997103
e-mail: nso@gov.mt
website: <http://www.nso.gov.mt>

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For further information, please contact:

Unit C1: Demographic, Social and Culture Statistics
Directorate C: Social Statistics and Information Society
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel: (+356) 25997629

Our publications are available from:

Unit D2: External Cooperation and Communication Unit
Directorate D: Resources and Support Services
National Statistics Office
Lascaris
Valletta VLT 2000
Malta
Tel.: (+356) 25997219
Fax: (+356) 25997205

Department of Information
3 Castille Place
Valletta VLT 2000
Malta
Tel.: (+356) 21250550
Fax: (+356) 21237170

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Foreword

The annual Survey on Income and Living Conditions is a harmonised statistical activity aimed at collecting timely and comparable cross-sectional data on income, poverty, social exclusion and living conditions, in line with European Union requirements. The longitudinal aspect of this exercise makes it a particularly valuable instrument. The EU-SILC provides information that is used in, among others, the compilation of structural indicators relating to social cohesion (at-risk-of poverty rate, S80/S20 ratio and gender pay gap). Since Malta, together with eight other Member States which acceded to the European Union in 2004, first started carrying out the SILC in 2005, users may also conduct panel data analysis observed periodically over, typically, a four-year period.

In this publication, the second in the series, the NSO presents results for the 2008 survey, which shows Malta's at-risk-of-poverty rate at 15 per cent, with a Gini coefficient of 27 per cent.

The SILC consists of two levels: the household and the individual. Information on social exclusion and housing conditions is collected at household level, while labour, education and health-related data are obtained in respect of persons aged 16 and over. The core of the SILC data collection - income disaggregated to very detailed components - is mainly collected at individual level with some additional components added on in the household part of SILC. With regard to social inclusion, the most important output is the computation of the Laeken indicators which, taken as a whole, reflect a balanced panorama of EU social concerns.

The feedback from statistical users indicates that the SILC is gaining in importance locally as well as internationally. In the years to come, this instrument will be used as one of the benchmarks to assess whether Malta has attained specific targets in the Europe 2020 strategy put forward by the European Commission.

In analysing and interpreting the data presented in the tables as well as emerging trends, users are, as always, urged to consult the methodological notes carefully. The NSO would like to thank the individuals and households for their participation in this survey. On these responses, the success and results of the SILC are totally dependent.

I would also like to thank Ms Mary Rose Debono and her team for the meticulous work carried out in a diligent and sensitive manner.

Michael Pace Ross
Director General

June 2010

Methodology

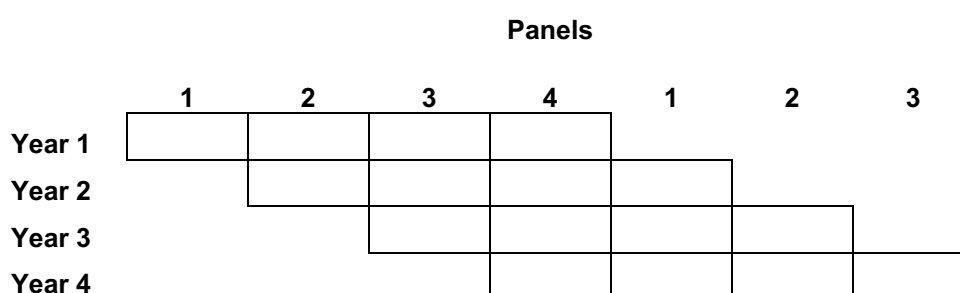
BACKGROUND

The Survey on Income and Living Conditions (SILC) is an annual survey 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 and indicators on monetary poverty. The SILC also serves to produce reliable quantitative information on social exclusion and material deprivation.

SILC data collection and analysis have been carried out in Malta since 2005. The SILC 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 project is coordinated by Eurostat that, in particular, provides guidelines on the methodology that is implemented in order to ensure comparability among participating countries.

SAMPLING METHOD

The mechanism used for SILC is that of a panel survey with a 4-year rotational design, whereby each year 75 per cent of households from the previous year are re-interviewed while a new sample of 1,500 households is simultaneously selected. This method is illustrated in figure 1 below.



Such a panel survey permits the monitoring of changes in income and living conditions over the years. Each year, the sample of new households is selected using simple random sampling from a suitable sampling frame. Institutional households (eg. homes for elderly, prisons etc.) are not surveyed in SILC since they are often characterised by particular income and expenditure patterns that do not necessarily conform to those of private households.

For SILC 2008, the sampling frame used was a database of persons and households from the Census of Population and Housing 2005 which includes annual demographic updates from end 2005-to date. This database was created by NSO further to the census project and is being regularly maintained by the same Office.

Data collection was carried out by means of personal interviews conducted among all persons living in the selected households. Proxy interviews were discouraged in order to ensure the high quality of data collected from this survey.

SAMPLE SIZE AND RESPONSE

In 2008, the gross sample size was 4,361 households. Of these, 30 households were ineligible households (i.e. households that did not actually exist, non-residential addresses, permanently vacant dwellings or institutional households). Consequently, a total of 4,331 households were approached for the interview and 3,368 completed the survey, resulting in a household response rate of 78 per cent. These households comprised 9,591 residents, of whom 7,874 were aged 16 and over.

DATA COLLECTION

NSO employs a pool of part-time interviewers to carry out the SILC. These interviewers were trained and made familiar with the survey to ensure that the data is collected correctly.

All SILC fieldwork has been carried out through CAPI (computer-assisted personal interviewing) by means of laptops. The data entry program used during the data collection had a number of built-in validations that minimised many errors during the interviewing stage. The program also held automated routing from a question to another thus minimising accidental omission of questions. The CAPI system was introduced for the first time by NSO in SILC 2005 and has been retained due to its capability to reduce significantly many processing errors related to data entry while speeding up the whole process.

Data collection for SILC 2008 was carried out between 1st July and 31st October 2008. The income reference period of every SILC is always the calendar year prior to the survey year. Thus the income reference year for SILC 2008 was calendar year 2007. The reference period for most other questions related to non-monetary variables was the period during which the survey was being conducted. The mean interview duration per household amounted to 44 minutes.

QUALITY CONTROL

It is NSO's policy to apply quality control measures to ensure high quality data is collected from households. Many measures were in fact implemented during all stages of the three SILC processes covered in this publication.

Training of interviewers was carried out through a number of briefing sessions, at the end of which handouts highlighting the main points were given to the interviewers. Furthermore, interviewers were encouraged to refer to the Office whenever the need for further clarification arose. In parallel the Office made it a point to keep in contact with the interviewers to resolve any difficulties that cropped up during the data collection stages.

Data collection was followed by a series of telephone audits that were carried out on a significant sample of households to verify whether all interviewers complied with instructions. Any problems encountered were dealt with immediately and action was taken as necessary.

The CAPI method of data-collection reduced the incidence of data-entry errors considerably. Nevertheless, completed questionnaires were subjected to a further vetting process by trained NSO staff to ensure that the data collected were correct. The process of identifying and correcting logically misleading data was extended to the analysis stage as well. In some cases the imputation of missing information was necessary, and various statistical methods were applied in this respect. However all changes during this stage were kept to a minimum and were carried out within the parameters established by Eurostat. Moreover, these

changes were clearly documented in order to ensure transparency with respect to the methodology that was applied.

WEIGHTING

A set of weights were derived so that the collected sample data could be used to infer on the total population. The weighting process used incorporated adjustments due to non-response and calibration procedures in terms of external data. The calibrating variables used were household size, tenure status, district, household type and number of persons in households by sex and 10-year age-groups.

ERRORS

The following table is a summary of the estimated margins of error estimated at 95 per cent confidence intervals for the main income components that were derived from SILC 2008.

Household income – margins of error: 2008

Source	€000's	number of observations (households)	% margin of error at 95% C.I.
Employee cash or near cash income and non-cash employee income	2,087,376	1,941	3.0
Cash benefits or losses for self-employment	412,683	450	7.6
Unemployment benefits	18,280	145	13.6
Old-age benefits	409,972	1,373	3.3
Sickness and disability benefits	57,552	711	11.0
Education-related allowances	19,911	350	7.7
Survivor's benefits; Family/children related allowances	60,407	893	8.9
Interests and dividends	164,455	3,368	6.7
Income from rental of property or land	19,940	155	26.4
Regular inter-household cash transfer received	6,739	52	25.6
Other income	33,591	857	12.9
Gross income	3,290,905	3,368	2.7
Disposable income	2,755,567	3,368	2.4

The next table illustrates estimates of errors for a range of derived rates and the corresponding number of persons or households over which the rates are computed. For example, an at-risk-of-poverty rate of 15 per cent calculated for some population category

that numbers 240,000 has a margin of error of 1.0 per cent i.e. rate = 15% ($\pm 1\%$) such that the rate can be as low as 14% and as high as 16%.

% margin of error estimates		eligible number of persons/households ('000s)												
		2	8	20	40	80	120	160	200	240	280	320	360	400
estimated rate (%)	5	6.5	3.3	2.1	1.5	1.0	0.8	0.7	0.7	0.6	0.6	0.5	0.5	0.5
	10	9.0	4.5	2.8	2.0	1.4	1.2	1.0	0.9	0.8	0.8	0.7	0.7	0.6
	15	10.7	5.3	3.4	2.4	1.7	1.4	1.2	1.1	1.0	0.9	0.8	0.8	0.8
	20	12.0	6.0	3.8	2.7	1.9	1.5	1.3	1.2	1.1	1.0	0.9	0.9	0.8
	25	13.0	6.5	4.1	2.9	2.0	1.7	1.4	1.3	1.2	1.1	1.0	1.0	0.9
	30	13.7	6.9	4.3	3.1	2.2	1.8	1.5	1.4	1.3	1.2	1.1	1.0	1.0
	40	14.7	7.3	4.6	3.3	2.3	1.9	1.6	1.5	1.3	1.2	1.2	1.1	1.0
	50	15.0	7.5	4.7	3.3	2.4	1.9	1.7	1.5	1.4	1.3	1.2	1.1	1.1
	60	14.7	7.3	4.6	3.3	2.3	1.9	1.6	1.5	1.3	1.2	1.2	1.1	1.0
	70	13.7	6.9	4.3	3.1	2.2	1.8	1.5	1.4	1.3	1.2	1.1	1.0	1.0
	80	12.0	6.0	3.8	2.7	1.9	1.5	1.3	1.2	1.1	1.0	0.9	0.9	0.8
	90	9.0	4.5	2.8	2.0	1.4	1.2	1.0	0.9	0.8	0.8	0.7	0.7	0.6

From this table it is clear that the quality of the indicators will decline with decreasing eligible population. It was therefore decided to not provide estimates based on less than 20 readings and flag other estimates based on between 20 and 50 readings. Readers are therefore strongly advised to interpret these estimates with caution.

The following table summarises the estimated margins of error at 95 per cent confidence intervals for the main at-risk-of-poverty indicators.

At-risk-of-poverty indicators: 2008 - sampling errors

	At-risk-of-poverty rates	Number of observations	Estimated eligible count over total population	% margin of error at 95% C.I.
Age				
0-17	20	1,999	82,060	1.9
18-24	8	968	44,700	1.8
25-49	11	2,932	137,650	1.2
50-64	14	2,214	87,580	1.5
65+	22	1,478	54,200	2.3
District				
Southern Harbour	17	1,686	75,590	2.0
Northern Harbour	14	2,674	121,880	1.4
South Eastern	13	1,509	60,380	1.8
Western	13	1,342	56,320	1.9
Northern	16	1,386	62,220	2.1
Gozo and Comino	14	994	29,800	2.4
Main source of income				
Work	8	7,107	315,035	0.7
Unemployment benefit	86	67	2,937	8.9
Old-age benefit	28	1,693	61,295	2.3
Other social benefits	61	524	19,452	4.5
Other forms of income	60	200	7,470	7.3
Most frequent activity status				
At work	5	3,447	159,309	0.8
Unemployed	29	198	8,946	6.8
Retired	22	1,322	49,414	2.4
Other inactive (including persons aged under 16)	20	4,595	187,270	1.3
Work intensity (WI)				
WI = 0	48	1,270	44,736	3.0
0<WI<0.5	18	776	31,039	2.9
0.5<=WI<1	11	4,352	196,835	1.0
WI=1	2	2,233	97,984	0.6
Household type				
Household without dependent children	13	4,309	181,021	1.1
<i>of which:</i>				
One person household, total	21	601	26,735	3.5
One person household, male	19	207	10,606	5.8
One person household, female	23	394	16,129	4.5
One person household, under 65	23	250	11,989	5.6
One person household, 65 or over	20	351	14,746	4.5
2 adults, no dependent children, both under 65	17	792	33,709	2.8
2 adults, no dependent children, at least one adult aged 65 or more	27	998	35,944	3.0
Other households without dependent children	3	1,918	84,632	0.8
Households with dependent children	16	5,282	225,169	1.1
<i>of which:</i>				
Single parent household, one or more dependent children	59	256	10,147	6.5
2 adults, one dependent child	8	888	46,298	1.9
2 adults, two dependent child	20	1,792	65,521	2.0
2 adults, three or more dependent children	27	651	24,855	3.7
Other households with one or more dependent children	8	1,695	78,349	1.4
All persons	15	9,591	406,190	0.8

Other non-sampling errors occur for reasons such as respondent-error, non-response, under-coverage, under reporting, errors in processing and other human errors. These errors occur in all types of data collections and may reduce the capability of the survey to depict a clear picture in the whole country. While every effort is made to minimise these types of errors, they still occur. Unfortunately, it is often very difficult to quantify or locate the source of these errors, but should all the same be borne in mind of the users of this data.

