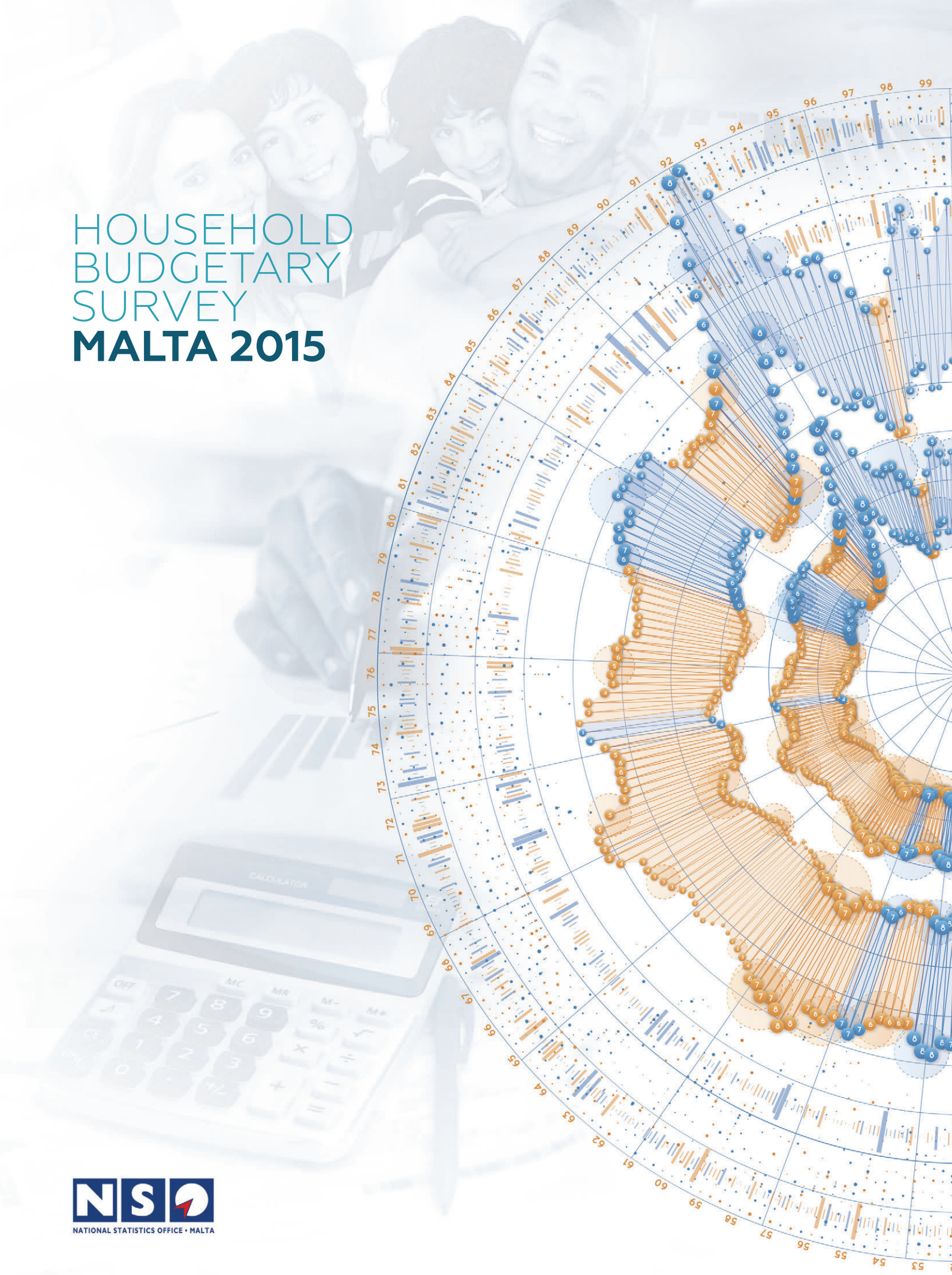
HOUSEHOLD BUDGETARY SURVEY
MALTA 2015



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2015

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FOREWORD

The National Statistics Office (NSO) is presenting the results of the 2015-2016 Household Budgetary Survey (HBS) which was carried out between April 2015 and March 2016. The HBS is conducted among private households and is the second of its kind in Malta since the adoption of the euro in 2008. The survey is distinctive in the sense that it is diary based, where participating households keep a detailed diary of expenditure over a period of two weeks. The methodology used is in line with European guidelines. This ensures the production of harmonised results which are comparable to similar official data relating to other European countries.

The primary scope of the HBS is to illustrate patterns in household expenditure and how these fluctuate among different goods and services. By comparing these patterns with those derived from the previous HBS, one can appreciate changing trends in expenditure within society. For example, results from the 2015-2016 survey show that, compared to 2008, the average household spends less of its share of total household expenditure on food. As expected, however, the total expenditure on this component remains substantial, at 19.8 per cent. On the other hand, in percentage terms more is being spent on transport, clothing and footwear, education, and restaurants and hotels.

The HBS is a wealthy source of data that can be used to compile a range of socio-economic indicators, which can in turn be used to monitor and support social policy. These official statistics are of interest to a diverse group of users: policy makers, academia, researchers, the media and the wider community. Furthermore, patterns of household expenditure emerge from the HBS findings; these are used to update the weighting base of the Retail Price Index, and in the compilation of Malta's national accounts. Apart from collecting detailed information on household expenditure, the HBS collects background socio-economic information on households and their members. This allows for comparison of expenditure patterns from the lens of different characteristics, such as household type and tenure status. Information is also collected on sources of household income and on an array of household facilities, which affords an opportunity of examining the changing face of Maltese households along the years.

I take this opportunity to thank all those who made this project possible, notably the Malta Statistics Authority and Mr Reuben Fenech, outgoing Director General. My gratitude is also due to all the staff at NSO who steered the HBS project from inception through to publication. Additionally, my sincere appreciation goes to all the households whose time, co-operation and important information were instrumental to the success of the project. Indeed, the published results are the fruit of this valuable co-operation.

ETIENNE CARUANA
Acting Director General

January 2018

01 SALIENT RESULTS

This chapter explores the most prominent aspect of the Household Budgetary Survey, where a categorical breakdown of the most significant aspects of spending is given. Prominent expenditure on specific categories such as housing, food and beverages, transport, and communication are explored, and information is provided according to several demographic variables such as age, education, and sex among others.

Introduction

The total annual household expenditure of Maltese private households in 2015 was estimated at €3.7 billion. This amounts to an annual average of €22,346[1] per household, which is 14.2 per cent higher than that estimated in HBS 2008.

Table 1.1. Average household weekly expenditure by expenditure category: 2008, 2015

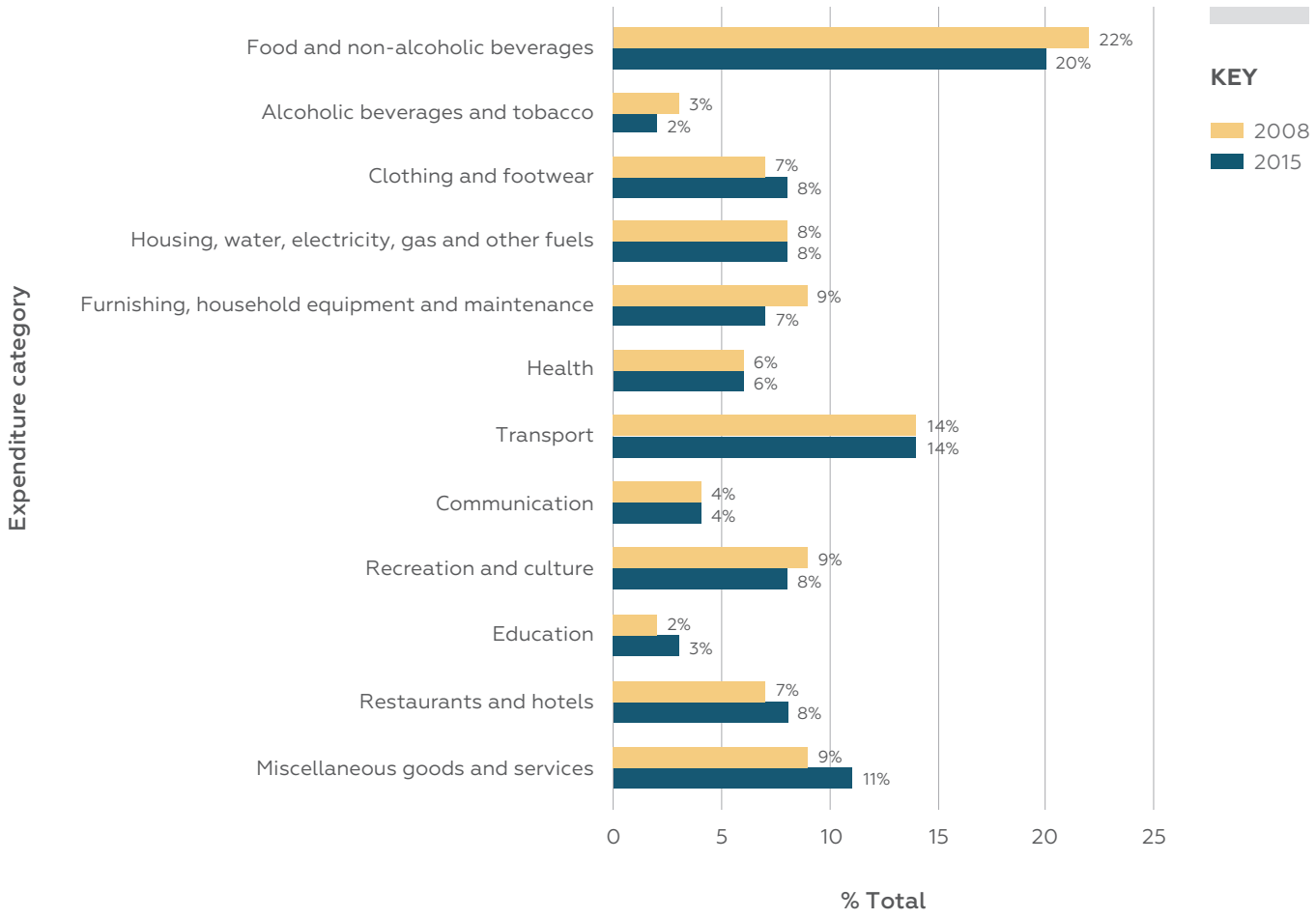
	Average per week: 2008 (€)	Average per week: 2015 (€)	Percentage Change (%)	% Total: 2008 (%)	% Total: 2015 (%)
Food and non-alcoholic beverages	85	85	0.4	22.5	19.8
Alcoholic beverages and tobacco	9	10	9.4	2.5	2.4
Clothing and footwear	27	34	26.6	7.1	7.9
Housing, water, electricity, gas and other fuels	31	36	14.5	8.4	8.4
Furnishing, household equipment and maintenance	33	32	-4.6	8.9	7.4
Health	24	24	0.2	6.4	5.6
Transport	52	61	17.7	13.8	14.2
Communication	15	19	23.1	4.0	4.3
Recreation and culture	32	35	8.5	8.5	8.1
Education	7	12	82.4	1.7	2.8
Restaurants and hotels	27	36	34.5	7.1	8.3
Miscellaneous goods and services	35	47	34.2	9.2	10.8
Total Expenditure	**376**	**430**	**14.2**	**100.0**	**100.0**

Food and non-alcoholic beverages remained the largest proportion of total household expenditure, at 19.8 per cent in 2015. On average, households spent €4,417 on this category of goods in 2015, which amounted to just under €85 per week. The second largest category of expenditure in 2015 was Transport (which includes fuel expenditure, air fares, purchase of vehicles, and ferry tickets), with an average annual expenditure of €3,181 during the reference year, translating to a weekly expense of €61.18. This category commands 14.2 per cent of the total household expenditure. The lowest share of expenditure, both in 2008 and in 2015 was on Alcoholic beverages and tobacco, with a percentage total of 2.5 per cent and 2.4 per cent respectively.

1 Calculation of this figure followed from the definition of consumption expenditure in the Methodology section (Appendix A).

Education experienced the highest expenditure increase between 2008 and 2015, with households spending 82.4 per cent more on this category in the latter year. Furnishing, household equipment and maintenance experienced the only expenditure drop between 2008 and 2015, with households spending 4.6 per cent less on this category in 2015.

Chart 1.1. Expenditure distributions by expenditure category: 2008, 2015



Total household expenditure was the lowest in the Southern Harbour district and Gozo and Comino, with households in those districts spending an average of €363 and €372 weekly, respectively. Households in the Western and Northern districts spent the most, at an average of €495 and €472 weekly, respectively. The average weekly expenditure for households in all districts stood at €430. Households in the Northern Harbour, South Eastern, Western, and Northern districts spent more than the national weekly average, while households in the Southern Harbour, and Gozo and Comino spent below the national average line.

Chart 1.2. Average weekly household expenditure by district: 2015

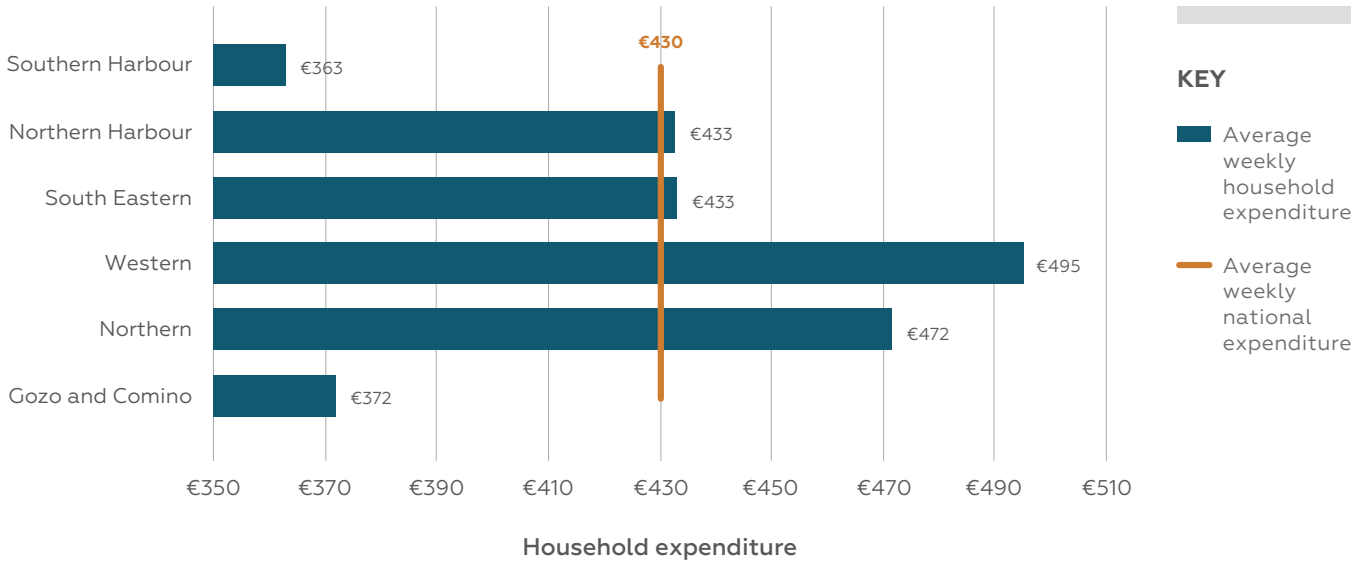


Table 1.2. Average yearly household expenditure by district and expenditure category: 2015

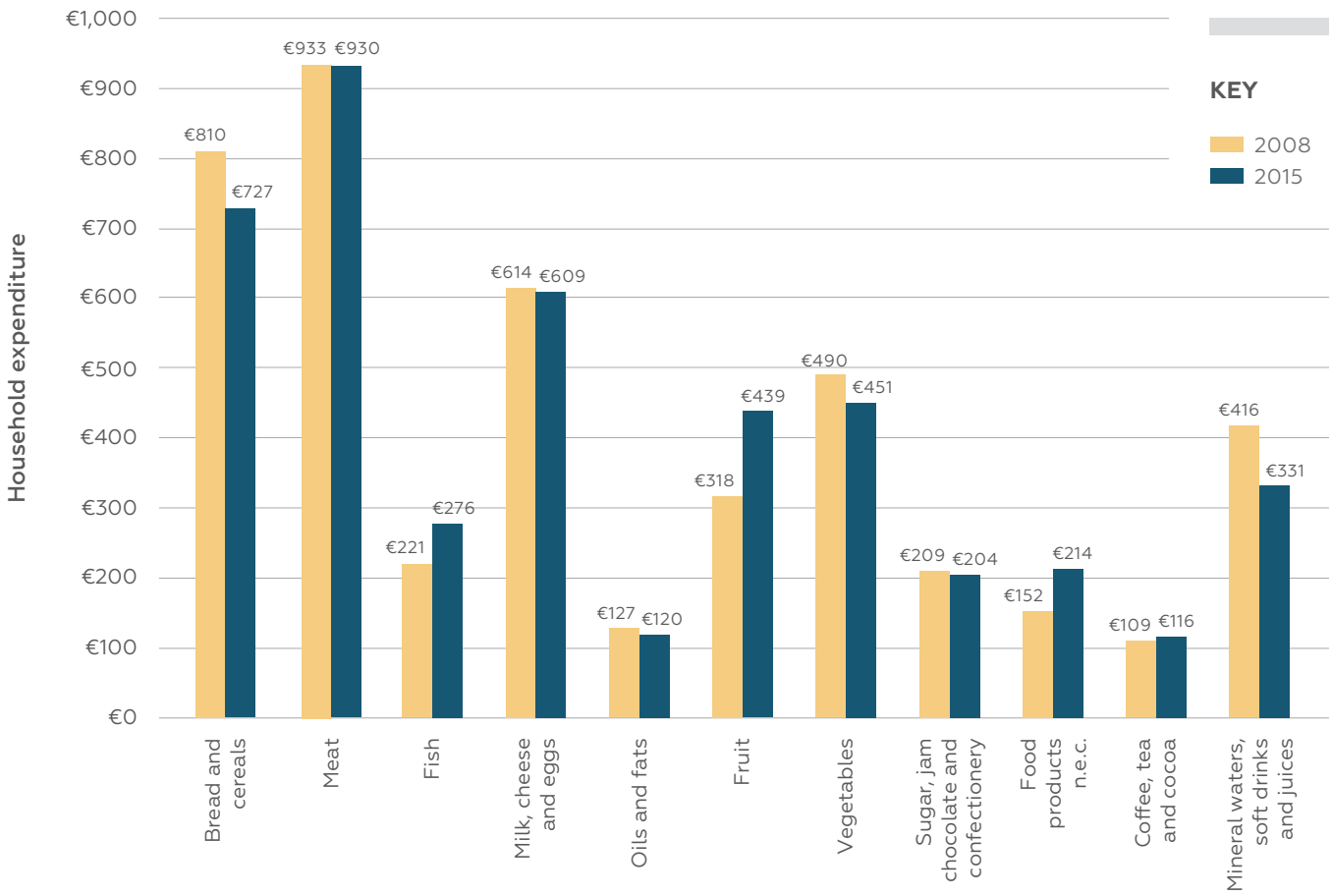
	Southern Harbour (€)	Northern Harbour (€)	South Eastern (€)	Western (€)	Northern (€)	Gozo and Comino (€)
Food and non-alcoholic beverages	82	83	82	91	88	91
Alcoholic beverages and tobacco	9	11	9	10	10	8
Clothing and footwear	28	32	38	39	37	35
Housing, water, electricity, gas and other fuels	30	43	33	36	39	25
Furnishing, household equipment and maintenance	28	29	32	42	32	31
Health	24	26	22	24	22	25
Transport	48	56	71	75	78	39
Communication	17	19	19	21	19	15
Recreation and culture	26	35	41	39	37	28
Education	8	13	10	15	15	11
Restaurants and hotels	27	39	31	40	42	30
Miscellaneous goods and services	37	46	45	63	53	35
Average Weekly Expenditure	**363**	**433**	**433**	**495**	**472**	**372**
Average Yearly Expenditure	**18,884**	**22,507**	**22,525**	**25,764**	**24,528**	**19,350**

Food and non-alcoholic beverages

On average, annually households spent more on Food and non-alcoholic beverages than any other category, in both 2008 and 2015. The two expenditure categories contributing mostly to this component in 2015 were meat, with households spending an average of €930; and bread and cereals, with households spending an average of €727. On the other hand, in 2015, households spent the least on oils and fats, spending an average of €120; and coffee, tea and cocoa, spending an average of €116.

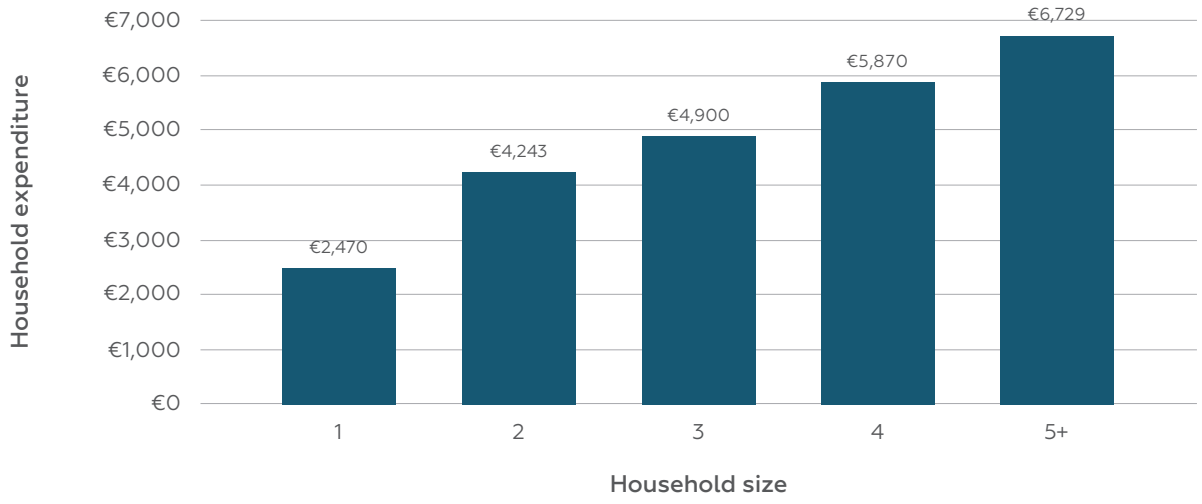
When comparing the average annual expenditure of the categories under Food and non-alcoholic beverages in 2015 to that of 2008, it can be noted that the main monetary increase was in the fruit category, which increased from €318 to €439 per year. However, expenditure on mineral waters, soft drinks and juices, as well as bread and cereals, decreased by €85 and €83 respectively.

Chart 1.3. Average annual household expenditure on Food and non-alcoholic beverages: 2008, 2015



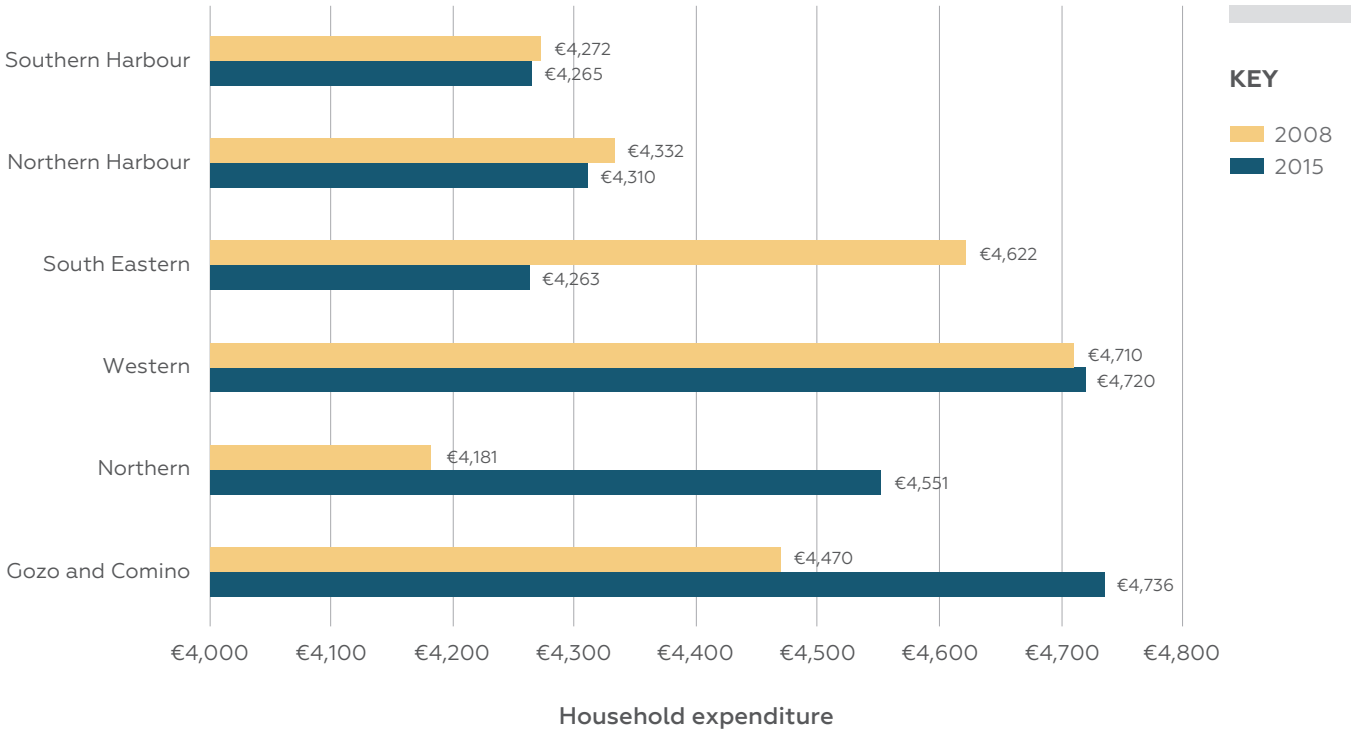
When considering the average expenditure on Food and non-alcoholic beverages by household size in 2015, a sharp increase can be observed between one-person households and two-person households, amounting to €1,773. This increase is diminished when comparing households of larger sizes, with a maximum increase of €970 being experienced between households with three members and those with four members.

Chart 1.4. Average annual household expenditure on Food and non-alcoholic beverages by household size: 2015



When comparing Food and non-alcoholic beverage expenditure between 2008 and 2015 by district, the largest decrease was recorded in the South Eastern district (7.8 per cent). On the other hand, the largest increases were recorded in the Northern district (8.8 per cent), and Gozo and Comino (6.0 per cent).

Chart 1.5. Average annual household expenditure on Food and non-alcoholic beverages by district: 2008, 2015



Alcoholic beverages and tobacco

Alcoholic beverages and tobacco remained the smallest proportion of total household expenditure, at 2.4 per cent in 2015, a slight decrease over the 2008 share, which at the time stood at 2.5 per cent. In 2008, households spent an average of €480 on this category. Of this amount, €329 was spent on tobacco, meaning 68.5 per cent of the expenditure on Alcoholic beverages and tobacco was allocated to tobacco alone. In 2015, this share decreased, with €335 out of the €525 spent annually on Alcoholic beverages and tobacco being allocated to tobacco. This resulted in a decrease of 4.7 percentage points in the allocation of tobacco as part of this category, down to 63.8 per cent.

On the other hand, there was an increase in the share of annual expenditure on wines and spirits from 2008 to 2015, while the expenditure on beer decreased by 1.2 percentage points. However, this category does not include expenditure on alcohol consumed in restaurants.

Chart 1.6. Percentage distribution of annual household expenditure on Alcoholic beverages and tobacco: 2008

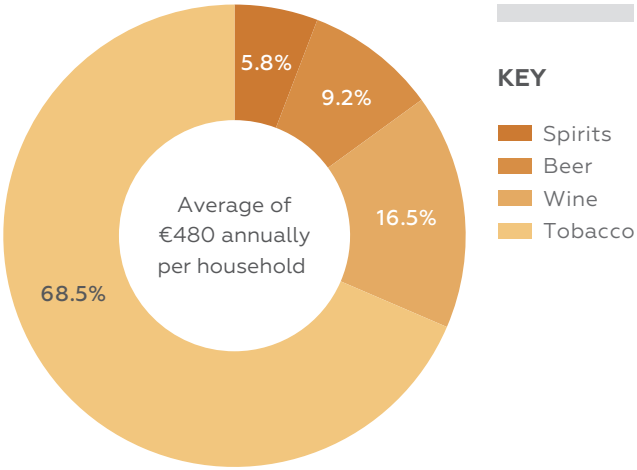
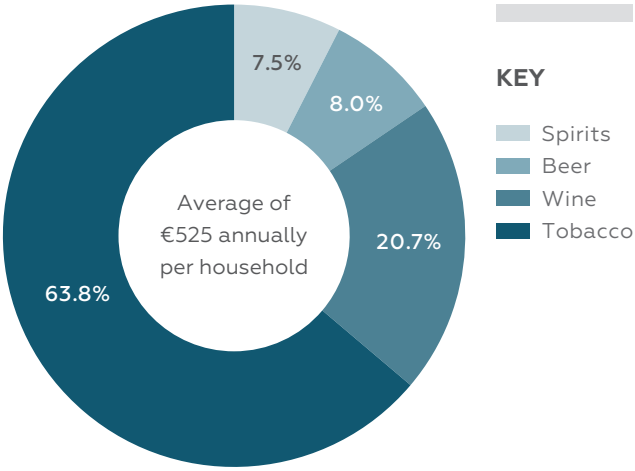


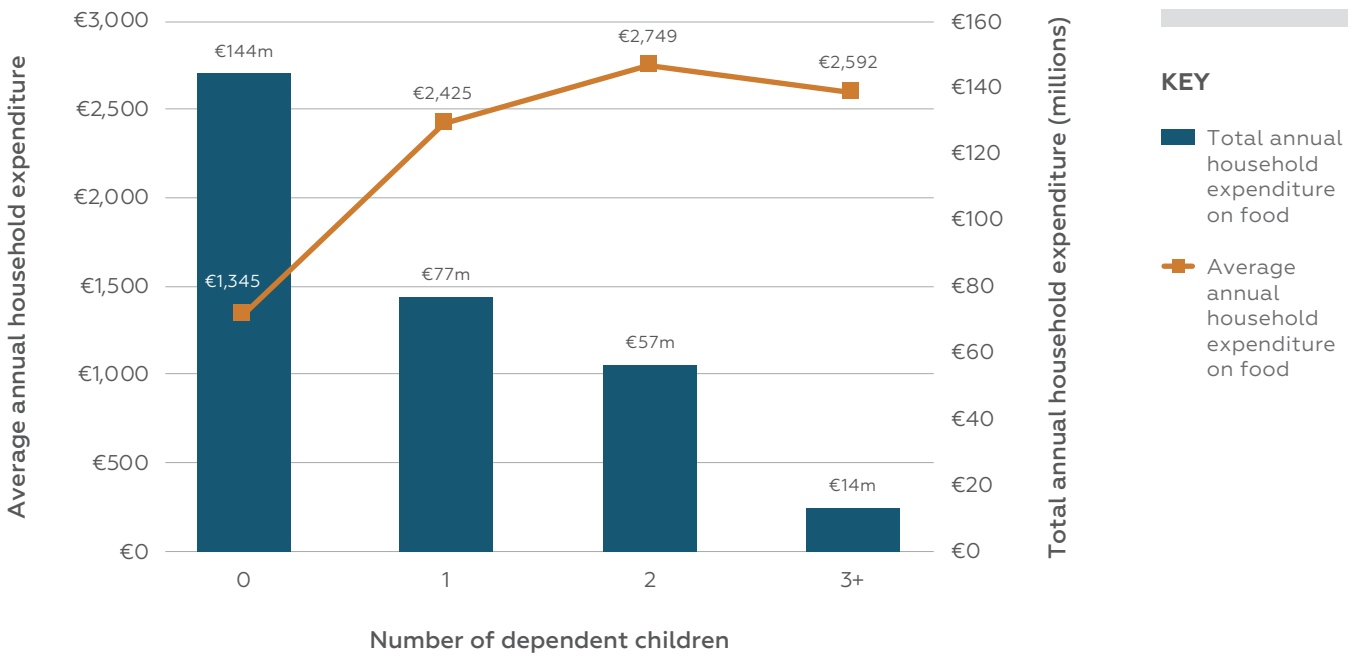
Chart 1.7. Percentage distribution of annual household expenditure on Alcoholic beverages and tobacco: 2015



Clothing and footwear

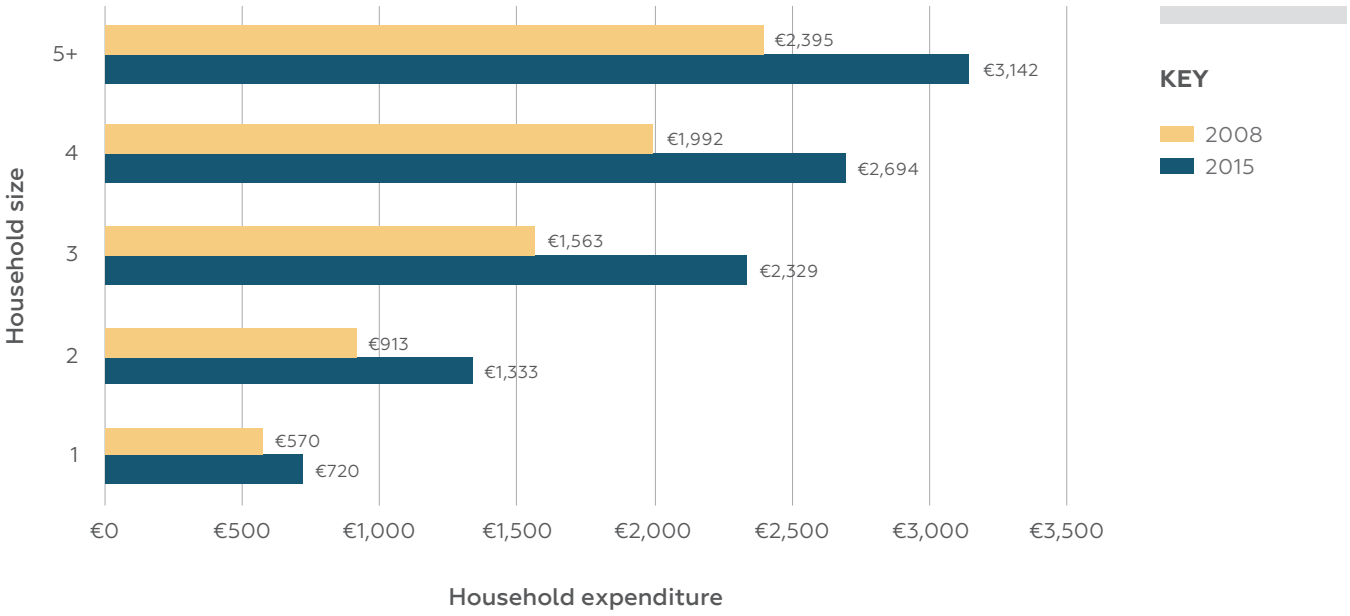
When comparing the expenditure on Clothing and footwear between households with different numbers of dependent children, it can be observed that a household with at least one dependent child spent significantly more on this category than a household without any dependent children. However, for all households that have dependent children, the increase in the number of dependent children does not have any major effects on the average yearly expenditure on Clothing and footwear of such households.

Chart 1.8. Expenditure on Clothing and footwear by number of dependent children



In 2015, households spent more, on average, on this category than in 2008, by €371. In both years, the sharpest increase in expenditure can be observed between household sizes of two and three persons. Households with three members recorded the highest increase in their expenditure from 2008 to 2015, by 49.0 per cent, followed by two-person households which registered an increase of 46.0 per cent.

Chart 1.9. Average annual household expenditure on Clothing and footwear by household size: 2008, 2015



Dwelling-related expenses

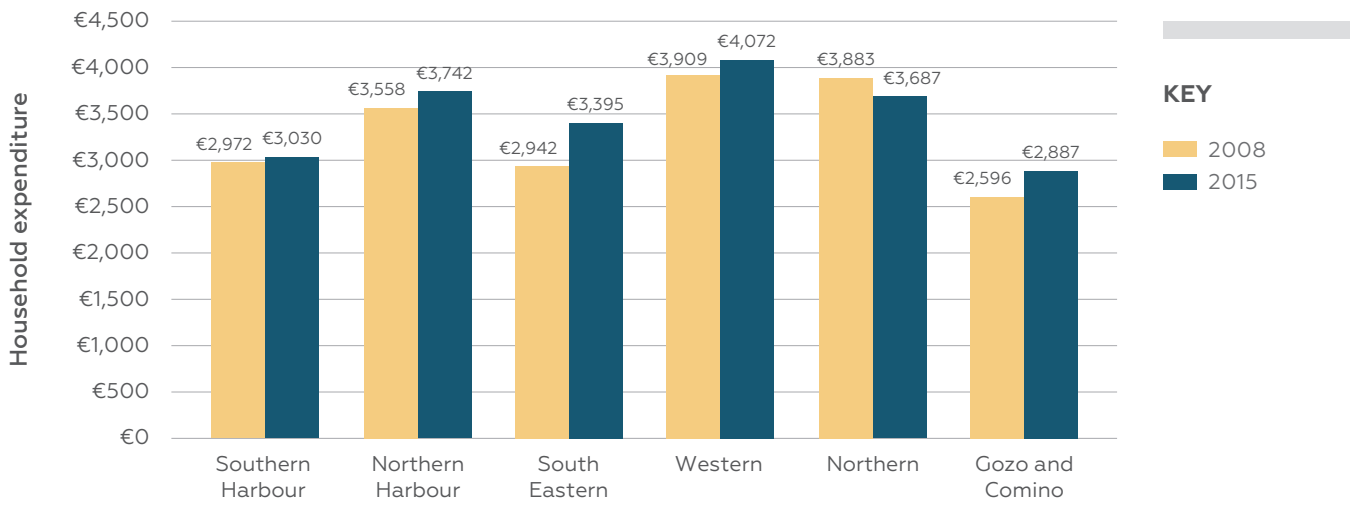
Dwelling-related expenses can be subdivided into Housing, water, electricity, gas and other fuels and Furnishing, household equipment and maintenance. These two categories contributed to 8.4 per cent and 7.4 per cent of the total annual household expenditure respectively. This means that dwelling expenses account for 15.8 per cent of the total household expenditure. This expenditure does not include expenditure on dwellings that are used for business purposes.