SILC deals mostly with personal and household income. For most income components the survey relies on figures reported by the interviewed persons and this can result in a degree of under-reporting. While every effort has been made to minimise the extent of under-reporting, the NSO is not responsible for inaccuracies that may emerge as a result of this.

CONCEPTS AND DEFINITIONS

The following is a list of definitions of the main variables and indicators covered by SILC. For the sake of harmonisation and comparability with other EU Member States, the questionnaire design and subsequent analyses have been carried out in such a way that most national concepts coincide with the concepts as outlined by Eurostat.

GROSS HOUSEHOLD INCOME INCLUDES:

1. Gross employee cash or near cash income

This refers to the monetary component of the compensation of employees in cash payable by an employer to an employee.

2. Gross non-cash employee income (only company car and associated costs included)

This refers to non-monetary income components in the form of a company car and associated costs (e.g. free fuel, car insurance, taxes and duties as applicable) provided for either private use or both private and official use.

3. Gross cash benefits or losses from self-employment (including royalties)

This includes net operating profit or loss accruing to working owners of, or partners in, an unincorporated enterprise, less interest on business loans; royalties earned on writing, and rentals from business buildings, vehicles, equipment, etc. not included in the profit/loss of unincorporated enterprises, after deduction of related costs such as interest on associated loans, repairs and maintenance and insurance charges.

4. Unemployment benefits

These refer to benefits that replace in whole or in part income lost by a worker due to the loss of gainful employment; compensation for the loss of earnings due to partial unemployment; replace in whole or in part income lost by an older worker who retires from gainful employment before the legal retirement age because of job reductions for economic reasons.

5. Old-age benefits

These refer to benefits that provide a replacement income when the aged person retires from the labour market, or guarantee a certain income when a person has

reached a prescribed age. All social benefits earned after working age (65 or over) fall under this income category.

6. Survivors' benefits

These refer to benefits that provide a temporary or permanent income to people below retirement age who have suffered from the loss of their spouse, partner or next-of-kin, usually when the latter represented the main bread winner for the beneficiary.

7. Sickness benefits

These refer to cash benefits that replace in whole or in part loss of earnings during temporary inability to work due to sickness or injury.

8. Disability benefits

These refer to benefits that provide an income to persons below standard retirement age whose ability to work and earn is impaired beyond a minimum level laid down by legislation by a physical or mental disability.

9. Education-related allowances

These refer to grants, scholarships and other education help received by students.

10. Income from rental of property or land

This refers to the income received during the income reference period, from renting a property (for example renting a dwelling not included in the profit/loss of unincorporated enterprises, receipts from boarders or lodgers, or rent from land) after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges.

11. Family/Children related allowances

These refer to benefits that provide financial support to households for bringing up children or provide financial assistance to people who support relatives other than children.

12. Social exclusion not elsewhere classified

These refer to regular benefits received by those who are "socially excluded" or "at risk of social exclusion". Amongst others, target groups include destitute people, migrants, refugees, drug addicts, alcoholics, and victims of criminal violence.

13. Housing allowances

These refer to interventions by public authorities to help households meet the cost of housing. An essential criterion for defining the scope of a Housing allowance is the existence of a qualifying means-test for the benefit.

14. Regular inter-household cash transfers received

These refer to regular monetary amounts received, during the income reference period, from other households or persons.

15. Interests, dividends, profits from capital investments in unincorporated business

These refer to the amount of interest (not included in the profit/loss of an unincorporated enterprise) from assets such as bank accounts, certificates of deposit, bonds, etc, dividends and profits from capital investment in an unincorporated business, in which the person does not work, received during the income reference period less expenses incurred.

16. Income received by people aged under 16

This is defined as the gross income received by all household members aged under sixteen during the income reference period.

GROSS HOUSEHOLD INCOME EXCLUDES:

1. Employers' social security contributions

These are defined as payments made, during the income reference period, by employers for the benefits of their employees to insurers (social security funds and private funded schemes) covering statutory, conventional or contractual contributions in respect of insurance against social risks.

2. Other non-cash employee benefits excluding those listed under 2 above

It refers to the non-monetary income components which may be provided free or at a reduced price to an employee as part of the employment package by an employer (excluding company car).

3. Own consumption

The value of goods produced for own consumption refers to the value of food and beverages produced and also consumed within the same household. It is calculated as the market value of goods produced deducting any expenses incurred in the production.

4. Imputed rent

This refers to the value that is imputed for all households that do not report paying full rent, either because they are owner-occupiers or they live in accommodation rented at a lower price than the market price, or because the accommodation is provided rent free.

These income components were collected and/or calculated for the first time in 2007. However for the sake of comparison with 2005 and 2006 data, these components have not been included in the gross household income.

Furthermore, interest paid on mortgages has not been deducted from gross household income, for the same reasons stated above.

TOTAL DISPOSABLE HOUSEHOLD INCOME:

The total disposable income of a household is calculated by subtracting:

- regular inter-household cash transfers paid,
- tax on income, and,
- social insurance contributions

from the total household gross income.

EQUIVALENT HOUSEHOLD SIZE:

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 or over;
- a weight of 0.3 to each child.

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

Thus, for example, a household composed of 2 adults and 1 child aged 10 has an equivalent household size of $1 + 0.5 + 0.3 = 1.8$.

EQUIVALISED DISPOSABLE INCOME:

Equivalent disposable income is defined as the household's total disposable income divided by its "equivalent size", to take account of the size and composition of the household, and is attributed to each household member.

AT-RISK-OF-POVERTY THRESHOLD:

Also referred to as the at-risk-of-poverty line. This is equivalent to 60 per cent of the median national equivalent income of the persons living in households.

AT-RISK-OF-POVERTY RATE:

Share of persons with an equivalent disposable income below the at-risk-of-poverty threshold.

MOST FREQUENT ACTIVITY STATUS:

The most frequent activity status is defined as the status that individuals declare to have occupied for more than half the number of months in the calendar year. The most frequent activity status groups are employment, unemployment, retirement and other inactive persons.

DEPENDENT CHILD:

A person is defined as a dependent child if he/she is:

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

A person is otherwise referred to as an adult.

This term differs from the term ‘child’ which corresponds to the persons aged under 18.

S80/S20 RATIO:

The ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.

WORK INTENSITY (WI):

The work intensity of the household refers to the number of months that all working age household members (i.e. persons aged 18-64 who do not fall under the definition of dependant children) have been working during the income reference year as a proportion of the total number of months that could theoretically be worked within the household.

Individuals are classified into work intensity categories that range from WI=0 (jobless household) to WI=1 (full work intensity i.e. all working age household members worked during the income reference year).

COMMENTARY

HOUSEHOLD DEMOGRAPHICS

The total number of private households in Malta was estimated at 142,310 in 2008, corresponding to 406,190 persons living within these households.

At 26 per cent of all households, the most common household composition was that comprising two persons, followed closely by three-person and four-person households respectively. A closer look at the distribution of households by type reveals that 60 per cent of households did not have dependent children. 26,740 such households were one person households with 60 per cent of these consisting of female occupants. Out of all households with dependent children, the most common household type was that consisting of two adults and two dependant children.

From a geographical perspective, the Northern Harbour was the most populated district accounting for 31 per cent of all households and 30 per cent of all persons living in households. In terms of number of households, the ranking of the other districts starting from the second most populated was: Southern Harbour district, Northern district, South Eastern district, Western district and Gozo and Comino.

In 2008, 76 per cent of all households were owned. The tenure status of the remaining households was split between rented (21 per cent) and accommodation provided free of charge (3 per cent).

A majority of 82 per cent of all households comprised at least one person who was of working age. The largest proportion of these households, 45 per cent, had a work intensity ranging between 0.5 and 1 meaning that at least half of the persons living in the household worked during the income reference year. Households having a full or null work intensity respectively accounted for 29 per cent and 19 per cent of households with at least one person of working age. While in the Western district 13 per cent of households had a work intensity equal to 0, the corresponding percentage in the Southern Harbour district was double this.

An estimated 199,780 persons living in private households were married, but only 196,150 of these persons were living with their married partner. At 60 per cent of persons aged 16 and over, married persons represented the largest marital status group. This was followed by those who have never married with 31 per cent, widowed persons with 6 per cent and separated or divorced persons with 3 per cent. Within this same age-group, 1 per cent of persons were cohabiting without a legal basis.

DISTRIBUTION OF INCOME

The total household gross income was estimated at €3.3 billion, equivalent to an average of €23,125 per household. The major component of household gross income was in the form of income from employment which accounted for 63 per cent of the total. This was followed by income from self-employment and old-age benefits, each accounting for 13 per cent of the total household gross income.

The total household disposable income, after deducting household transfers, income tax and national insurance contributions from the total household gross income, stood at €2.8 billion. Per household, the average disposable income was estimated to be €19,363. The largest

share of households, 23 per cent, had a disposable income between €5,001 and €10,000. On the other hand, the lowest percentage of households – 4 per cent – had a disposable income of €5,000 or less.

An analysis of the distribution of household disposable income by household characteristics reveals a number of variations. For example, the average disposable income of households in owned dwellings stood at €20,863, which is higher than the average of €14,500 received by households paying rent or availing of free accommodation. The average disposable income was also observed to increase with household size, ranging from €7,885 in one-person households to €30,091 in households with 5 or more persons.

Disposable income also varied, according to household type. Households without dependent children had an average disposable income of €16,881 while for households with dependent children the figure stood at €23,153. Within the latter group, the category with lowest disposable income - €10,178 - was the single parent household with one or more dependent children. In most household types, the largest source of disposable income was from work, be it through employment or self-employment. The exceptions to this were one person households and single parent households whose main sources of disposable income were old-age benefits and other income components (composed of other benefits, interests and dividends, income from rent and household transfers) respectively.

Variations in total disposable income can also be observed across districts. The largest proportion of households in the South Eastern and Western districts belonged to the €10,001 - €15,000 disposable income group, while the largest share of households in all other districts had a disposable income of between €5,001 and €10,000, although the shares between these two disposable income groups within the Northern district were almost the same.

As would be expected, households' disposable income is linked to the level of work intensity. 16 per cent of households with a work intensity greater than or equal to 0.5 but less than 1, and 18 per cent of households with a work intensity equal to 1 had a disposable income exceeding €35,000. Over half of all households with a work intensity equal to 0, had a disposable income of €10,000 or less.

HOUSING

In 2008, 17 per cent of the 108,810 households that were owners of their main dwelling, had a house loan on this same dwelling. For households without dependent children this percentage stood at 9 per cent, while for households with dependent children it was estimated at 27 per cent.

In terms of number of rooms, the most common type of main dwelling – accounting for 29 per cent of all households – was that consisting of 5 rooms. Furthermore, over three-fourths of all households were living in dwellings with 5 or more rooms. There also appears to be an association between household type and size of dwelling. Households without dependent children tended to be living in slightly smaller dwellings, with 31 per cent of these households having 4 rooms or less in their main dwelling. Similarly, households composed of a larger number of persons were more likely to be living in dwellings with more rooms. For example, while 31 per cent of households with 4 or more persons were living in dwellings with 7 or more rooms, only 9 per cent of such households were living in 4-room dwellings.

Households with a higher disposable income were also more likely to be living in larger dwellings. This can be illustrated by observing that the largest proportion of households with a disposable income of €10,000 or less was living in dwellings, with 4 rooms, the largest share of households in the €10,001 - €20,000 disposable income group was living in 5-room dwellings, and the largest proportion of households with a disposable income exceeding €20,000 was living in dwellings with 7 or more rooms.

The average monthly rent paid on main dwellings was estimated to be €43, but also varied according to a number of other variables. Once again there was a discrepancy between the value reported by households with dependent children and those without. For the former group the average monthly rent paid was €68, while for the latter it stood at €35. There does not appear to be a direct association between the amount of rent paid and the size of the dwelling or the household's disposable income.

The average monthly spend on housing costs in 2008 was estimated to be €139 per household. Housing costs include interest payments on mortgage, electricity, gas, house insurance, maintenance and rent. In general, households' expenditure on housing costs increased according to the household's disposable income. For example, households with a disposable income of €10,000 or less paid €88 per month, whereas households with a disposable income exceeding €35,000 paid €204 per month. 28 per cent of households considered housing costs to be a heavy burden; a further 53 per cent considered them to be somewhat of a burden while the remaining 19 per cent did not consider housing costs to be a burden at all.

The most common problem experienced with the main dwelling was related to pollution, grime or other environmental problems, with 36 per cent of households reporting having encountered such problems. This was followed by noise from neighbours or from the street which posed a problem for 26 per cent of households. The incidence of these and other problems related to the main dwelling did not vary much across households in different disposable income groups and of different size. On the other hand, pollution, grime or other environmental problems were experienced more in the Northern Harbour district, with 48 per cent of households in this district being affected by this.

MAIN AT-RISK-OF-POVERTY INDICATORS

The median national equivalised income calculated from SILC 2008 stood at €9,547, resulting in an increase of 5 per cent over the previous year. The at-risk-of-poverty threshold, which is equivalent to 60 per cent of the median national equivalised income, was €5,728. The corresponding at-risk-of-poverty rate was calculated at 15 per cent, and represented 59,498 persons who were below the at-risk-of-poverty threshold.

The S80/S20 ratio and Gini coefficient are two further indicators which provide a measure of the inequality of income distribution. From SILC 2008 the S80/S20 ratio revealed that the average equivalised income received by the 20 per cent of the population with the highest income was 4 times larger than the average received by the 20 per cent of the population with the lowest income. The Gini coefficient was estimated to be 27 per cent. This indicator must be interpreted in the context that 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.