Households residing in terraced houses were the only group of households which spent more, on average, on Furnishing, household equipment and maintenance (€1,750 per year) than Housing, water, electricity, gas and other fuels (€1,695 per year). Households residing in other types of dwellings (such as boathouses, caravans, garages, etc.) spent relatively more, on average, on Housing, water, electricity, gas and other fuels, with households residing in flats or penthouses spending significantly more on the latter (by €653).

Chart 1.10. Average annual household expenditure on housing and furniture by type of main dwelling: 2015

In both 2008 and 2015, expenditure on housing and furniture was highest in the Western district. In 2015, expenditure on housing and furniture increased in all districts except the Northern district. The South Eastern, and Gozo and Comino districts registered the highest increases in expenditure in this connection, by 15.4 per cent and 11.2 per cent respectively.

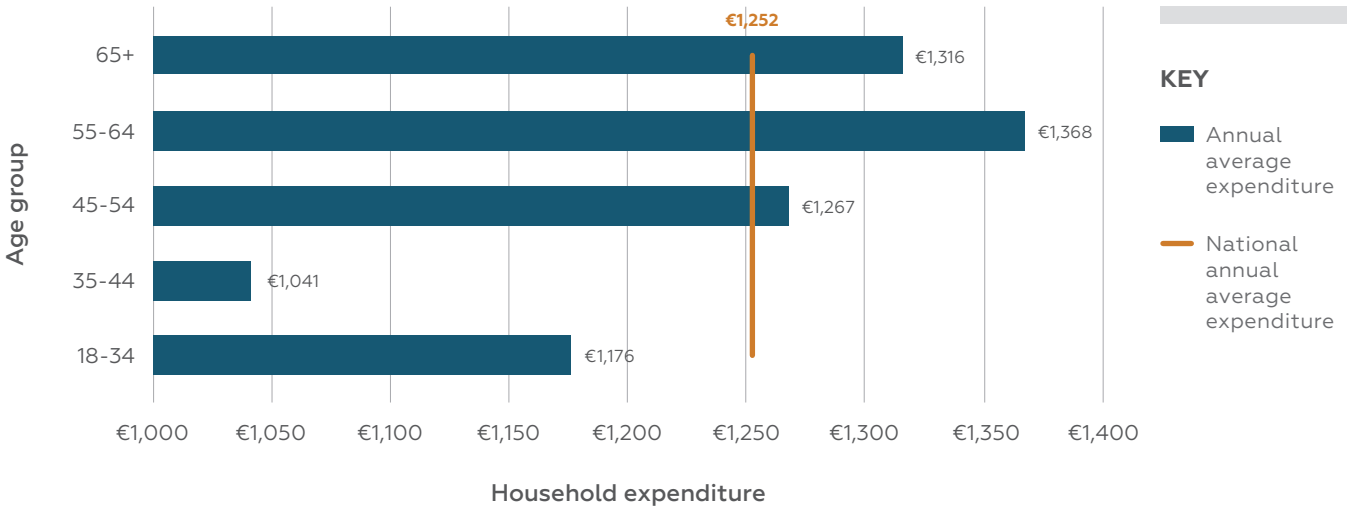
Chart 1.11. Average annual household expenditure on housing and furniture by district: 2008, 2015



Health

The national average annual expenditure on Health (a category which also includes doctor's fees and medicines) stood at €1,252. On average, households whose reference person[2] was aged over 45 spent above this national average. On the other hand, households whose reference person was under 45 years of age spent less than the national average, on average. Households whose reference person was aged between 55 and 64 registered the highest average annual expenditure on Health (€1,368). In contrast, households whose reference person was aged between 35 and 44 had the lowest average annual expenditure on Health (€1,041).

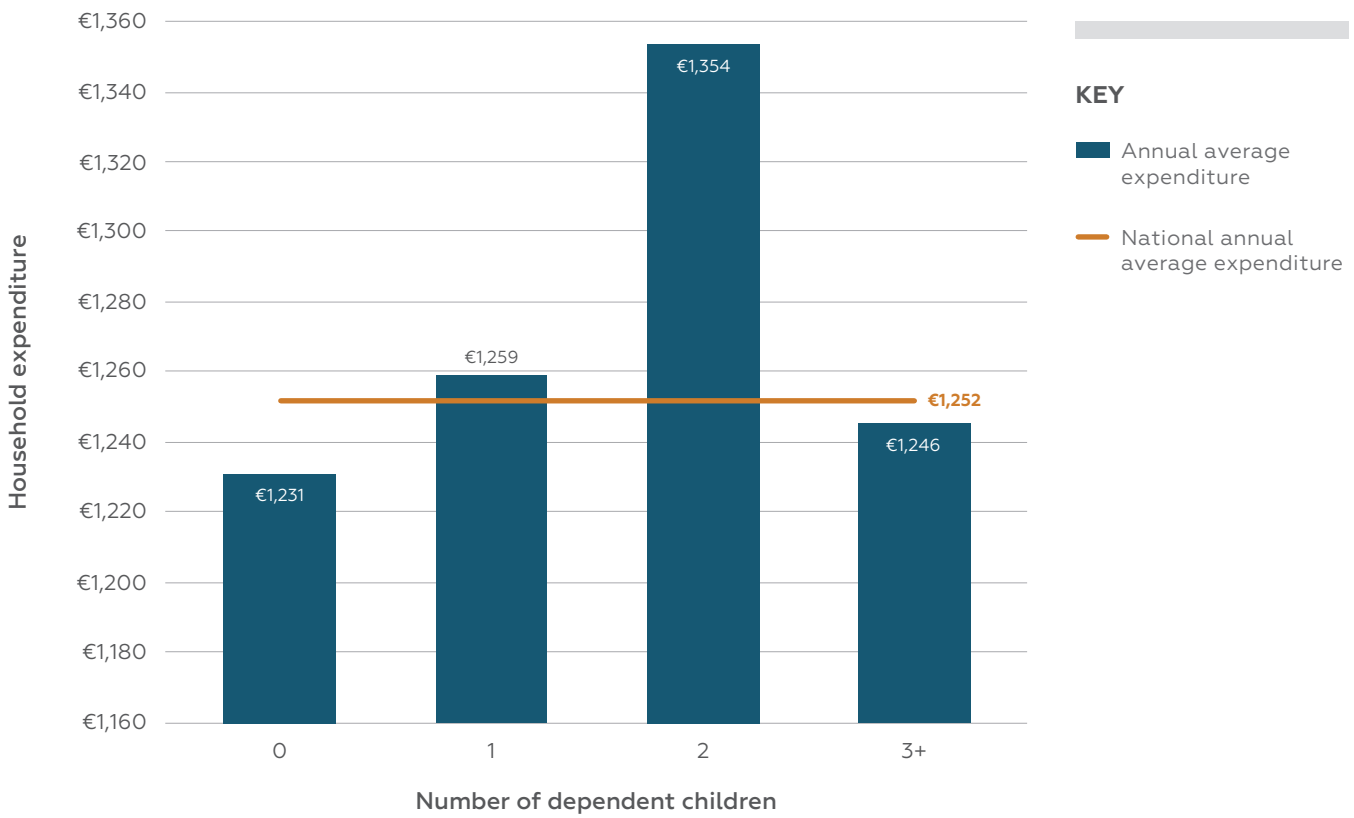
Chart 1.12. Average annual expenditure on Health by age group of reference person: 2015



2 Refer to methodological notes.

In 2015, households with dependent children spent more, on average, on Health than households without dependent children. Households with two dependent children registered the highest expenditure on this category, at €1,354 per year.

Chart 1.13. Average annual expenditure on Health by number of dependent children: 2015



Transport

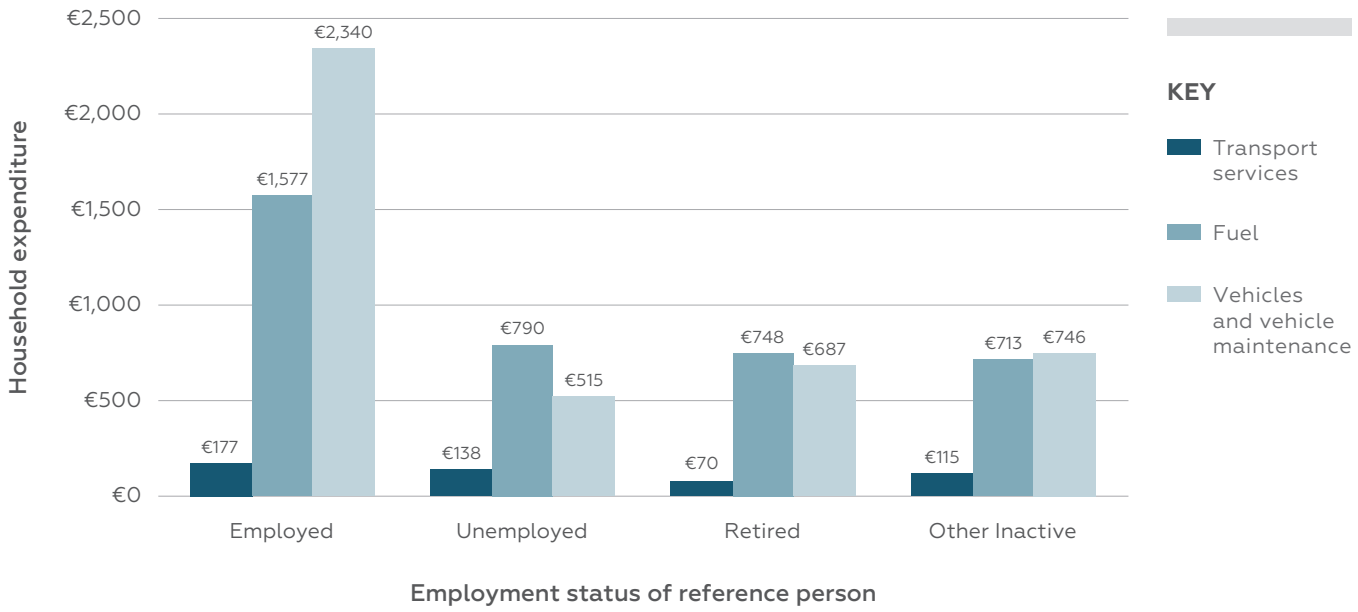
Transport was the second largest contributor to the total household expenditure in 2015, with 14.2 per cent (an average of €3,181 per year) of households' total expenditure being allocated to it.

The South Eastern, Western and Northern districts spent more, on average, than the other districts on vehicles, vehicle maintenance, and fuel. Compared to expenditure on vehicles, vehicle maintenance and fuel, expenditure on transport services (including, amongst others, public transport, taxi services, and minivan services) was relatively low in all districts. Households in the Southern Harbour district spent the largest proportion of all districts on transport services, at 7.3 per cent.

Chart 1.14. Average annual household expenditure by district on Transport services, fuel, and vehicles and vehicle maintenance: 2015

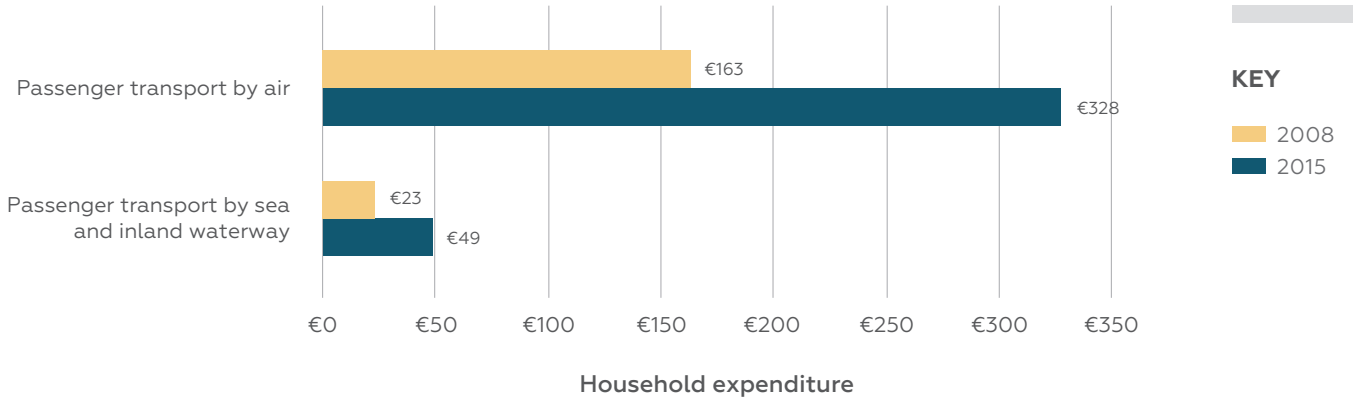
Households whose reference person was in employment spent more, on average, on Transport than households whose reference person was unemployed, retired, or otherwise inactive. This difference was not evident for expenditure on transport services, which was relatively low for all households.

Chart 1.15. Average annual household expenditure by employment status of reference person on Transport services, fuel, and vehicles and vehicle maintenance: 2015



The average annual expenditure on travel abroad has doubled since 2008. This relates both to passenger transport by air (which includes air fares and expenses related to travel by air) and passenger transport by sea (which includes sea fares from Gozo, sea fares to and from Malta, and local boat trips) from €163 to €328 and from €23 to €49 respectively.

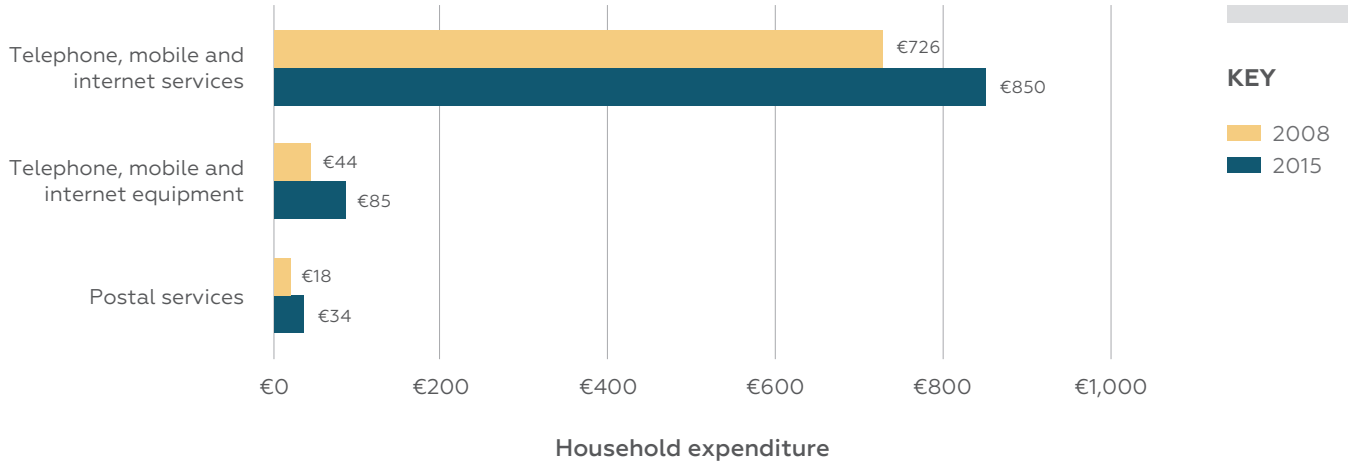
Chart 1.16. Average annual household expenditure on travel abroad: 2008, 2015



Communication

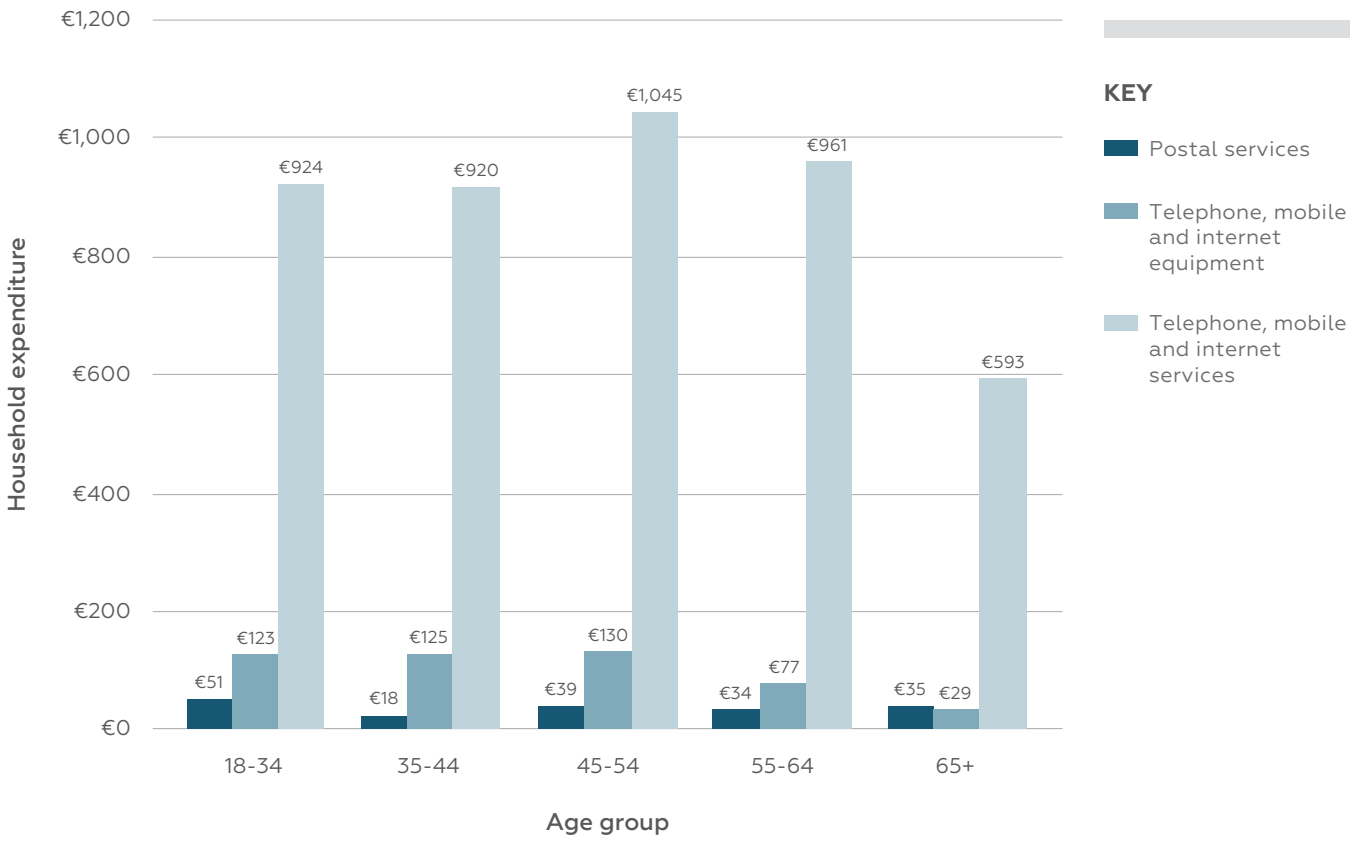
Expenditure related to Communication accounted for 4.3 per cent of the total annual household expenditure in 2015. Similar to 2008, telephone, mobile, and internet services accounted for most (87.7 per cent) of the average annual household expenditure on Communication (€850). This is in contrast with the average annual expenditure on communication-related equipment, which was 10 times less (€85). Postal services accounted for the lowest household expense in this category, with an average of €34 spent yearly per household.

Chart 1.17. Average annual household expenditure on Communication by type of expenditure: 2008, 2015



Households whose reference person was aged over 65 spent the least, on average, on telephone, mobile, and internet services (€593 per year) and equipment (€29 per year) in 2015. Households whose reference person was in the youngest age cohort spent the most, on average, on postal services (€51 per year) in 2015.

Chart 1.18. Average annual household expenditure on Communication by age of reference person and type of expenditure: 2015

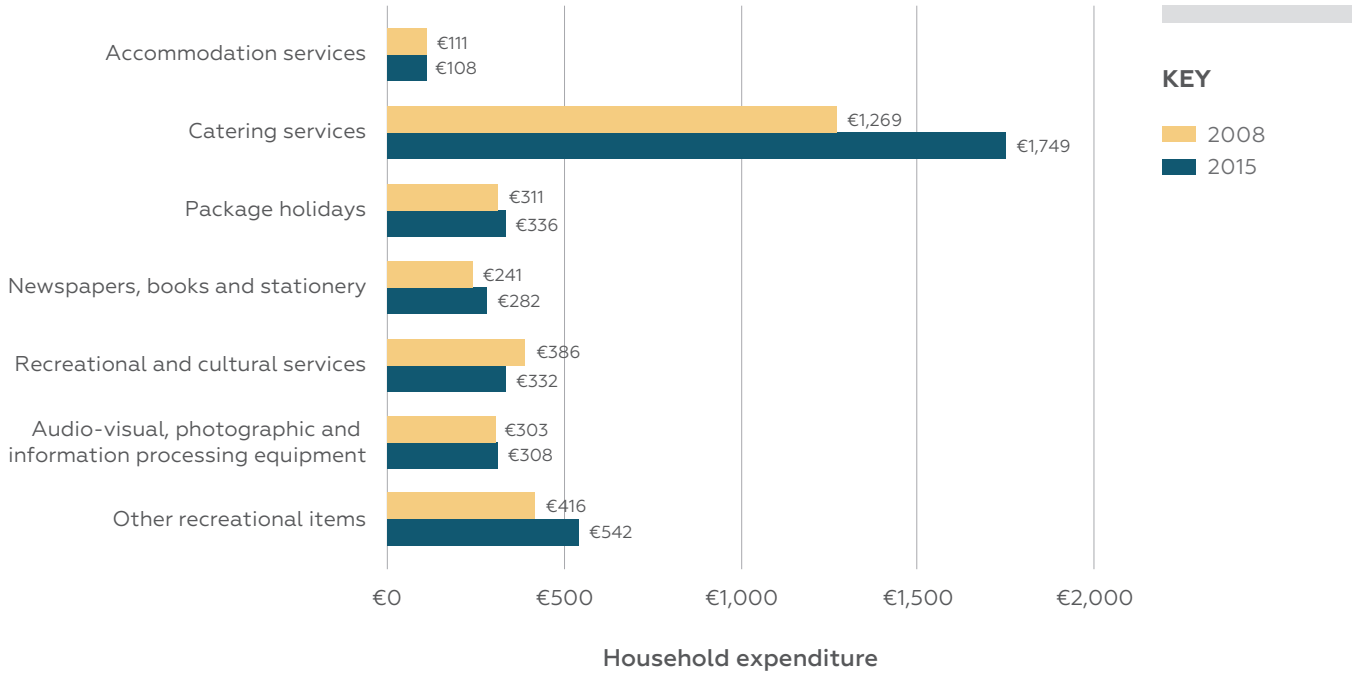


Expenditure on leisure

Expenditure on leisure includes expenditure on Restaurants and hotels, and Recreation and culture. In 2015, households spent, on average, just under €3,660 on leisure. This shows an increase when compared to 2008.

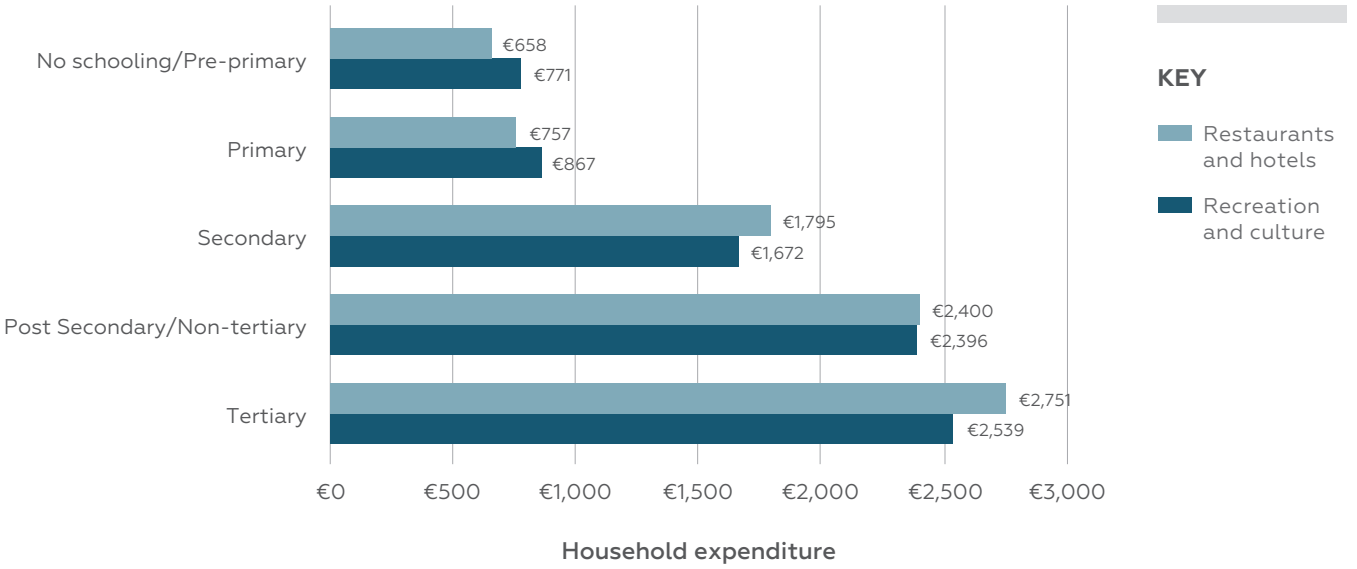
Catering services accounted for the bulk (47.8 per cent) of spending which Maltese households allocated to leisure, with an average annual expense of just under €1,750 per household. Catering services also registered the largest increase in expenditure when compared to 2008, with households spending €480 more, on average. Accommodation services contributed to the lowest expenditure on leisure, in both 2008 and 2015. Package holidays registered a slight increase in average expenditure between 2008 and 2015, with households in 2015 paying an annual average of €25 more than in 2008.

Chart 1.19. Average annual expenditure on leisure by type of expenditure: 2008, 2015



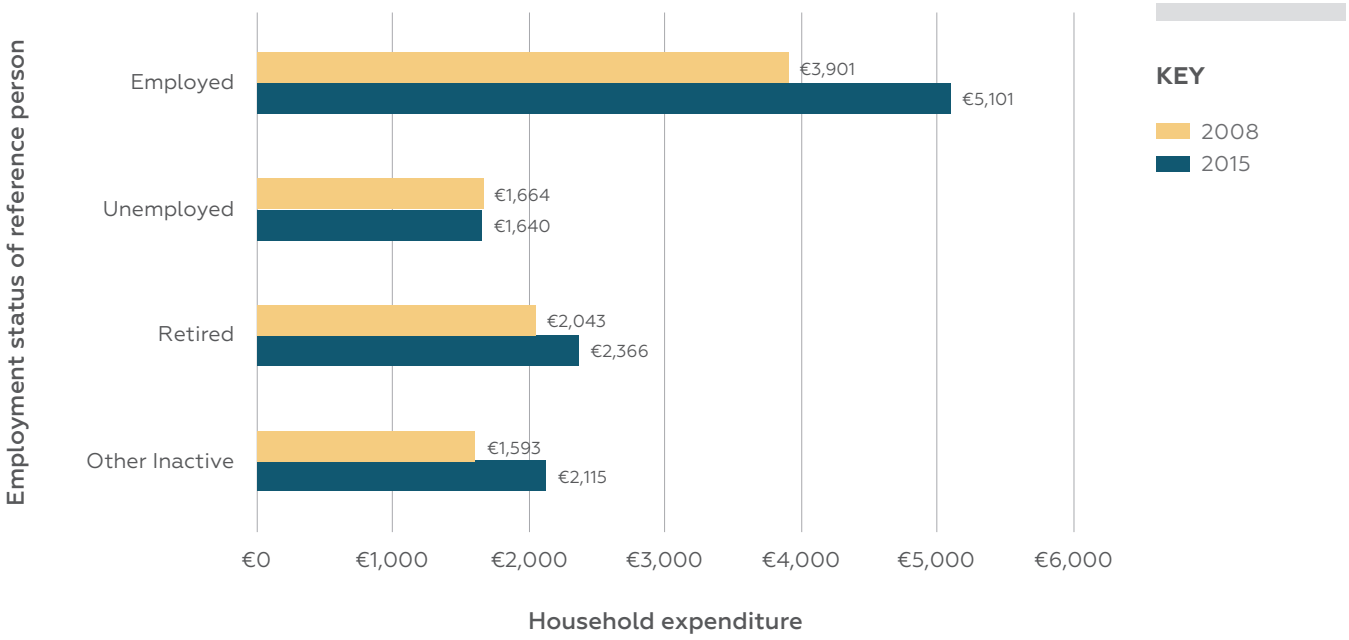
A trend can be seen in the average annual expenditure on leisure with regard to the level of education of the reference person. The higher the level of education attained, the higher the expenditure. When looking at the components making up this expenditure category, similar trends can be noted for Restaurants and hotels as well as Recreation and culture. Households whose reference person had a primary level of education or lower spent more on Recreation and culture than on Restaurants and hotels. The opposite is seen for households whose reference person had a secondary level of education or higher.

Chart 1.20. Average annual expenditure on leisure by highest level of education of reference person: 2015



Households whose reference person was employed registered an average increase of €1,200 yearly on leisure. Households whose reference person was retired or otherwise inactive registered only marginal increases in their expenditure on leisure, while households whose reference person was unemployed retained roughly the same average annual expenditure on leisure (€1,640) as in 2008.

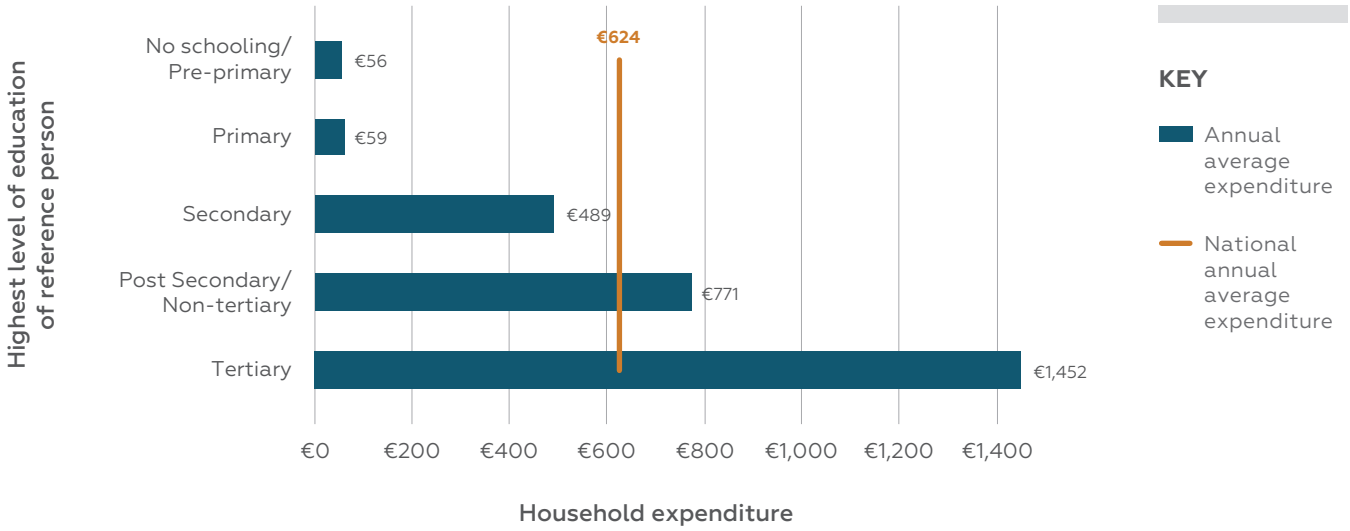
Chart 1.21. Average annual household expenditure on leisure by employment status of the reference person: 2008, 2015



Education

The average annual expenditure on Education stood at €624 in 2015. A trend can be seen in the average annual expenditure on this category with regard to the level of education of the reference person. The higher the level of education attained, the higher the expenditure. Households whose reference person had completed a tertiary level of education spent approximately €1,452 per year on Education, while at the other end of the scale, households whose reference person reported to have no schooling spent an average of €56 yearly.

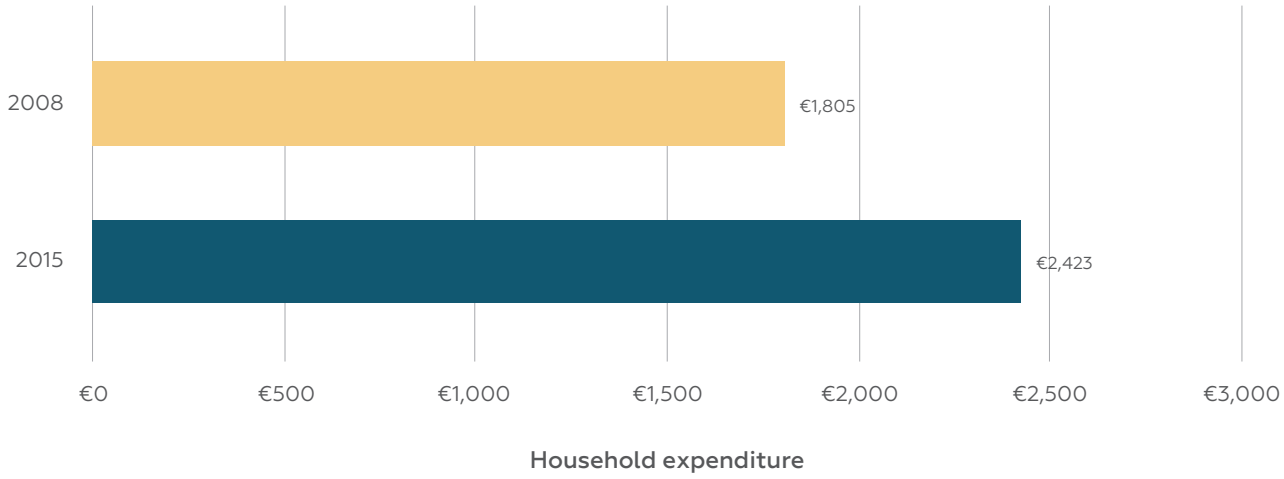
Chart 1.22. Average annual expenditure on Education by highest level of education of reference person: 2015



Miscellaneous goods and services

Households recorded an average annual expenditure on Miscellaneous goods and services of €2,423 in 2015. This indicates an increase of €618 when compared to 2008 levels. This category includes services related to personal care, such as hairdresser and beautician fees; products for personal care; insurance connected with transport and health; jewellery; clocks and watches; as well as other services not elsewhere classified.

Chart 1.23. Annual average expenditure on Miscellaneous goods and services: 2008, 2015



02 FAMILY

The most prevalent types of families in households are those with dependent children, those without dependent children, and elderly households. This chapter explores the distribution of such types of families as well as the similarities and differences between them. Categories of interest such as expenditure on housing, transport, and food are explored in greater depth through subcategories.

2.1 DEPENDENT CHILDREN

The total number of households with dependent children stood at 57,601, nearly 35 per cent of the 164,815 households in the target population. This share has dropped from 42.3 per cent recorded in the HBS 2008 (60,030 households out of a total of 141,840).

Chart 2.1.1. Percentage distribution of households with and without dependent children: 2008

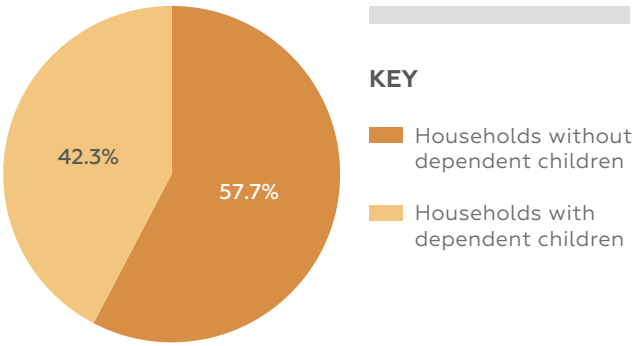
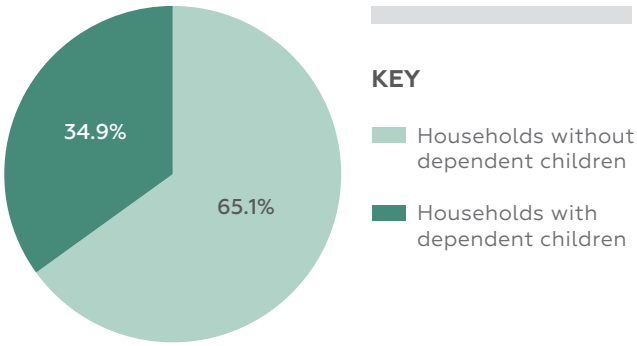


Chart 2.1.2. Percentage distribution of households with and without dependent children: 2015

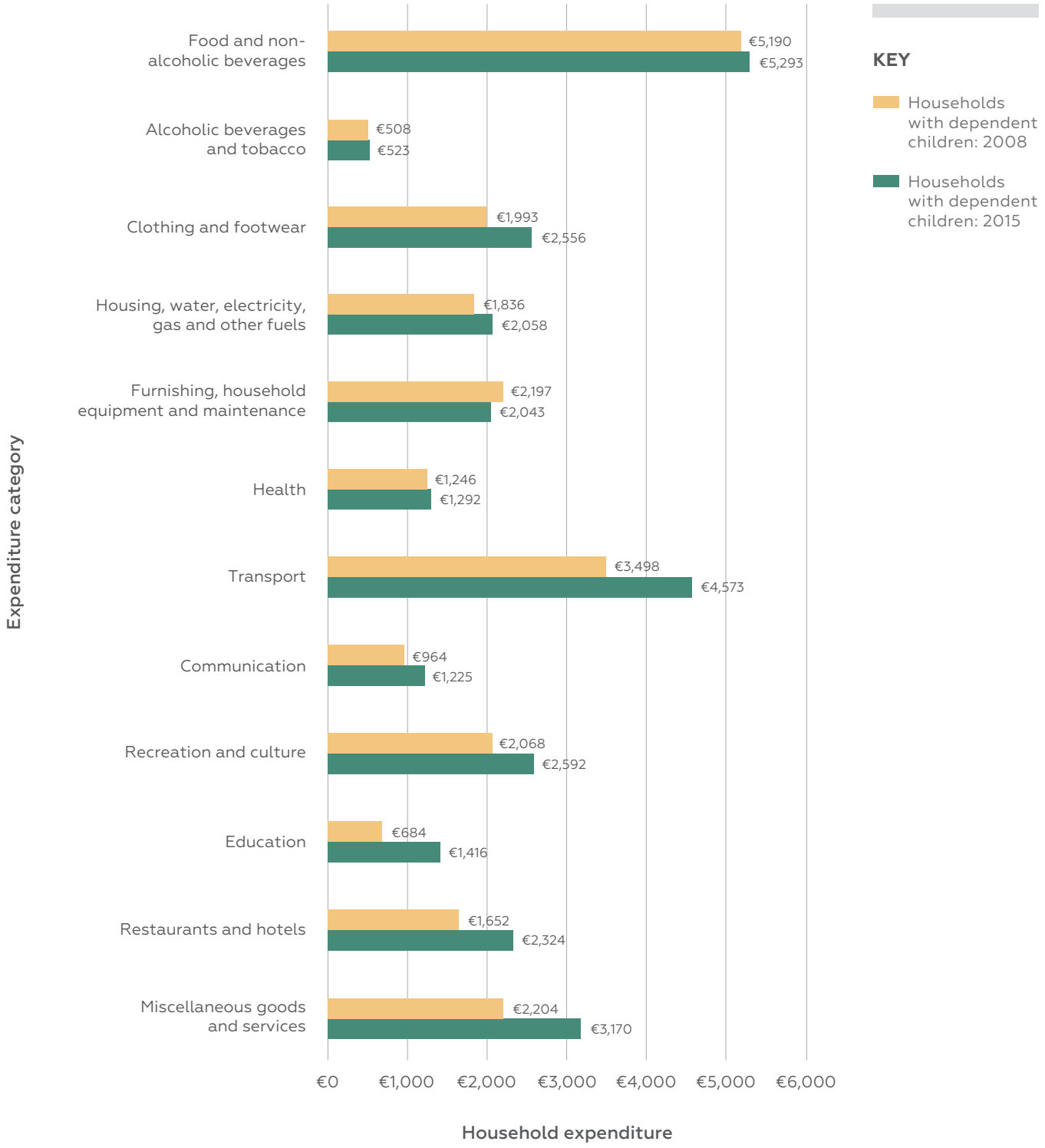


Expenditure of households with and without dependent children

In 2015, households with dependent children registered an average yearly expenditure of €29,065; an increase of €5,025 when compared to 2008 figures. Increases in household expenditure were noted within all expenditure categories, predominantly in Transport, Education, and Restaurants and hotels by €1,075, €732 and €672 respectively.