An analysis of the at-risk-of-poverty rates by age-groups indicate that the elderly and children made up the two population categories that were mostly at risk, with rates of 22 per

cent and 20 per cent respectively. The overall at-risk-of-poverty rate for females was 2 percentage points higher than that for males. However this gender difference was reversed for the 65+ age group with at-risk-of poverty rates of 24 per cent and 20 per cent being estimated for males and females in this age-group respectively.

The at-risk-of-poverty rate for persons living in dwellings owned by their household stood at 13 per cent. On the other hand, persons living in rented dwellings or in accommodation provided free of charge were found to be more at-risk-of-poverty, with rates of 21 per cent and 26 per cent respectively.

Persons living in households with dependent children were more likely to be below the at-risk-of-poverty threshold. At 16 per cent, the at-risk-of-poverty rate for these persons was 3 percentage points higher than that of their counterparts. By household type, the highest at-risk-of-poverty rate – 59 per cent – was that for persons in single parent households having one or more dependent children. Furthermore, an increase in the number of dependent children in a household resulted in an increase in the at-risk-of-poverty rate for persons within these households. Out of the households without dependent children, those found to be most at risk were persons living in households composed of two adults with at least one adult aged 65 or more. The at-risk-of-poverty rate for this category stood at 27 per cent.

Some variation in at-risk-of-poverty rates was also identified in terms of the district in which a person lived. Persons in the South Eastern and Western districts were less likely to be at-risk-of-poverty, since the rate was estimated to be 13 per cent. For persons living in the Southern Harbour district, the at-risk-of-poverty rate was 4 percentage points higher.

Work can be regarded as the highest contributor towards reducing poverty. In fact, the at-risk-of-poverty rate increased as the work intensity within a household decreased. While the at-risk-of-poverty rate of persons whose main source of income was work stood at 8 per cent, that for persons who lived in households that mainly depended on social benefits ranged from 28 per cent to 86 per cent.

From SILC 2008 it also emerged that the attainment of a higher level of education was also linked to a lower at-risk-of-poverty rate. Persons who completed up to secondary school level or lower (including those who never received any formal schooling) had an at-risk-of-poverty rate of 17 per cent. On the other hand those who furthered their education and completed a tertiary or higher level of education had an at-risk-of-poverty rate of 3 per cent.

SILC also measures the effect of social transfers on the at-risk-of-poverty rate. The percentage of persons at-risk-of-poverty, if this were to be calculated before the inclusion of social transfers other than old-age and survivor's benefits, would increase from 15 per cent to 23 per cent. The rate would increase further to 36 per cent if old-age benefits and survivor's benefits were not taken into account either.

DEPRIVATION

Material deprivation is another aspect of poverty that is also measured through SILC. For example, in 2008, almost all households had a telephone, colour television and washing machine. However, 37 per cent of households did not have a computer which comprised 10 per cent whose reason for not having a computer was because they could not afford it.

The SILC questionnaire also studies households' capacity to afford a number of items. The main results for 2008 show that 64 per cent of households could not afford to pay for one

week annual holiday away from home, 35 per cent could not afford to face unexpected financial expenses of €450 and over, 11 per cent could not afford to eat a meal with meat, chicken, fish (or vegetarian equivalent) every second day and 9 per cent could not afford to keep their home adequately warm. Furthermore, 36 per cent of households responded that they found difficulty or even great difficulty to make ends meet. 8 per cent of households, on the other hand, said that they found it easy or very easy to make ends meet.

Considering material deprivation in terms of persons rather than households enables an analysis on the availability of or the capacity to afford certain items by whether a person is above or below the at-risk-of-poverty threshold. For example, 2 per cent of all persons were in households that did not afford a car. However, out of the number of persons who were at-risk-of-poverty, the percentage stood at 6 per cent. Similarly, while 7 per cent of persons were in households that had been in arrears over utility bills, this percentage increased to 12 per cent when considering only persons who were at-risk-of-poverty.

CHILDREN

Focussing on children aged under 13, the SILC questionnaire investigates the type of childcare availed of and the corresponding number of hours spent using these services. Results show that per week, children attending pre-school spent an average of 28 hours there, children attending compulsory school spent an average of 31 hours, while children availing of centre-based services or day-care centres spent an average of 8 hours there. Children being taken care of by grandparents, other household members (outside parents), other relatives, friends or neighbours spent an average of 18 hours per week.

The at-risk-of-poverty rate amongst children aged 0-17 was also affected by various household characteristics. The rate increases considerably for children in households with a low work intensity or low disposable income. Children living in single parent households were the most likely to be at risk, with an at-risk-of-poverty rate of 59 per cent.

The availability of certain amenities within the household is also linked to whether there are children in the household or not. For example, although 52 per cent of households without children did not have a computer the corresponding percentage for households with children stood at 11 per cent. The capacity to afford paying for one week annual holiday away from home decreased with increasing number of children. On the other hand, the chance of being in arrears was not very different for households with or without children.

ELDERLY

The at-risk-of-poverty rate for elderly persons was comparatively higher than that for persons in younger age groups. For example, the at-risk-of-poverty of persons aged 65 and over stood at 22 per cent while that for persons aged under 65 was 14 per cent. There were no significant differences in the rates amongst persons aged 60+ and 70+ when compared to the at-risk-of-poverty rates of those aged over 64.

The presence of elderly persons in households was related to a lower average disposable income in such households. For example, a household composed of a person under 65 years living with at least one other person under 65 years of age had an average disposable income of €25,170. On the other hand, the average disposable income in households comprising a person aged 65 and over, living with at least one other person also aged 65 and over, stood at just over half this amount i.e. €13,180. The at-risk-of-poverty rates for

persons in these two household types stood at 13 per cent and 26 per cent respectively. On the other hand, while 20 per cent of elderly persons living alone were at-risk-of-poverty, the corresponding rate for persons under 65 and living alone was 3 percentage points higher.

Income inequality was slightly less pronounced amongst elderly persons. Amongst all persons, the S80/S20 ratio was estimated to be 4. However for persons aged 70 and over the ratio stood at 3.

In terms of availability of various amenities within the home, there is a significant difference between the answers recorded for persons aged 65 and over and all persons in general regarding availability of a computer. In the former group, 27 per cent of persons lived in households which had a computer. However, when considering the population as a whole, it resulted that 75 per cent of persons were living in households which had a computer.

Key

- U – Under represented: estimate based on 20-50 counts
- :
- Under represented: estimate based on less than 20 counts; not provided.
- N/A – Not applicable
- NEI – National Equivalised Income
- WI – Work Intensity

1

HOUSEHOLD
POPULATION

1.1. Distribution of households by size and district: 2008

District	Household size					Total
	1	2	3	4	5+	
Southern Harbour	7,070	7,020	6,180	4,990	2,980	28,240
Northern Harbour	8,410	12,830	9,130	9,030	4,440	43,840
South Eastern	3,010	4,770	5,290	4,850	2,350	20,270
Western	2,640	4,070	4,500	4,480	2,650	18,340
Northern	2,880	5,220	4,710	5,650	2,270 ^u	20,730
Gozo and Comino	2,730	2,600	1,970	2,450	1,140 ^u	10,890
Total	26,740	36,510	31,780	31,450	15,830	142,310
% district						
Southern Harbour	26.4	19.2	19.4	15.9	18.8	19.8
Northern Harbour	31.5	35.1	28.7	28.7	28.0	30.8
South Eastern	11.3	13.1	16.6	15.4	14.8	14.2
Western	9.9	11.1	14.2	14.2	16.7	12.9
Northern	10.7	14.3	14.8	18.0	14.4 ^u	14.6
Gozo and Comino	10.2	7.1	6.2	7.8	7.2 ^u	7.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
% household size						
Southern Harbour	25.0	24.9	21.9	17.7	10.6	100.0
Northern Harbour	19.2	29.3	20.8	20.6	10.1	100.0
South Eastern	14.8	23.5	26.1	23.9	11.6	100.0
Western	14.4	22.2	24.5	24.4	14.4	100.0
Northern	13.8	25.2	22.7	27.3	11.0 ^u	100.0
Gozo and Comino	25.1	23.9	18.1	22.5	10.5 ^u	100.0
Total	18.8	25.7	22.3	22.1	11.1	100.0

1.2. Distribution of households by number of elderly persons (65+) and number of children (0-17): 2008

Number of children	Number of elderly persons			Total
	0	1	2+	
0	51,280	26,260	13,020	90,560
1	26,560	850 ^u	:	27,490
2	18,830	:	:	19,290
3+	4,800	:	:	4,970
Total	101,470	27,720	13,120	142,310

1.3. Distribution of households by tenure status and size: 2008

Household size	Owner	Tenant	Accommodation provided free of charge	Total
tenure status				
1	16,030	9,380	1,330	26,740
2	26,970	8,240	1,300	36,510
3	25,680	5,400	700 ^u	31,780
4	27,460	3,530	460 ^u	31,450
5+	12,670	2,770	:	15,830
Total	108,810	29,320	4,180	142,310
% household size				
1	14.7	32.0	31.6	18.8
2	24.8	28.1	31.1	25.7
3	23.6	18.4	16.7 ^u	22.3
4	25.2	12.0	11.0 ^u	22.1
5+	11.6	9.4	:	11.1
Total	100.0	100.0	100.0	100.0

1.4. Distribution of households by type: 2008

Household type	% total	Number
Households without dependent children	60.4	85,990
<i>of which:</i>		
One person household, total	31.1	26,740
One person household, male	39.7	10,610
One person household, female	60.3	16,130
One person household, under 65 years of age	44.8	11,990
One person household, 65 years old and over	55.2	14,750
Two adults, no dependent children, both under 65 years of age	19.6	16,860
Two adults, no dependent children, at least one adult aged 65 or more	20.9	17,970
Other households without dependent children	28.4	24,420
Households with dependent children	39.6	56,320
<i>of which:</i>		
Single parent household, one or more dependent children	6.5	3,680
Two adults, one dependent child	27.4	15,430
Two adults, two dependent children	29.1	16,380
Two adults, three or more dependent children	8.5	4,800
Other households with dependent children	28.5	16,030
Total	100.0	142,310

1.5. Distribution of households by work intensity and district: 2008

District	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
work intensity					
Southern Harbour	5,880	1,960 ^u	9,230	5,360	22,430
Northern Harbour	6,900	2,670	15,590	10,350	35,510
South Eastern	2,620	1,100 ^u	7,710	5,950	17,380
Western	2,010	1,440 ^u	7,330	4,830	15,610
Northern	2,850	850 ^u	9,260	4,840	17,800
Gozo and Comino	1,820	680 ^u	3,110	2,870	8,480
Total	22,080	8,700	52,230	34,200	117,210
% district					
Southern Harbour	26.2	8.7 ^u	41.2	23.9	100.0
Northern Harbour	19.4	7.5	43.9	29.1	100.0
South Eastern	15.1	6.3 ^u	44.4	34.2	100.0
Western	12.9	9.2 ^u	47.0	30.9	100.0
Northern	16.0	4.8 ^u	52.0	27.2	100.0
Gozo and Comino	21.5	8.0 ^u	36.7	33.8	100.0
Total	18.8	7.4	44.6	29.2	100.0

Note: This table excludes households without persons of working age.

1.6. Distribution of households by work intensity and size: 2008

Household size	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	Total
1	6,490	:	:	4,720	11,990
2	11,190	820 ^u	6,180	8,100	26,290
3	2,510	4,040	13,760	11,330	31,640
4	1,200 ^u	2,000	20,640	7,610	31,450
5+	690 ^u	1,690 ^u	11,020	2,440	15,840
Total	22,080	8,700	52,230	34,200	117,210

Note: This table excludes households without persons of working age.

1.7. Distribution of persons living in households by age: 2008

Age	No.			% sex		
	Males	Females	Total	Males	Females	Total
0-17	41,760	40,300	82,060	50.9	49.1	100.0
18-24	24,370	20,330	44,700	54.5	45.5	100.0
25-49	69,430	68,220	137,650	50.4	49.6	100.0
50-64	43,470	44,110	87,580	49.6	50.4	100.0
65+	23,720	30,480	54,200	43.8	56.2	100.0
Total	202,750	203,440	406,190	49.9	50.1	100.0

1.8. Distribution of persons living in households by district: 2008

District	No.			% sex		
	Males	Females	Total	Males	Females	Total
Southern Harbour	39,050	36,540	75,590	51.7	48.3	100.0
Northern Harbour	60,010	61,870	121,880	49.2	50.8	100.0
South Eastern	30,110	30,270	60,380	49.9	50.1	100.0
Western	28,530	27,790	56,320	50.7	49.3	100.0
Northern	30,250	31,970	62,220	48.6	51.4	100.0
Gozo and Comino	14,800	15,000	29,800	49.7	50.3	100.0
Total	202,750	203,440	406,190	49.9	50.1	100.0

1.9. Distribution of persons living in households by marital status: 2008

Marital status	No.			% sex		
	Males	Females	Total	Males	Females	Total
Under 16	36,800	34,650	71,450	51.5	48.5	100.0
Single (never married)	56,080	46,360	102,440	54.7	45.3	100.0
Married	99,620	100,160	199,780	49.9	50.1	100.0
Widowed	5,310	16,060	21,370	24.8	75.2	100.0
Separated / Divorced	4,900	6,140	11,040	44.4	55.6	100.0
Not specified	:	:	:	:	:	:
Total	202,750	203,440	406,190	49.9	50.1	100.0

1.10. Distribution of persons living in households by civil status: 2008

Civil status	No.			% sex		
	Males	Females	Total	Males	Females	Total
Under 16	36,800	34,650	71,450	51.5	48.5	100.0
Living with a partner on a legal basis	98,170	97,980	196,150	50.0	50.0	100.0
Living with a partner not on a legal basis	1,630 ^u	1,630 ^u	3,260	50.0 ^u	50.0 ^u	100.0
Not living with a partner	66,150	69,180	135,330	48.9	51.1	100.0
Total	202,750	203,440	406,190	49.9	50.1	100.0

2

HOUSEHOLD
INCOME

2.1. Household gross income distribution by source: 2006-2008

Source	€000's			% total			Average per household (€)		
	2006	2007 (revised)	2008	2006	2007 (revised)	2008	2006	2007 (revised)	2008
Employee cash or near cash income and non-cash employee income*	1,908,568	1,926,470	2,087,376	62.9	62.5	63.4	13,580	13,625	14,668
Cash benefits or losses from self-employment	389,854	407,785	412,683	12.9	13.2	12.5	2,774	2,884	2,900
Unemployment benefits	16,581	16,864	18,280	0.5	0.5	0.6	118	119	128
Old-age benefits	387,625	389,046	409,972	12.8	12.6	12.5	2,758	2,752	2,881
Sickness and disability benefits	58,428	62,867	57,552	1.9	2.0	1.7	416	445	404
Education-related allowances	12,684	17,058	19,911	0.4	0.6	0.6	90	121	140
Survivor's benefits; Family/children related allowances	49,999	59,070	60,407	1.7	1.9	1.8	356	418	424
Interests and dividends	158,525	146,827	164,455	5.2	4.8	5.0	1,128	1,038	1,156
Income from rental of property or land	12,485	14,932	19,940	0.4	0.5	0.6	89	106	140
Regular inter-household cash transfers received	4,143 ^u	6,965 ^u	6,739	0.1 ^u	0.2 ^u	0.2	29 ^u	49 ^u	47
Other income	34,191	33,479	33,591	1.1	1.1	1.0	243	237	236
Gross income	3,033,082	3,081,368	3,290,905	100.0	100.0	100.0	21,582	21,793	23,125

*Only free use of car has been used to calculate non-cash employee income.