The average yearly expenditure for households with two adults and dependent children increased in relation to the number of dependent children in the household. For those households with one dependent child, the average yearly expenditure stood at €28,506, while for households with three or more dependent children the average yearly expenditure was €30,635.

Chart 2.1.3. Average annual expenditure for households with dependent children: 2008, 2015



Households with dependent children tend to spend a larger share of their total expenditure on Education, Transport, and Recreation and culture when compared to households without dependent children, with differences of 3.8, 2.7, and 1.6 percentage points respectively. The converse pattern was observed when comparing expenditure on Food and non-alcoholic beverages and Housing, water, electricity, gas and other fuels. Households with dependent children tend to spend less of their total expenditure on these categories, respectively at 2.9 and 2.4 percentage points less than their counterparts without dependent children.

Table 2.1.1. Average and percentage expenditure distributions by category and household type: 2015

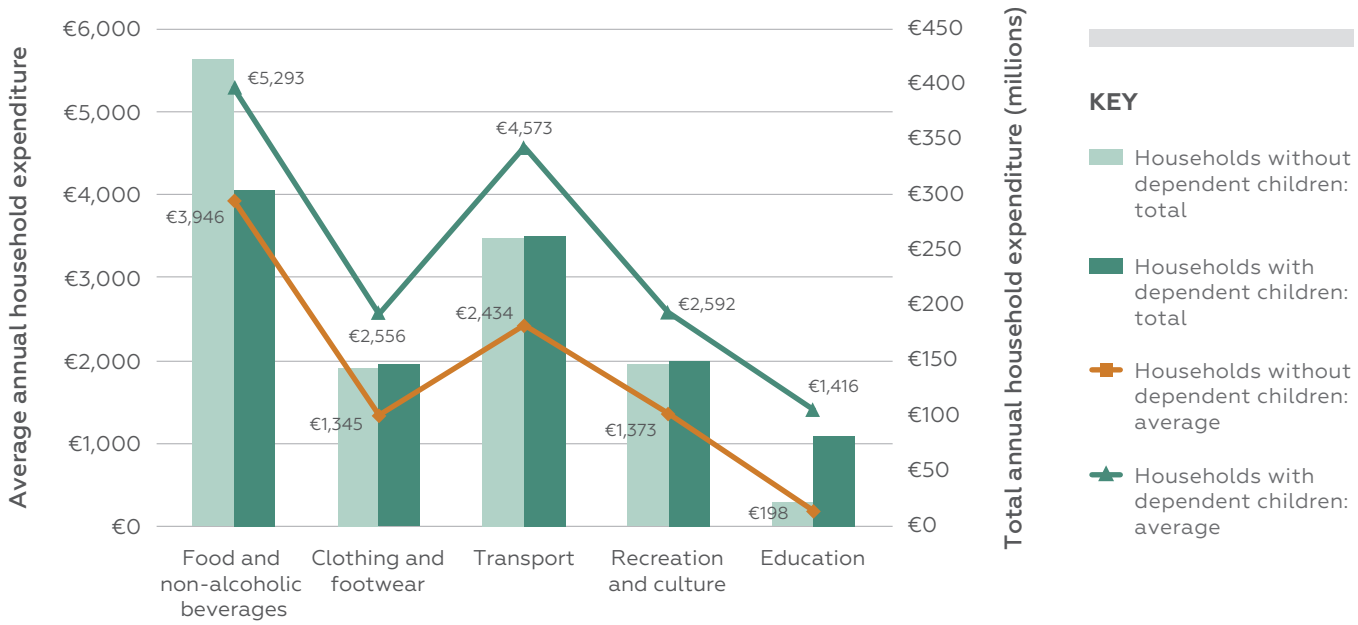
	Households with dependent children: 2015		Households without dependent children: 2015	
	%	Average (€)	%	Average (€)
Food and non-alcoholic beverages	18.2	5,293	21.1	3,946
Alcoholic beverages and tobacco	1.8	523	2.8	527
Clothing and footwear	8.8	2,556	7.2	1,345
Housing, water, electricity, gas and other fuels	7.1	2,058	9.5	1,777
Furnishing, household equipment and maintenance	7.0	2,043	7.7	1,447
Health	4.4	1,292	6.6	1,231
Transport	15.7	4,573	13.0	2,434
Communication	4.2	1,225	4.4	833
Recreation and culture	8.9	2,592	7.3	1,373
Education	4.9	1,416	1.1	198
Restaurants and hotels	8.0	2,324	8.6	1,606
Miscellaneous goods and services	10.9	3,170	10.8	2,022
Total	**100.0**	**29,065**	**100.0**	**18,739**

Despite an increase in average expenditure across all categories for 2015 when compared to 2008, the distribution of the share of expenditure across the categories has remained relatively similar for households with dependent children. The most notable difference between 2008 and 2015 shares was the decrease of 3.4 percentage points allocated to Food and non-alcoholic beverages.

Table 2.1.2. Average and percentage expenditure distributions by category for households with dependent children: 2008, 2015

	Households with dependent children: 2015		Households with dependent children: 2008	
	%	Average (€)	%	Average (€)
Food and non-alcoholic beverages	18.2	5,293	21.6	5,190
Alcoholic beverages and tobacco	1.8	523	2.1	508
Clothing and footwear	8.8	2,556	8.3	1,993
Housing, water, electricity, gas and other fuels	7.1	2,058	7.6	1,836
Furnishing, household equipment and maintenance	7.0	2,043	9.1	2,197
Health	4.4	1,292	5.2	1,246
Transport	15.7	4,573	14.6	3,498
Communication	4.2	1,225	4.0	964
Recreation and culture	8.9	2,592	8.6	2,068
Education	4.9	1,416	2.8	684
Restaurants and hotels	8.0	2,324	6.9	1,652
Miscellaneous goods and services	10.9	3,170	9.2	2,204
Total	**100.0**	**29,065**	**100.0**	**24,040**

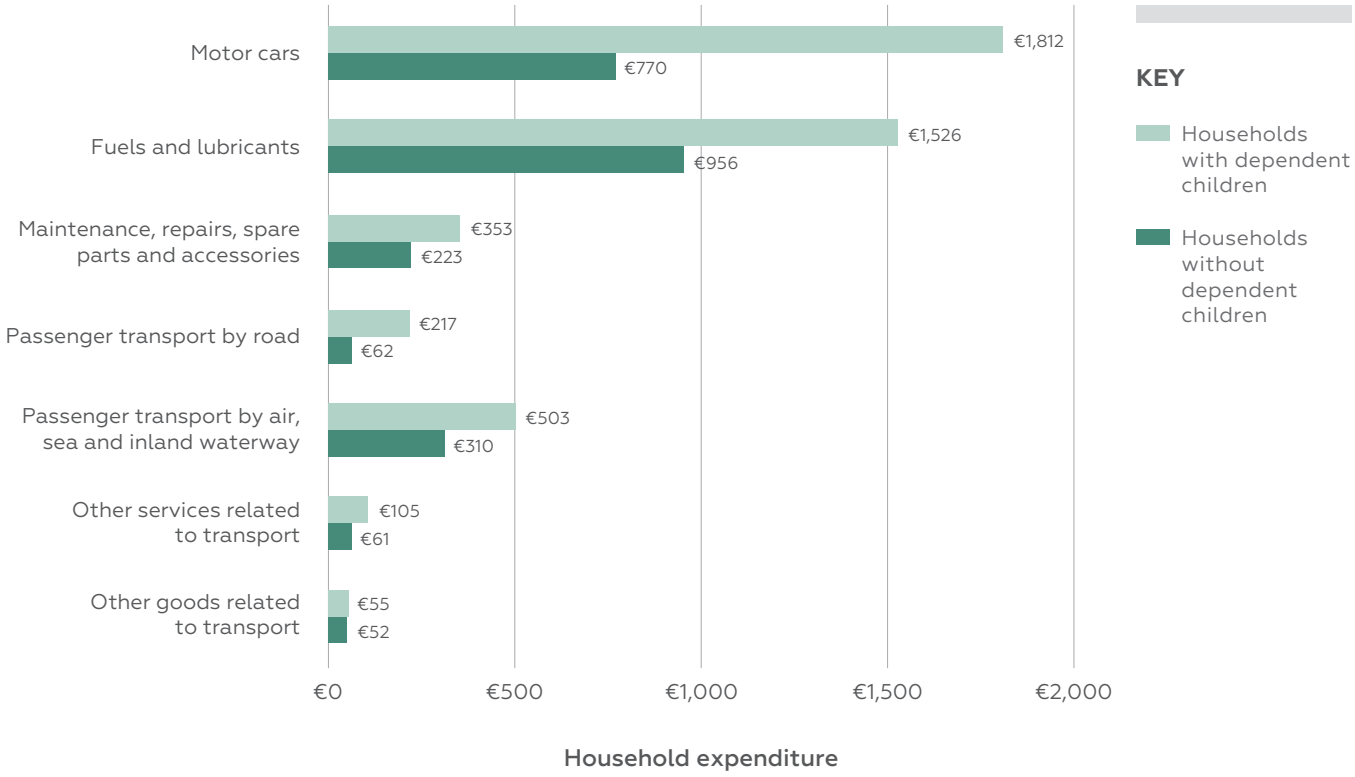
Chart 2.1.4. Total and average annual expenditure for households with and without dependent children on selected household expenditure items: 2015



Transport

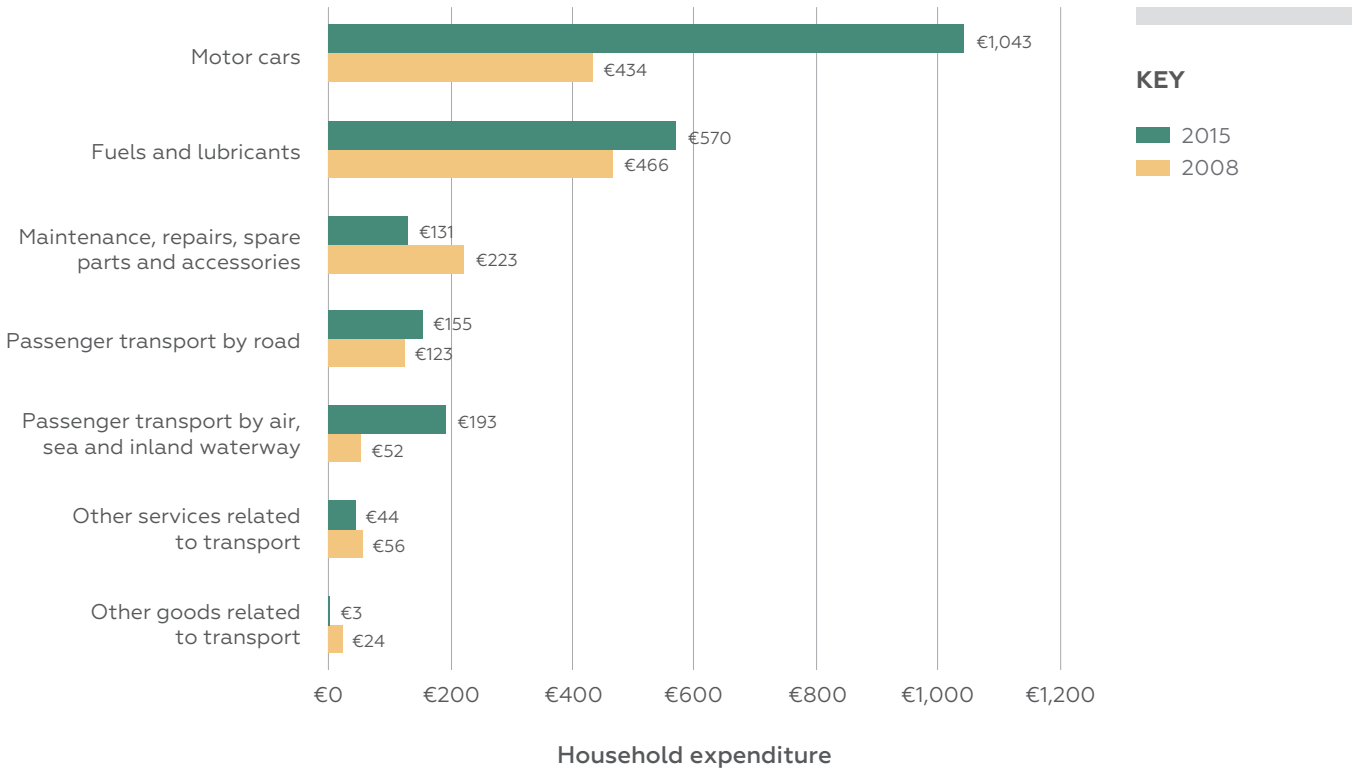
The presence of dependent children within a household significantly increases that household's expenditure on Transport. Households with dependent children spent an average of €4,573 annually on this category, close on twice as much as the amount spent by households without dependent children (€2,434). This increased expenditure extends to all subcategories of Transport. The most significant differences were noted in the expenditure on motor cars, fuels and lubricants.

Chart 2.1.5. Average annual expenditure on transport goods and services for households with and without dependent children: 2015



This pattern was also observed in 2008, although for some subcategories the difference observed in 2008 between households with dependent children and those without was marginally larger. Then, the most notable difference in expenditure was that on motor cars and passenger transport by air, sea and inland waterway.

Chart 2.1.6. Average annual expenditure for households with and without dependent children on transport goods and services: 2008, 2015



Education

The presence of dependent children within a household significantly increases that household's expenditure on Education.

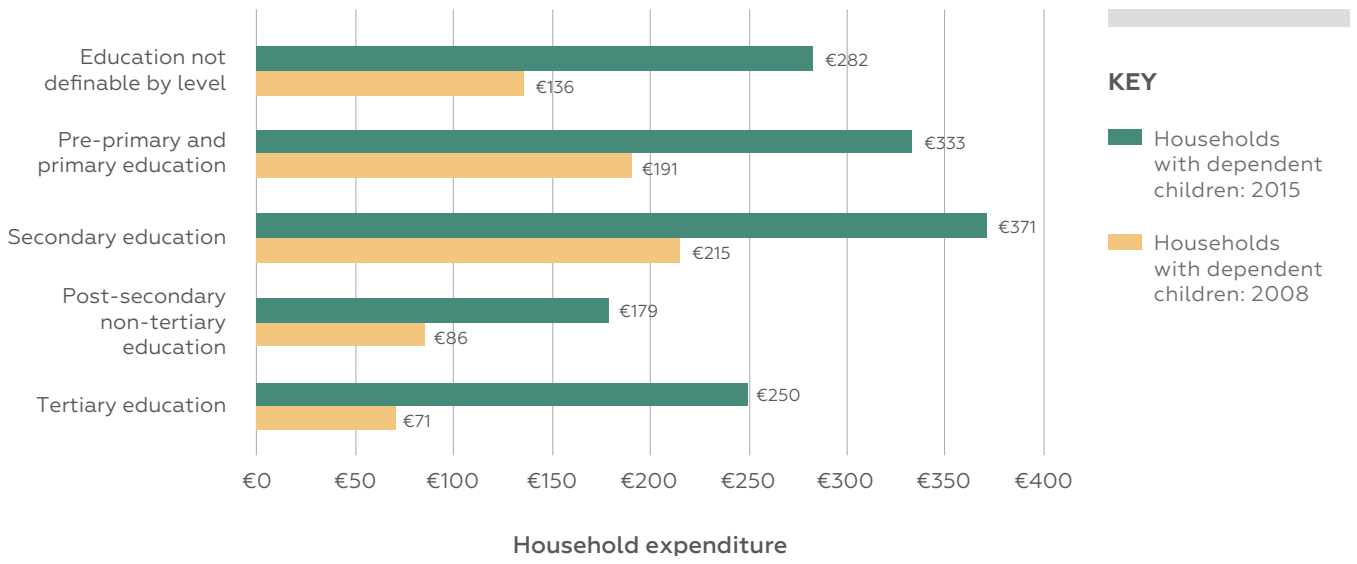
EDUCATIONAL SERVICES

The average annual household expenditure for all levels of education has grown significantly when compared to 2008. Despite the fact that many educational services in Malta are free, results from the 2015 HBS show increases in expenditure for households with dependent children on primary and secondary education. This can be attributed to higher private school fees which have been topped up due to a slight growth in demand for these services. In this regard, when compared to the 2008 HBS, households which registered expenditure on pre-primary and primary education increased by €220, while those which registered expenditure on secondary education increased by €1,570.

In both 2008 and 2015, secondary level education accounted for the largest share of expenditure allocated to education by households with dependent children. This was followed by pre-primary and primary education. However, the largest expenditure increase registered across all education levels between 2008 and 2015 was on tertiary education, where the average expenditure more than tripled; followed by post-secondary non-tertiary education, where the average expenditure doubled.

This increase in expenditure is due to a larger number of persons enrolling in higher education institutions. The number of households with dependent children which registered an expense on post-secondary non-tertiary education and tertiary education increased twofold and fourfold respectively, since 2008.

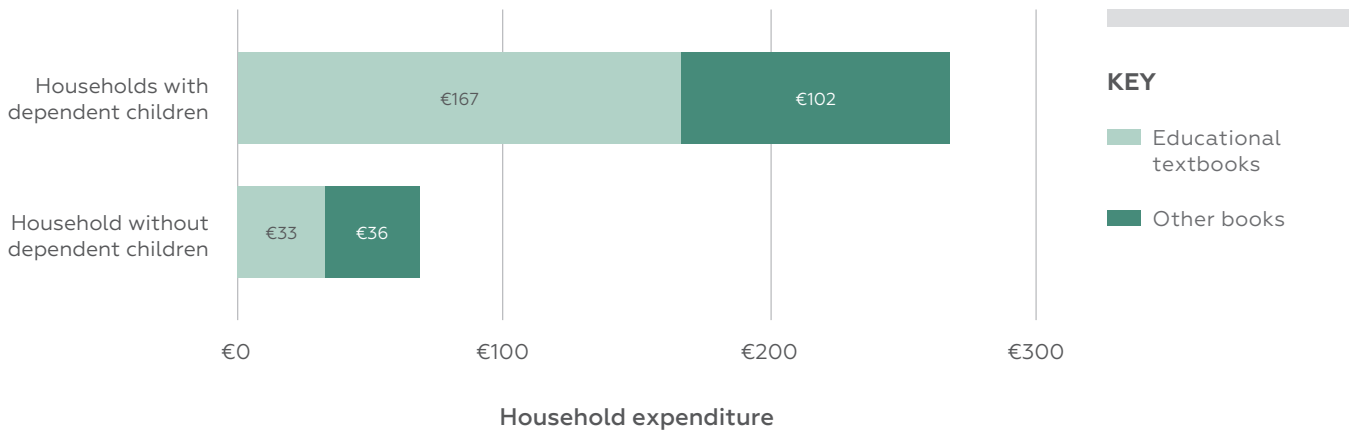
Chart 2.1.7. Average annual expenditure on education by level for households with dependent children: 2008, 2015



EDUCATION-RELATED EXPENDITURE

An increase was also identified in the average annual expenditure on books by households with dependent children. This is mainly due to a growth of 28.5 percentage points in the number of households with dependent children which purchased books (from 63.1 per cent in 2008, to 91.6 per cent in 2015). Out of all the books purchased by such households in HBS 2015, 62.1 per cent of the books were educational textbooks.

Chart 2.1.8. Average annual expenditure on books by household type: 2015



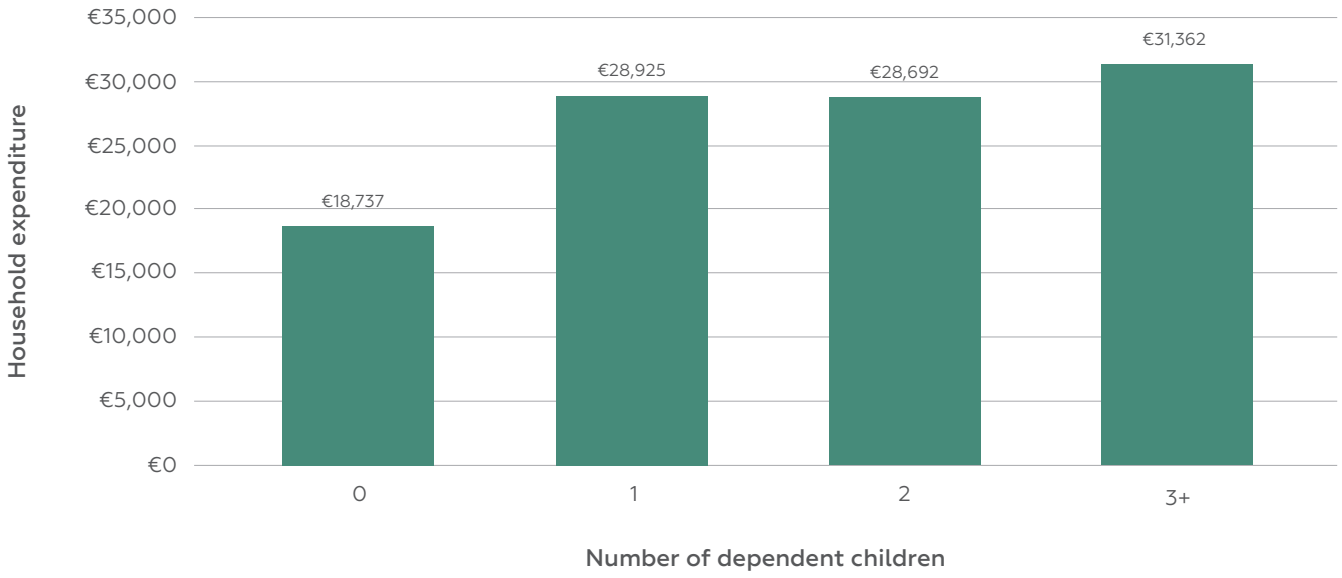
The average annual expenditure on uniforms for households with dependent children was €52. These households also spent €231 on information processing equipment and €101 on stationery and drawing materials.

Chart 2.1.9. Average annual expenditure of households with dependent children on education-related items: 2015

Households with dependent children by number of dependent children

While the presence of dependent children in the household increased the average annual expenditure of a household, the number of dependent children did not seem to significantly impact the expenditure. The average annual expenditure for households with one dependent child is over €10,000 higher when compared to households with no dependent children. When comparing amongst households with one, two, and three or more dependent children, the annual average expenditure differed by less than €3,000.

Chart 2.1.10. Average annual expenditure of households by number of dependent children in the household: 2015



Households with dependent children by number of adults

Single-parent households registered a relatively higher share of their expenditure on Food and non-alcoholic beverages and Housing, water, electricity, gas and other fuels, when compared to households with two parents and dependent children. On the other hand, households with two parents spent a larger proportion on Transport, and Clothing and footwear. The average annual expenditure of single-parent households was lower for all expenditure categories, except for Housing, water, electricity, gas and other fuels.

Chart 2.1.11. Percentage distribution of household expenditure for single-parent households and households with two adults with one or more dependent children: 2015

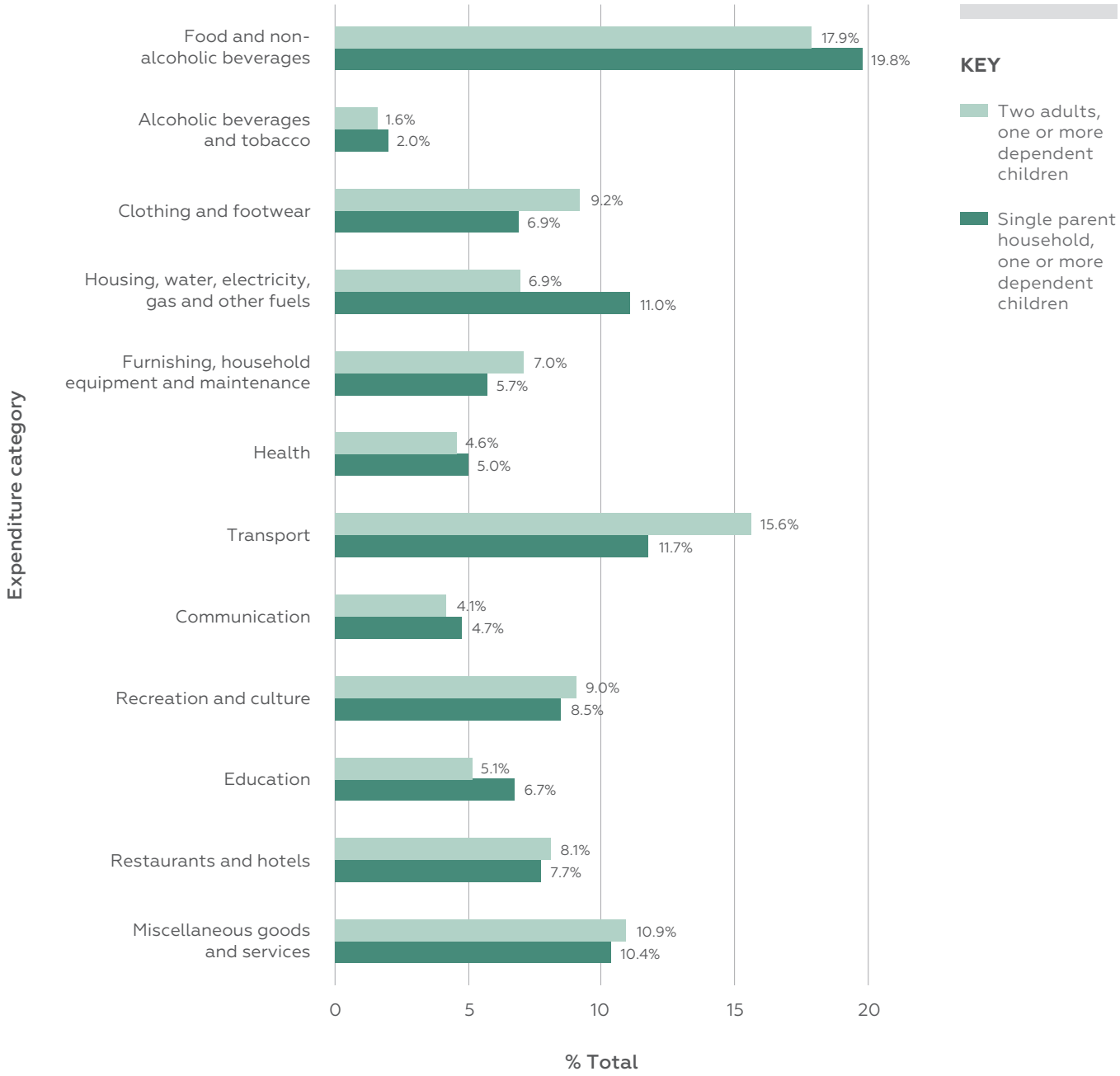


Table 2.1.3. Average annual expenditure and percentage distributions of household expenditure for single-parent households and households with two adults with one or more dependent children by expenditure category: 2015

	Single parent household, one or more dependent children		Two adults, one or more dependent children	
	%	Average (€)	%	Average (€)
Food and non-alcoholic beverages	19.8	4,006	17.9	5,144
Alcoholic beverages and tobacco	2.0	397	1.6	465
Clothing and footwear	6.9	1,397	9.2	2,641
Housing, water, electricity, gas and other fuels	11.0	2,232	6.9	1,986
Furnishing, household equipment and maintenance	5.7	1,154	7.0	2,022
Health	5.0	1,016	4.6	1,313
Transport	11.7	2,381	15.6	4,489
Communication	4.7	957	4.1	1,193
Recreation and culture	8.5	1,717	9.0	2,603
Education	6.7	1,358	5.1	1,473
Restaurants and hotels	7.7	1,558	8.1	2,324
Miscellaneous goods and services	10.4	2,098	10.9	3,133
Total	**100.0**	**20,269**	**100.0**	**28,785**

2.2 ELDERLY HOUSEHOLDS

A household is considered to be elderly when the reference person is aged 65 and over. The average age of the reference person of households with dependent children stood at 44, while for households without dependent children the average age stood at 62. This result is consistent with the fact that the largest group of Maltese households without dependent children comprises elderly households, as illustrated in the charts below.

Chart 2.2.1. Percentage distribution of households by type and age group of reference person: 2015

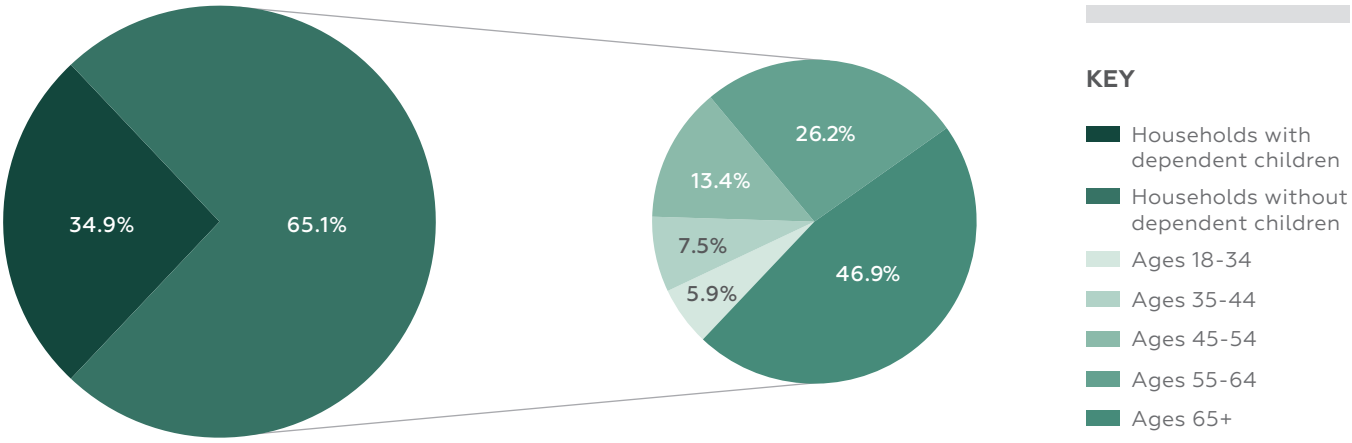
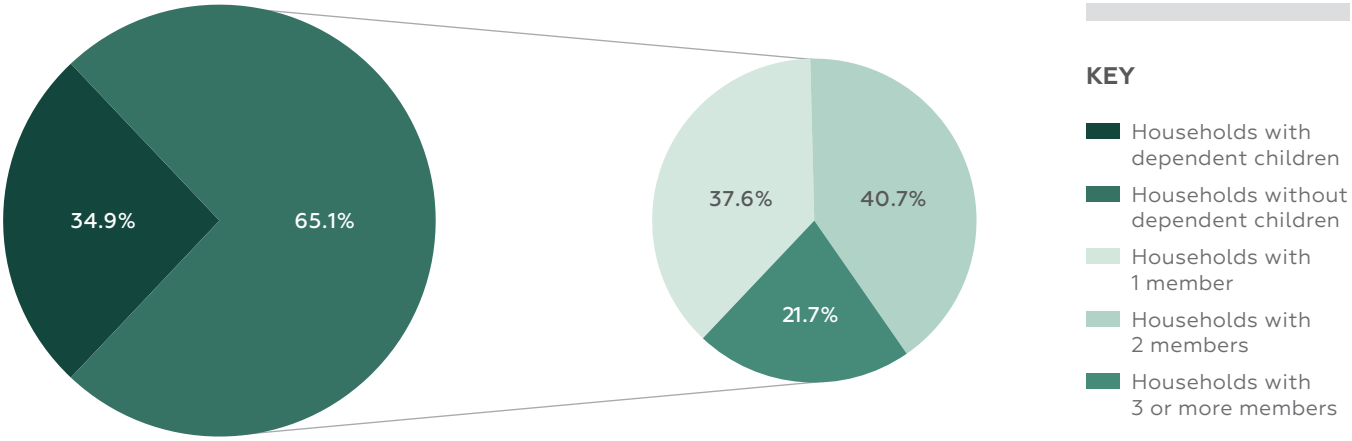
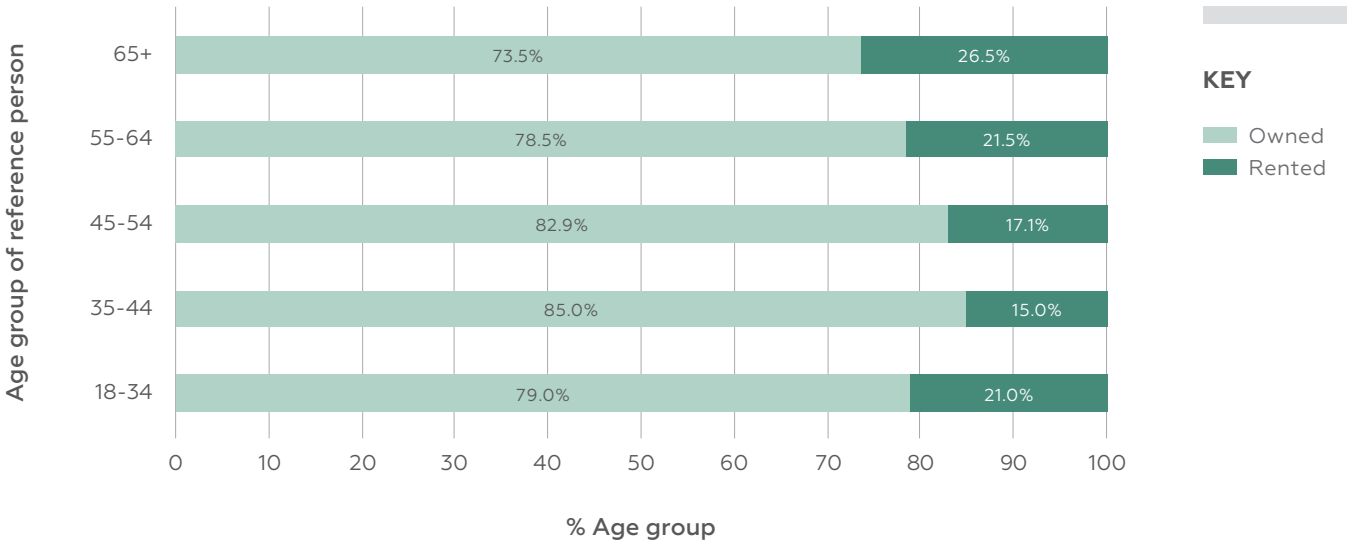


Chart 2.2.2. Percentage distribution of households by type and size: 2015



When considering tenure status by age group of the reference person, the biggest share of rented main dwellings was found amongst households whose reference person was aged 65 and over (26.5 per cent). A downward trend is observed in this share in younger age groups, up to the 35 - 44 age cohort, which has the lowest proportion of households paying rent on their main dwelling, at 15.0 per cent. It is to be noted that households who were renting free of charge were still considered to be renting. Households paying mortgage on their main dwelling, and households whose dwelling was acquired for free were considered to be home owners.