Benefits in the table above should not be compared with figures published by the Public Finance Unit as these relate to households and not to the total benefits. This applies to other tables in this section too. In particular, the definition of gross income and disposable income is not strictly in line with ESA95.

2.2. Household disposable income by source: 2006-2008

Source	€000's			Average per household (€)		
	2006	2007 (revised)	2008	2006	2007 (revised)	2008
Gross income	3,033,082	3,081,368	3,290,905	21,582	21,793	23,125
Regular inter-household cash transfers paid	5,910 ^u	5,868 ^u	4,087 ^u	42 ^u	42 ^u	29 ^u
Tax on income and social contributions	496,465	507,409	531,251	3,533	3,589	3,733
Disposable income	2,530,707	2,568,091	2,755,567	18,007	18,163	19,363

2.3. Persons living in households by main source of household income and district: 2008

District	Work (full-time and part-time), including self-employment	Unemployment benefits	Old-age benefits	Other social benefits	Other forms of income	Total
main source of income						
Southern Harbour	53,780	:	13,970	6,060	1,040 ^u	75,590
Northern Harbour	92,890	830 ^u	19,320	5,810	3,030	121,880
South Eastern	49,810	:	7,470	1,440 ^u	1,270 ^u	60,380
Western	45,740	:	7,550	2,090	:	56,320
Northern	50,680	:	7,320	2,730	:	62,220
Gozo and Comino	22,130	:	5,670	1,330	670 ^u	29,800
Total	315,030	2,940	61,300	19,450	7,470	406,190
% main source of income						
Southern Harbour	71.1	:	18.5	8.0	1.4 ^u	100.0
Northern Harbour	76.2	0.7 ^u	15.9	4.8	2.5	100.0
South Eastern	82.5	:	12.4	2.4 ^u	2.1 ^u	100.0
Western	81.2	:	13.4	3.7	:	100.0
Northern	81.5	:	11.8	4.4	:	100.0
Gozo and Comino	74.3	:	19.0	4.5	2.2 ^u	100.0
Total	77.6	0.7	15.1	4.8	1.8	100.0

2.4. Household disposable income distribution by tenure status: 2006-2008

Tenure status	€000's			% total			Average per household (€)		
	2006	2007 (revised)	2008	2006	2007 (revised)	2008	2006	2007 (revised)	2008
Owner	2,071,310	2,091,091	2,270,106	81.8	81.4	82.4	19,324	19,344	20,863
Tenant	401,514	422,070	424,857	15.9	16.4	15.4	13,995	14,489	14,490
Accommodation provided free of charge	57,883	54,929	60,604	2.3	2.1	2.2	12,421	13,204	14,499
Total	2,530,707	2,568,091	2,755,567	100.0	100.0	100.0	18,007	18,163	19,363

2.5. Household disposable income distribution by district: 2006-2008

District	€000's			% total			Average per household (€)		
	2006	2007 (revised)	2008	2006	2007 (revised)	2008	2006	2007 (revised)	2008
Southern Harbour	486,748	460,780	486,803	19.2	17.9	17.7	17,291	16,282	17,238
Northern Harbour	783,291	798,783	862,824	31.0	31.1	31.3	18,225	18,426	19,681
South Eastern	354,894	359,940	390,055	14.0	14.0	14.2	17,692	17,845	19,243
Western	368,429	373,650	397,359	14.6	14.5	14.4	20,199	20,463	21,666
Northern	373,183	401,441	429,644	14.7	15.6	15.6	18,465	19,630	20,726
Gozo and Comino	164,163	173,497	188,881	6.5	6.8	6.9	15,061	15,976	17,344
Total	2,530,707	2,568,091	2,755,567	100.0	100.0	100.0	18,007	18,163	19,363

2.6. Household disposable income by household size and source: 2008

Source	Household size					Total
	1	2	3	4	5+	
	€000's					
Employee cash or near cash income and non-cash employee income	62,379	300,257	619,851	714,345	390,543	2,087,376
Cash benefits or losses from self-employment	8823 ^u	43,731	110,825	149,229	100,074	412,683
Unemployment benefits	:	:	3,308 ^u	6,087 ^u	4,237 ^u	18,280
Old-age benefits	109,277	189,257	70,614	23,581	17,243	409,972
Sickness and disability benefits	9,658	13,380	12,653	13,120	8,740	57,552
Education-related allowances	:	:	2,878	8,592	7,782	19,911
Survivor's benefits; Family/children related allowances	5,847 ^u	10,450	11,805	15,586	16,720	60,407
Interests and dividends	21,945	49,535	38,341	35,418	19,215	164,455
Income from rental of property or land	2,081 ^u	6,901	3,230 ^u	4,118 ^u	:	19,940
Regular inter-household cash transfers received	:	:	:	:	:	6,739
Other income	7,520	8,772	7,885	4,687	4,726	33,591
Gross income	231,571	625,470	883,742	976,396	573,726	3,290,905
Regular inter-household cash transfers paid	2,582 ^u	:	:	:	:	4,087^u
Tax on income and social contributions	18,152	80,989	158,361	176,676	97,072	531,251
Disposable income	210,837	543,733	725,277	799,379	476,341	2,755,567
Source	Average per household					Total
	1	2	3	4	5+	
	€					
Employee cash or near cash income and non-cash employee income	2,333	8,224	19,504	22,714	24,671	14,668
Cash benefits or losses from self-employment	330 ^u	1,198	3,487	4,745	6,322	2,900
Unemployment benefits	:	:	104 ^u	194 ^u	268 ^u	128
Old-age benefits	4,087	5,184	2,222	750	1,089	2,881
Sickness and disability benefits	361	366	398	417	552	404
Education-related allowances	:	:	91	273	492	140
Survivor's benefits; Family/children related allowances	219 ^u	286	371	496	1,056	424
Interests and dividends	821	1,357	1,206	1,126	1,214	1,156
Income from rental of property or land	78 ^u	189	102 ^u	131 ^u	:	140
Regular inter-household cash transfers received	:	:	:	:	:	47
Other income	281	240	248	149	299	236
Gross income	8,660	17,131	27,808	31,046	36,243	23,125
Regular inter-household cash transfers paid	97 ^u	:	:	:	:	29^u
Tax on income and social contributions	679	2,218	4,983	5,618	6,132	3,733
Disposable income	7,885	14,893	22,822	25,417	30,091	19,363

2.7. Household gross income by source and household type: 2008

Household type	Employment/ Self-employment income	Old-age benefits	Other	Gross income	Disposable income	
	€000's			€000's	€000's	Average per household
Household without dependent children	1,097,669	386,506	208,405	1,692,580	1,451,597	16,881
<i>of which:</i>						
One person household	71,203	109,277	51,091	231,571	210,837	7,885
Two adults, no dependent children	335,429	189,074	83,595	608,098	528,112	15,163
Other households without dependent children	691,037	88,155	73,719	852,911	712,647	29,183
Household with dependent children	1,402,390	23,466	172,469	1,598,325	1,303,970	23,153
<i>of which:</i>						
Single parent household, one or more dependent children	16,960 ^u	:	23,621	40,764	37,454	10,178
Two adults, one dependent child	400,330	4,926 ^u	29,702	434,958	345,422	22,386
Two adults, two dependent children	382,970	:	36,226	420,576	338,630	20,673
Two adults, three or more dependent children	105,662	:	15,599	122,372	100,164	20,867
Other households with one or more dependent children	496,468	15,866	67,321	579,655	482,301	30,087
Total	2,500,059	409,972	380,875	3,290,905	2,755,567	19,363

2.8. Households by district and disposable income: 2008

Income group	District						Total
	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	
€5,000 and under	1,340 ^u	1,700 ^u	:	:	:	:	5,400
€5,001-€10,000	8,570	10,400	3,980	3,310	4,070	2,590	32,920
€10,001-€15,000	5,290	7,800	4,250	3,380	4,000	2,280	27,000
€15,001-€20,000	3,120	6,580	3,410	2,340	3,100	1,760	20,310
€20,001-€25,000	3,760	4,510	2,090	2,280	2,700	1,470 ^u	16,810
€25,001-€30,000	2,390 ^u	4,040	2,800	2,300	2,080 ^u	940 ^u	14,550
€30,001-€35,000	1,750 ^u	3,350	1,570 ^u	1,370 ^u	1,380 ^u	:	9,980
€35,001+	2,020 ^u	5,460	1,530 ^u	2,880	2,740	710 ^u	15,340
Total	28,240	43,840	20,270	18,340	20,730	10,890	142,310
	% income group						
€5,000 and under	4.7 ^u	3.9 ^u	:	:	:	:	3.8
€5,001-€10,000	30.3	23.7	19.6	18.0	19.6	23.8	23.1
€10,001-€15,000	18.7	17.8	21.0	18.4	19.3	20.9	19.0
€15,001-€20,000	11.0	15.0	16.8	12.8	15.0	16.2	14.3
€20,001-€25,000	13.3	10.3	10.3	12.4	13.0	13.5 ^u	11.8
€25,001-€30,000	8.5 ^u	9.2	13.8	12.5	10.0 ^u	8.6 ^u	10.2
€30,001-€35,000	6.2 ^u	7.6	7.7 ^u	7.5 ^u	6.7 ^u	:	7.0
€35,001+	7.2 ^u	12.5	7.5 ^u	15.7	13.2	6.5 ^u	10.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2.9. Households by size and disposable income: 2008

Income group	Household size					Total
	1	2	3	4	5+	
€5,000 and under	3,450	1,310 ^u	:	:	:	5,400
€5,001-€10,000	17,340	11,710	1,680 ^u	1,870 ^u	:	32,920
€10,001-€15,000	4,660	10,110	5,930	4,690	1,610 ^u	27,000
€15,001-€20,000	:	5,530	6,180	5,880	1,850	20,310
€20,001-€25,000	:	3,000	6,450	4,580	2,530	16,810
€25,001-€30,000	:	2,100 ^u	5,010	5,200	2,070 ^u	14,550
€30,001-€35,000	:	1,120 ^u	3,050	3,340	2,470	9,980
€35,001+	:	1,630 ^u	3,100	5,770	4,830	15,340
Total	26,740	36,510	31,780	31,450	15,830	142,310
% income group						
€5,000 and under	12.9	3.6 ^u	:	:	:	3.8
€5,001-€10,000	64.8	32.1	5.3 ^u	5.9 ^u	:	23.1
€10,001-€15,000	17.4	27.7	18.7	14.9	10.2 ^u	19.0
€15,001-€20,000	:	15.1	19.4	18.7	11.7	14.3
€20,001-€25,000	:	8.2	20.3	14.6	16.0	11.8
€25,001-€30,000	:	5.8 ^u	15.8	16.5	13.1 ^u	10.2
€30,001-€35,000	:	3.1 ^u	9.6	10.6	15.6	7.0
€35,001+	:	4.5 ^u	9.8	18.3	30.5	10.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.10. Households by work intensity and disposable income: 2008

Income group	Work intensity				Total
	WI is equal to 0	WI is greater than 0 but less than 0.5	WI is greater or equal to 0.5 but less than 1	WI is equal to 1	
€5,000 and under	2,370	:	:	:	3,450
€5,001-€10,000	12,360	810 ^u	2,260 ^u	1,430 ^u	16,860
€10,001-€15,000	5,020	1,500 ^u	10,500	4,490	21,510
€15,001-€20,000	1,540 ^u	2,270	10,100	5,320	19,230
€20,001-€25,000	:	2,110	8,190	5,830	16,620
€25,001-€30,000	:	910 ^u	6,950	6,440	14,340
€30,001-€35,000	:	:	5,210	4,150	9,880
€35,001+	:	:	8,470	6,250	15,320
Total	22,080	8,700	52,230	34,200	117,210
% income group					
€5,000 and under	10.7	:	:	:	2.9
€5,001-€10,000	56.0	9.3 ^u	4.3 ^u	4.2 ^u	14.4
€10,001-€15,000	22.7	17.2 ^u	20.1	13.1	18.4
€15,001-€20,000	7.0 ^u	26.1	19.3	15.6	16.4
€20,001-€25,000	:	24.3	15.7	17.0	14.2
€25,001-€30,000	:	10.5 ^u	13.3	18.8	12.2
€30,001-€35,000	:	:	10.0	12.1	8.4
€35,001+	:	:	16.2	18.3	13.1
Total	100.0	100.0	100.0	100.0	100.0

Note: This table excludes households without persons of working age.

2.11. Households by number of elderly persons (aged 65+) and disposable income: 2008

Income group	Number of elderly persons (aged 65+)			Total
	0	1	2+	
€5,000 and under	3,280	1,860 ^u	:	5,400
€5,001-€10,000	14,560	13,500	4,860	32,920
€10,001-€15,000	18,030	4,570	4,400	27,000
€15,001-€20,000	15,490	3,030	1,790	20,310
€20,001-€25,000	14,650	1,320 ^u	840 ^u	16,810
€25,001-€30,000	12,980	1,010 ^u	:	14,550
€30,001-€35,000	8,870	960 ^u	:	9,980
€35,001+	13,610	1,470 ^u	:	15,340
Total	101,470	27,720	13,120	142,310

2.12. Households by number of children (aged 0-17) and disposable income: 2008

Income group	Number of children (aged 0-17)			Total
	0	1	2+	
€5,000 and under	4,550	:	:	5,400
€5,001-€10,000	28,760	1,850 ^u	2,310 ^u	32,920
€10,001-€15,000	16,660	4,610	5,730	27,000
€15,001-€20,000	10,240	5,140	4,930	20,310
€20,001-€25,000	8,610	4,180	4,020	16,810
€25,001-€30,000	7,040	4,460	3,050	14,550
€30,001-€35,000	5,440	2,820	1,720 ^u	9,980
€35,001+	9,260	3,790	2,290	15,340
Total	90,560	27,490	24,260	142,310

3

**MAIN
DWELLINGS**

3.1. Households by tenure status of main dwelling and household type: 2008

Household type	Owner			Tenant	Accommodation provided free of charge	Total
	with mortgage	without mortgage	total			
Households without dependent children	5,250	55,940	61,190	21,940	2,860	85,990
<i>of which:</i>						
One person household, total	:	:	16,030	9,390	1,320	26,740
One person household, male	:	:	6,600	3,660	:	10,610
One person household, female	:	:	9,430	5,730	970 ^u	16,130
One person household, under 65 years of age	:	:	7,370	4,130	:	11,990
One person household, 65 years old and over	:	:	8,660	5,260	830 ^u	14,750
Two adults, no dependent children, both under 65 years of age	2,950 ^d	10,360	13,310	3,050	:	16,860
Two adults, no dependent children, at least one adult aged 65 or more	:	:	12,670	4,540	770 ^u	17,970
Other households without dependent children	1,230 ^d	17,950	19,180	4,960	:	24,420
Households with dependent children	12,760	34,860	47,620	7,380	1,320	56,320
<i>of which:</i>						
Single parent household, one or more dependent children	:	:	2,050^u	1,470 ^u	:	3,680
Two adults, one dependent child	5,450	8,030	13,480	1,530 ^u	:	15,430
Two adults, two dependent children	4,610	10,520	15,130	920 ^u	:	16,380
Two adults, three or more dependent children	980 ^d	3,200	4,180	:	:	4,800
Other households with dependent children	970 ^d	11,810	12,780	2,960	:	16,030
Total	18,010	90,800	108,810	29,320	4,180	142,310
	% tenure status					
Households without dependent children	6.1	65.1	71.2	25.5	3.3	100.0
<i>of which:</i>						
One person household, total	:	:	59.9	35.1	4.9	100.0
One person household, male	:	:	62.2	34.5	:	100.0
One person household, female	:	:	58.5	35.5	6.0 ^u	100.0
One person household, under 65 years of age	:	:	61.5	34.4	:	100.0
One person household, 65 years old and over	:	:	58.7	35.7	5.6 ^u	100.0
Two adults, no dependent children, both under 65 years of age	17.5 ^d	61.4	78.9	18.1	:	100.0
Two adults, no dependent children, at least one adult aged 65 or more	:	:	70.5	25.3	4.0 ^u	100.0
Other households without dependent children	5.0 ^d	73.5	78.5	20.3	:	100.0
Households with dependent children	22.7	61.9	84.6	13.1	2.3	100.0
<i>of which:</i>						
Single parent household, one or more dependent children	:	:	55.7^u	40.0 ^u	:	100.0
Two adults, one dependent child	35.3	52.0	87.4	10.0 ^u	:	100.0
Two adults, two dependent children	28.1	64.2	92.4	6.0 ^u	:	100.0
Two adults, three or more dependent children	20.0 ^d	66.7	87.1	:	:	100.0
Other households with dependent children	6.0 ^d	73.7	79.7	18.5	:	100.0
Total	12.7	63.8	76.5	20.6	2.9	100.0

3.3. Households by number of rooms available in the main dwelling and household type: 2008

Household type	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
Households without dependent children	1,420^u	6,150	18,940	23,440	18,590	17,450	85,990
<i>of which:</i>							
One person household, total	1,070 ^u	3,560	7,920	6,630	4,560	3,000	26,740
One person household, male	:	1,390 ^u	3,220	2,700 ^u	1,730 ^u	1,030 ^u	10,610
One person household, female	:	2,170	4,700	3,930	2,830	1,970	16,130
One person household, under 65 years of age	:	1,250 ^u	3,770	2,930	1,780 ^u	1,800 ^u	11,990
One person household, 65 years old and over	:	2,310	4,150	3,700	2,780	1,200 ^u	14,750
Two adults, no dependent children, both under 65 years of age	:	:	3,140	4,550	4,530	3,910	16,860
Two adults, no dependent children, at least one adult aged 65 or more	:	1,240 ^u	4,390	5,030	3,430	3,690	17,970
Other households without dependent children	:	:	3,490	7,230	6,070	6,850	24,420
Households with dependent children	:	880^u	5,700	17,840	15,030	16,780	56,320
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	1,110 ^u	1,230 ^u	:	:	3,680
Two adults, one dependent child	:	:	2,390 ^u	5,290	3,630	3,790	15,430
Two adults, two dependent children	:	:	810 ^u	5,460	4,740	5,290	16,380
Two adults, three or more dependent children	:	:	:	990 ^u	1,410 ^u	1,860 ^u	4,800
Other households with dependent children	:	:	920 ^u	4,870	4,580	5,490	16,030
Total	1,510^u	7,030	24,640	41,280	33,620	34,230	142,310
	% number of rooms						
Households without dependent children	1.7^u	7.2	22.0	27.3	21.6	20.3	100.0
<i>of which:</i>							
One person household, total	4.0 ^u	13.3	29.6	24.8	17.1	11.2	100.0
One person household, male	:	13.1 ^u	30.3	25.4 ^u	16.3 ^u	9.7 ^u	100.0
One person household, female	:	13.5	29.1	24.4	17.5	12.2	100.0
One person household, under 65 years of age	:	10.4 ^u	31.4	24.4	14.8 ^u	15.0 ^u	100.0
One person household, 65 years old and over	:	15.7	28.1	25.1	18.8	8.1 ^u	100.0
Two adults, no dependent children, both under 65 years of age	:	:	18.6	27.0	26.9	23.2	100.0
Two adults, no dependent children, at least one adult aged 65 or more	:	6.9 ^u	24.4	28.0	19.1	20.5	100.0
Other households without dependent children	:	:	14.3	29.6	24.9	28.1	100.0
Households with dependent children	:	1.6^u	10.1	31.7	26.7	29.8	100.0
<i>of which:</i>							
Single parent household, one or more dependent children	:	:	30.2 ^u	33.4 ^u	:	:	100.0
Two adults, one dependent child	:	:	15.5 ^u	34.3	23.5	24.6	100.0
Two adults, two dependent children	:	:	4.9 ^u	33.3	28.9	32.3	100.0
Two adults, three or more dependent children	:	:	:	20.6 ^u	29.4 ^u	38.8 ^u	100.0
Other households with dependent children	:	:	5.7 ^u	30.4	28.6	34.2	100.0
Total	1.1^u	4.9	17.3	29.0	23.6	24.1	100.0

3.4. Households by number of rooms available in the main dwelling and size: 2008

Household size	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
1	1,070 ^u	3,560	7,920	6,630	4,560	3,000	26,740
2	:	2,060	8,210	10,040	8,260	7,680	36,510
3	:	960 ^u	4,790	10,450	7,530	7,860	31,780
4	:	:	2,770	9,630	9,020	9,760	31,450
5+	:	:	950 ^u	4,530	4,250	5,930	15,830
Total	1,510^u	7,030	24,640	41,280	33,620	34,230	142,310
% number of rooms							
1	4.0 ^u	13.3	29.6	24.8	17.1	11.2	100.0
2	:	5.6	22.5	27.5	22.6	21.0	100.0
3	:	3.0 ^u	15.1	32.9	23.7	24.7	100.0
4	:	:	8.8	30.6	28.7	31.0	100.0
5+	:	:	6.0 ^u	28.6	26.8	37.4	100.0
Total	1.1^u	4.9	17.3	29.0	23.6	24.1	100.0

3.5. Households by number of rooms available in main dwelling and disposable income: 2008

Income group	Number of rooms						Total
	Less than 3	3	4	5	6	7 or more	
€5,000 and under	:	:	1,490 ^u	1,430 ^u	1,110 ^u	810 ^u	5,400
€5,001-€10,000	:	4,090	9,990	8,870	5,440	3,700	32,920
€10,001-€15,000	:	1,090 ^u	5,010	8,730	6,720	5,140	27,000
€15,001-€20,000	:	:	2,880	6,870	5,040	4,610	20,310
€20,001-€25,000	:	:	2,110 ^u	4,990	4,130	5,140	16,810
€25,001-€30,000	:	:	1,640 ^u	4,110	4,180	4,480	14,550
€30,001-€35,000	:	:	:	2,450 ^u	3,030	3,590	9,980
€35,001+	:	:	:	3,830	3,970	6,760	15,340
Total	1,510^u	7,030	24,640	41,280	33,620	34,230	142,310
% number of rooms							
€5,000 and under	:	:	27.5 ^u	26.4 ^u	20.5 ^u	15.0 ^u	100.0
€5,001-€10,000	:	12.4	30.3	26.9	16.5	11.2	100.0
€10,001-€15,000	:	4.0 ^u	18.5	32.3	24.9	19.0	100.0
€15,001-€20,000	:	:	14.2	33.8	24.8	22.7	100.0
€20,001-€25,000	:	:	12.6 ^u	29.7	24.6	30.6	100.0
€25,001-€30,000	:	:	11.3 ^u	28.2	28.7	30.8	100.0
€30,001-€35,000	:	:	:	24.6 ^u	30.4	36.0	100.0
€35,001+	:	:	:	24.9	25.9	44.1	100.0
Total	1.1^u	4.9	17.3	29.0	23.6	24.1	100.0

3.6. Average monthly rent on main dwelling by household type: 2008

Household type	€
Households without dependent children	35
<i>of which:</i>	
One person household, total	34
One person household, male	45
One person household, female	27
One person household, under 65 years of age	60
One person household, 65 years old and over	13
Two adults, no dependent children, both under 65 years of age	64
Two adults, no dependent children, at least one adult aged 65 or more	28
Other households without dependent children	24
Households with dependent children	68
<i>of which:</i>	
Single parent household, one or more dependent children	90 ^u
Two adults, one dependent child	83 ^u
Two adults, two dependent children	102 ^u
Two adults, three or more dependent children	:
Other households with dependent children	36
Total	43

3.7. Average monthly rent on main dwelling by disposable income: 2008

Income group	€
€10,000 and under	42
€10,001-€15,000	37
€15,001-€20,000	37
€20,001-€25,000	60
€25,001-€30,000	34 ^u
€30,001-€35,000	66 ^u
€35,001+	56 ^u
Total	43

3.8. Average monthly rent on main dwelling by number of rooms: 2008

Number of rooms	€
Less than 3	21 ^u
3	29
4	36
5	56
6	50
7 or more	45
Total	43

3.9. Average monthly rent on main dwelling by district: 2008

District	€
Southern Harbour	22
Northern Harbour	44
South Eastern	50
Western	36 ^u
Northern	131
Gozo and Comino	:
Total	43

3.10. Average monthly housing costs by disposable income: 2008

Income group	€
€10,000 and under	88
€10,001-€15,000	123
€15,001-€20,000	140
€20,001-€25,000	170
€25,001-€30,000	193
€30,001-€35,000	146
€35,001+	204
Total	139

3.11. Financial burden incurred by total housing costs by disposable income: 2008

Income group	A heavy burden	Somewhat of a burden	Not a burden at all	Total*
€5,000 and under	1,610 ^u	2,350	1,370 ^u	5,330
€5,001-€10,000	8,740	17,400	6,190	32,330
€10,001-€15,000	7,560	13,030	5,500	26,090
€15,001-€20,000	6,630	9,700	3,180	19,510
€20,001-€25,000	4,520	8,580	3,060	16,160
€25,001-€30,000	4,230	7,650	2,210	14,090
€30,001-€35,000	2,540	5,580	1,560 ^u	9,680
€35,001+	2,620	8,350	3,730	14,700
Total	38,450	72,640	26,800	137,890
% financial burden				
€5,000 and under	30.2 ^u	44.1	25.7 ^u	100.0
€5,001-€10,000	27.0	53.8	19.1	100.0
€10,001-€15,000	29.0	49.9	21.1	100.0
€15,001-€20,000	34.0	49.7	16.3	100.0
€20,001-€25,000	28.0	53.1	18.9	100.0
€25,001-€30,000	30.0	54.3	15.7	100.0
€30,001-€35,000	26.2	57.6	16.1 ^u	100.0
€35,001+	17.8	56.8	25.4	100.0
Total	27.9	52.7	19.4	100.0

*These totals do not match previous totals as there were some households which did not answer this question.