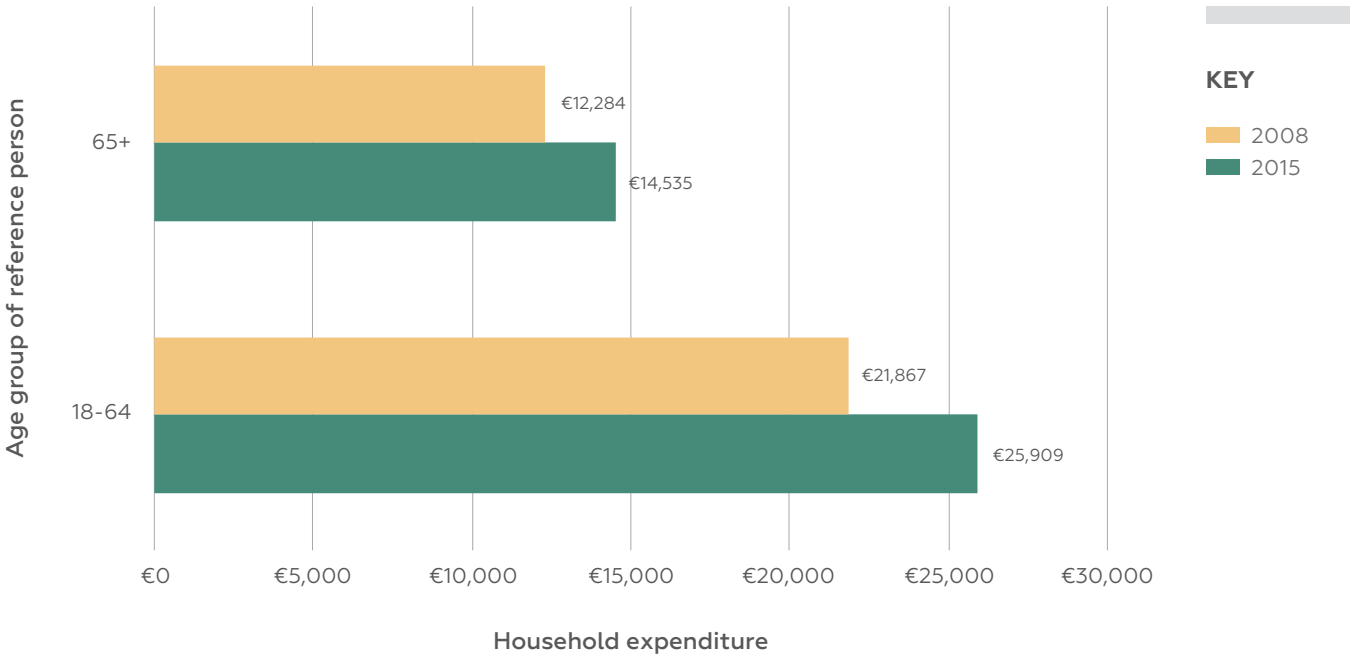
Chart 2.2.3. Percentage distribution of households by tenure status and age group of reference person: 2015



Expenditure

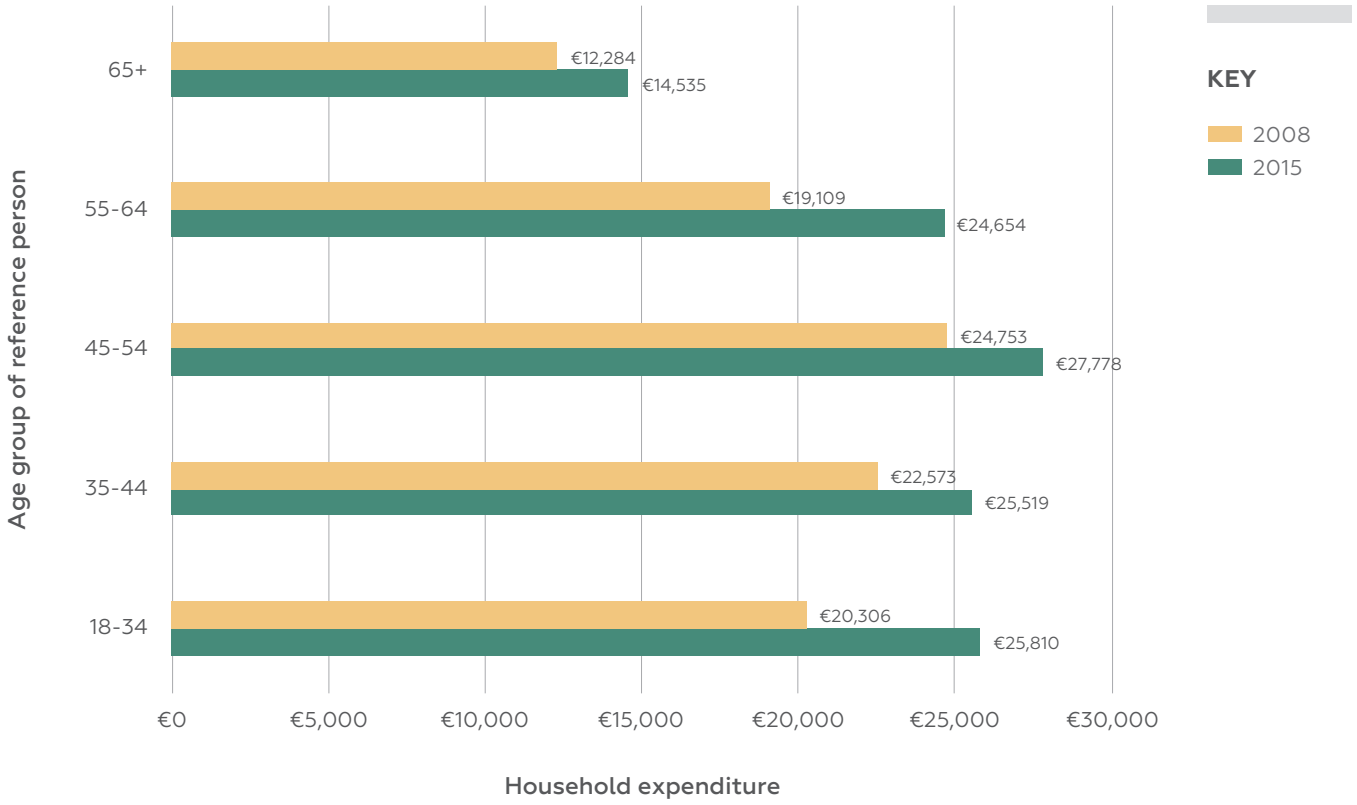
In both 2008 and 2015, households where the reference person was aged 65 and over registered the lowest average expenditure when compared to all other age groups.

Chart 2.2.4. Household average annual expenditure by age group of reference person: 2008, 2015



The second lowest average expenditure was found within households where the reference person was aged between 55 – 64 years. While the distribution of expenditure by age group has remained the same compared to 2008, the gap between elderly households and households with a reference person in the 55 - 64 age group has widened from €6,825 in 2008 to €10,119 in 2015.

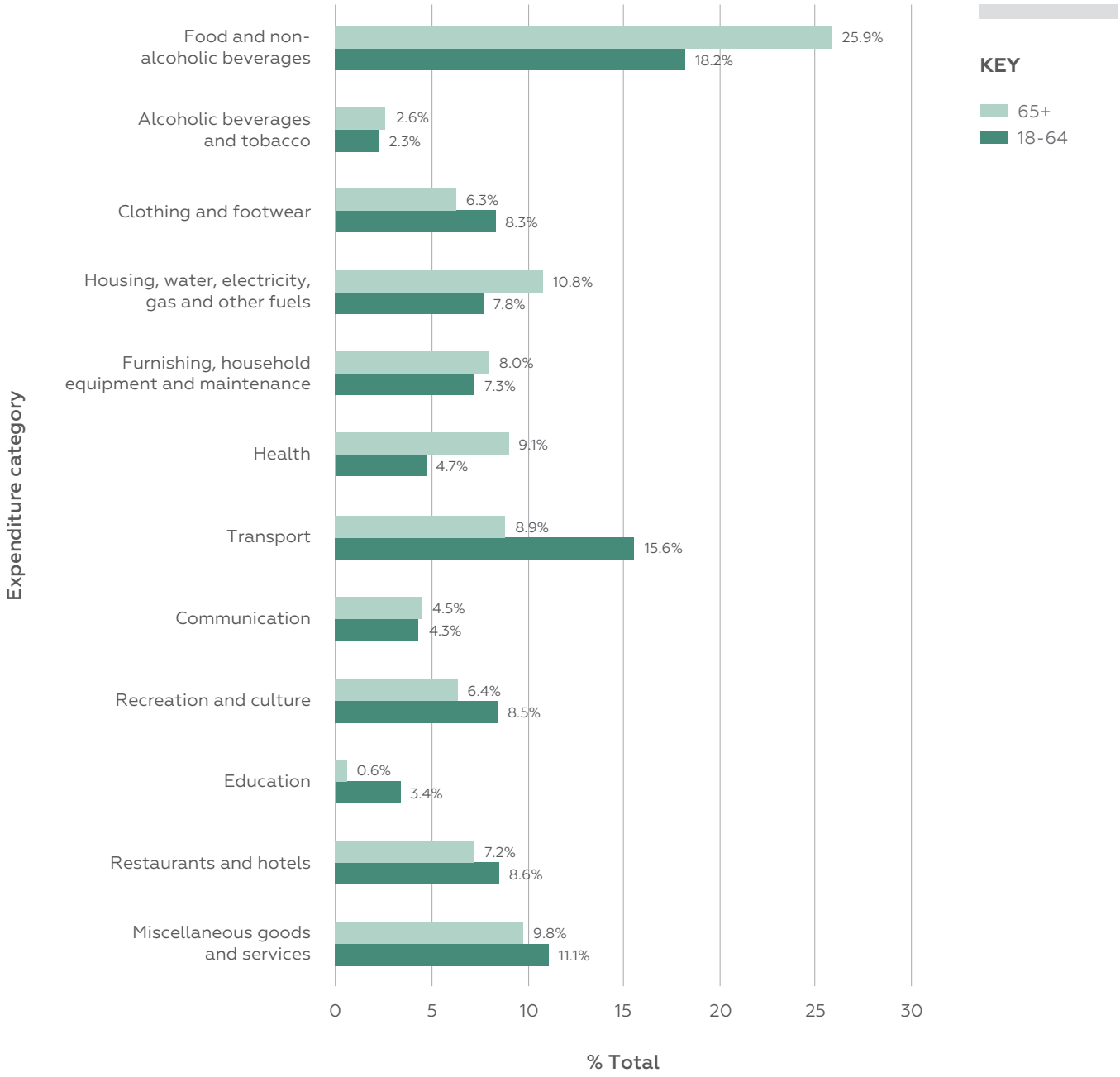
Chart 2.2.5. Household average annual expenditure by age group of reference person: 2008, 2015



In 2015, households with reference persons aged 65 and over allocated significantly more of their total expenditure to Food and non-alcoholic beverages than other households. The difference was that of 7.7 percentage points. Moreover, such households allocated a larger share to Health, spending 9.1 per cent of their total expenditure on this category, which is 4.4 percentage points higher than other households.

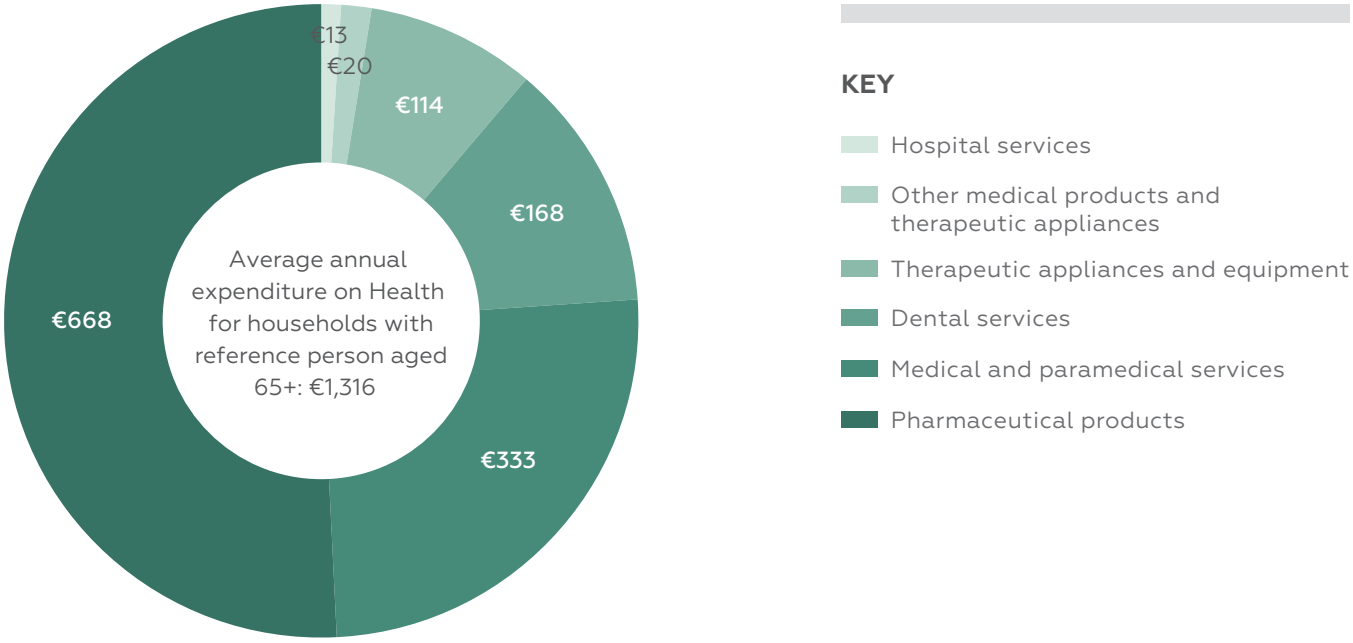
On the other hand, with a share of 8.9 per cent, elderly households allocated considerably less of their total household expenditure to Transport, a difference of 6.7 percentage points. Other expenditure categories on which elderly households spent less than other households include Clothing and footwear, Recreation and culture, Education, and Restaurants and hotels.

Chart 2.2.6. Percentage distribution of household expenditure by category and age of reference person: 2015



When considering the average annual expenditure on Health for elderly households in 2015, the largest part went to pharmaceutical products, at just over half of such households' health expenditure.

Chart 2.2.7. Average annual expenditure on Health for households with reference person aged 65+: 2015



2.3 COMMODITIES

The HBS questionnaire also included questions on the accessibility to a selected number of commodities by households. Television sets were the most common commodity, with almost all households owning at least one television set, while more than two-thirds owned at least two. Gas water heaters and solar water heaters were not very prevalent, with 91.7 per cent and 87.9 per cent of households, respectively, not owning any of these commodities. Households tended to prefer traditional water heaters, with only 11.6 per cent not owning such heaters. With regard to air-conditioning, 62.9 per cent owned at least one air-conditioning system.

Table 2.3.1. Household distributions by number and type of commodities available to the households: 2015

	0		1		2		3+		Total	
Type of commodity	Number	%	Number	%	Number	%	Number	%	Number	%
TV	:	:	51,218	31.1	74,761	45.4	37,309	22.6	164,815	100.0
Satellite Dish	129,640	78.7	33,834	20.5	[1,340]	[0.8]	:	:	164,815	100.0
Water heater	19,155	11.6	97,741	59.3	40,277	24.4	7,642	4.6	164,815	100.0
Air-conditioning system	61,214	37.1	50,410	30.6	31,221	18.9	21,971	13.3	164,815	100.0

Table 2.3.2. Household distributions by number of gas and solar water heaters available to the households: 2015

	0		1+		Total	
Type of commodity	Number	%	Number	%	Number	%
Gas water heater	151,115	91.7	13,700	8.3	164,815	100.0
Solar water heater	144,843	87.9	19,972	12.1	164,815	100.0

Expenditure

Generally speaking, in 2015, households with a higher number of a certain commodity spent more, on average, than those with a lower number of that same commodity. The only exception to this pattern is the difference in average annual expenditure between households with no traditional water heaters, and those with one water heater. A possible reason is that households which do not possess such heaters often have other means of heating water, such as gas and solar water heaters.

Table 2.3.3. Average annual expenditure by number and type of commodities available to the households: 2015

	0	1	2	3+
Type of commodity	Average Annual Expenditure (€)			
TV	:	17,828	22,297	28,953
Satellite Dish	21,259	26,382	[25,608]	:
Water heater	25,599	19,781	25,326	31,299
Air-conditioning system	17,424	21,397	26,553	32,260

Table 2.3.4. Average annual expenditure by number of gas and solar water heaters available to the households: 2015

	0	1+
Type of commodity	Average Annual Expenditure (€)	
Gas water heater	22,196	23,999
Solar water heater	21,254	30,264

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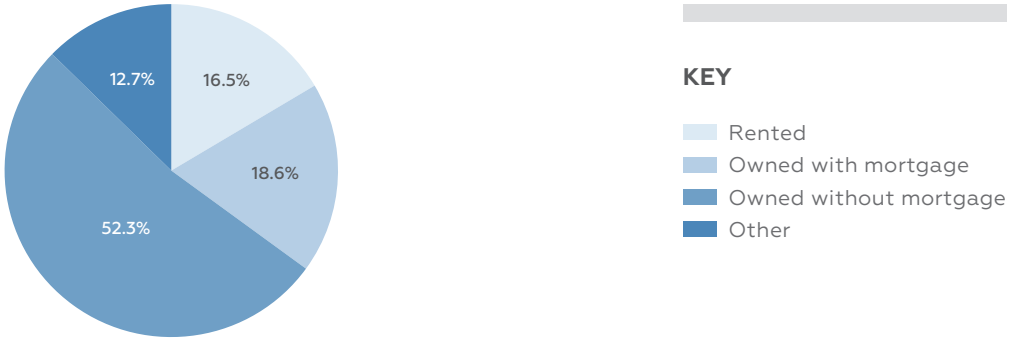
03 HOUSING

This chapter explores the most common types of housing expenditure patterns and trends of the households in Malta and Gozo. The expenditure of different types of households is studied and the expenditure on dwellings is analysed in further detail. Information about the size of the households' property and additional residential buildings owned by the household other than the main dwelling is also provided in this chapter.

Tenure status

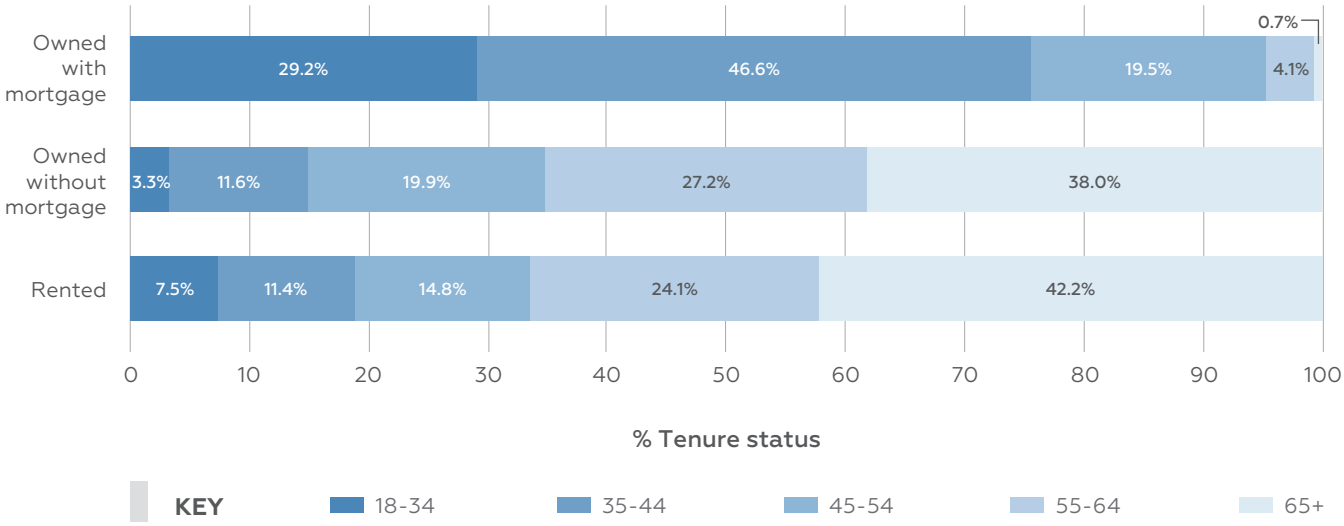
Out of the total number of private households, 116,800 (70.9 per cent) were owners of their main dwelling, regardless of whether or not they had pending mortgage payments. On the other hand, 27,147 households (16.5 per cent) were paying rent on their main dwelling. The remaining households (12.7 per cent) were living in a dwelling with an alternative arrangement.

Chart 3.1. Percentage household distribution by tenure status: 2015



During the HBS reference period, a large percentage (over 75 per cent) of households with mortgages on their main dwelling were young households, where the reference person was under 45 years of age. On the other hand, the largest share of homeowners without a mortgage had a reference person aged 45 and over (85.1 per cent). The age distribution of households which were renting their main dwelling tended to be more skewed to the older age groups, as shown in the following chart.

Chart 3.2. Percentage distributions of households by tenure status and age group of reference person: 2015

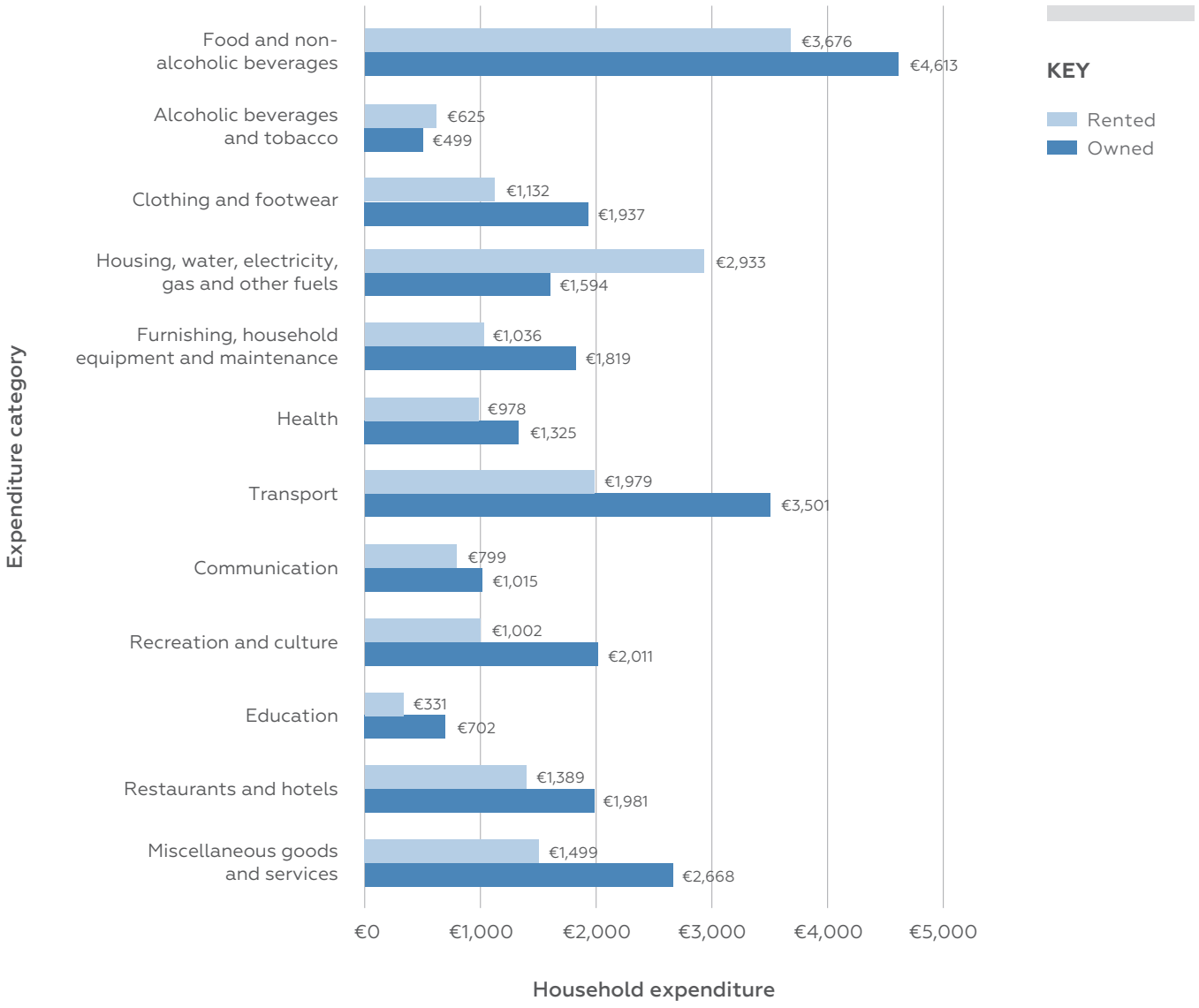


EXPENDITURE

The tenure status of households provides an insight into the analysis of expenditure patterns. The average annual expenditure of households which owned their main dwelling amounted to €23,665, whereas households renting their main dwelling spent on average €6,000 less per year.

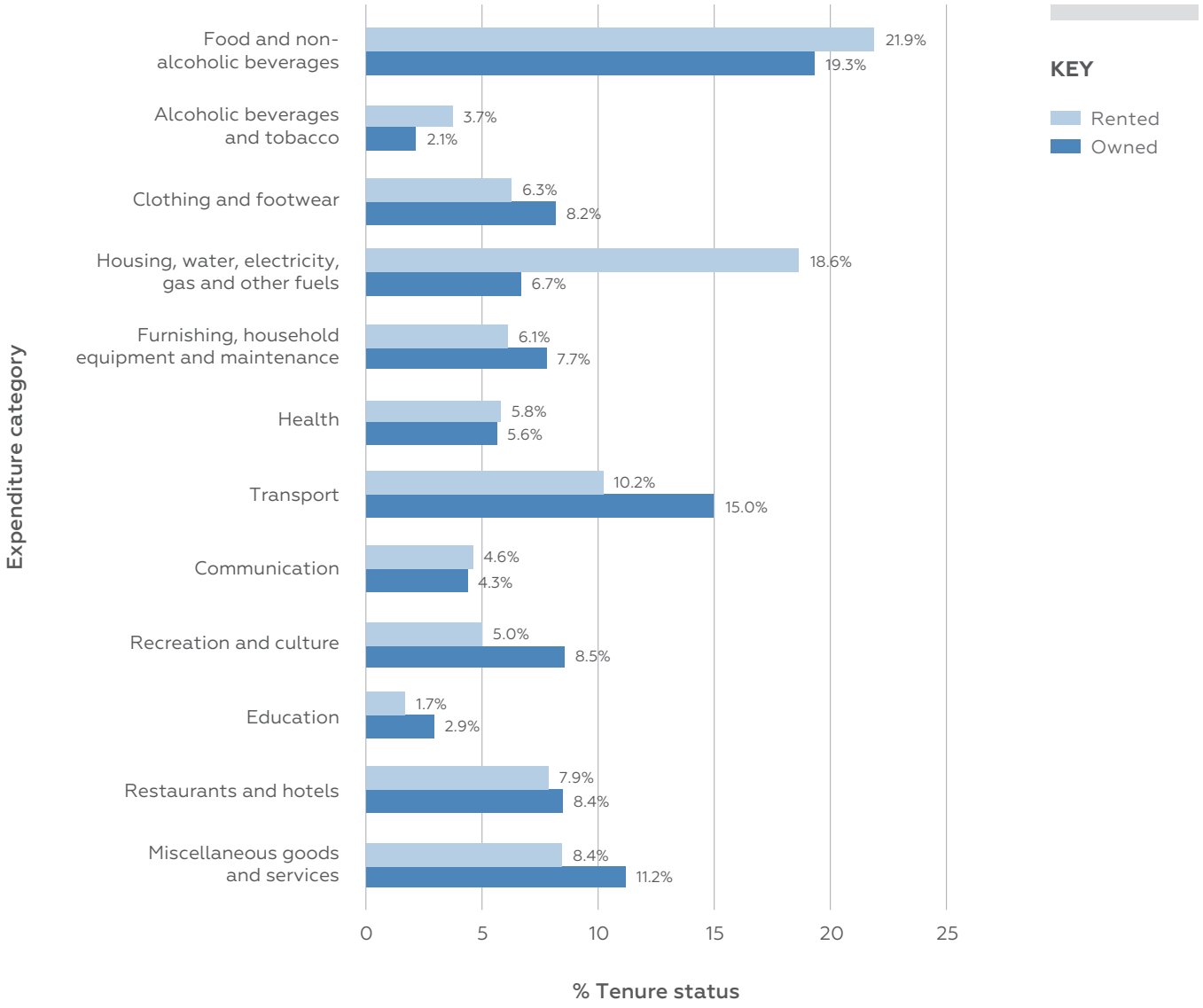
Overall, households in possession of their main dwelling spent more in almost every expenditure category when compared to tenants. Apart from the Transport expenditure category, this difference is particularly evident in the Miscellaneous goods and services; Recreation and culture; and Food and non-alcoholic beverages expenditure categories; exceeding around €1,000 in each case. The only exceptions are the following two categories: Housing, water, electricity, gas and other fuels and Alcohol and tobacco, where tenants spent relatively more than homeowners.

Chart 3.3. Annual average household expenditure by tenure status and type of expenditure category: 2015



The second largest expense incurred by households paying rent on their main dwelling was on Housing, water, electricity, gas and other fuels (18.6 per cent), almost double the amount that homeowners spent on this category (6.7 per cent). Transport represents the second highest category in terms of total annual expenditure for households which owned their main dwelling (15.0 per cent), and the third for rent-paying households (10.2 per cent).

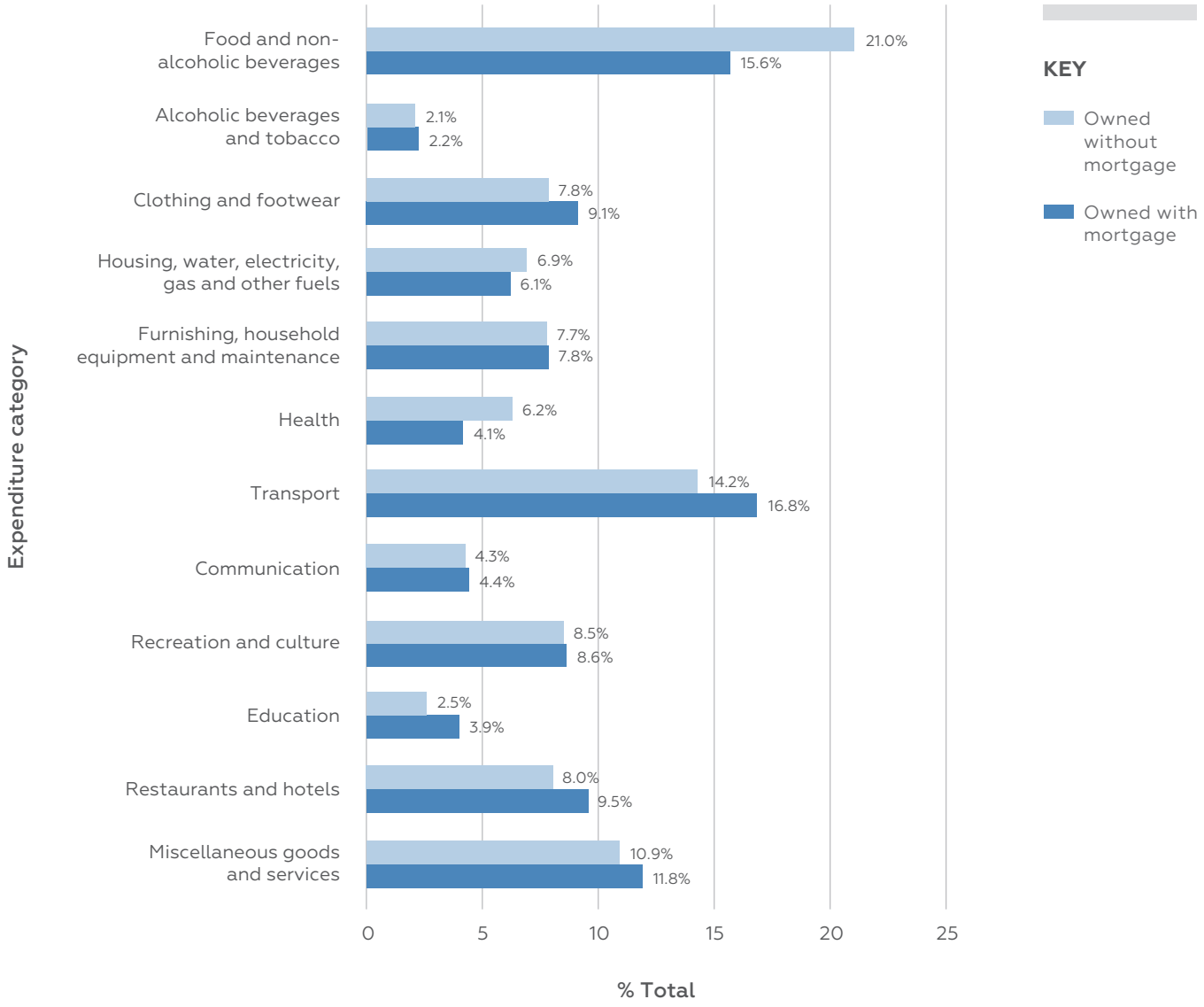
Chart 3.4. Expenditure distributions by tenure status and expenditure category: 2015



Amongst households with ownership of their main dwelling, those without a mortgage tended to allocate a higher share of their spending to Food and non-alcoholic beverages and Health when compared to households with mortgage payments (by 5.4 and 2.1 percentage points, respectively). For all other expenditure categories, homeowners with a mortgage spent relatively higher shares of total expenditure than the remaining households. In particular, the difference is evident for the Transport and Restaurants and hotels expenditure categories (by 2.6 and 1.5 percentage points, respectively).

These expenditure patterns coincide with the age of the households' reference person, where the expenditure pattern of households without a mortgage is similar to that of households whose reference person is aged 55 and over. In the same manner, the expenditure pattern of households with a mortgage is similar to that of households with a younger reference person. This relationship is highlighted in the previous section.

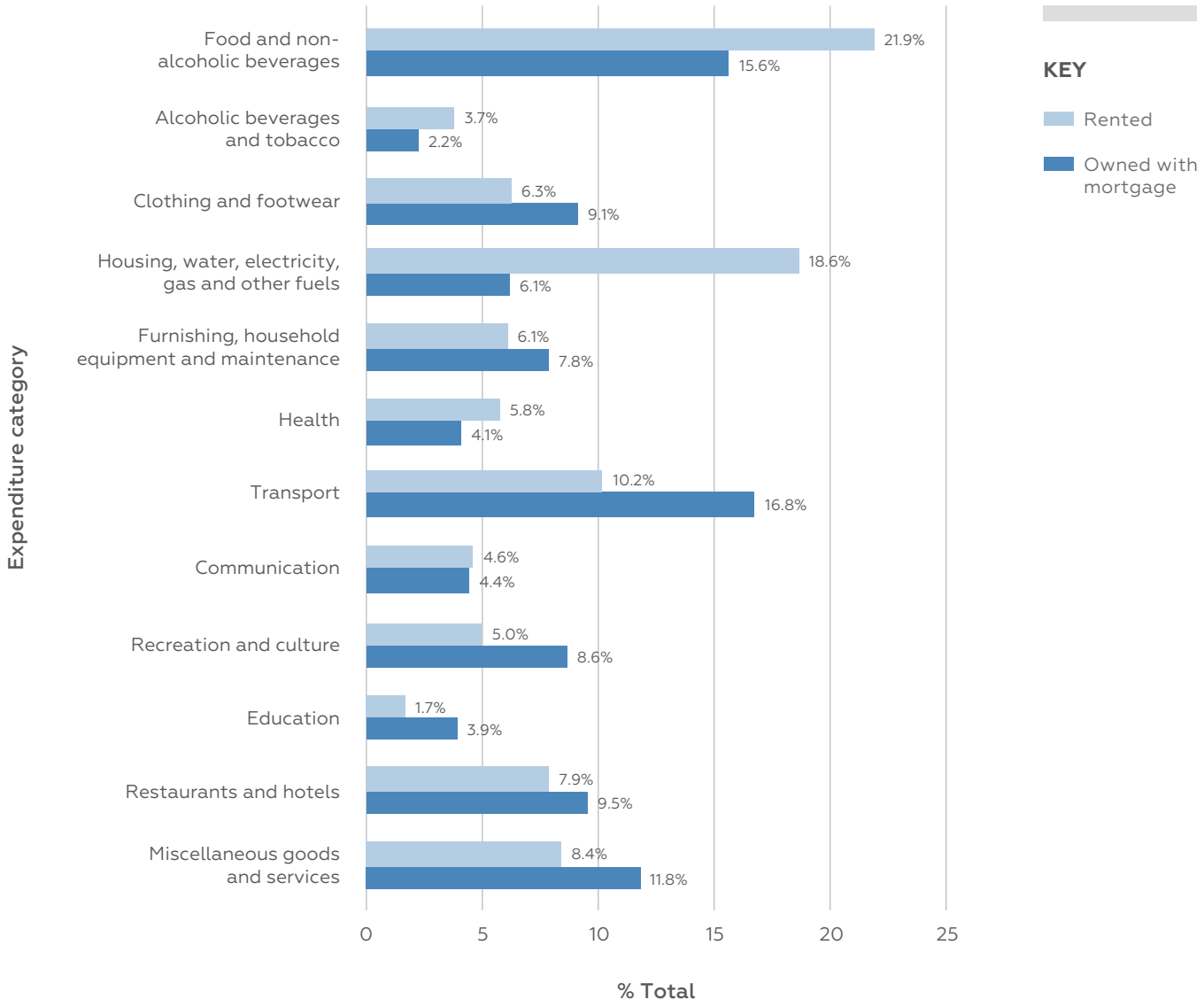
Chart 3.5. Expenditure distribution of households that own their main dwelling: 2015



Noticeable differences between expenditure patterns were also observed depending on whether households were paying mortgage or rent on their main dwelling.

In 2015, households who were paying rent on their main dwelling allocated more of their expenditure to Food and non-alcoholic beverages and Housing, water, electricity, gas and other fuels than those with mortgage payments; the gap being 6.3 and 12.5 percentage points, respectively. On the other hand, households with a mortgage on their main dwelling tended to allocate a larger proportion of their expenditure to Transport and Education compared to households paying rent, by 6.6 and 2.2 percentage points, respectively.

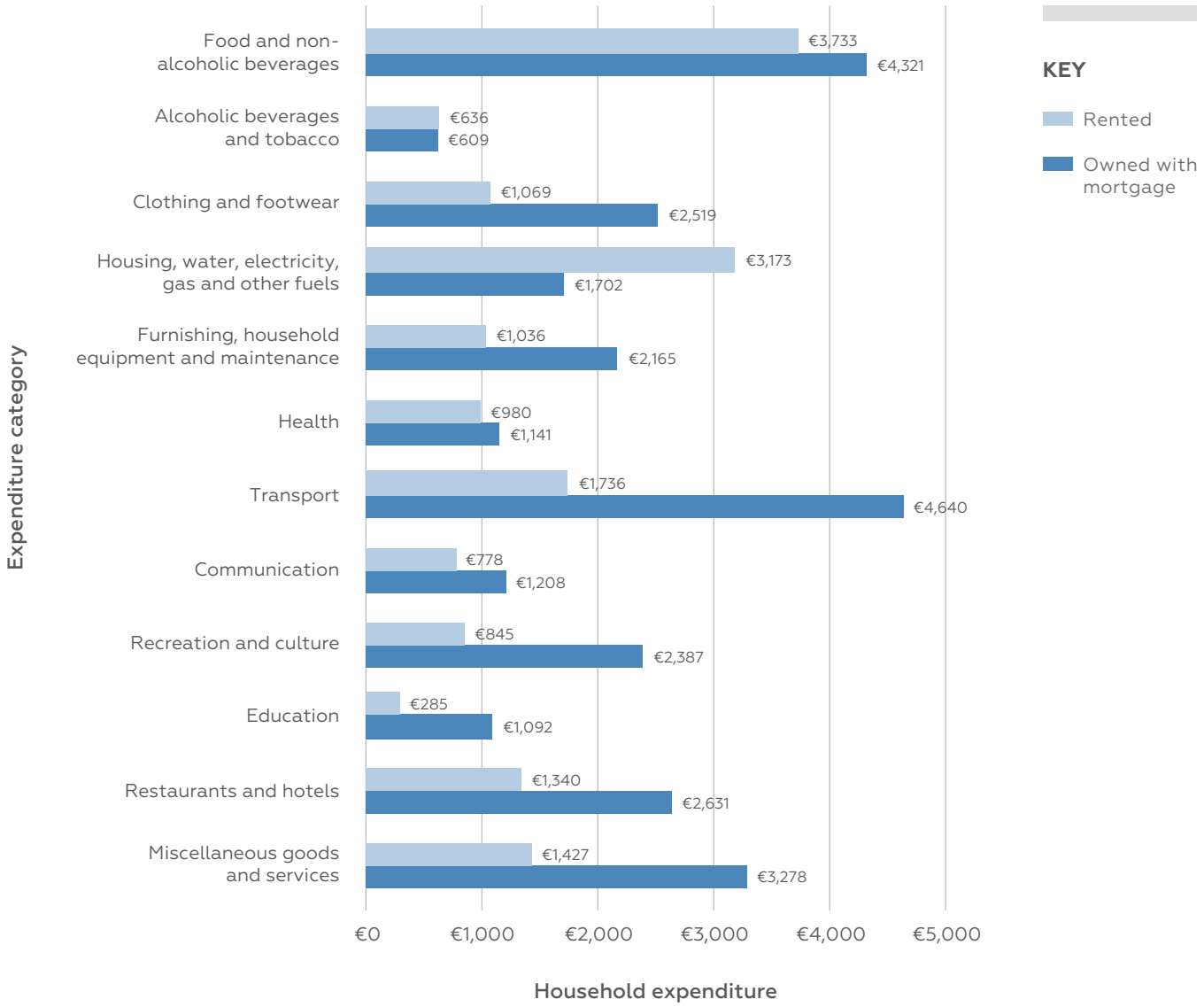
Chart 3.6. Expenditure distributions of households paying rent or mortgage on their main dwelling: 2015



Despite the above, the average annual expenditure of households with a mortgage[1] was higher than that of households paying rent on their main dwelling. This difference is just over €10,500. In fact, in 2015, homeowners with a mortgage spent relatively more, on average, on almost all expenditure categories, with the notable exception of Housing, water, electricity, gas and other fuels. With regard to this category, households paying rent on their main dwelling spent almost double, on average, of what households on mortgage spent in 2015.

1 Only interest paid on mortgage is included in the computation of final expenditure, instead of the entire loan payment.

Chart 3.7. Average annual expenditure of households paying rent or mortgage on their main dwelling by expenditure category: 2015

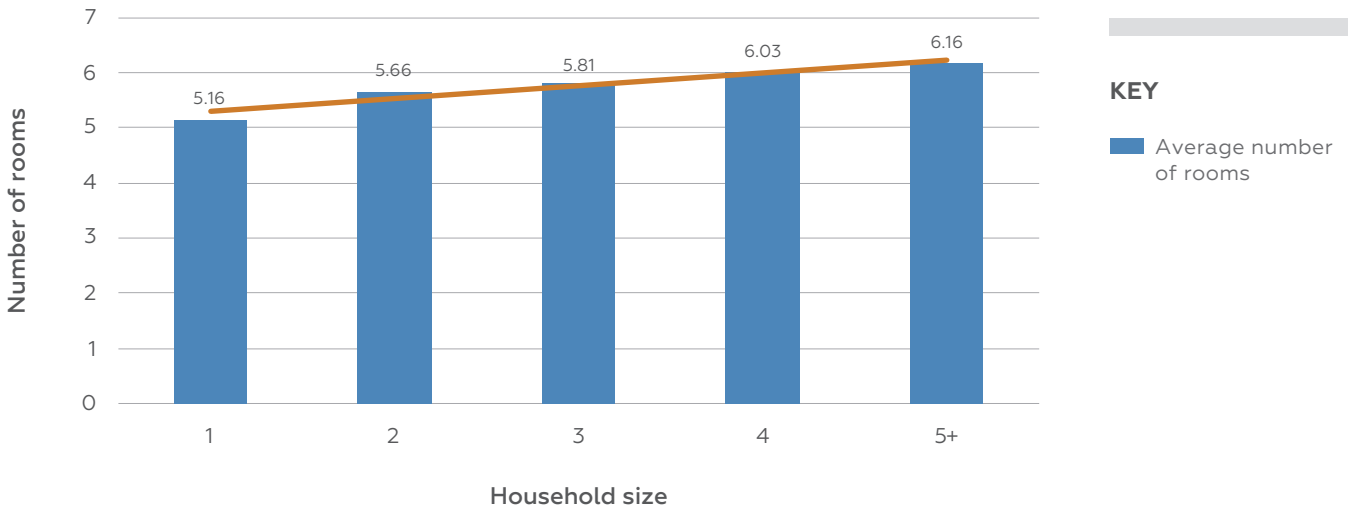


Household and dwelling sizes

DISTRIBUTIONS

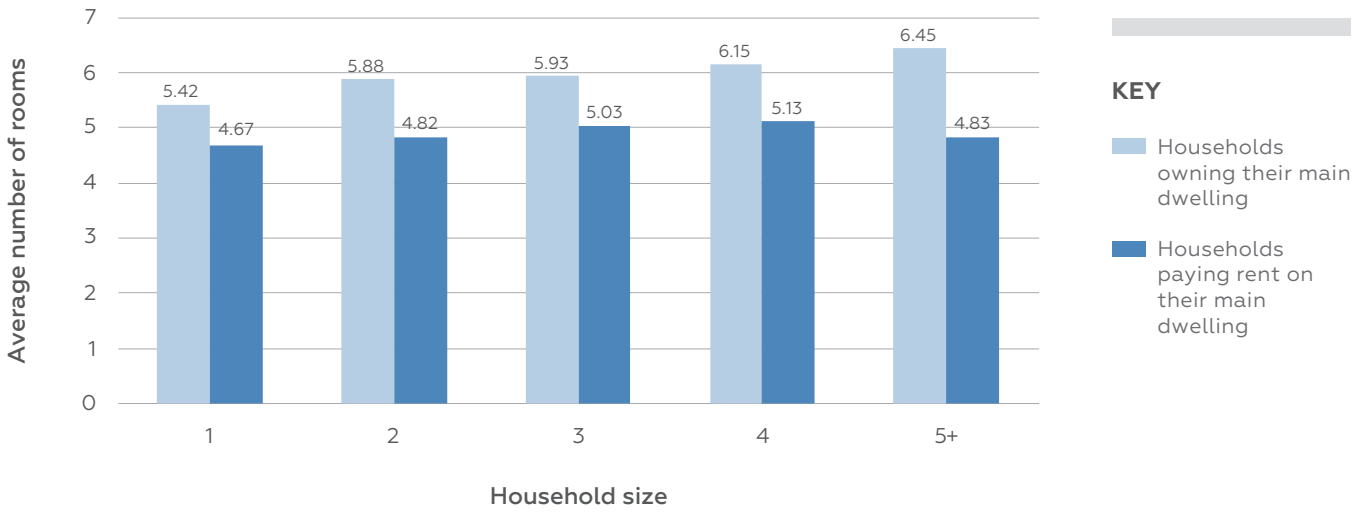
When comparing household and dwelling sizes, it can be observed that the average number of rooms in a dwelling increased with the size of the household. The highest growth in the average number of rooms was observed between households of one and two members.

Chart 3.8. Average number of rooms by household size: 2015



A larger household size translates into an increase in the number of rooms for both households that own their main dwelling and households that pay rent. For the latter, however, such growth is less pronounced. Moreover, when comparing the number of rooms for households paying rent and having four members with the ones with five or more members, the average number of rooms went down to a value that is only slightly higher than the value in respect of households with two persons.

Chart 3.9. Average number of rooms by household size and tenure status: 2015

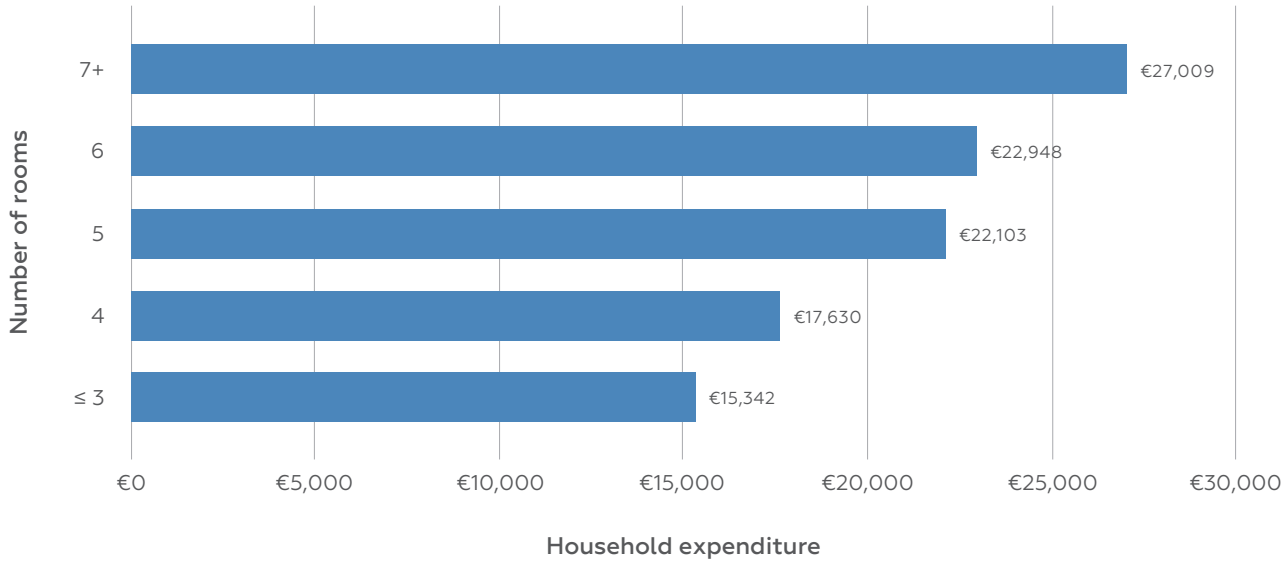


EXPENDITURE

The average annual household expenditure tended to increase as the number of rooms of the main dwelling increased, as shown in the bar graph below. Average values of annual expenditure ranged from €15,342 for households whose main dwelling had less than four rooms, to €27,009 for households whose main dwelling

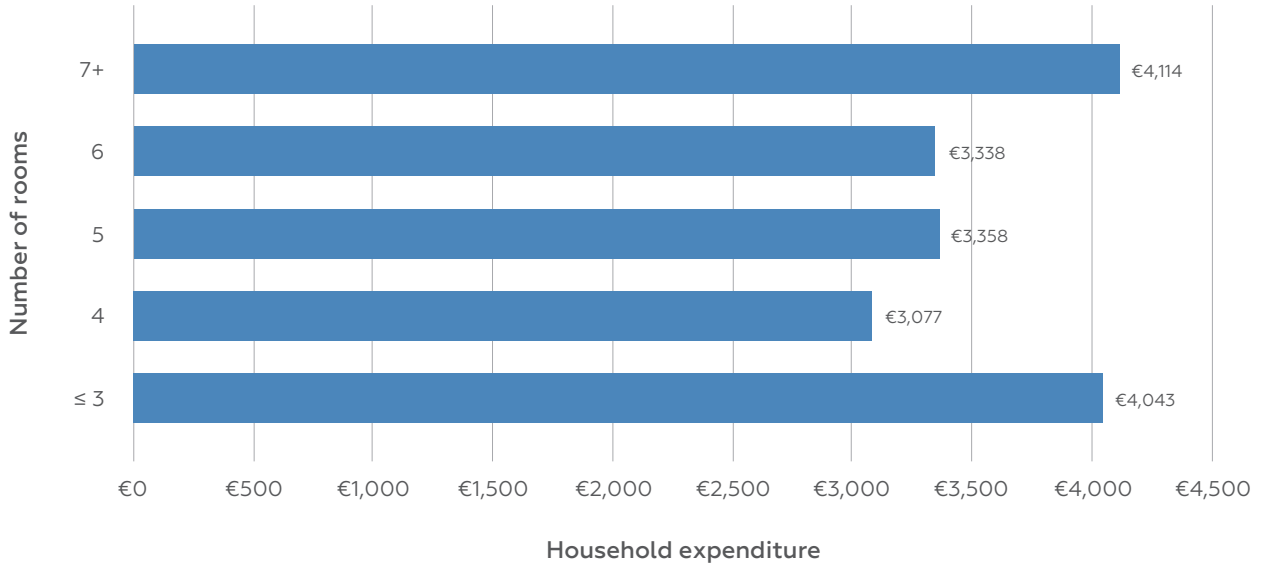
had seven or more rooms. This trend is similar to that obtained when comparing total household expenditure with household size.

Chart 3.10. Average annual household expenditure by number of rooms in the main dwelling: 2015



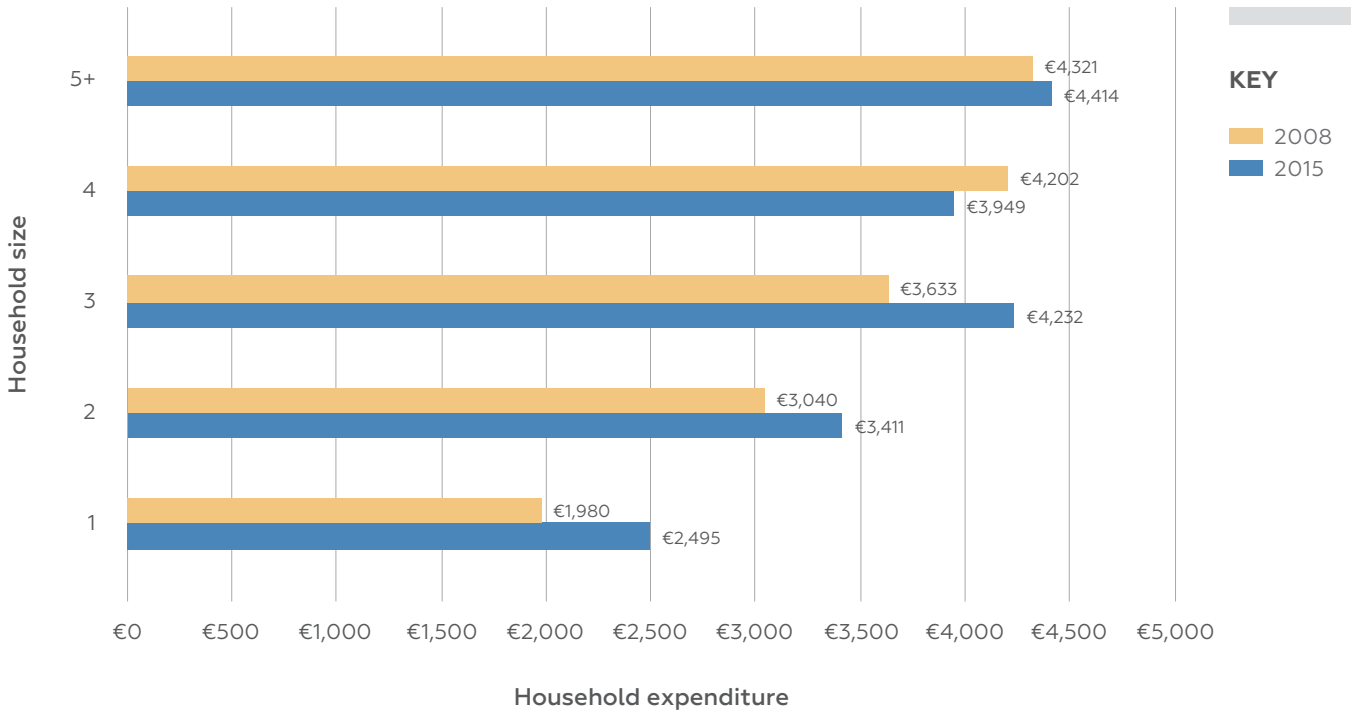
As expected, the average annual expenditure on housing costs (which includes expenditure on Housing, water, electricity, gas and other fuels and Furnishing, household equipment and maintenance) tends to grow with increasing dwelling size. It can be observed that both the smallest (less than four rooms) and largest dwellings (seven or more rooms) have undergone the largest expenditure, corresponding to €4,043 and €4,114 per year.

Chart 3.11. Average annual household expenditure on housing by number of rooms in the main dwelling: 2015



A different pattern was observed when considering the housing costs according to the household size: as the household size increases, so do the annual average housing costs. Single-person households spent an average of €2,495 annually, while households with five or more persons spent an average of €4,414 every year. Housing costs by household size followed similar trends both in 2008 and 2015, with average annual expenditure being higher in 2015 except in respect of four-member households, which showed a drop over 2008.

Chart 3.12. Average annual household expenditure on housing by household size: 2008, 2015

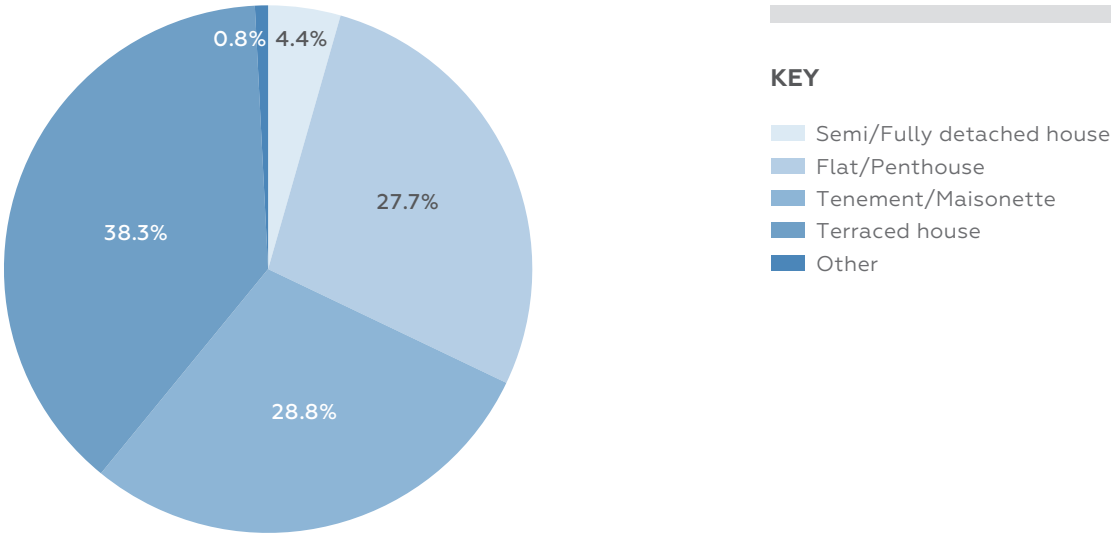


Type of main dwelling

DISTRIBUTIONS

When considering the main dwelling type, the largest share of households (38.3 per cent) resided in terraced houses, followed by tenements/maisonettes (28.8 per cent), and flats/penthouses (27.7 per cent). The rest resided in semi/fully-detached houses or other dwelling types.

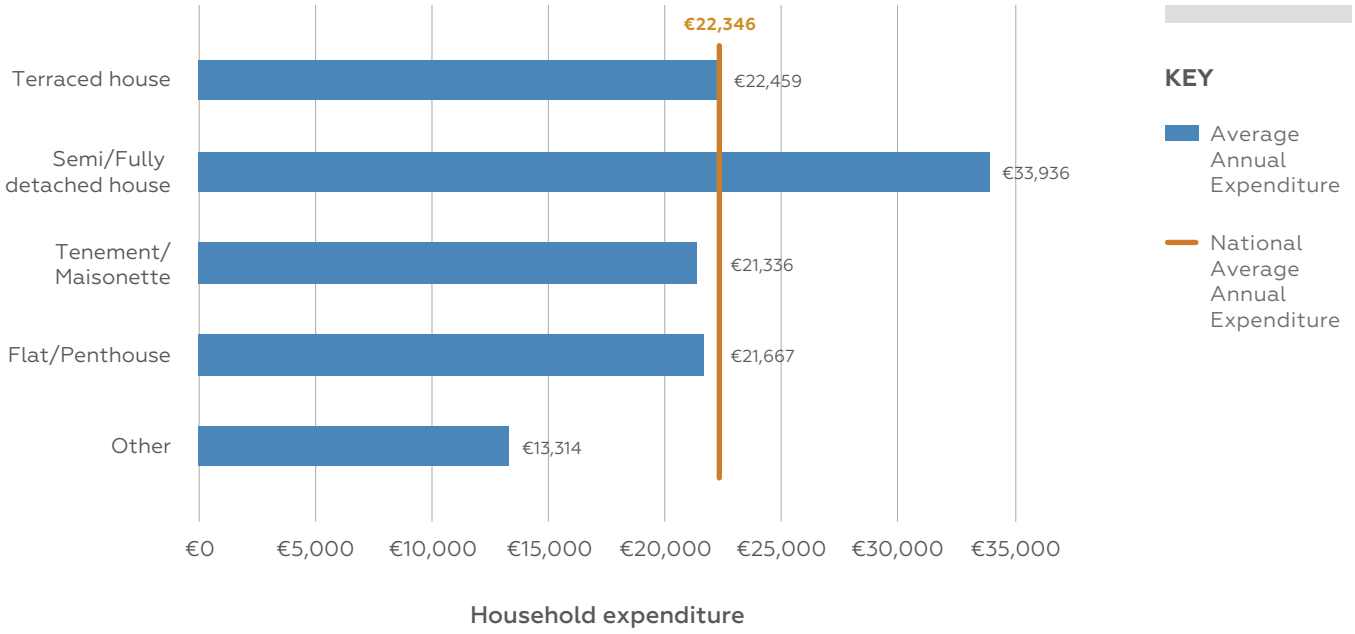
Chart 3.13. Household distribution by dwelling type: 2015



EXPENDITURE

Households living in semi/fully-detached houses registered the highest average annual expenditure, amounting to €33,936 in 2015. Households living in flats/penthouses or tenements/maisonettes spent slightly less than the national average, which stood at €22,346 in 2015. On the other hand, households in terraced houses spent just above the national average line.

Chart 3.14. Average annual household expenditure by dwelling type: 2015

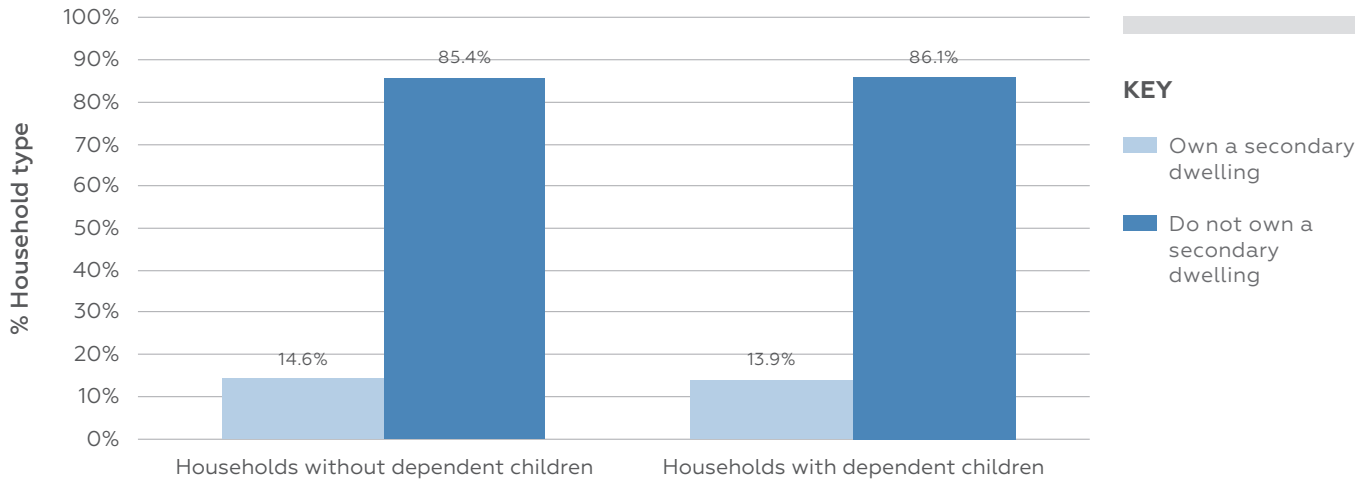


Ownership of a secondary dwelling

DISTRIBUTIONS

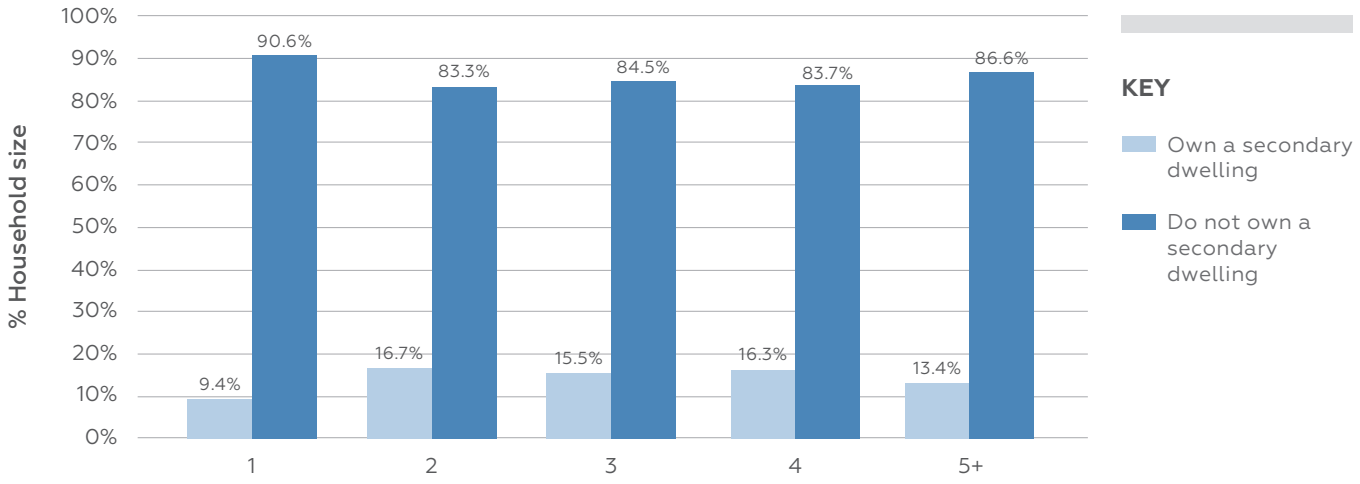
Ownership of a secondary dwelling appears to be unaffected by whether or not households had dependent children. Out of all the households without dependent children, 14.6 per cent owned a secondary dwelling. On the other hand, 13.9 per cent of households with dependent children owned a secondary dwelling, a difference of just 0.7 percentage points.

Chart 3.15. Distribution of households by ownership of a secondary dwelling and household type: 2015



Similarly, household size also had a minor impact on whether or not households owned a secondary dwelling. Households with only one member accounted for the lowest percentage of secondary-dwelling owners, at 9.4 per cent.

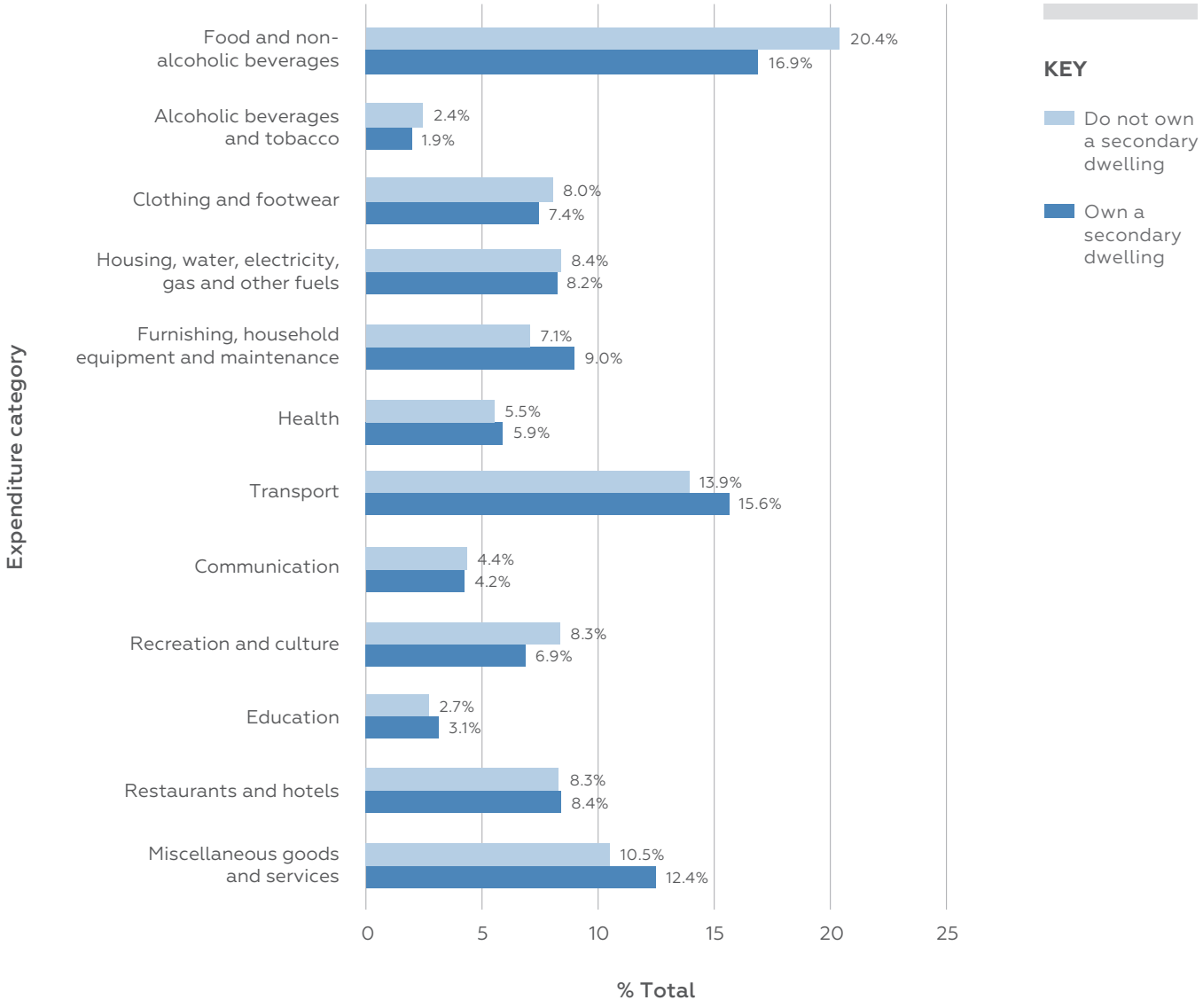
Chart 3.16. Percentage distribution of households by ownership of a secondary dwelling and household size: 2015



EXPENDITURE

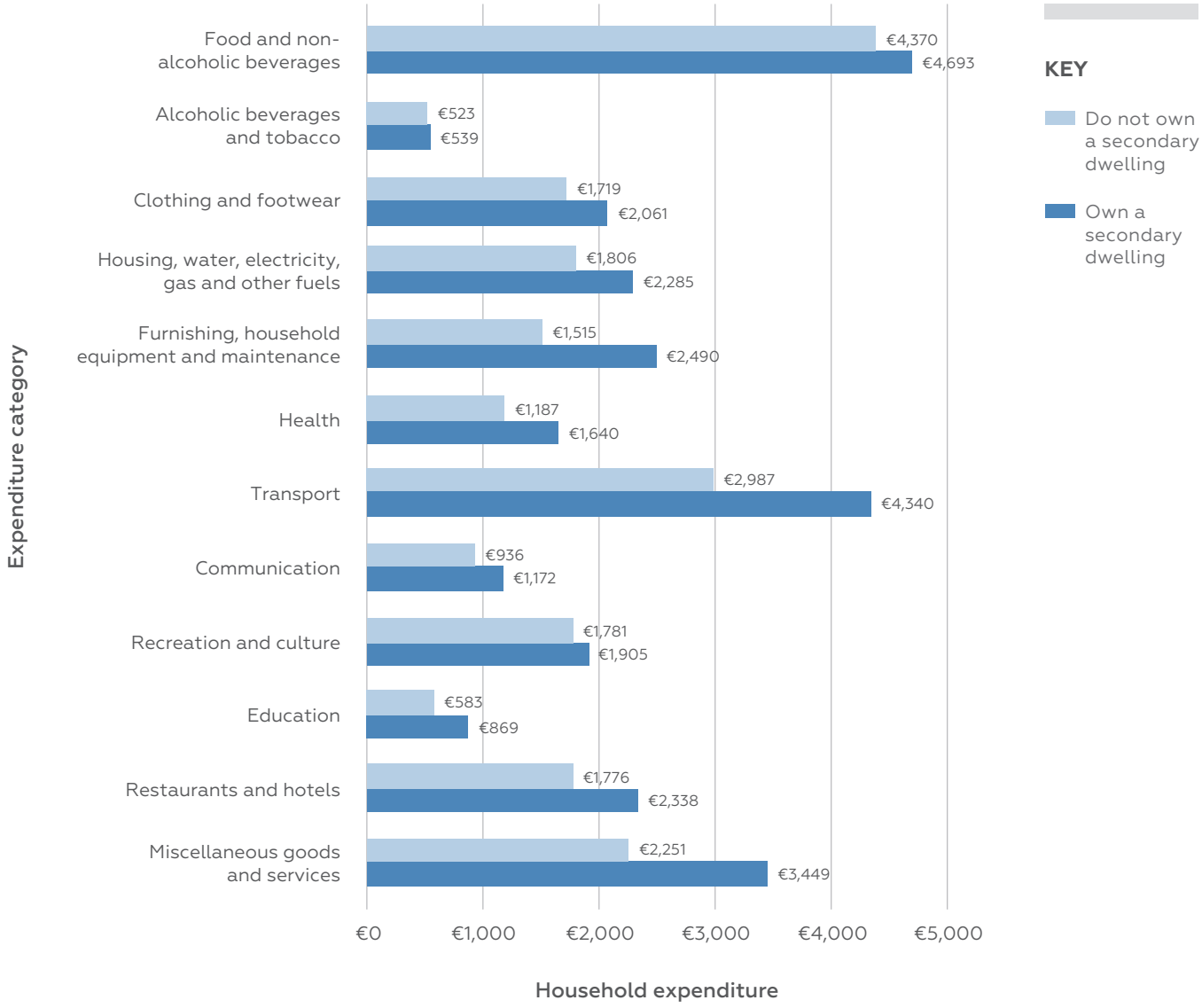
The overall expenditure patterns of households do not seem to be overly affected by whether or not they owned a secondary dwelling. The only exceptions were Transport, and Furnishing, household equipment and maintenance, on which households without a secondary dwelling spent more (by 1.7 and 1.9 per cent, respectively).

Chart 3.17. Distribution of household expenditure by ownership of a secondary dwelling and expenditure category: 2015



Households that owned a secondary dwelling spent more, on average, on all expenditure categories than households that did not own a secondary dwelling, a difference of €6,346. The biggest difference between the two – €1,353 – was recorded in Transport.

Chart 3.18. Average annual household expenditure by ownership of a secondary dwelling and expenditure category: 2015



Number of garages

DISTRIBUTIONS

A higher share of households in possession of their main dwelling either owned or paid rent on a garage, when compared to other household types. In particular, more than half of such households had at least one garage in 2015. On the other hand, almost three-quarters of the households paying rent on their main dwelling did not own a garage. In both cases, the lowest share of households was for those owning two or more garages.

Chart 3.19. Percentage distribution of households that own their main dwelling by the number of garages owned: 2015

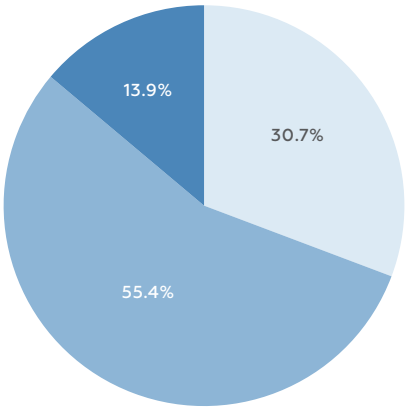
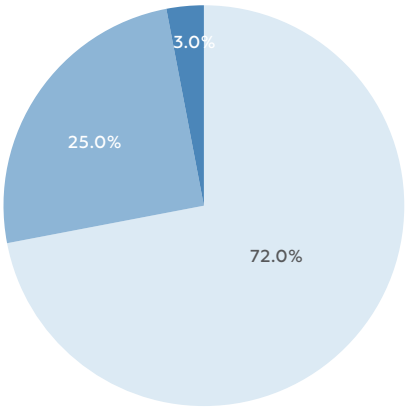


Chart 3.20. Percentage distribution of tenants by the number of garages owned: 2015



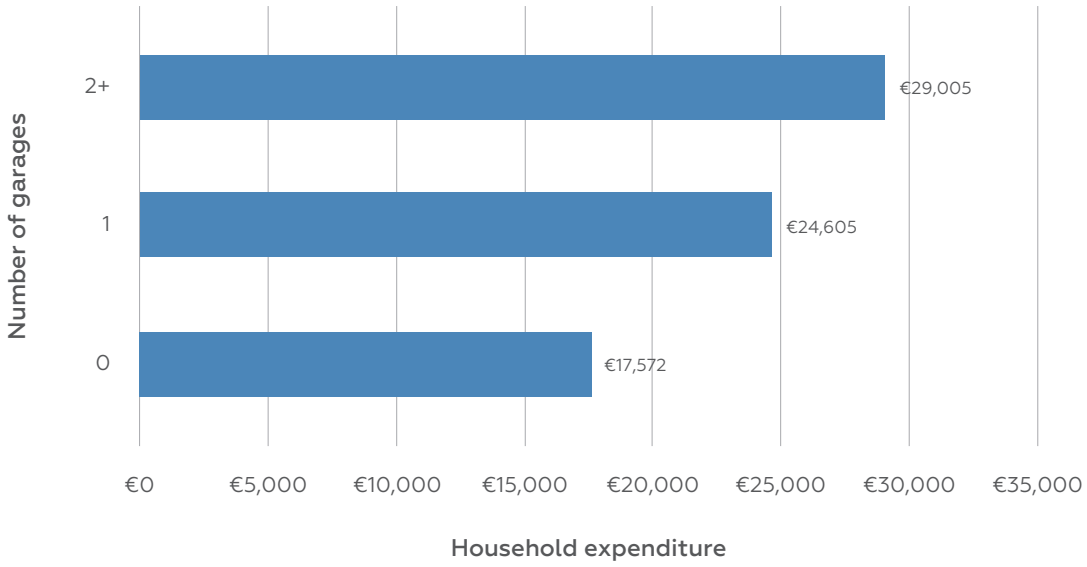
KEY

- 0
- 1
- 2+

EXPENDITURE

During 2015, households that did not own a garage spent much less, on average, than households who owned at least one garage. This is also linked to the fact that homeowners tended to spend more than tenants, as already shown above. When comparing the average annual expenditure of households that did not own a garage with those who owned one garage, a difference of €7,032 was observed. The difference in average annual expenditure between households with one garage and those with two or more garages stood at €4,400.