3.12. Problems with main dwelling by type: 2008

Type of problem	Number	% total households
No bath or shower in dwelling	930 ^u	0.7 ^u
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	10,310	7.2
Dwelling too dark/not enough light	6,800	4.8
Noise from neighbours or from the street	37,230	26.2
Pollution, grime or other environmental problems	51,640	36.3
Crime, violence or vandalism in the area	14,740	10.4

3.13. Problems with main dwelling by type and disposable income: 2008

Income group	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Dwelling too dark/not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
€5,000 and under	:	:	:	1,450 ^u	2,020	:
€5,001-€10,000	:	3,200	2,140 ^u	9,730	11,940	3,780
€10,001-€15,000	:	2,050	1,210 ^u	8,040	9,710	2,790
€15,001-€20,000	:	1,370 ^u	:	4,670	7,550	2,030 ^u
€20,001-€25,000	:	1,150 ^u	:	4,610	6,760	1,500 ^u
€25,001-€30,000	:	:	:	3,280	4,920	1,550 ^u
€30,001-€35,000	:	:	:	2,570	3,340	1,260 ^u
€35,001+	:	:	:	2,880	5,400	1,370 ^u
Total	930^u	10,310	6,800	37,230	51,640	14,740
% total households						
€5,000 and under	:	:	:	26.9 ^u	37.4	:
€5,001-€10,000	:	9.7	6.5 ^u	29.6	36.3	11.5
€10,001-€15,000	:	7.6	4.5 ^u	29.8	36.0	10.3
€15,001-€20,000	:	6.7 ^u	:	23.0	37.2	10.0 ^u
€20,001-€25,000	:	6.8 ^u	:	27.4	40.2	8.9 ^u
€25,001-€30,000	:	:	:	22.5	33.8	10.7 ^u
€30,001-€35,000	:	:	:	25.8	33.5	12.6 ^u
€35,001+	:	:	:	18.8	35.2	8.9 ^u
Total	0.7^u	7.2	4.8	26.2	36.3	10.4

3.14. Problems with main dwelling by type and household size: 2008

Household size	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Dwelling too dark/not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
1	:	2,760	1,870 ^u	8,220	9,140	3,330
2	:	2,330	1,730 ^u	10,500	13,660	3,850
3	:	2,230	1,050 ^u	7,800	11,900	3,420
4	:	1,760 ^u	1,490 ^u	7,350	11,380	3,110
5+	:	1,230 ^u	:	3,360	5,560	1,030 ^u
Total	930^u	10,310	6,800	37,230	51,640	14,740
% total households						
1	:	10.3	7.0 ^u	30.7	34.2	12.5
2	:	6.4	4.7 ^u	28.8	37.4	10.5
3	:	7.0	3.3 ^u	24.5	37.4	10.8
4	:	5.6 ^u	4.7 ^u	23.4	36.2	9.9
5+	:	7.8 ^u	:	21.2	35.1	6.5 ^u
Total	0.7^u	7.2	4.8	26.2	36.3	10.4

3.15. Problems with main dwelling by type and district: 2008

District	Type of problem					
	No bath or shower in dwelling	Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Dwelling too dark/not enough light	Noise from neighbours or from the street	Pollution, grime or other environmental problems	Crime, violence or vandalism in the area
Southern Harbour	:	1,990 ^u	1,000 ^u	6,300	11,280	2,830
Northern Harbour	:	2,770	2,020 ^u	13,390	20,890	4,970
South Eastern	:	840 ^u	1,120 ^u	3,960	5,210	2,660
Western	:	2,440	:	4,390	5,130	1,700 ^u
Northern	:	1,610 ^u	1,430 ^u	5,250	5,400	1,500 ^u
Gozo and Comino	:	660 ^u	:	3,940	3,730	1,080 ^u
Total	930^u	10,310	6,800	37,230	51,640	14,740
% total households						
Southern Harbour	:	7.0 ^u	3.5 ^u	22.3	39.9	10.0
Northern Harbour	:	6.3	4.6 ^u	30.5	47.7	11.3
South Eastern	:	4.1 ^u	5.5 ^u	19.5	25.7	13.1
Western	:	13.3	:	23.9	28.0	9.3 ^u
Northern	:	7.8 ^u	6.9 ^u	25.3	26.0	7.2 ^u
Gozo and Comino	:	6.1 ^u	:	36.2	34.3	9.9 ^u
Total	0.7^u	7.2	4.8	26.2	36.3	10.4

4

AT-RISK-OF-POVERTY INDICATORS AND DEPRIVATION

4.1. Dispersion around the at-risk-of-poverty threshold: 2006-2008

Threshold	2006			2007 (revised)			2008		
	Value (€)	Number of persons below threshold	% persons below threshold	Value (€)	Number of persons below threshold	% persons below threshold	Value (€)	Number of persons below threshold	% persons below threshold
Total number of persons living in household	N/A	399,633	100.0	N/A	403,558	100.0	N/A	406,190	100.0
Median National Equivalised Income (NEI)	8,742	199,762	50.0	9,100	201,661	50.0	9,547	202,978	50.0
40% median National Equivalised Income (NEI)	3,497	15,172	3.8	3,640	13,691	3.4	3,819	15,664	3.9
50% median National Equivalised Income (NEI)	4,371	30,095	7.5	4,550	30,235	7.5	4,774	31,791	7.8
60% median National Equivalised Income (NEI)*	5,245	55,204	13.8	5,460	57,844	14.3	5,728	59,498	14.6
70% median National Equivalised Income (NEI)	6,119	90,601	22.7	6,370	93,101	23.1	6,683	98,999	24.4
20th percentile National Equivalised Income (NEI)	5,855	79,822	20.0	6,051	80,740	20.0	6,245	81,126	20.0
80th percentile National Equivalised Income (NEI)	12,989	319,566	80.0	13,036	322,693	80.0	14,074	325,099	80.0
S20 (000s)**	352,088	N/A	N/A	373,131	N/A	N/A	382,221	N/A	N/A
S80 (000s)***	1,420,791	N/A	N/A	1,396,911	N/A	N/A	1,528,635	N/A	N/A
S80 / S20 ratio	4	N/A	N/A	4	N/A	N/A	4	N/A	N/A
Gini coefficient (%)	27	N/A	N/A	26	N/A	N/A	27	N/A	N/A

* At-risk-of-poverty threshold.

** sum of **lowest** 20% equivalised income groups.

*** sum of **highest** 20% equivalised income groups.

4.2. Persons at-risk-of-poverty by age: 2008

Age	Number			% total population		
	Males	Females	Total	Males	Females	Total
0-17	8,330	8,080	16,410	20	20	20
18-24	1,760 ^u	1,650 ^u	3,410	7 ^u	8 ^u	8
25-49	6,760	9,050	15,810	10	13	11
50-64	5,340	6,690	12,030	12	15	14
65+	5,640	6,200	11,840	24	20	22
Total	27,830	31,670	59,500	14	16	15

4.3. At-risk-of-poverty rates by age: 2006-2008

Age	2006			2007 (revised)			2008		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-17	18	18	18	20	17	19	20	20	20
18-24	7 ^u	8 ^u	7	8 ^u	9 ^u	8	7 ^u	8 ^u	8
25-49	11	12	11	10	13	11	10	13	11
50-64	11	14	13	12	17	15	12	15	14
65+	22	19	20	22	17	19	24	20	22
Total	13	14	14	14	15	14	14	16	15

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4.4. Persons at-risk-of-poverty by tenure status: 2008

Tenure status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Owner	19,650	21,920	41,570	12	13	13
Tenant	7,070	8,180	15,250	20	23	21
Accommodation provided free of charge	1,110	1,570	2,680	23 ^u	29 ^u	26
Total	27,830	31,670	59,500	14	16	15

4.5. Persons at-risk-of-poverty by household type: 2008

Household type	Number			% total population		
	Males	Females	Total	Males	Females	Total
Households without dependent children	10,980	12,910	23,890	12	14	13
<i>of which:</i>						
One person household, total	2,010 ^u	3,690	5,700	19 ^u	23	21
One person household, male	2,010 ^u	N/A	2,010^u	19 ^u	N/A	19^u
One person household, female	N/A	3,690	3,690	N/A	23	23
One person household, under 65	1,320 ^u	1,430 ^u	2,750	20 ^u	27 ^u	23
One person household, 65 and over	:	2,260	2,950	:	21 ^u	20^u
2 adults, no dependent children, both under 65	2,740	3,020	5,760	16	18	17
2 adults, no dependent children, at least one adult 65 or more	4,760	5,000	9,760	28	26	27
Other households without dependent children	1,470 ^u	1,200 ^u	2,670	3 ^u	3 ^u	3
Households with dependent children	16,850	18,760	35,610	15	17	16
<i>of which:</i>						
Single parent household, one or more dependent children	2,080	3,860	5,940	55	61	59
2 adults, one dependent child	1,740 ^u	1,830	3,570	8 ^u	8	8
2 adults, two dependent children	6,640	6,730	13,370	21	20	20
2 adults, three or more dependent children	3,390	3,430	6,820	27	27	27
Other households with one or more dependent children	3,000	2,910	5,910	7	8	8
Total	27,830	31,670	59,500	14	16	15

4.6. Persons at-risk-of-poverty by district: 2008

District	Number			% total population		
	Males	Females	Total	Males	Females	Total
Southern Harbour	6,080	7,050	13,130	16	19	17
Northern Harbour	7,650	9,160	16,810	13	15	14
South Eastern	3,990	3,960	7,950	13	13	13
Western	3,300	3,750	7,050	12	13	13
Northern	4,870	5,390	10,260	16	17	16
Gozo and Comino	1,940	2,360	4,300	13	16	14
Total	27,830	31,670	59,500	14	16	15

4.7. Persons at-risk-of-poverty by household's main source of income: 2008

Main source of income	Number			% total population		
	Males	Females	Total	Males	Females	Total
Work (full-time and part-time), incl. self-employment	12,200	11,510	23,710	7	8	8
Unemployment benefits	1,220 ^u	1,320 ^u	2,540	81 ^u	92 ^u	86
Old-age benefits	7,950	9,020	16,970	29	26	28
Other social benefits	4,410	7,410	11,820	60	61	61
Other forms of income	2,050 ^u	2,410 ^u	4,460 ^u	60 ^u	59 ^u	60 ^u
Total	27,830	31,670	59,500	14	16	15

4.8. Persons at-risk-of-poverty by most frequent activity status: 2008

Activity status	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (persons aged under 16)	7,570	7,090	14,660	21	20	21
At work	7,080	1,120 ^u	8,200	7	2 ^u	5
Unemployed	2,050	:	2,610	33	:	29
Retired	9,190	1,650 ^u	10,840	25	14 ^u	22
Other inactive	1,850	21,190	23,040	13	21	20

Note: This table excludes persons who have not spent more than 6 months in one particular activity status.

4.9. Persons at-risk-of-poverty by work intensity of the household: 2008

Work intensity	Number			% total population		
	Males	Females	Total	Males	Females	Total
WI is equal to 0	9,440	12,240	21,680	47	50	48
WI is greater than 0 but less than 0.5	2,880	2,660	5,540	17	19	18
WI is greater or equal to 0.5 but less than 1	10,720	10,450	21,170	11	11	11
WI is equal to 1	:	:	1,640 ^u	:	:	2 ^u

Note: This table excludes households without persons of working age.

4.10. Persons at-risk-of-poverty by highest level of education attained: 2008

Education level	Number			% total population		
	Males	Females	Total	Males	Females	Total
Not applicable (under 16)	7,570	7,090	14,660	21	20	21
Pre-primary, primary and lower secondary education*	17,300	22,290	39,590	16	18	17
Upper secondary and post-secondary non-tertiary education	2,230	1,750	3,980	6	6	6
Tertiary or higher education	730 ^u	:	1,270 ^u	3 ^u	:	3 ^u
Total	27,830	31,670	59,500	14	16	15

*This category also includes persons who have not received any formal schooling.

4.11. Persons aged 16 and over at-risk-of-poverty by occupation: 2008

Occupation (ISCO)	Number			% total population		
	Males	Females	Total	Males	Females	Total
Occupation not specified	:	:	:	:	:	:
Armed forces	:	:	:	:	:	:
Managers	770 ^u	:	1,030 ^u	5 ^u	:	6 ^u
Professionals	:	:	890 ^u	:	:	3 ^u
Technicians and associate professionals	1,840 ^u	1,020 ^u	2,860	9 ^u	7 ^u	8
Clerical support workers	1,080 ^u	1,380 ^u	2,460	9 ^u	7 ^u	8
Service and sales workers	2,200	2,890	5,090	11	13	12
Skilled agricultural, forestry and fishery workers	730 ^u	:	880 ^u	19 ^u	:	20 ^u
Craft and related trades workers	4,730	:	5,040	16	:	16
Plant and machine operators, and assemblers	2,230	4,610	6,840	15	18	17
Elementary occupations	3,800	3,170	6,970	17	18	17

Note: This table only includes persons who were employed during the survey period.

4.12. Persons at-risk-of-poverty by household disposable income: 2008

Income group	Number			% total population		
	Males	Females	Total	Males	Females	Total
€5,000 and under	3,780	4,640	8,420	100	100	100
€5,001-€10,000	14,330	16,940	31,270	62	53	57
€10,001-€15,000	8,910	9,210	18,120	26	26	26
€15,001-€20,000	:	:	1,310 ^u	:	:	2 ^u
€20,001+	:	:	:	:	:	:
Total	27,830	31,670	59,500	14	16	15

4.13. Persons at-risk-of-poverty before social transfers other than old-age and survivor's benefits by age and household characteristics: 2008

		Total	% of category total
Household type	Households without dependent children	34,540	19
	<i>of which:</i>		
	One person household, total	8,270	31
	One person household, male	3,090	29
	One person household, female	5,180	32
	One person household, under 65 years of age	4,940	41
	One person household, 65 years old and over	3,330	23
	Two adults, no dependent children, both under 65 years of age	8,630	26
	Two adults, no dependent children, at least one adult aged 65 or more	11,430	32
	Other households without dependent children	6,210	7
	Households with dependent children	59,430	26
	<i>of which:</i>		
	Single parent household, one or more dependent children	7,980	79
	Two adults, one dependent child	6,010	13
Two adults, two dependent children	21,340	33	
Two adults, three or more dependent children	10,760	43	
Other households with dependent children	13,340	17	
Main source of income	Work (full-time and part-time), incl. self-employment	45,760	15
	Unemployment benefits	2,940	100
	Old-age benefits	22,420	37
	Other social benefits	17,900	92
	Other forms of income	4,950	66
Work intensity*	WI is equal to 0	31,140	70
	WI is greater than 0 but less than 0.5	11,310	36
	WI is greater or equal to 0.5 but less than 1	37,450	19
	WI is equal to 1	3,770	4
Age	0-17	26,090	32
	18-24	7,050	16
	25-49	27,530	20
	50-64	19,300	22
	65+	14,000	26
District	Southern Harbour	21,980	29
	Northern Harbour	25,250	21
	South Eastern	13,080	22
	Western	11,080	20
	Northern	14,020	23
	Gozo and Comino	8,560	29
All persons	93,970	23	

* This part of the table excludes households without persons of working age.

4.14. Persons at-risk-of-poverty before social transfers, old-age and survivor's benefits by age and household characteristics: 2008

		Total	% of category total
Household type	Households without dependent children	81,570	45
	<i>of which:</i>		
	One person household, total	21,640	81
	One person household, male	7,040	66
	One person household, female	14,600	91
	One person household, under 65 years of age	7,170	60
	One person household, 65 years old and over	14,470	98
	Two adults, no dependent children, both under 65 years of age	12,470	37
	Two adults, no dependent children, at least one adult aged 65 or more	30,230	84
	Other households without dependent children	17,230	20
	Households with dependent children	65,850	29
	<i>of which:</i>		
	Single parent household, one or more dependent children	8,140	80
	Two adults, one dependent child	6,560	14
Two adults, two dependent children	21,620	33	
Two adults, three or more dependent children	10,920	44	
Other households with dependent children	18,610	24	
Main source of income	Work (full-time and part-time), incl. self-employment	58,660	19
	Unemployment benefits	2,940	100
	Old-age benefits	60,540	99
	Other social benefits	19,160	99
	Other forms of income	6,120	82
Work intensity*	WI is equal to 0	43,740	98
	WI is greater than 0 but less than 0.5	18,140	58
	WI is greater or equal to 0.5 but less than 1	43,450	22
	WI is equal to 1	7,500	8
Age	0-17	28,260	34
	18-24	8,890	20
	25-49	32,680	24
	50-64	32,200	37
	65+	45,390	84
District	Southern Harbour	33,160	44
	Northern Harbour	43,460	36
	South Eastern	20,160	33
	Western	17,770	32
	Northern	20,090	32
	Gozo and Comino	12,780	43
All persons	147,420	36	

* This part of the table excludes households without persons of working age.

4.15. Households by availability of various amenities: 2008

Amenity	Availability	Households	
		Number*	% total
Telephone (including mobile phone)	Yes	139,890	98.5
	No - cannot afford	:	:
	No - other reason	1,650 ^u	1.2 ^u
	Total	142,070	100.0
Colour TV	Yes	140,570	98.9
	No - cannot afford	:	:
	No - other reason	1,160 ^u	0.8 ^u
	Total	142,070	100.0
Computer	Yes	89,260	62.8
	No - cannot afford	5,110	3.6
	No - other reason	47,700	33.6
	Total	142,070	100.0
Washing machine	Yes	137,900	97.1
	No - cannot afford	:	:
	No - other reason	3,560	2.5
	Total	142,070	100.0
Car	Yes	121,040	85.2
	No - cannot afford	3,970	2.8
	No - other reason	17,060	12.0
	Total	142,070	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

4.16. Households by capacity to afford various items: 2008

Item	Capacity to afford	Households	
		Number*	% total
Paying for one week annual holiday away from home	Yes	50,590	35.7
	No	90,990	64.3
	Total	141,580	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	126,830	89.5
	No	14,950	10.5
	Total	141,780	100.0
Facing unexpected financial expenses (of £450 and over)	Yes	92,360	65.2
	No	49,380	34.8
	Total	141,740	100.0
Keeping home adequately warm	Yes	129,320	91.2
	No	12,490	8.8
	Total	141,810	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

4.17. Households by whether or not they have been in arrears: 2008

Type of expense	Been in arrears	Households	
		Number*	% total
Mortgage or rent payments	Yes	2,000 ^u	4.2 ^u
	No	45,470	95.8
	Total	47,470	100.0
Utility bills	Yes	9,880	6.9
	No	132,180	93.1
	Total	142,060	100.0

* These totals do not represent the total number of households as the question was addressed only to those households having these expenses.

4.18. Households by ability to make ends meet: 2008

Ability to make ends meet	Households	
	Number*	% total
With great difficulty	17,210	12.2
With difficulty	33,850	23.9
Neither with difficulty or easily	79,930	56.4
Easily	9,070	6.4
Very easily	1,540 ^u	1.1 ^u
Total	141,600	100.0

* This total does not represent the total number of households as there were a number of households which did not respond to this question.

4.19. Number of persons at-risk-of-poverty by availability of various amenities: 2008

Amenity	Availability	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	57,840	97.3	402,060	99.1
	No - cannot afford	:	:	1,440 ^u	0.4 ^u
	No - other reason	860 ^u	1.4 ^u	2,270	0.6
	Total	59,460	100.0	405,770	100.0
Colour TV	Yes	58,280	98.0	403,630	99.5
	No - cannot afford	:	:	:	:
	No - other reason	960 ^u	1.6 ^u	1,660 ^u	0.4 ^u
	Total	59,460	100.0	405,770	100.0
Computer	Yes	34,270	57.6	304,560	75.1
	No - cannot afford	2,940	4.9	12,240	3.0
	No - other reason	22,250	37.4	88,970	21.9
	Total	59,460	100.0	405,770	100.0
Washing machine	Yes	58,050	97.6	400,810	98.8
	No - cannot afford	:	:	:	:
	No - other reason	1,160 ^u	2.0 ^u	4,140	1.0
	Total	59,460	100.0	405,770	100.0
Car	Yes	50,340	84.7	374,190	92.2
	No - cannot afford	3,410	5.7	7,560	1.9
	No - other reason	5,710	9.6	24,020	5.9
	Total	59,460	100.0	405,770	100.0

* These totals do not represent the total number of persons as there were a number of households which did not respond to these questions.

4.20. Number of persons at-risk-of-poverty by households' capacity to afford various items: 2008

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	8,150	13.9	141,670	35.0
	No	50,530	86.1	262,870	65.0
	Total	58,680	100.0	404,540	100.0
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	47,870	81.6	365,290	90.3
	No	10,810	18.4	39,460	9.7
	Total	58,680	100.0	404,750	100.0
Facing unexpected financial expenses (of €450 and over)	Yes	26,660	45.5	275,930	68.2
	No	31,990	54.5	128,730	31.8
	Total	58,650	100.0	404,660	100.0
Keeping home adequately warm	Yes	51,410	87.6	370,070	91.4
	No	7,270	12.4	34,750	8.6
	Total	58,680	100.0	404,820	100.0

* These totals do not represent the total number of persons as there were a number of households which did not respond to these questions.

4.21. Number of persons at-risk-of-poverty by whether or not their household has been in arrears: 2008

Type of expense	Been in arrears	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Mortgage or rent payments	Yes	2,170 ^u	9.4 ^u	5,820	4.5
	No	20,820	90.6	124,820	95.5
	Total	22,990	100.0	130,640	100.0
Utility bills	Yes	6,930	11.6	29,630	7.3
	No	52,570	88.4	375,840	92.7
	Total	59,500	100.0	405,470	100.0
Hire purchase instalments or other loan payments	Yes	:	:	2,440	6.5
	No	5,230	87.6	35,160	93.5
	Total	5,970	100.0	37,600	100.0

* These totals do not represent the total number of persons as this question was addressed only to those households having these expenses.

4.22. Number of persons at-risk-of-poverty by households' ability to make ends meet: 2008

Ability to make ends meet	Persons at-risk-of-poverty		All persons*	
	Number	% total	Number	% total
With great difficulty	14,200	24.3	53,250	13.2
With difficulty	18,590	31.8	96,920	24.0
Neither with difficulty or easily	23,610	40.4	228,720	56.6
Easily	1,620	2.8	22,600	5.6
Very easily	:	:	2,890	0.7
Total	58,450	100.0	404,380	100.0

* This total does not represent the total number of persons as there were a number of households which did not respond to this question.

5

CHILDREN

5.1. Childcare by number of children, average number of hours and type: 2008

Type of childcare	Number of children availing of service	Number of hours per week	Average per child availing of service
Education at pre-school	9,680	267,870	28
Education at compulsory school	30,210	932,690	31
Childcare at centre-based services/ day-care centres *	10,061	80,070	8
Childcare by a professional child-minder at child's home or at child-minder's home	:	:	:
Childcare by grandparents, other household members (outside parents), other relatives, friends or neighbours	6,430	112,810	18

* Figures for this category changed considerably when compared to previous years due to methodological changes.
Note: Tables on childcare refer to children aged 0-12.

5.2. At-risk-of-poverty rates amongst children (aged 0-17) by various household characteristics: 2006-2008

		At-risk-of-poverty rates				
		2006	2007 (revised)	2008	2008	
					Total number of children	Number of children at-risk-of-poverty
Total		18	19	20	82,060	16,410
Work intensity*	WI is equal to 0	71	72	75	7,170	5,350
	WI is greater than 0 but less than 0.5	29 ^u	34 ^u	35 ^u	4,110	1,460 ^u
	WI is greater or equal to 0.5 but less than 1	17	17	19	46,880	8,990
	WI is equal to 1	3 ^u	4 ^u	:	23,870	:
Household disposable income	€5,000 and under	:	100 ^u	100 ^u	1,080 ^u	1,080 ^u
	€5,001-€10,000	92	94	97	7,170	6,940
	€10,001+	10	11	11	73,810	8,390
Household size	2	:	:	58 ^u	1,680 ^u	980 ^u
	3	17	16	14	17,050	2,350
	4	16	18	22	36,400	7,840
	5+	20	19	19	26,930	5,240
Household type	Single parent household, one or more dependent children	43	55	59	6,470	3,800
	2 adults, one dependent child	14 ^u	11 ^u	7 ^u	14,380	970 ^u
	2 adults, two dependent children	16	16	21	30,160	6,180
	2 adults, three or more dependent children	26	26	28	13,670	3,880
	Other households with one or more dependent children	9 ^u	9 ^u	9 ^u	17,380	1,580 ^u

5.3. Number of households by availability of various amenities and presence of children (aged 0-17): 2008

Amenity	Children (aged 0-17)	Availability of amenity			Total
		Yes	No		
			Cannot afford	Other reason	
Telephone (incl. mobile phone)	No children	88,680	:	1,520 ^u	90,360
	One or more children	51,210	:	:	51,710
	Total	139,890	:	1,650^u	142,070
Colour TV	No children	89,020	:	1,030 ^u	90,360
	One or more children	51,550	:	:	51,710
	Total	140,570	:	1,160^u	142,070
Computer	No children	43,330	3,770	43,260	90,360
	One or more children	45,930	1,340 ^u	4,440	51,710
	Total	89,260	5,110	47,700	142,070
Washing machine	No children	86,240	:	3,500	90,360
	One or more children	51,660	:	:	51,710
	Total	137,900	:	3,560	142,070
Car	No children	71,490	2,960	15,910	90,360
	One or more children	49,550	1,010 ^u	1,150 ^u	51,710
	Total	121,040	3,970	17,060	142,070
% availability					
Telephone (incl. mobile phone)	No children	98.1	:	1.7 ^u	100.0
	One or more children	99.0	:	:	100.0
	Total	98.5	:	1.2^u	100.0
Colour TV	No children	98.5	:	1.1 ^u	100.0
	One or more children	99.7	:	:	100.0
	Total	98.9	:	0.8^u	100.0
Computer	No children	48.0	4.2	47.9	100.0
	One or more children	88.8	2.6 ^u	8.6	100.0
	Total	62.8	3.6	33.6	100.0
Washing machine	No children	95.4	:	3.9	100.0
	One or more children	99.9	:	:	100.0
	Total	97.1	:	2.5	100.0
Car	No children	79.1	3.3	17.6	100.0
	One or more children	95.8	2.0 ^u	2.2 ^u	100.0
	Total	85.2	2.8	12.0	100.0

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

5.4. Number of households by capacity to afford various items and number of children (aged 0-17): 2008

Item	Number of children (aged 0-17)	Capacity to afford		
		Yes	No	Total
Paying for one week annual holiday away from home	0	35,750	54,280	90,030
	1	9,440	17,890	27,330
	2	4,650	14,630	19,280
	3+	:	4,190	4,940
	Total		50,590	90,990
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	80,490	9,730	90,220
	1	25,090	2,240 ^u	27,330
	2	16,930	2,360	19,290
	3+	4,320	:	4,940
	Total		126,830	14,950
Facing unexpected financial expenses (of €450 and over)	0	57,990	32,190	90,180
	1	19,250	8,080	27,330
	2	12,470	6,820	19,290
	3+	2,650	2,290	4,940
	Total		92,360	49,380
Keeping home adequately warm	0	82,470	7,780	90,250
	1	25,070	2,260	27,330
	2	17,350	1,940	19,290
	3+	4,430	:	4,940
	Total		129,320	12,490
% capacity				
Paying for one week annual holiday away from home	0	39.7	60.3	100.0
	1	34.5	65.5	100.0
	2	24.1	75.9	100.0
	3+	:	84.8	100.0
	Total		35.7	64.3
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	0	89.2	10.8	100.0
	1	91.8	8.2 ^u	100.0
	2	87.8	12.2	100.0
	3+	87.4	:	100.0
	Total		89.5	10.5
Facing unexpected financial expenses (of €450 and over)	0	64.3	35.7	100.0
	1	70.4	29.6	100.0
	2	64.6	35.4	100.0
	3+	53.6	46.4	100.0
	Total		65.2	34.8
Keeping home adequately warm	0	91.4	8.6	100.0
	1	91.7	8.3	100.0
	2	89.9	10.1	100.0
	3+	89.7	:	100.0
	Total		91.2	8.8

* These totals do not represent the total number of households as there were a number of households which did not respond to these questions.