Chart 3.21. Average annual household expenditure by number of garages owned by the household: 2015

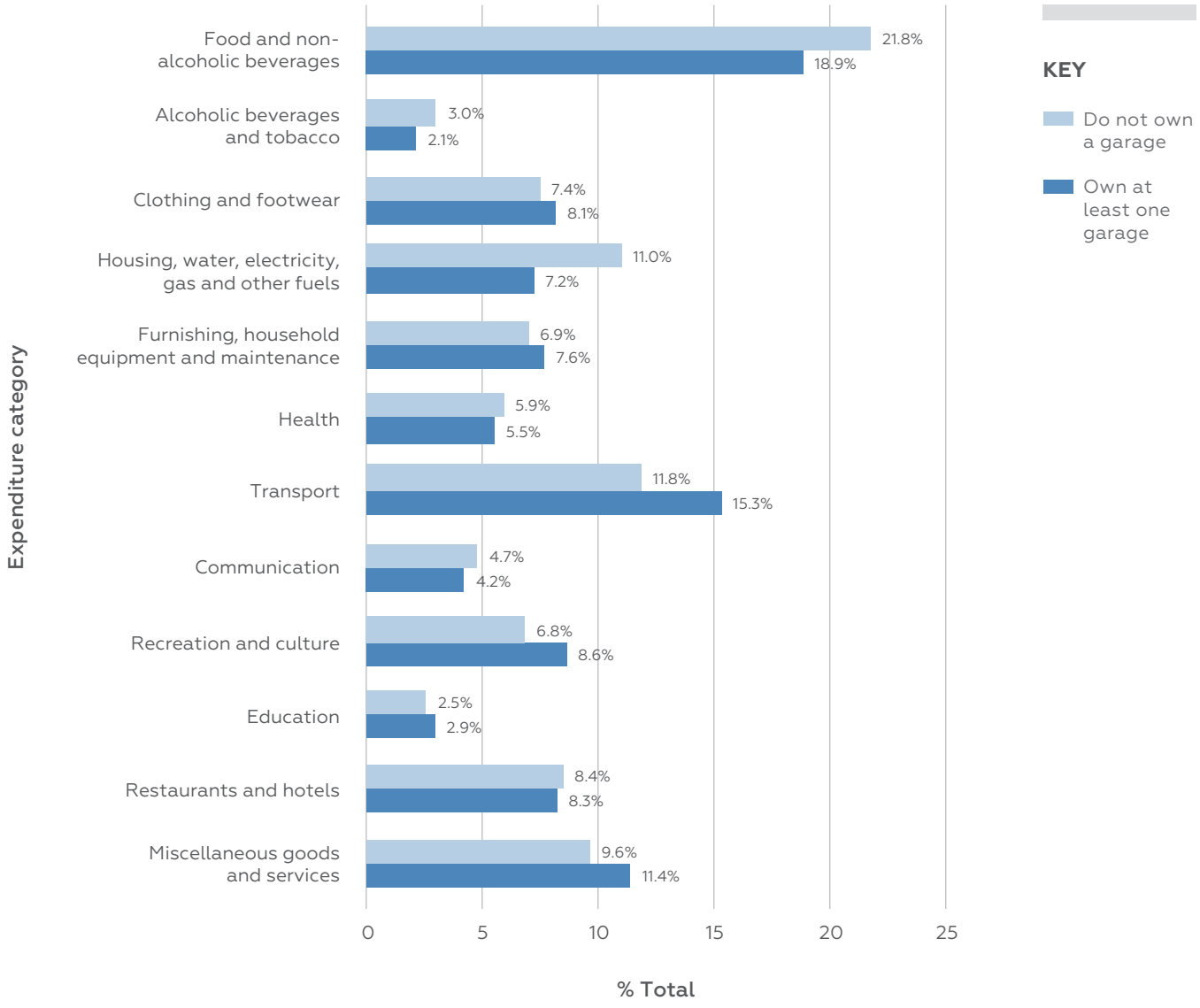


KEY

- Average annual expenditure

Households that did not own a garage allocated more of their expenditure to Food and non-alcoholic beverages than those who owned at least one garage, with a difference of 2.9 percentage points. A larger gap is observed when comparing the expenditure allocated to Housing, water, electricity, gas and other fuels: households that did not own a garage spent 3.8 percentage points more on this category than households who owned a garage. This is explainable by a larger percentage of non-garage owning households paying rent on their main dwelling. Conversely, households in possession of at least one garage allocated more to Transport (by 3.5 percentage points) and Recreation and culture (by 1.8 percentage points).

Chart 3.22. Distribution of household expenditure by ownership of garages: 2015



EURO
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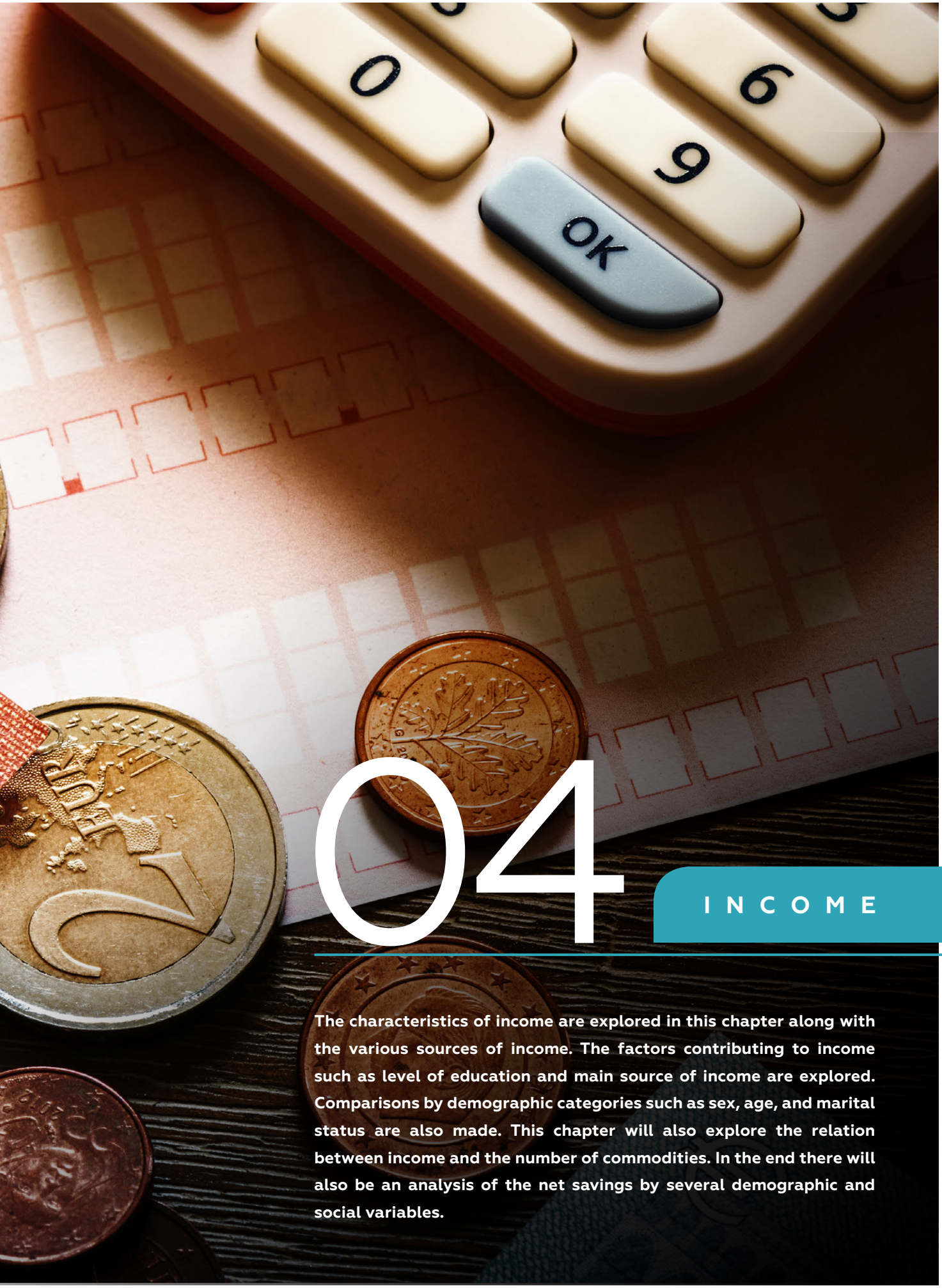


04 INCOME

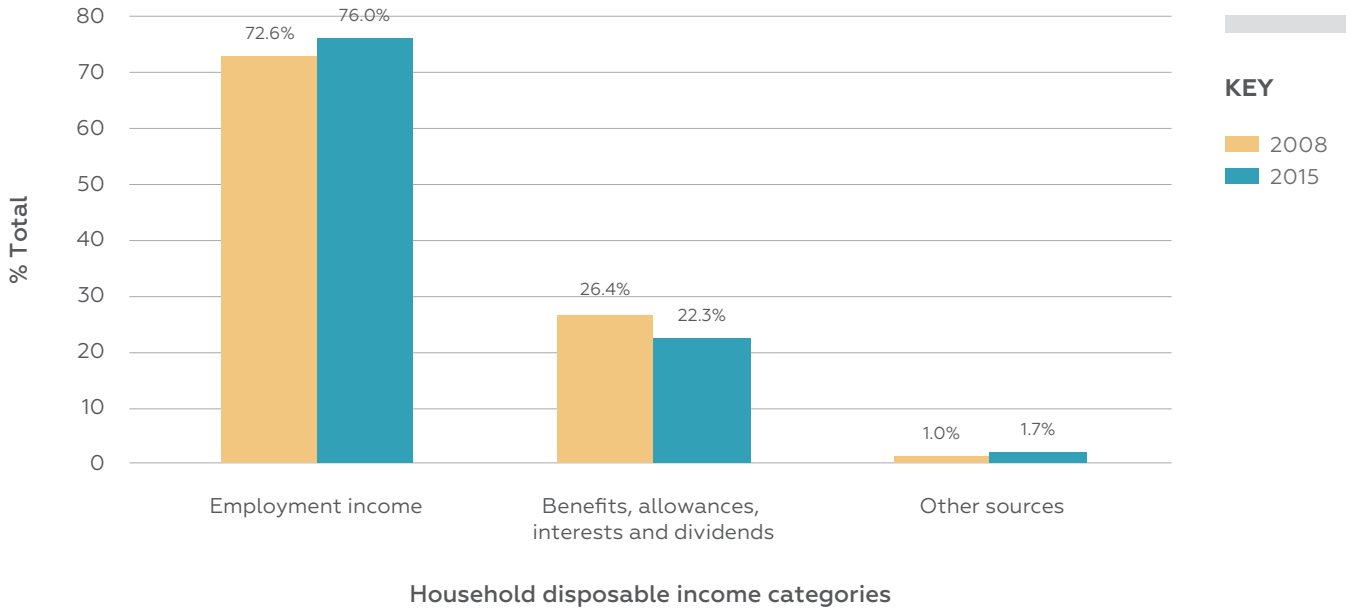
The characteristics of income are explored in this chapter along with the various sources of income. The factors contributing to income such as level of education and main source of income are explored. Comparisons by demographic categories such as sex, age, and marital status are also made. This chapter will also explore the relation between income and the number of commodities. In the end there will also be an analysis of the net savings by several demographic and social variables.

Introduction

Household income is an important socio-economic variable which can be used to assess the economic status of households. Income is undoubtedly related to expenditure, and considerably affects the consumption behaviour of households. Eventually, evaluating differences in expenditure patterns for different socio-economic groups will be essential for assessing the economic wellbeing of households.

Despite level shifts, the income distributions of households did not change extensively since 2008, as shown in the following chart. The HBS 2015 results revealed that more than three-quarters of the total income earned by households was sourced from employment, while just over a fifth was derived from social benefits (including retirement pensions).

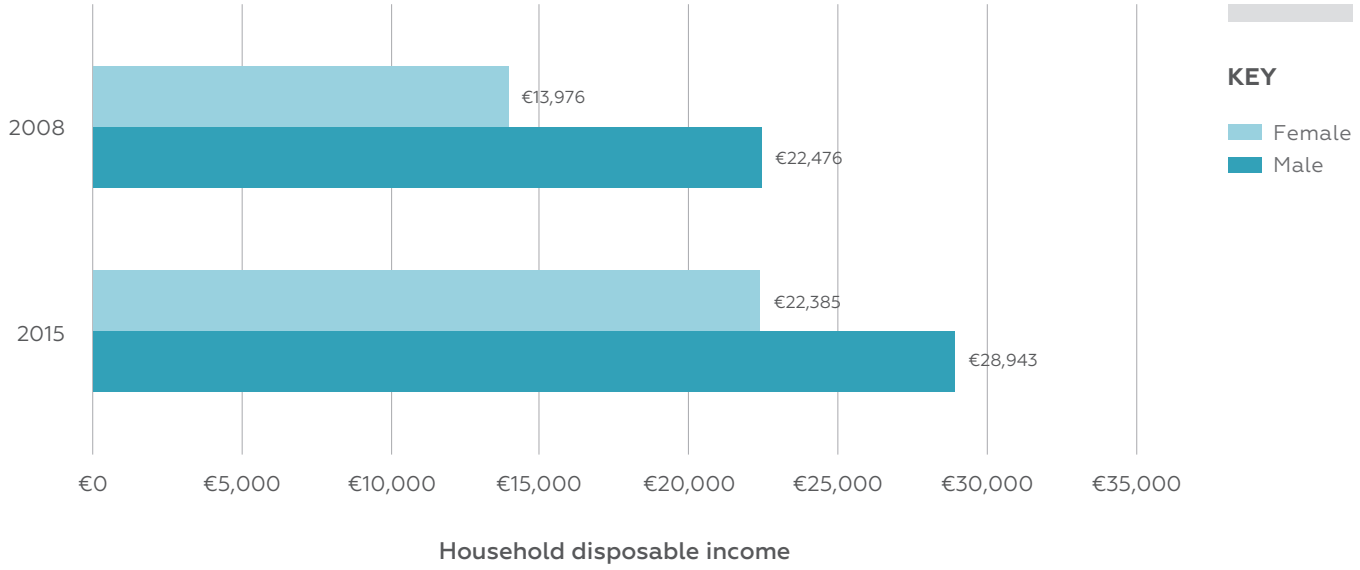
Chart 4.1. Distributions of household disposable income by type: 2008, 2015



Demographics

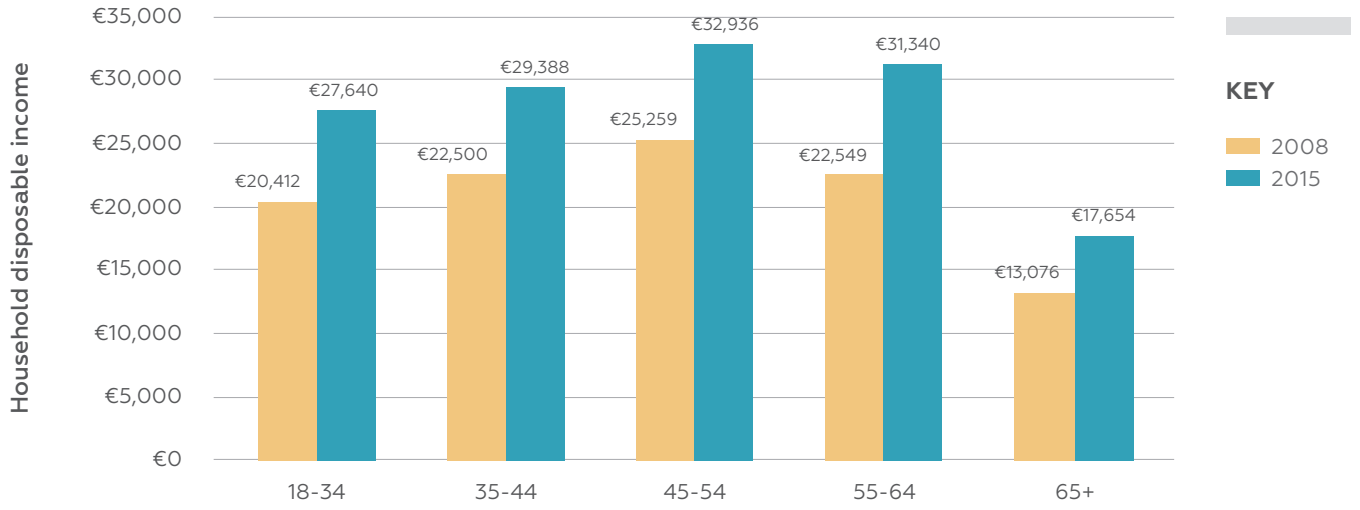
In general, households where the reference person was male tended to earn more. In absolute terms, the gap between the averages for male and female reference persons has narrowed from €8,500 in 2008 to €6,558 in 2015, albeit remaining almost stable in percentage terms.

Chart 4.2. Average annual household disposable income by sex of reference person: 2008, 2015



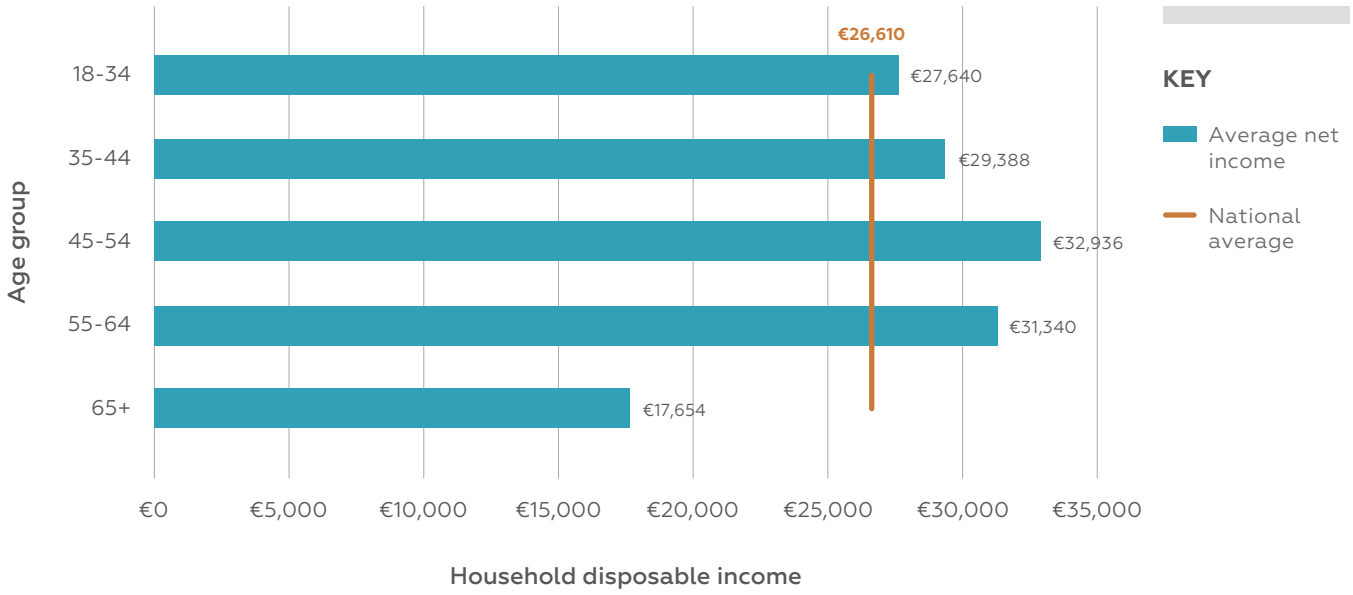
The age group of the reference person also had an impact on the average annual disposable income of households. When comparing 2008 and 2015, it can be noted that the average annual disposable income increased across all age groups of reference persons. The largest increase (of €8,791) was registered among households whose reference person was aged between 55 and 64.

Chart 4.3. Average annual household disposable income by age group of reference person: 2008, 2015



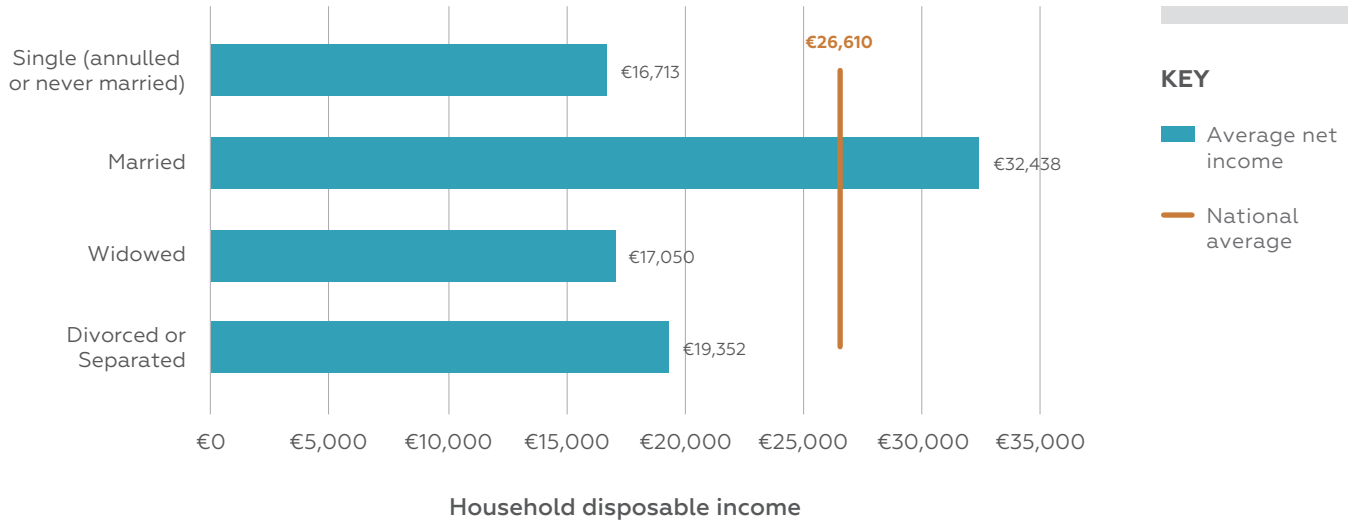
The only group of households which earned less than the national average comprised those with a reference person aged 65 and over (by €8,956). On the other hand, households whose reference person was aged between 45 and 54 had the highest average annual disposable income, at €32,936.

Chart 4.4. Average annual household disposable income by age group of reference person: 2015



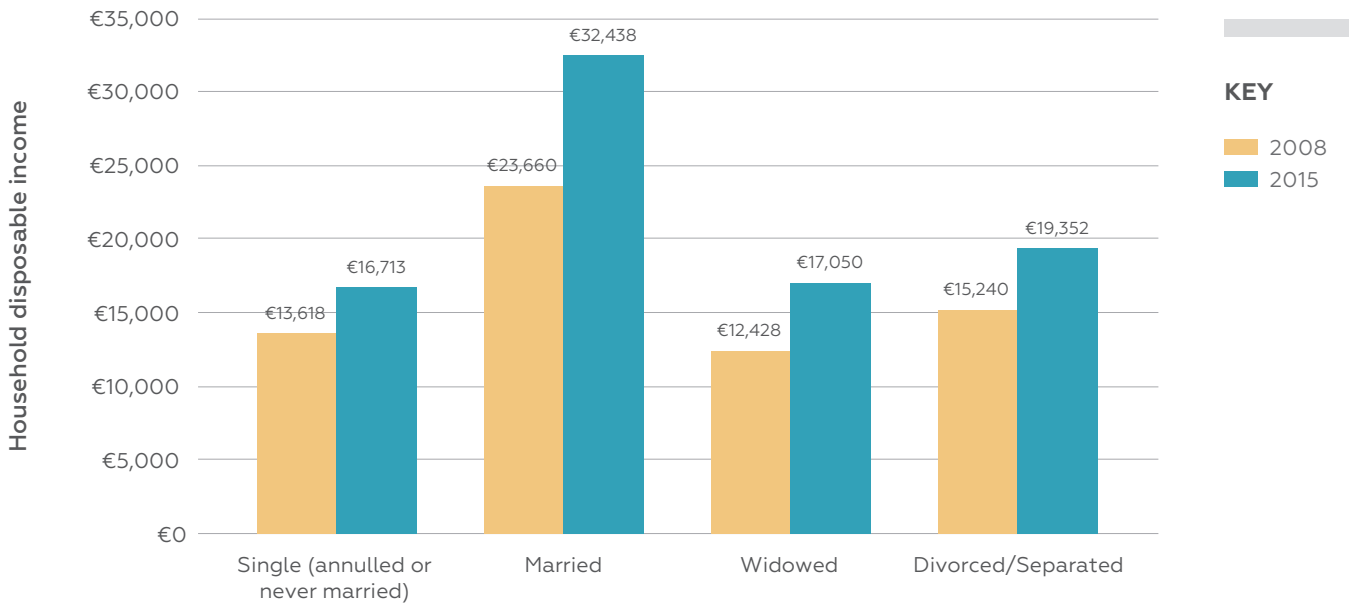
In 2015, households whose reference person was married earned, on average, a disposable income of €32,438, higher than the national average by €5,828. All remaining households earned relatively less than the national average.

Chart 4.5. Average annual household disposable income by marital status of reference person: 2015



Households with married reference persons tended to earn relatively more than other households. This characteristic was demonstrated in both the HBS of 2008 and 2015. This result also emerges from the fact that households with married reference persons tend to be larger in size (average of 3.2 compared to 1.6) and number of workers (average of 1.5 compared to 0.6). The lowest average annual disposable income in 2008 was earned by households whose reference person was widowed, at €12,428; while in 2015, households whose reference person was single earned the lowest average annual disposable income, at €16,713.

Chart 4.6. Average annual household disposable income by marital status: 2008, 2015



Income by education level, labour status and household type

The level of education of the reference persons had a significant impact on the households' disposable income. In both 2008 and 2015, households whose reference person had no schooling or a pre-primary level of education earned the least, an average of €13,331 in 2008 and an average of €13,608 in 2015. At the other end of the scale, households whose reference person had a tertiary level of education earned the most: €31,883 in 2008, which increased to €39,675 in 2015.

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Chart 4.7. Average annual household disposable income by highest level of education of reference person: 2015

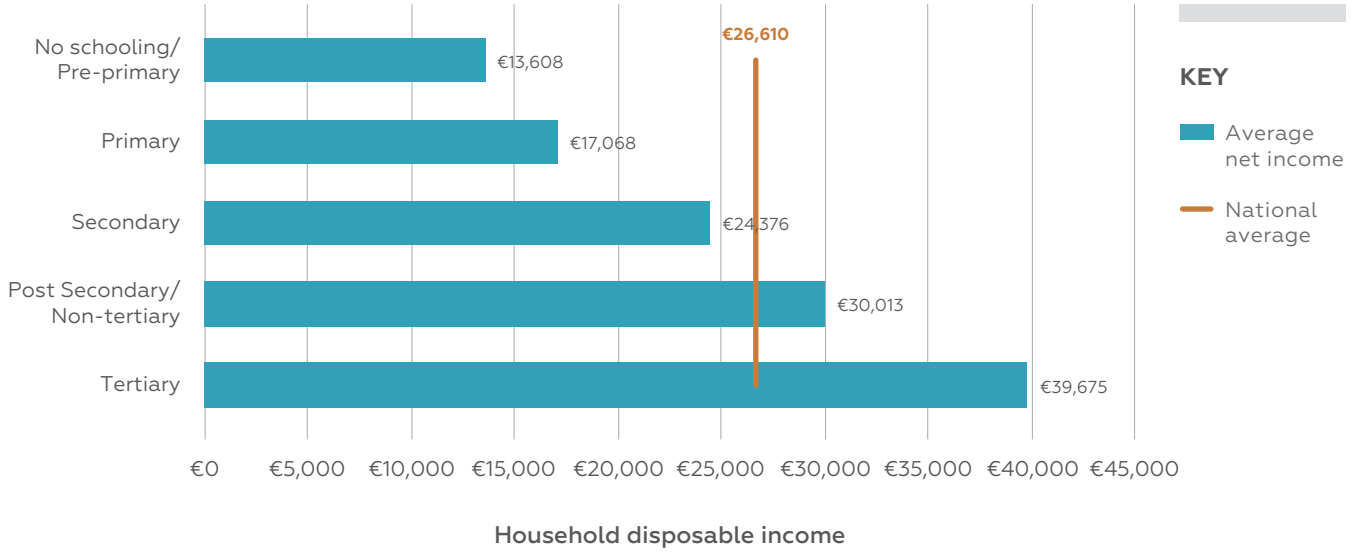
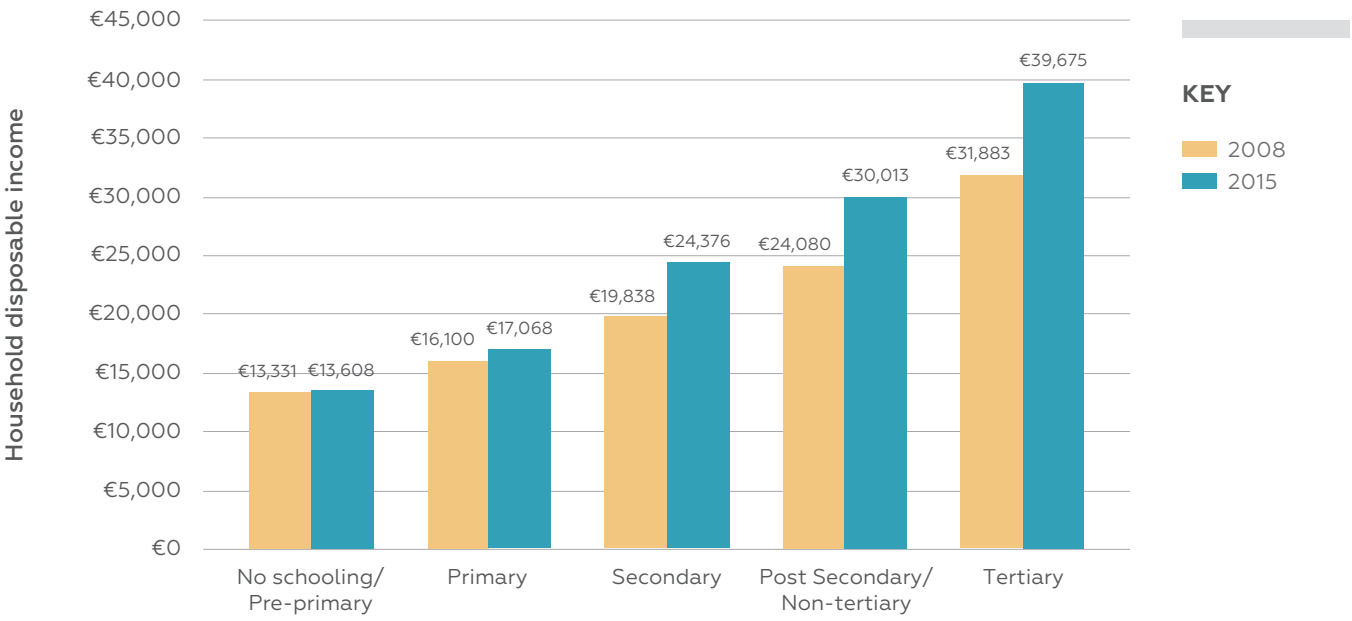


Chart 4.8. Average annual household disposable income by highest level of education of reference person: 2008, 2015



In 2015, households with employed reference persons had an average annual disposable income of €34,281, which is €7,671 more than the national average of €26,610. Conversely, households whose reference person had any other labour status earned, on average, a lower disposable income than the national average. Households with unemployed reference persons earned substantially less than those with retired or otherwise inactive reference persons.

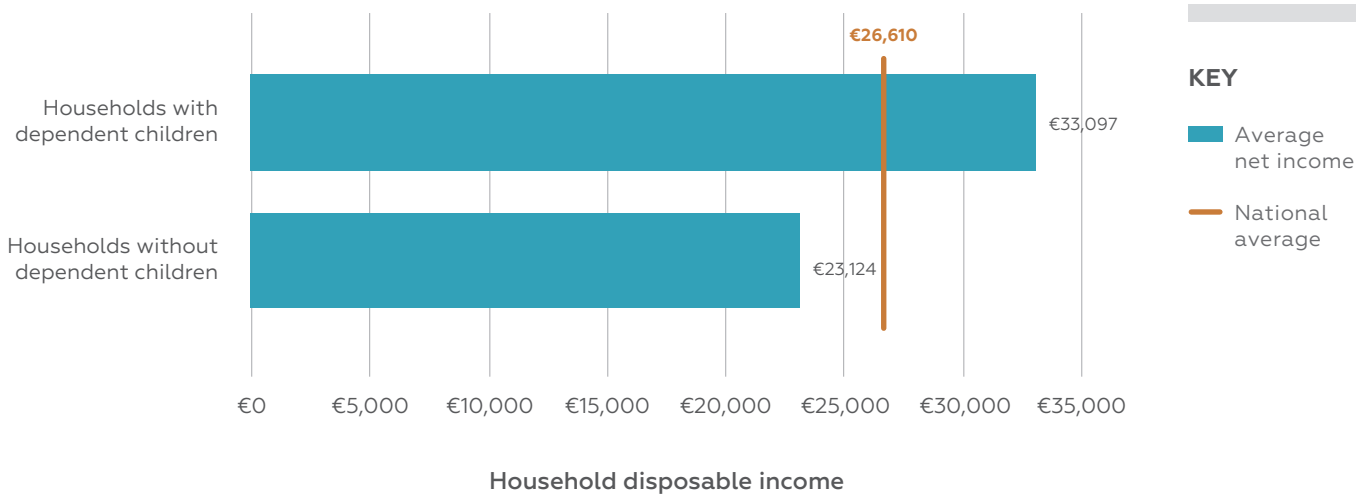
Chart 4.9. Average annual household disposable income by labour status of reference person: 2015

The disposable income of households whose reference person was in employment increased significantly since 2008, from €25,813 to €34,281 – an increase of 32.8 per cent. The increase in disposable income for households with unemployed reference persons was comparatively low, by just over €2,000 (17.6 per cent) when compared to 2008 levels. During the same period, households whose reference person was retired registered an increase of €4,503 (30.6 per cent).

Chart 4.10. Average annual household disposable income by labour status of reference person: 2008, 2015

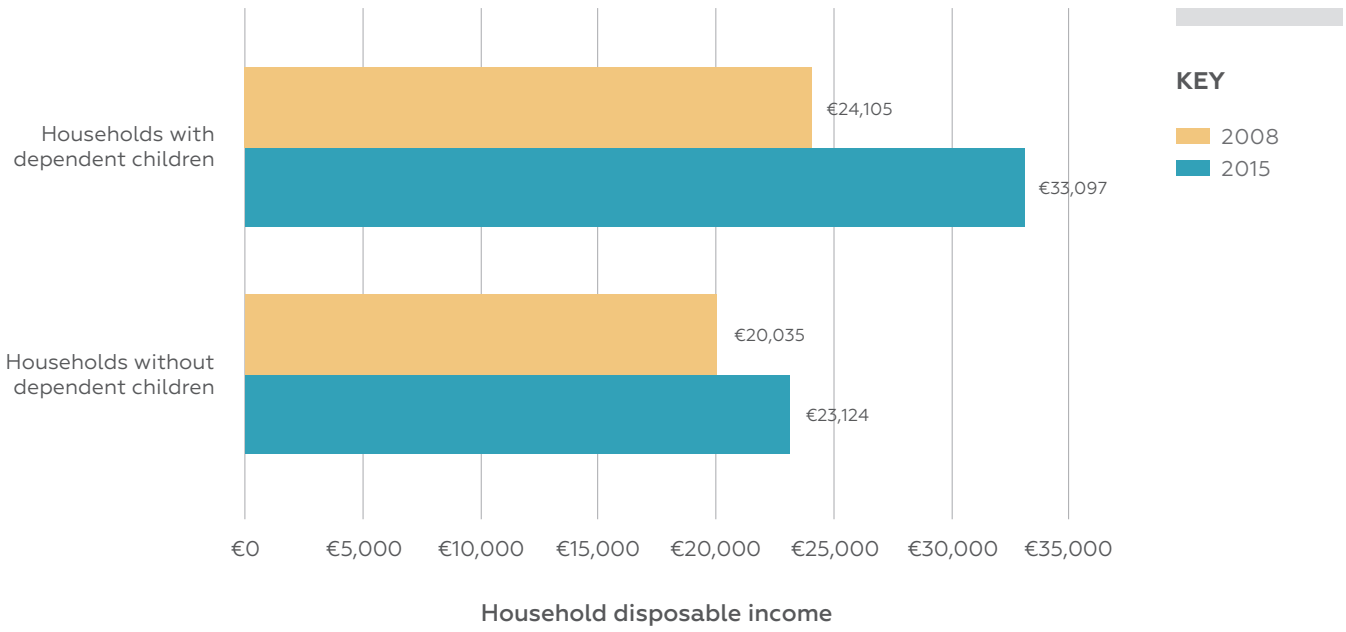
In 2015, households with dependent children earned an average annual disposable income of €33,097, while those without dependent children recorded an average disposable income of €23,124. Households with dependent children earned €6,487 more than the national average, while those without dependent children earned €3,486 less than the national average.

Chart 4.11. Average annual household disposable income by household type: 2015



In absolute terms, the gap between the two household types widened since 2008, from €4,070 to €9,973 in 2015. In percentage terms, this gap has doubled from 20.3 per cent to 43.1 per cent.

Chart 4.12. Average annual household disposable income by household type: 2008, 2015



Comparisons of household disposable income with household expenditure

Comparisons between household disposable income and household expenditure can be better assessed through equivalisation, since this process mitigates the impact of external factors: mainly household size and composition.[1]

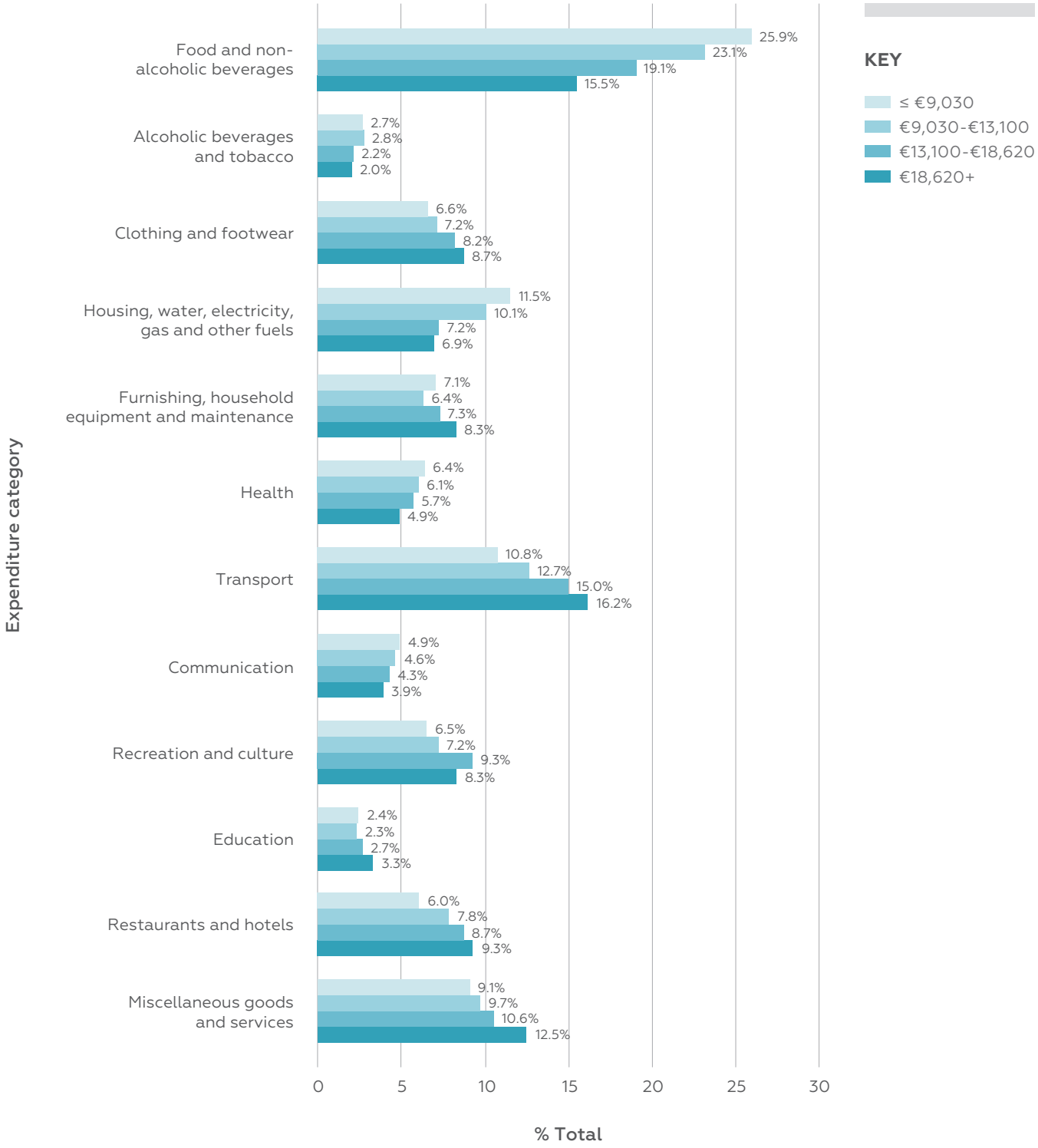
A strong relationship emerges between the equivalised disposable income and the equivalised expenditure of households, as demonstrated in the chart below. In fact, the average spending of households in the 25% highest equivalised income bracket is close on twice as much as that recorded for households in the lowest 25% equivalised income bracket.

Chart 4.13. Equivalised average annual household expenditure by household equivalised disposable income quartile: 2015

Differences in expenditure patterns can also be observed when comparing high-income and low-income earners. In percentage terms, households in the higher income brackets tended to allocate less to Food and non-alcoholic beverages and Health than those in lower brackets. The expenditure distribution of the former household brackets tended to be more skewed towards Transport, Education, and Restaurants and hotels than the latter.

1 Refer to methodological notes for more details.

Chart 4.14. Expenditure distributions by household equivalised disposable income quartiles: 2015



Household savings

By comparing average annual expenditure and income of households derived from the HBS, it is possible to obtain proxy measures of the annual savings of Maltese households. It is important to highlight that these measures are subject to quality limitations which are mainly linked to the following three assumptions:

- The computation of disposable income does not take into account non-regular income (e.g. inheritance) earned during 2015. Moreover, some regular income components (e.g. social benefits in kind) are not included in the computation of disposable income.[2]
- The value of purchased goods is entirely included in the computation of expenditure, regardless of whether or not these payments occurred over more than one transaction.
- Some of the expenditure components (e.g. capital transfers, fines, etc.) are not included in the computation of total household expenditure.[2]

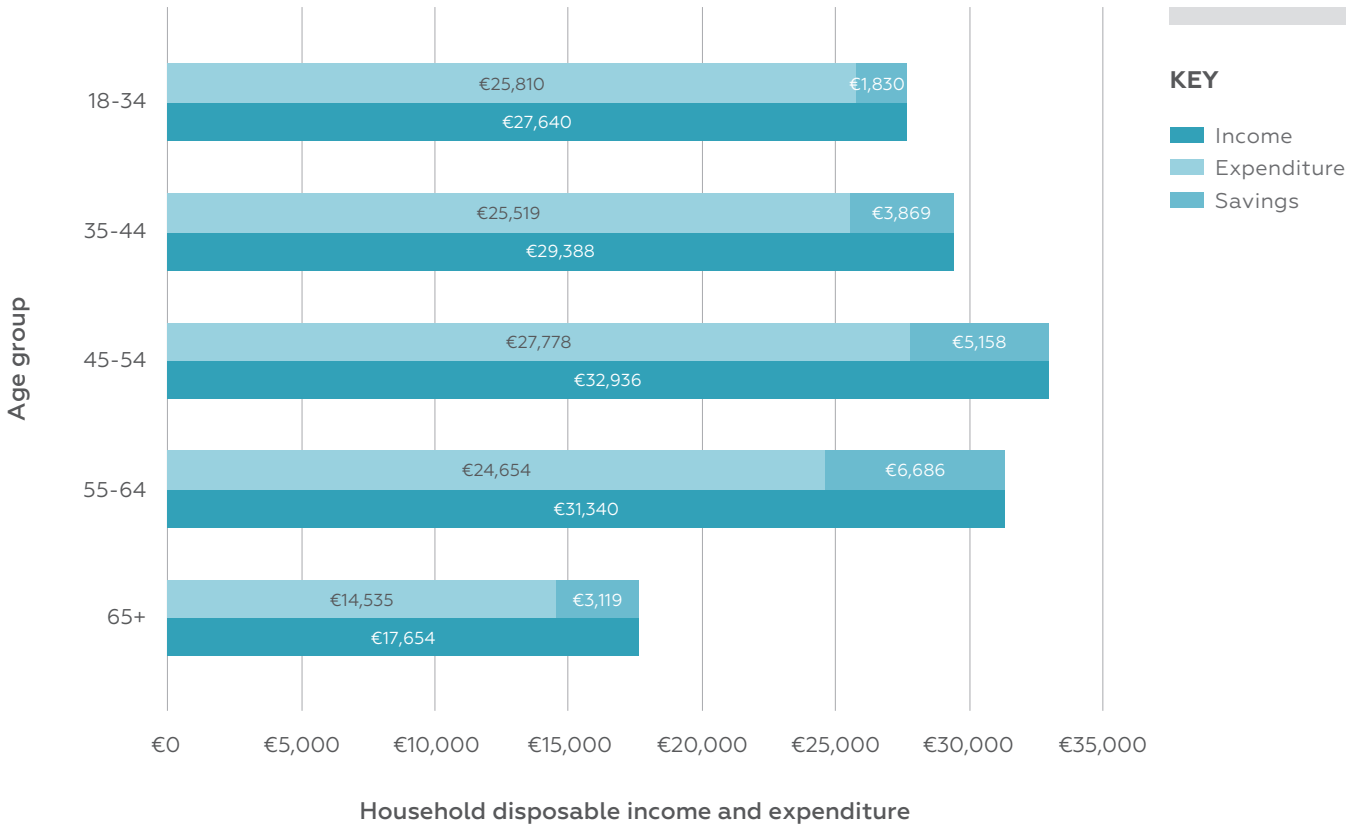
Average estimates of household savings for 2015 amounted to €4,263. This is a significant increase (by 3.5 per cent) when compared to the savings generated by households in 2008, at €1,208 on average. Nevertheless, one should take into consideration that the average disposable income and the average expenditure have increased by 28.3 and 14.1 per cent respectively in 2015.

Chart 4.15. National average disposable income and expenditure: 2008, 2015

2 Refer to methodological notes for more details.

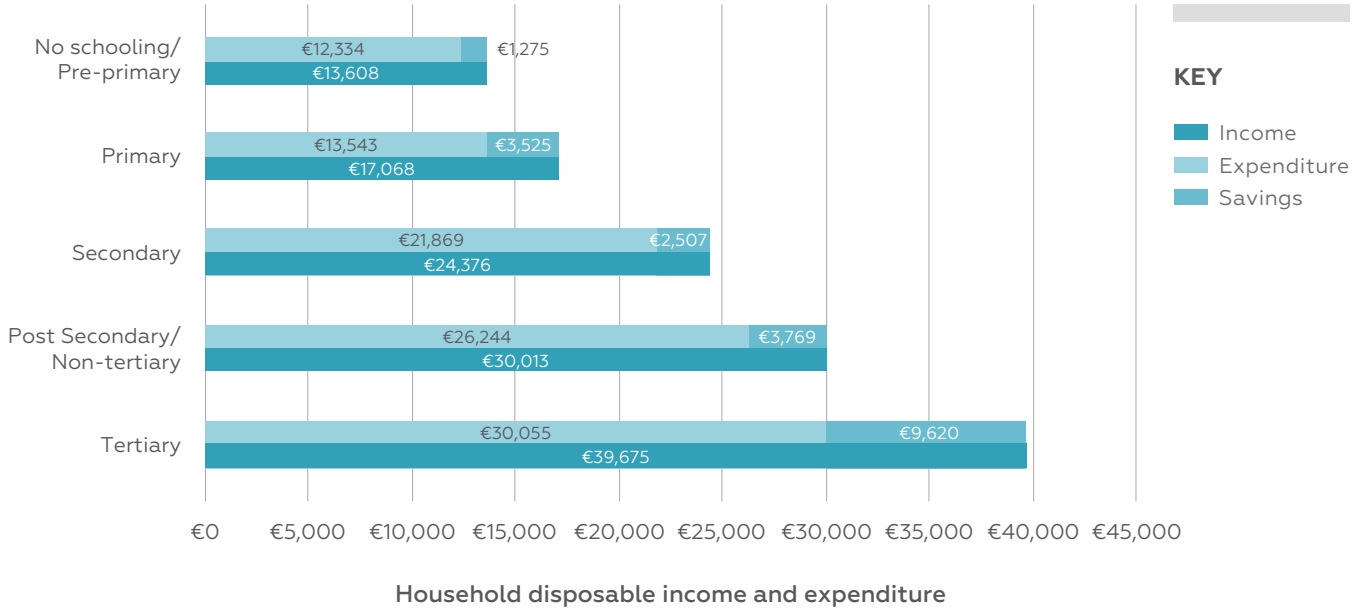
Annual household savings vary by age of the reference person. Interestingly, households whose reference person was aged between 55 and 64 generated the most savings (€6,686), even though such households did not have the highest income. Households with reference persons aged 18 to 34 generated the least savings (€1,830).

Chart 4.16. Average annual household disposable income and expenditure by age group of reference person: 2015



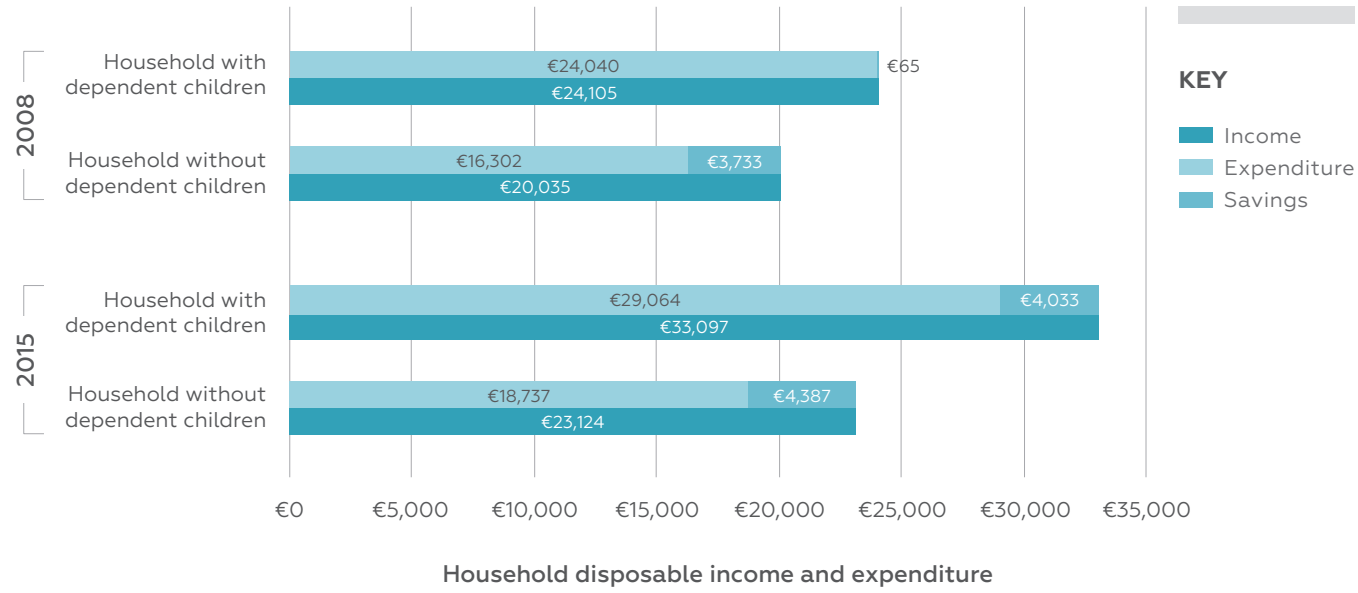
From the perspective of the highest level of education attained, households whose reference person had a tertiary level of education generated the most savings, on average, out of all the household types, at €9,620. This is clearly related to the fact that these types of households had the highest income. At €1,275, households whose reference person had no schooling or a pre-primary level of education registered the least savings.

Chart 4.17. Average annual household disposable income and expenditure by highest level of education of reference person: 2015



In spite of differences in disposable income, in 2015 households with dependent children and those without dependent children generated, on average, similar savings. The former generated savings of €4,033 and the latter of €4,387. The level of savings among households with dependent children has grown significantly since 2008.

Chart 4.18. Average annual household disposable income and expenditure by household type: 2008, 2015



05 REGIONAL CHARACTERISTICS

This chapter explores differences amongst the main regions of the country. It contains comparative data about various aspects discussed in previous chapters such as income and spending habits, this time on a regional level. Thus, this chapter helps to assign a geographical spread to the previously presented data and reveals any trends which are heavily dependent on district.

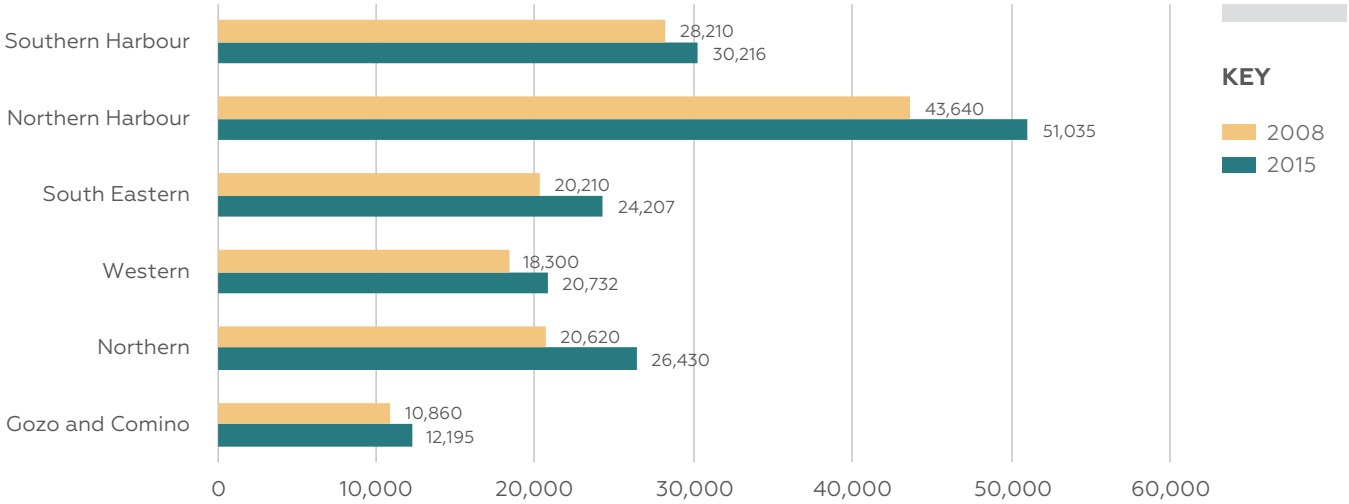
Distributions

Compared to 2008, the number of households across all districts has grown by 22,975, a 16.2 per cent increase. The number of households residing in the Northern Harbour district registered the largest increase in absolute terms in 2015, of just under 7,400 households. However, the number of households in the Northern district recorded the highest increase in percentage terms, of 28.2 per cent in 2015 when compared with 2008.

Table 5.1. Distribution of households by district: 2008, 2015

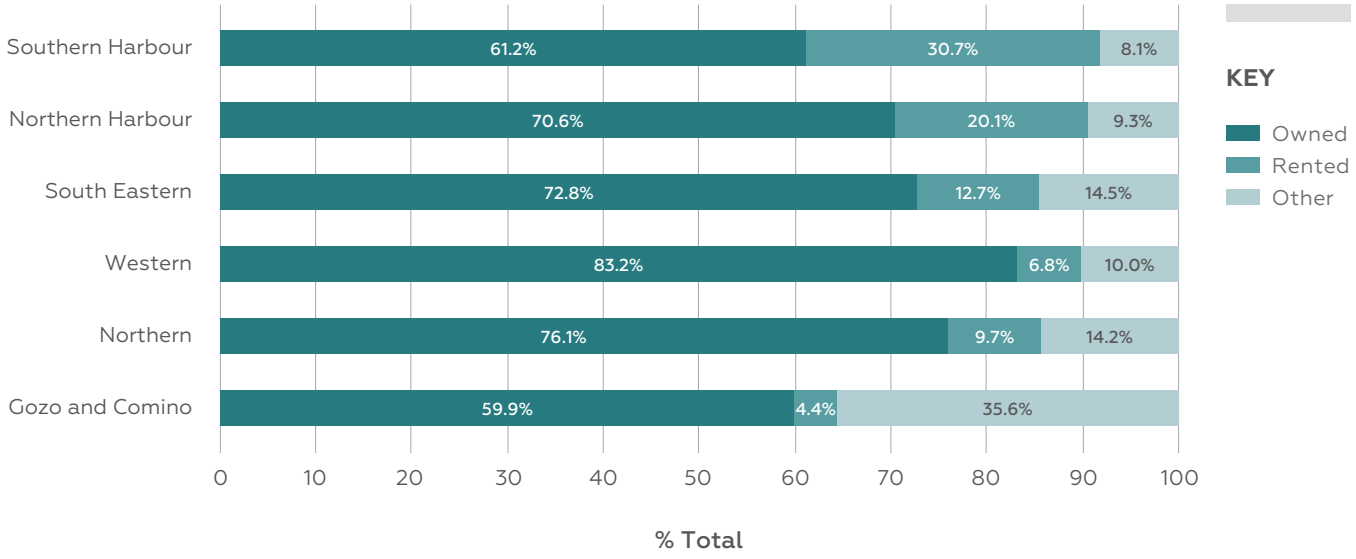
	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	**All households**
2008	28,210	43,640	20,210	18,300	20,620	10,860	**141,840**
2015	30,216	51,035	24,207	20,732	26,430	12,195	**164,815**

Chart 5.1. Distribution of households by district: 2008, 2015



When analysing the distribution of tenure status by district, an overall net predominance of households in possession of their main dwelling was observed across all districts. The one with the highest share of homeowners is the Western district (83.2 per cent), whereas the districts with the highest percentages of households paying rent were the Southern Harbour (30.7 per cent) and the Northern Harbour districts (20.1 per cent).

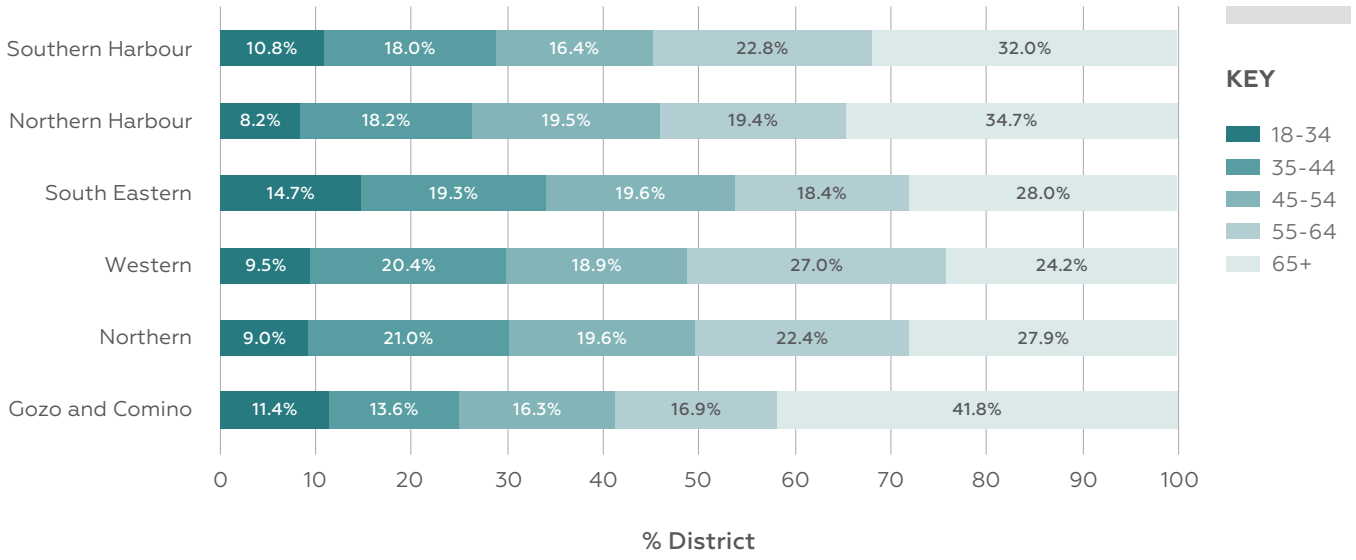
Chart 5.2. Distribution of households by district and tenure status: 2015



When analysing household distributions by both the age group and district of the reference person, it was observed that households whose reference person was aged 65 and over made up the largest share of households in all districts, with the exception of the Western district. Gozo and Comino had the largest percentage (41.8 per cent) of households with a reference person aged 65 and over.

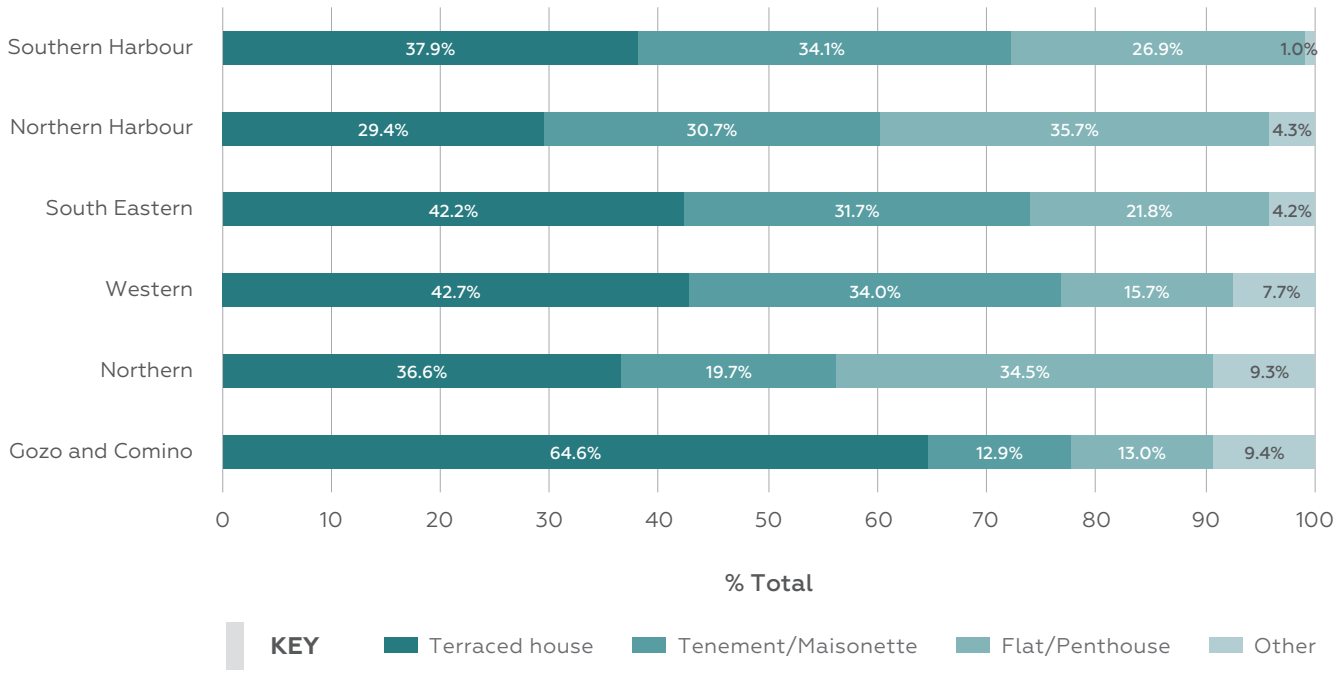
The district with the highest percentage of households with young reference persons (18-34 years) was the South Eastern district, at 14.7 per cent. At the other end of the spectrum, the Northern Harbour district had the lowest percentage of households whose reference person belonged to this age cohort, at 8.2 per cent.

Chart 5.3. Distribution of households by district and age group of reference person: 2015



Gozo and Comino had 64.6 per cent of households living in a terraced house – this is the highest rate reported among all districts. On the other hand, the Southern Harbour and Western districts recorded the highest percentages of households residing in tenements or maisonettes, with shares of 34.1 per cent and 34.0 per cent respectively. Moreover, the Northern Harbour district had the highest percentage of households residing in flats or penthouses, at 35.7 per cent.

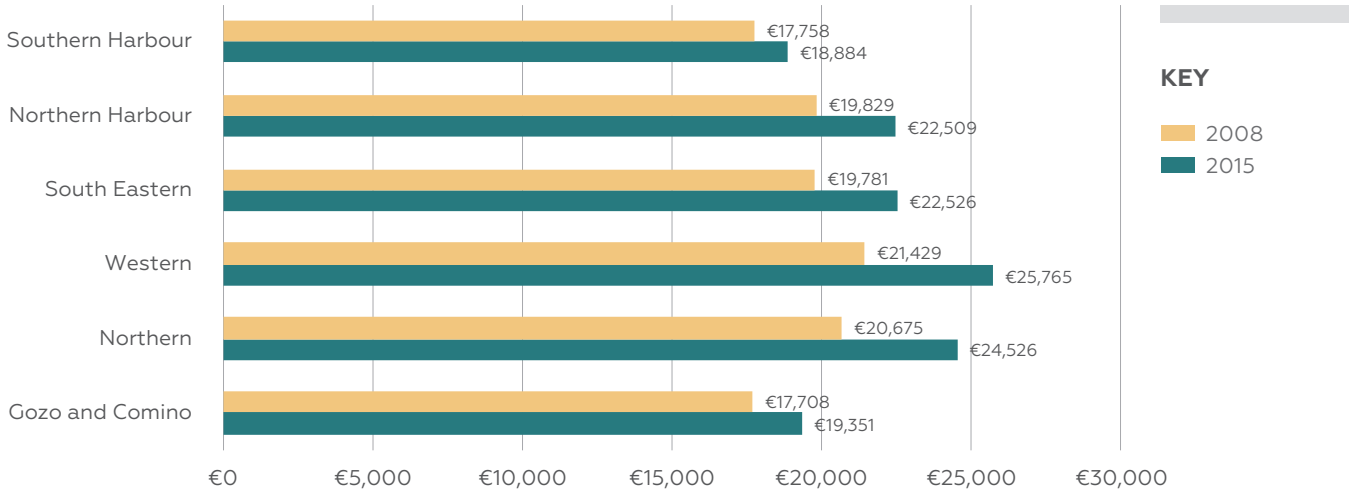
Chart 5.4. Distribution of households by district and dwelling type: 2015



Expenditure

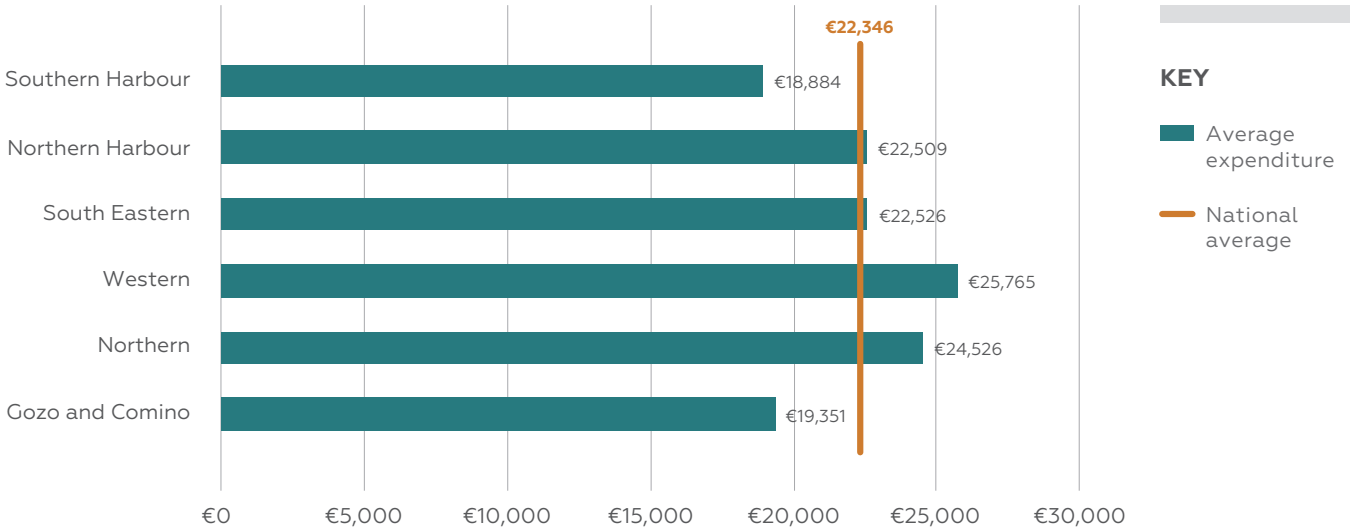
The average annual expenditure increased across all districts in comparison with 2008 levels. The largest increase was recorded in the Western district, where households spent an average of €4,336 more in 2015 than in 2008. The smallest growth in average household expenditure was seen in the Southern Harbour district, with an increase of €1,126 when compared to 2008 estimates.

Chart 5.5. Average annual expenditure by district: 2008, 2015



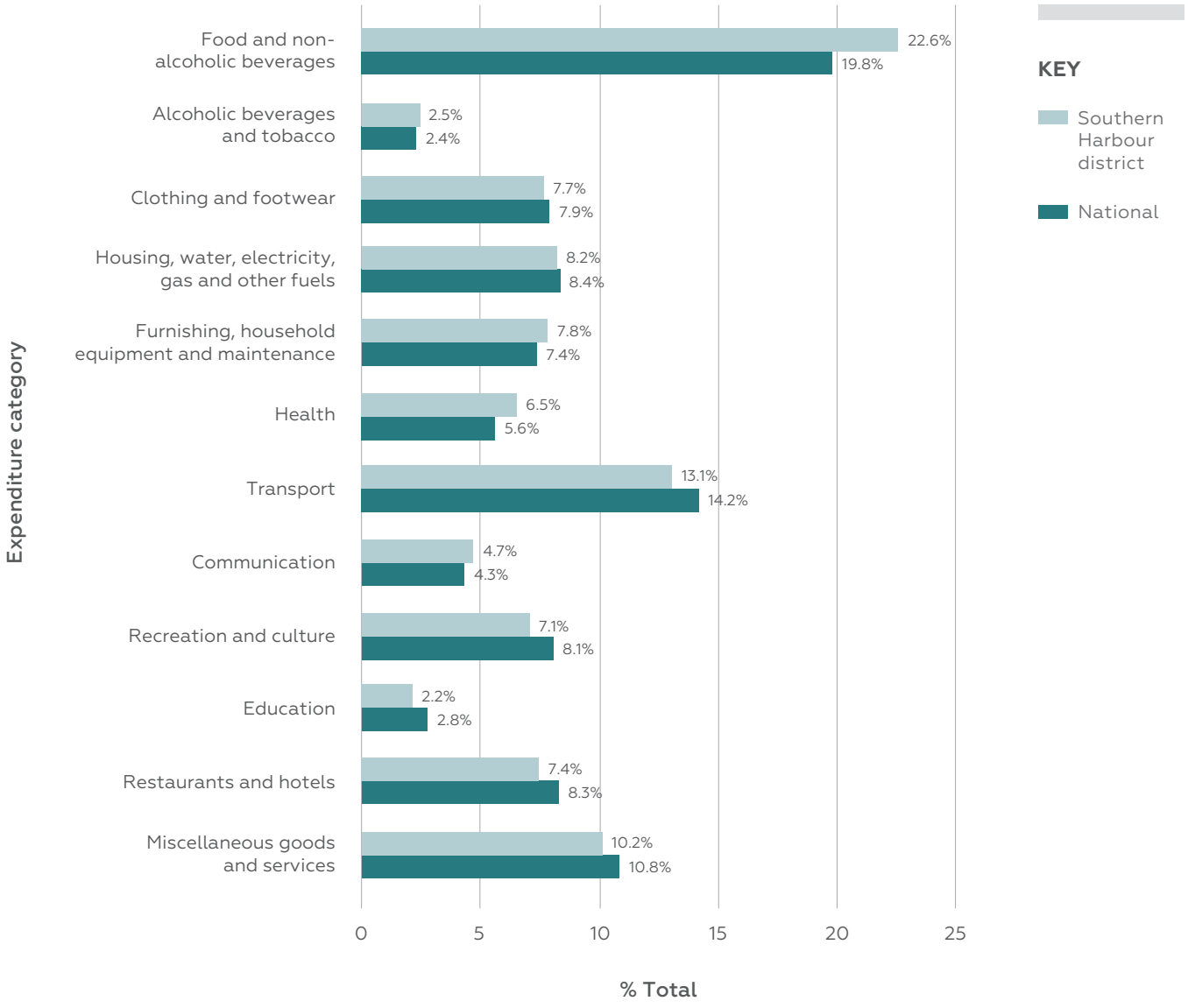
Households residing in the Northern and Western districts tended to have the highest expenditure when compared to other households, with annual averages exceeding the national average by €2,180 and €3,419, respectively. Households in the Northern Harbour and South Eastern districts spent about the same as the national average. The Southern Harbour and Gozo and Comino districts had the lowest average expenditure when compared to other households, respectively €3,462 and €2,995 below the national average.

Chart 5.6. Average annual expenditure by district: 2015



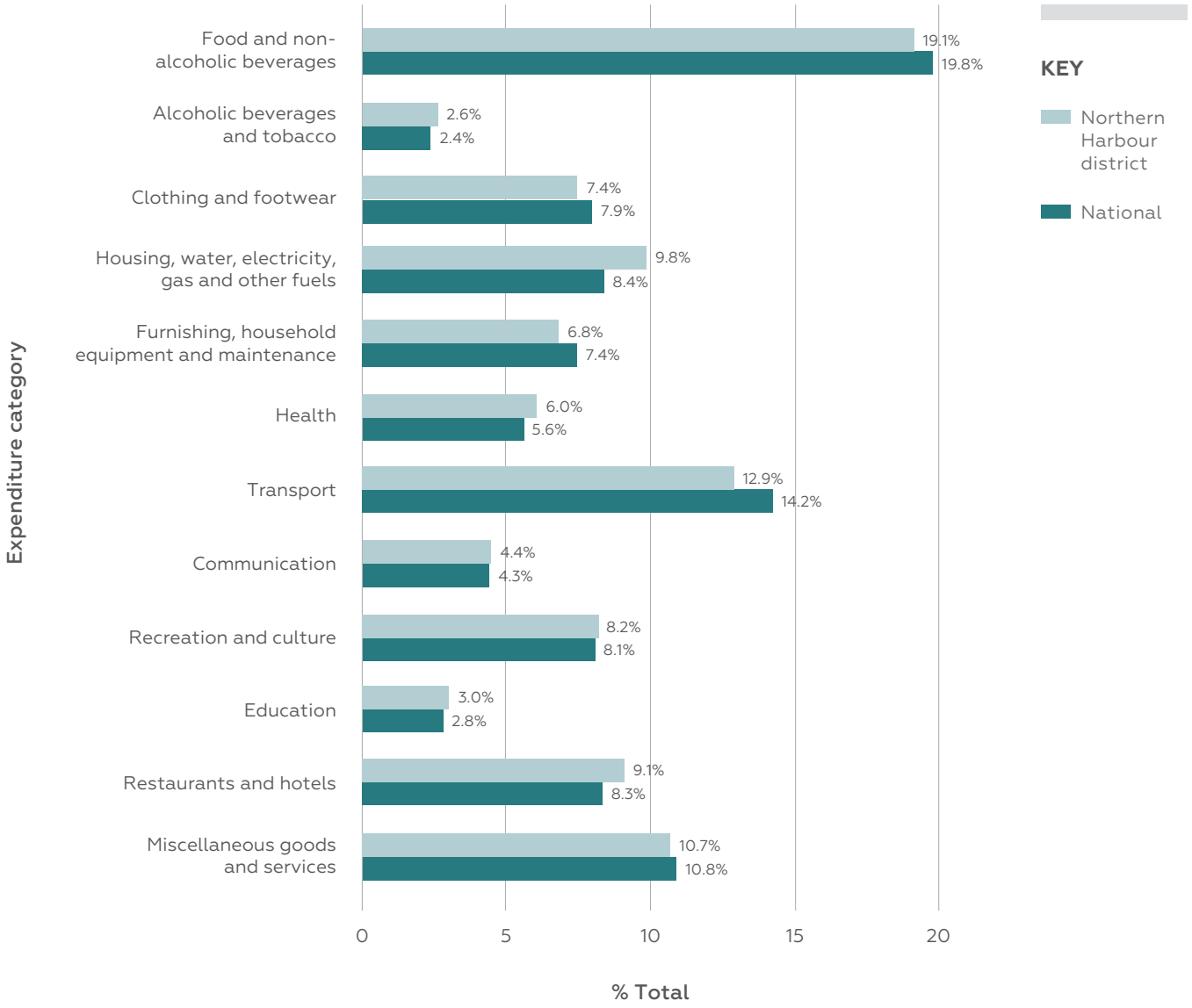
In 2015, households residing in the Southern Harbour district allocated a relatively larger share of their expenditure to Food and non-alcoholic beverages than the national average, by 2.8 percentage points. Households residing in this district also allocated less of their expenditure to Transport (by 1.1 percentage points) and Recreation and culture (by 1.0 percentage point).