5.5. Number of households by whether or not they have been in arrears and presence of children (aged 0-17): 2008

Type of expense	Children (aged 0-17)	Been in arrears		
		Yes	No	Total
Mortgage or rent payments	No children	1,040 ^u	26,960	28,000
	One or more children	960 ^u	18,510	19,470
	Total	2,000^u	45,470	47,470
Utility bills	No children	5,300	85,040	90,340
	One or more children	4,580	47,140	51,720
	Total	9,880	132,180	142,060
Hire purchase instalments or other loan payments	No children	:	3,860	4,120
	One or more children	:	6,040	6,520
	Total	:	9,900	10,640
% arrears				
Mortgage or rent payments	No children	3.7 ^u	96.3	100.0
	One or more children	4.9 ^u	95.1	100.0
	Total	4.2^u	95.8	100.0
Utility bills	No children	5.9	94.1	100.0
	One or more children	8.9	91.1	100.0
	Total	7.0	93.0	100.0
Hire purchase instalments or other loan payments	No children	:	93.7	100.0
	One or more children	:	92.6	100.0
	Total	:	93.0	100.0

* These totals do not represent the total number of households as the question was addressed only to those households having these expenses.

6

ELDERLY

6.1. Number of persons at-risk-of-poverty by age: 2008

Age	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
0-59	19,400	164,930	22,580	158,170	41,980	323,100
60+	8,430	37,820	9,090	45,270	17,520	83,090
Total	27,830	202,750	31,670	203,440	59,500	406,190
0-64	22,190	179,030	25,470	172,960	47,660	351,990
65+	5,640	23,720	6,200	30,480	11,840	54,200
Total	27,830	202,750	31,670	203,440	59,500	406,190
0-69	24,010	186,920	27,550	181,820	51,560	368,740
70+	3,820	15,830	4,120	21,620	7,940	37,450
Total	27,830	202,750	31,670	203,440	59,500	406,190

6.2. At-risk-of-poverty rates by age: 2006-2008

Age	2006			2007 (revised)			2008		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
0-59	12	13	12	12	14	13	12	14	13
60+	21	20	20	22	19	20	22	20	21
Total	13	14	14	14	15	14	14	16	15
0-64	12	13	13	12	14	13	12	15	14
65+	22	19	20	23	17	20	24	20	22
Total	13	14	14	14	15	14	14	16	15
0-69	13	14	13	13	15	14	13	15	14
70+	21	19	20	25	17	20	24	19	21
Total	13	14	14	14	15	14	14	16	15

6.3. Average household disposable income by household type: 2006-2008

Household type	Average household disposable income (€)		
	2006	2007 (revised)	2008
One person household, under 60 years	9,460	9,050	8,890
One person household, 60 and over	7,410	7,420	7,400
Under 60 years, living with at least one other person under 60 years	21,910	23,720	25,620
60 and over, living with at least one other person 60 and over	15,100	15,110	15,400
Under 60 years, living with at least one of their sons/daughters	22,010	23,870	25,370
60 and over, living with at least one of their sons/daughters	22,110	22,620	24,840
One person household, under 65 years	8,900	8,600	8,580
One person household, 65 and over	7,470	7,490	7,330
Under 65 years, living with at least one other person under 65 years	21,520	23,290	25,170
65 and over, living with at least one other person 65 and over	14,220	13,900	13,180
Under 65 years, living with at least one of their sons/daughters	22,100	23,850	25,480
65 and over, living with at least one of their sons/daughters	21,380	22,080	23,060
One person household, under 70 years	8,630	8,330	8,320
One person household, 70 and over	7,450	7,520	7,340
Under 70 years, living with at least one other person under 70 years	21,040	22,920	24,720
70 and over, living with at least one other person 70 and over	13,800	13,450	12,850
Under 70 years, living with at least one of their sons/daughters	22,100	23,840	25,440
70 and over, living with at least one of their sons/daughters	21,040	21,640	22,520

6.4. S80/S20 ratio of elderly persons by age: 2008

Age	Threshold	Value (€)	Number of persons below threshold
60+	20th percentile	5,650	16,630
	80th percentile	11,600	66,380
	S20 (000s)	68,980	N/A
	S80 (000s)	262,194	N/A
	S80/S20	4	N/A
65+	20th percentile	5,590	10,870
	80th percentile	10,630	43,300
	S20 (000s)	44,620	N/A
	S80 (000s)	154,400	N/A
	S80/S20	4	N/A
70+	20th percentile	5,640	7,440
	80th percentile	10,420	29,930
	S20 (000s)	30,552	N/A
	S80 (000s)	103,808	N/A
	S80/S20	3	N/A

6.5. At-risk-of-poverty rates by household type: 2006-2008

Household type	2006			2007 (revised)			2008		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
One person household, under 60 years	:	24 ^u	21 ^u	:	40 ^u	26 ^u	21 ^u	31 ^u	25 ^u
One person household, 60 and over	:	19	19	:	16 ^u	16	:	21	20
Under 60 years, living with at least one other person under 60 years	12	12	12	12	13	13	12	14	13
60 and over, living with at least one other person 60 and over	23	24	24	24	24	24	25	24	24
Under 60 years, living with at least one of their sons/daughters	12	13	12	12	13	13	11	13	12
60 and over, living with at least one of their sons/daughters	10 ^u	8 ^u	7 ^u	9 ^u	5 ^u	7	7 ^u	:	5 ^u
One person household, under 65 years	21 ^u	25 ^u	23 ^u	:	40 ^u	27	20 ^u	27 ^u	23
One person household, 65 and over	:	18 ^u	17	:	12 ^u	13 ^u	:	21	20
Under 65 years, live with at least one other person under 65 years	12	13	12	13	13	13	12	14	13
65 and over, living with at least one other person 65 and over	23	24	23	26	26	26	26	26	26
Under 65 years, living with at least one of their sons/daughters	12	13	12	12	13	13	11	13	12
65 and over, living with at least one of their sons/daughters	:	:	7 ^u	:	:	5 ^u	:	:	6 ^u
One person household, under 70 years	22 ^u	25 ^u	23	15 ^u	32	23	20 ^u	26	23
One person household, 70 and over	:	17 ^u	15 ^u	:	12 ^u	14 ^u	:	20 ^u	19
Under 70 years, living with at least one other person under 70 years	12	13	13	13	14	13	13	14	14
70 and over, living with at least one other person 70 and over	25	28	26	29	29	29	28	28	28
Under 70 years, living with at least one of their sons/daughters	12	12	12	12	13	12	11	13	12
70 and over, living with at least one of their sons/daughters	:	:	10 ^u	:	:	:	:	:	:

6.6. Number of persons at-risk-of-poverty by household type: 2008

Household type	Males		Females		Total	
	At risk	Total	At risk	Total	At risk	Total
One person household, under 60 years	1,100 ^u	5,330	1,040 ^u	3,400	2,140 ^u	8,730
One person household, 60 and over	:	5,280	2,650	12,730	3,560	18,010
Under 60 years, living with at least one other person under 60 years	17,890	152,290	20,250	148,960	38,140	301,250
60 and over, living with at least one other person 60 and over	5,990	24,390	6,080	25,690	12,070	50,080
Under 60 years, living with at least one of their sons/daughters	6,970	62,810	9,790	73,700	16,760	136,510
60 and over, living with at least one of their sons/daughters	800 ^u	12,260	:	13,060	1,380 ^u	25,320
One person household, under 65 years	1,330 ^u	6,670	1,420 ^u	5,330	2,750	12,000
One person household, 65 and over	:	3,940	2,270	10,800	2,950	14,740
Under 65 years, living with at least one other person under 65 years	20,480	167,670	22,590	162,160	43,070	329,830
65 and over, living with at least one other person 65 and over	3,400	12,900	3,470	13,590	6,870	26,490
Under 65 years, living with at least one of their sons/daughters	7,420	69,400	10,000	79,540	17,420	148,940
65 and over, living with at least one of their sons/daughters	:	5,670	:	7,220	720 ^u	12,890
One person household, under 70 years	1,450 ^u	7,390	1,980	7,520	3,430	14,910
One person household, 70 and over	:	3,220	1,710 ^u	8,610	2,270	11,830
Under 70 years, living with at least one other person under 70 years	22,340	176,050	24,590	170,210	46,930	346,260
70 and over, living with at least one other person 70 and over	2,080	7,490	2,130	7,690	4,210	15,180
Under 70 years, living with at least one of their sons/daughters	7,560	71,780	10,250	81,530	17,810	153,310
70 and over, living with at least one of their sons/daughters	:	3,290	:	5,230	:	8,520

6.7. Persons aged 65+ at-risk-of-poverty by tenure status: 2008

Tenure status	Persons at-risk-of-poverty		All persons	
	Number	% total	Number	% total
Owned	8,570	72.4	39,200	72.3
Rented	3,270	27.6	15,000	27.7
Total	11,840	100.0	54,200	100.0

6.8. Persons aged 65+ at-risk-of-poverty by household size: 2008

Household size	Persons at-risk-of-poverty		All persons	
	Number	% total	Number	% total
1	2,950	24.9	14,750	27.2
2	8,140	68.7	28,180	52.0
3	:	:	7,430	13.7
4	:	:	1,980	3.7
5+	:	:	1,860	3.4
Total	11,840	100.0	54,200	100.0

6.9. Persons aged 65+ at-risk-of-poverty by various household characteristics: 2008

Item	Capacity to afford	Persons at-risk-of-poverty		All persons*	
		Number	% total	Number	% total
Paying for one week annual holiday away from home	Yes	3,270	27.9	17,130	31.8
	No	8,450	72.1	36,690	68.2
Eating a meal with meat, chicken, fish (or vegetarian equivalent) every second day	Yes	10,330	88.1	48,550	90.1
	No	1,390 ^u	11.9 ^u	5,340	9.9
Facing unexpected financial expenses (of €450 and over)	Yes	6,650	56.9	32,750	60.8
	No	5,040	43.1	21,120	39.2
Keeping home adequately warm	Yes	10,620	90.6	49,060	91.0
	No	1,100 ^u	9.4 ^u	4,830	9.0
Amenity	Availability	Number	% total	Number	% total
Telephone (incl. mobile phone)	Yes	11,490	97.2	52,950	98.0
	No - cannot afford	:	:	:	:
	No - other reason	:	:	1,060 ^u	2.0 ^u
Colour TV	Yes	11,600	98.1	53,190	98.5
	No - cannot afford	:	:	:	:
	No - other reason	:	:	690 ^u	1.3 ^u
Computer	Yes	1,630	13.8	14,460	26.8
	No - cannot afford	:	:	3,150	5.8
	No - other reason	9,640	81.6	36,390	67.4
Washing machine	Yes	11,140	94.2	51,390	95.1
	No - cannot afford	:	:	:	:
	No - other reason	:	:	2,350	4.4
Car	Yes	8,270	70.0	38,160	70.7
	No - cannot afford	:	:	1,860 ^u	3.4 ^u
	No - other reason	2,960	25.0	13,980	25.9
Problems with dwelling	Have problem	Number	% total	Number	% total
No bath or shower in dwelling	Yes	:	:	:	:
	No	11,750	99.2	53,500	98.7
Leaking roof, damp walls/floors/foundation, or rot in window frames or floor	Yes	830 ^u	7.0 ^u	4,570	8.4
	No	11,010	93.0	49,630	91.6
Dwelling too dark/not enough light	Yes	:	:	2,620	4.8
	No	11,330	95.7	51,580	95.2
Noise from neighbours or from the street	Yes	3,470	29.3	16,380	30.2
	No	8,370	70.7	37,830	69.8
Pollution, grime or other environmental problems	Yes	3,930	33.2	20,730	38.2
	No	7,910	66.8	33,470	61.8
Crime, violence or vandalism in the area	Yes	1,260 ^u	10.6 ^u	6,270	11.6
	No	10,580	89.4	47,930	88.4

* These totals do not represent the total population as there were a number of households which did not respond to these questions.