Chart 5.7. Expenditure distribution in the Southern Harbour district: 2015



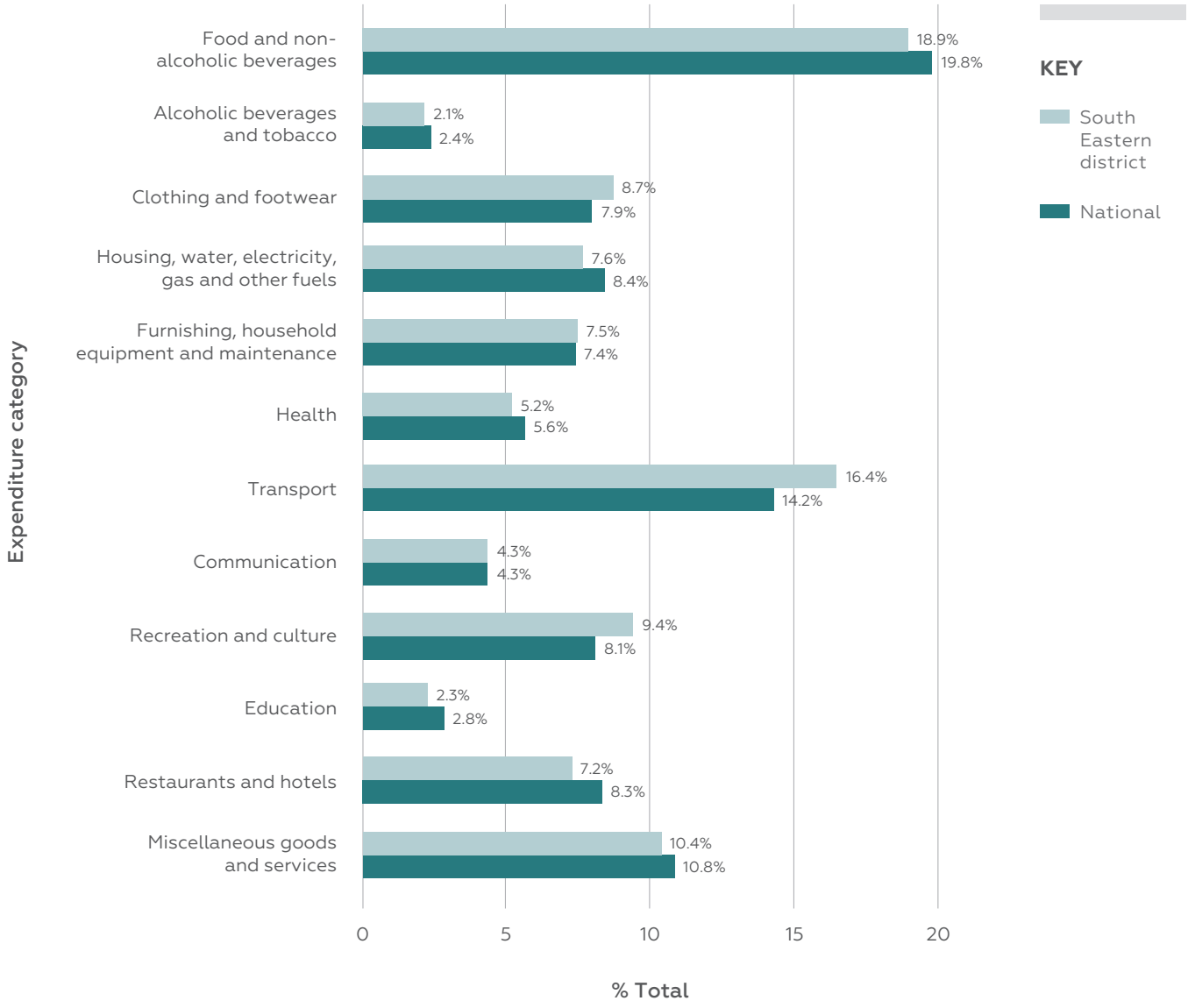
Households residing in the Northern Harbour district showed a different expenditure pattern than the Southern Harbour district, allocating less expenditure to Food and non-alcoholic beverages than the national average (by 0.7 percentage points). These households also allocated more of their annual expenditure to Restaurants and hotels than the national average (by 0.8 percentage points) and less to Transport (by 1.3 percentage points).

Chart 5.8. Expenditure distribution in the Northern Harbour district: 2015



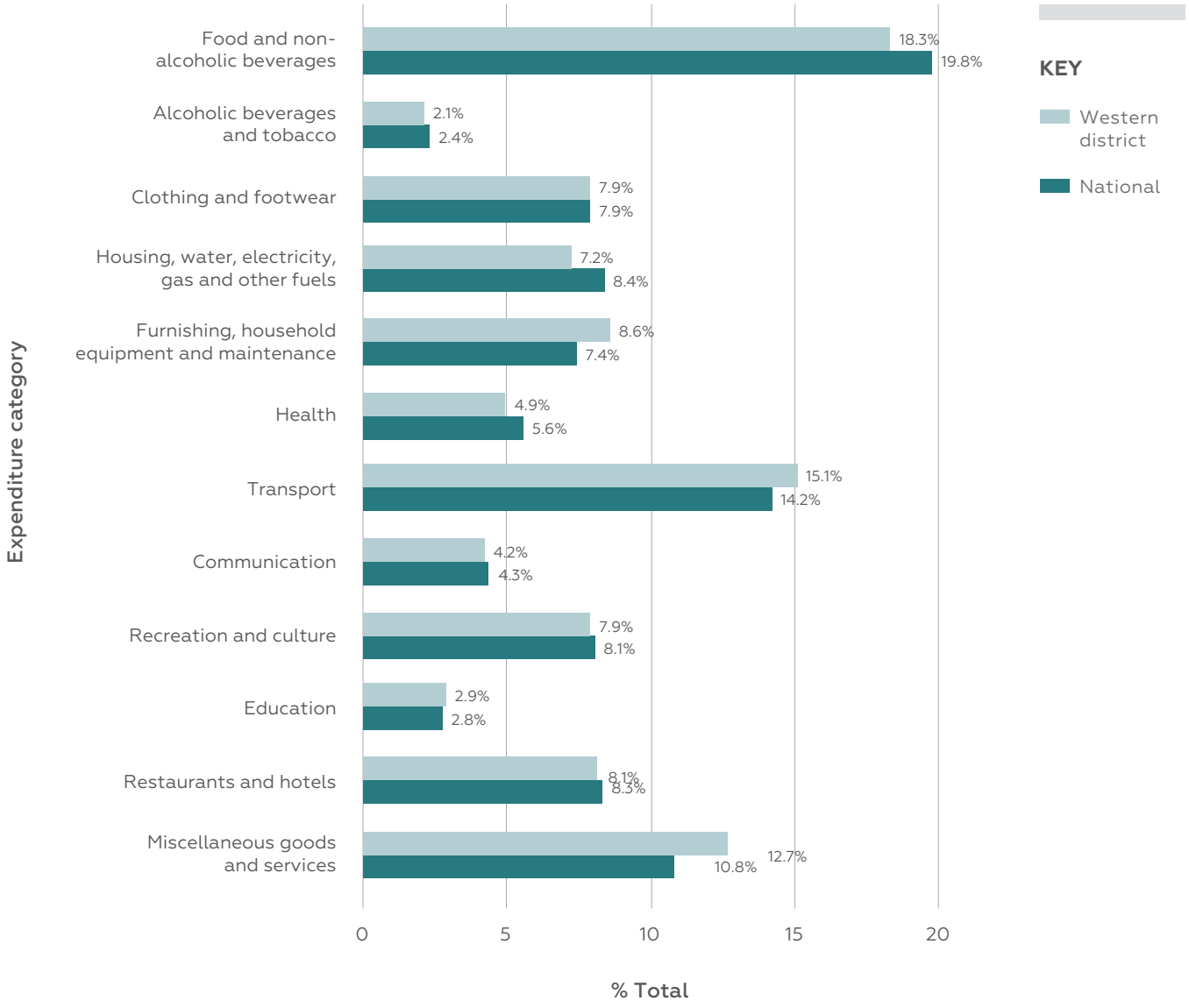
Households residing in the South Eastern district allocated less expenditure than the national percentage to Food and non-alcoholic beverages (by 0.9 percentage points); Housing, water, electricity, gas and other fuels (by 0.8 percentage points); and Restaurants and hotels (by 1.1 percentage points). Conversely, these households spent more on Clothing and footwear (by 0.8 percentage points) and Transport (by 2.2 percentage points).

Chart 5.9. Expenditure distribution in the South Eastern district: 2015



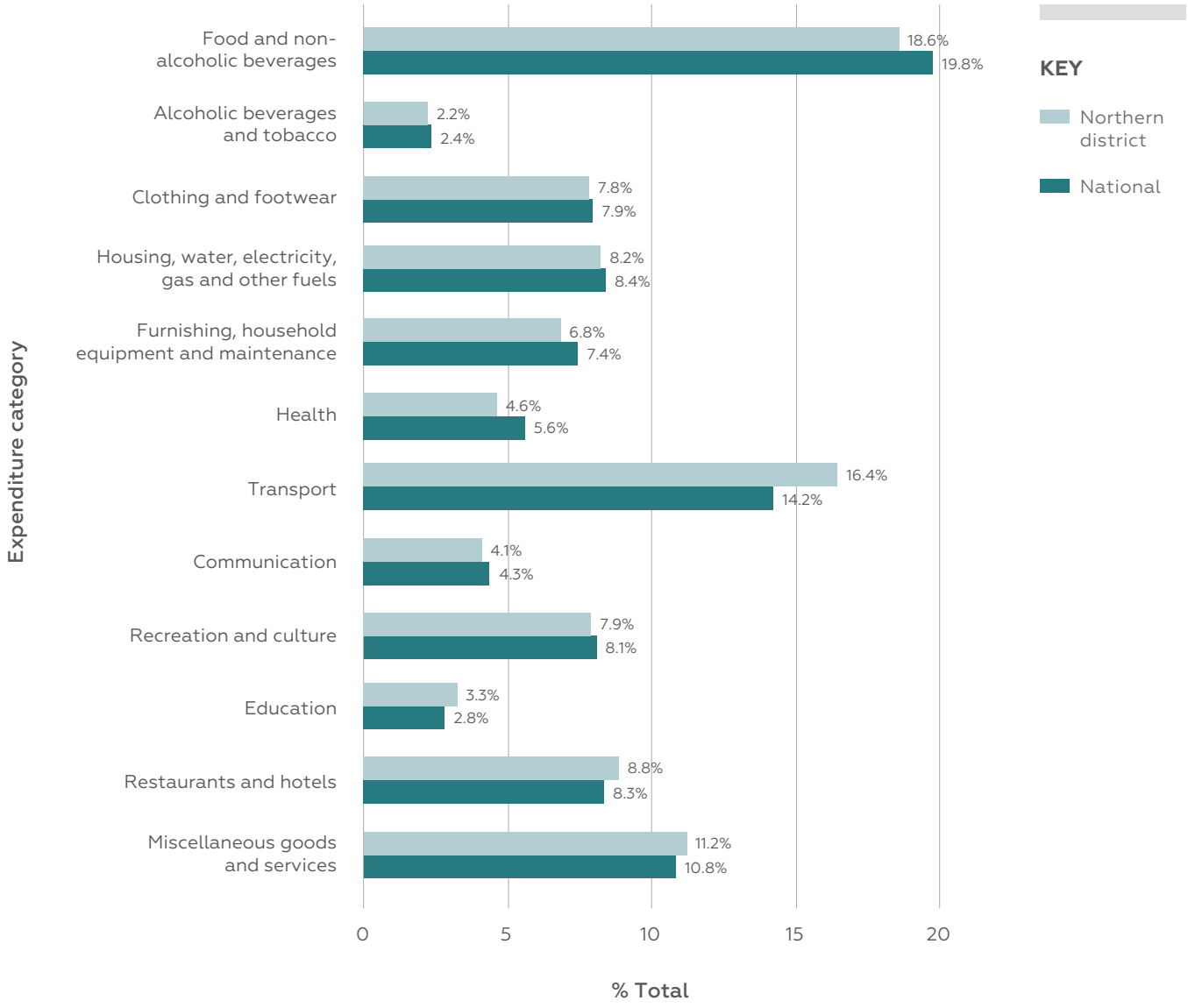
In 2015, households residing in the Western district exceeded the national average in expenditure on Miscellaneous goods and services (by 1.9 percentage points); Furnishing, household equipment and maintenance (by 1.2 percentage points); and Transport (by 0.9 percentage points). Lower expenditure than the national average was allocated to Food and non-alcoholic beverages (by 1.5 percentage points) and Health (by 0.7 percentage points) by these households.

Chart 5.10. Expenditure distribution in the Western district: 2015



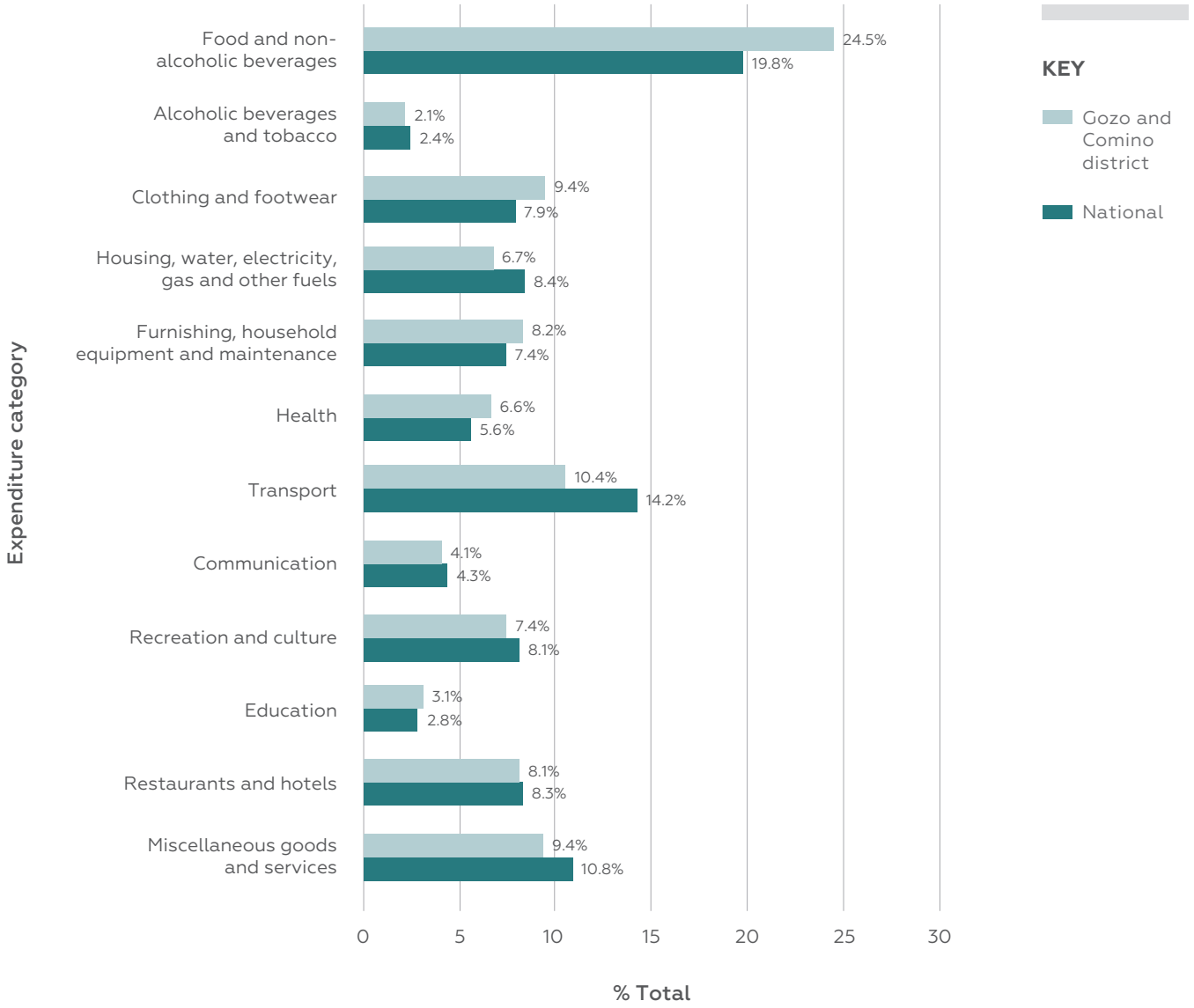
In the Northern district, households allocated more of their expenditure to Transport (by 2.2 percentage points) and Education (by 0.5 percentage points) than the national percentage. The same households allocated less expenditure to Food and non-alcoholic beverages (by 1.2 percentage points).

Chart 5.11. Expenditure distribution in the Northern district: 2015



In 2015, households residing in the Gozo and Comino district assigned significantly more (4.7 percentage points) of their expenditure to Food and non-alcoholic beverages than the national percentage. These households also allocated a larger proportion to Clothing and footwear (by 1.5 percentage points) than the national percentage. On the other hand, households residing in Gozo and Comino allocated less of their expenditure to Transport (by 3.8 percentage points); Housing, water, electricity, gas and other fuels (by 1.7 percentage points); and Miscellaneous goods and services (by 1.4 percentage points).

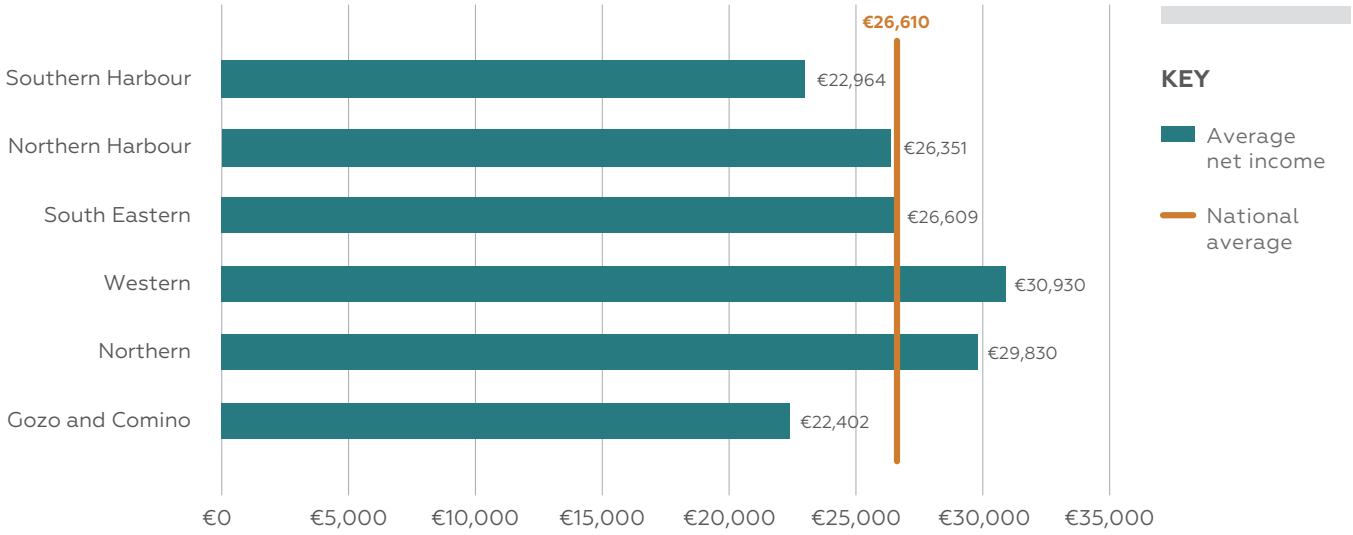
Chart 5.12. Expenditure distribution in Gozo and Comino: 2015



Income

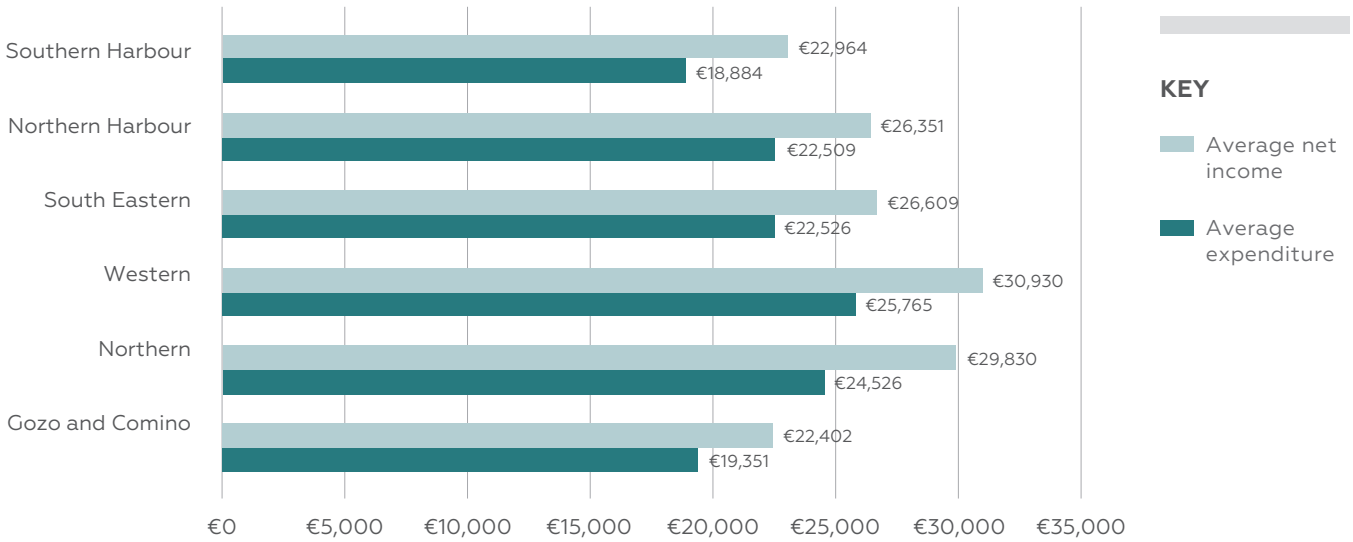
Similar patterns of household income levels by district can be observed when compared to household expenditure. Average household disposable income registered by the Western and Northern districts stood at €30,930 and €29,830 respectively, more than €3,000 above the national average in both cases. Much lower averages were obtained within the Gozo and Comino and Southern Harbour districts, which stood at €22,402 and €22,964 respectively.

Chart 5.13. Average annual household disposable income by district: 2015



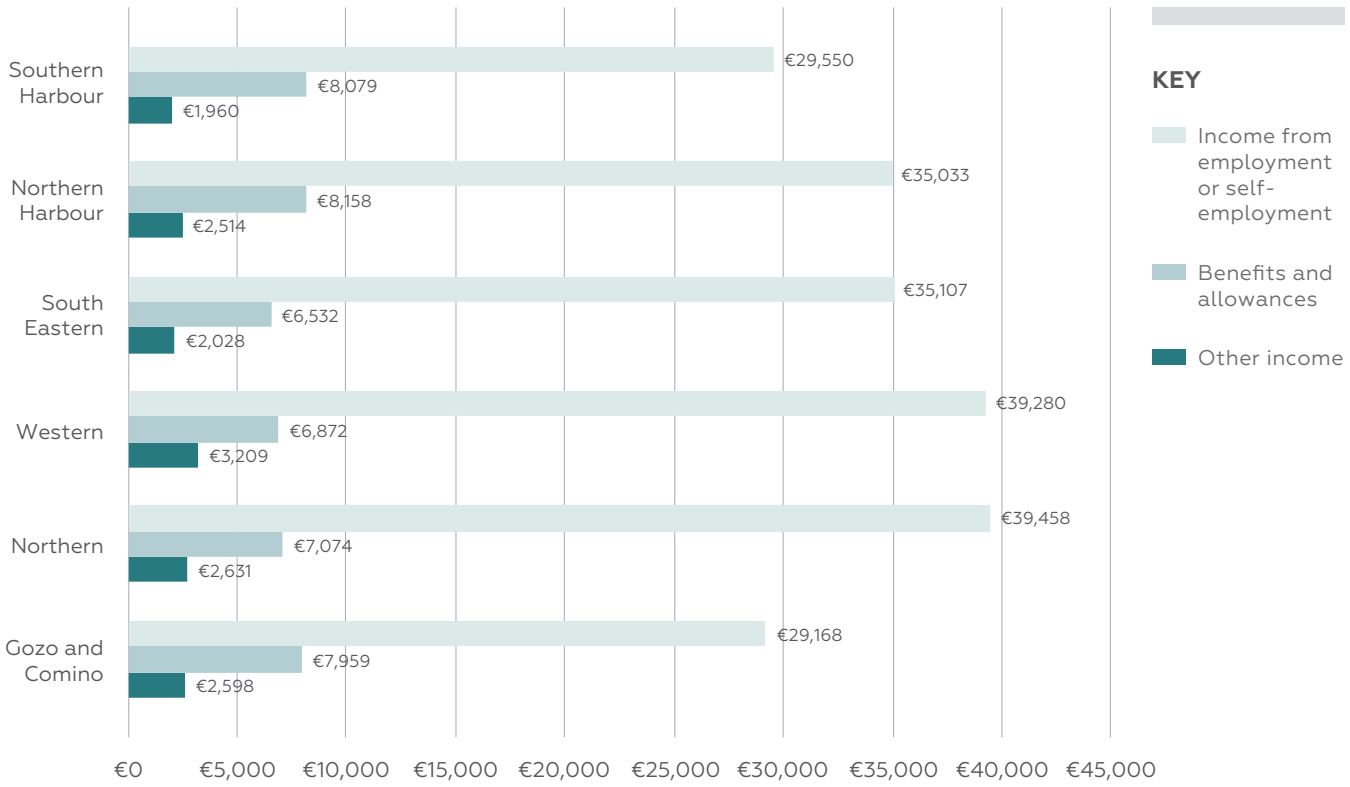
The average household disposable income emerged as higher than the average spending in all districts, with differences ranging from €3,051 in Gozo and Comino to €5,165 in the Western district.

Chart 5.14. Average annual household disposable income and average expenditure by district: 2015



Households residing in the Northern and Western districts tended to have the highest employment income[1] when compared to other households, with annual averages of €39,458 and €39,280, respectively. The highest average income from social benefits and allowances pertained to households in the Northern Harbour district. With regard to the Southern Harbour and South Eastern districts, these had the lowest income from other sources when compared to other households, with annual averages of €1,960 and €2,028 respectively.

Chart 5.15. Average annual household income by income type and district: 2015



1 Note that only households earning income from a particular category were included in the calculation for that category.

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APPENDICES

A

APPENDIX

Methodology

The Household Budgetary Survey (HBS) is held approximately every five years, and aims to capture the expenditure patterns of residential private households in Malta and Gozo. Detailed information is also collected on other variables, such as possession of durable goods, cars, basic information on housing, and several other demographic and socio-economic characteristics. The survey extends to all private households in the country, which amounted to around 164,800 in 2015.

CONCEPTS AND DEFINITIONS

The following is a list of concepts and definitions of the main socio-economic variables utilised in the HBS:

HOUSEHOLD

A household comprises one person living alone or a group of people living at the same address and sharing certain expenses and daily needs. The members of a household are not necessarily related by blood or marriage.

As the survey covers only private households, people living in institutional dwellings (e.g. hotels, hospitals, convents, prisons, homes for the elderly, etc.) are excluded. An individual belongs to a household even if he/she was on holiday or on a business trip during the survey period but simultaneously kept household relationships and continued to contribute to household expenses.

REFERENCE PERSON

The reference person is very often identified as the head of the household (or 'bread winner'), that is the member contributing mostly to the total income of the household.

DEPENDENT CHILD

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

- Under 18; or
- Aged between 18 and 24 years and is economically inactive.

Otherwise, the person is referred to as an adult.

DISTRICTS

The Local Administrative Unit (LAU) classification was used for aggregation purposes. All localities (LAU 2) have been grouped into six districts (LAU 1) as follows:

1. ***Southern Harbour***
   Valletta, Vittoriosa, Senglea, Cospicua, Ħaż-Żabbar, Fgura, Floriana, Kalkara, Ħal Luqa, Marsa, Paola, Santa Luċija, Ħal Tarxien, Xgħajra.

2. ***Northern Harbour***
   Ħal Qormi, Birkirkara, Gżira, Ħamrun, Msida, Pembroke, Tal-Pietà, St Julian's, San Ġwann, Santa Venera, Tas-Sliema, Swieqi, Ta' Xbiex.

3. ***South Eastern***
   Żejtun, Birżebbuġa, Gudja, Ħal Għaxaq, Ħal Kirkop, Marsaskala, Marsaxlokk, Mqabba, Qrendi, Ħal Safi, Żurrieq.

4. ***Western***
   Mdina, Ħaż-Żebbuġ, Siġġiewi, Ħ'Attard, Ħal Balzan, Ħad-Dingli, Iklin, Ħal Lija, Rabat, Mtarfa.

5. ***Northern***
   Ħal Għargħur, Mellieħa, Mġarr, Mosta, Naxxar, St Paul's Bay.

6. ***Gozo and Comino***
   Victoria, Fontana, Għajnsielem, Għarb, Għasri, Ta' Kerċem, Munxar, Nadur, Qala, San Lawrenz, Ta' Sannat, Xagħra, Xewkija, Żebbuġ.

CONSUMPTION EXPENDITURE

The consumption expenditure tables covered in this publication illustrate the main commodity and service groups of expenditure at different hierarchical levels based on the Classification of Individual Consumption by Purpose (COICOP)[1]. This harmonised coding system is used internationally for the computation of Harmonised Index of Consumer Prices (HICP), and allows for comparisons of expenditure patterns between different countries:

COICOP 01: Food and non-alcoholic beverages;
COICOP 02: Alcoholic beverages and tobacco;
COICOP 03: Clothing and footwear;
COICOP 04: Housing, water, electricity, gas and other fuels;
COICOP 05: Furnishing, household equipment and routine maintenance of the house;
COICOP 06: Health;
COICOP 07: Transport;
COICOP 08: Communication;
COICOP 09: Recreation and culture;
COICOP 10: Education;
COICOP 11: Restaurants and hotels;
COICOP 12: Miscellaneous goods and services.

Figures for consumption expenditure presented in this publication were compiled using a methodology which is in line with Eurostat's recommendations for best practice. This ensures harmonisation and therefore comparability of results at European level. The following expenditure categories were excluded from the computation of household expenditure:

1 More information on COICOP can be found at:
https://nso.gov.mt/metadata/classificationdetails.aspx?id=COICOP%201999

a. Business expenses;

b. Additions to savings, amounts invested (including purchasing of property, which for the purposes of HBS was considered an investment) or loaned;

c. Gambling losses;

d. Goods or services produced as outputs of incorporated enterprises owned by households and are retained for consumption by members of the household;

e. Retail value of home-grown produce (i.e. from own garden or farm) consumed by the household;

f. Subsistence expenditure incurred while abroad;

g. Repayments of loans (e.g. mortgage capital repayments);

h. Fines;

i. Trade union, club and other memberships;

j. Licences

k. Donations to non-profit institutions;

l. Life insurance services.

Certain types of expenditure (namely, from (f) to (l) above), which usually occur on a more regular basis though not at frequent intervals, such as insurance payments, licences, fines, etc. are included in Appendix C for completeness.

The following list outlines how certain instances of situational expenditure were handled in connection with the collection of household consumption expenditure:

1. ***Income tax and social insurance contributions***
   Income tax payments and social insurance contributions were not recorded as expenditure but treated as negative income components for the computation of disposable income.

2. ***Regular household cash transfers paid***
   This component, which includes regular cash transfers paid by household members, were also treated just like charges on household disposable income, and therefore did not form part of household consumption expenditure.

3. ***Transfers within the same household***
   Transfers within the same household such as pocket money given to children, were neither considered as household expenditure nor as household income, the reason being that they are simply transfer of money from one household member to another.

4. ***Supply of articles from family shop***
   The retail values of articles obtained without payment from a family shop were recorded in the expenditure diaries as they were acquired.

5. ***Expenditure abroad***
   Total expenditure on holidays was based on replies to a special retrospective question included in the main questionnaire relating to holidays during the three months preceding the interview. In the case of foreign or local holidays occurring during the two weeks of the interview, all related expenditure was recorded in the diaries.

6. ***Credit accounts and hire purchase arrangements***
   Any goods ordered or delivered but not paid for were ignored unless they were acquired through credit accounts or hire purchase arrangements. Any goods purchased through hire purchase or bank loan agreements were recorded at the total fee incurred by the agreement, rather than the actual price of the goods.

INCOME

In addition, the HBS collects information on household income that is compiled according to a harmonised methodology in line with the European Statistics on Income and Living Conditions (EU-SILC) survey[2]. Administrative data sources were used in conjunction with information collected directly from the households for the collection and compilation of this data. Coherence tests with EU-SILC were also performed to ensure the validity of HBS income data.

This concept integrates all current receipts obtained by the household or individual household members, which are meant to sustain current consumption by the household. Household gross income includes:

1. ***Employment income:***
   - Employee cash or near cash income
   - Non-cash employee income (only company car and associated costs included)
   - Cash benefits or losses from self-employment

2. ***Benefits and allowances:***
   - Unemployment benefits
   - Old-age benefits
   - Survivors' benefits
   - Sickness benefits
   - Disability benefits
   - Education-related allowances
   - Family/Children related allowances
   - Social exclusion not elsewhere classified
   - Housing allowances

2 Regulation (EC) No 1177/2003 of the European Parliament and of the Council of 16 June 2003 concerning community statistics on income and living conditions.

3. ***Interests, dividends, profits from capital investments in unincorporated business;***

4. ***Other income***
   - Income from rental of property or land
   - Regular inter-household cash transfers received
   - Income received from individual private pension plans

The ***household disposable income*** is calculated by deducting:
- Regular inter-household cash transfers paid;
- Tax on income; and
- Social insurance contributions.

The computation of the household income component in HBS 2015 refers to calendar year 2015.

EQUIVALENCE SCALES

Equivalence scales were used to calculate the *equivalised household size* in order to enhance comparability between households having different compositions. The 'modified OECD' equivalence scale was used in this report. This entails:

- A weight of 1 to the first adult (reference person)
- A weight of 0.5 to any other household member aged 14 and over and;
- A weight of 0.3 to each other child under 14 years of age.

The resulting figures are then attributed to each household member accordingly and weights for each household member are then summed to calculate the equivalised household size.

As an example, a household containing two adults and two children aged 18 and 12 will have a weight of one assigned to the first adult (the reference person), a weight of 0.5 assigned to the second adult, a weight of 0.5 assigned to the 18 year old child, and a weight of 0.3 assigned to the child aged 12. The total equivalised household size for this example would be **2.3 (1 + 0.5 + 0.5 + 0.3)**.

By dividing the total household expenditure by the equivalised household size, the equivalised household expenditure is obtained. Similarly, by dividing the household disposable income by the equivalised household size, one obtains the equivalised household income. These two variables are then assigned to all household members, to obtain comparable measures of income and expenditure, irrespective of the ages of the household members.

SURVEY COVERAGE

The HBS extends to all private households in the country, which amounted to approximately 164,815 in 2015, housing approximately 424,000 individuals. All other residential establishments (e.g. hotels, hospitals,

convents, prisons, homes for the elderly, etc.) in which people reside collectively, were excluded from the selection of the sample.

SAMPLE DESIGN AND SELECTION

The gross sample contacted for the HBS consisted of 6,325 households which were selected by means of Systematic Random Sampling. This sampling strategy is particularly useful when selecting large samples from a long list of households as it ensures an even spread while preserving the key population characteristics.

The sample was drawn from a register of dwellings maintained by the NSO, which is based on the 2011 Census of Population and Housing with regular annual updates being performed to ensure a comprehensive coverage of the sampling frame. Although the HBS is, in principle, a household-based survey, particular attention was given to ensure that specific household and individual characteristics: such as household type, age, sex, marital status and employment status were preserved in order to guarantee the representativeness of the sample at an individual level.

DATA COLLECTION

Fieldwork was undertaken by a team of about 40 Interviewers and 25 Supervisors. Data was captured partly through face-to-face interviewing (main questionnaire) and partly by self-completion (diaries). The role of the interviewers was to carry out face-to-face interviewing and assist the households when filling the diaries. All survey interviewers and supervisors were trained and familiarised with the survey to ensure an efficient and impartial data collection process. The training of field staff commenced in February 2015, with the fieldwork starting during the following month.

The HBS was carried out under the Malta Statistics Authority Act 2000 which provides for non-disclosure of individual information and obliges the NSO to ensure that data is collected in a full and impartial manner.

In view of the particular characteristics of the survey, data collection was carried out over a whole calendar year, between April 2015 and April 2016. In order to ensure a comprehensive coverage of the households throughout the year, the sample was randomly divided into 13 batches (or sub-samples), each consisting of about 480 households. These batches were systematically allocated in a specific order to ensure that the whole sample is evenly distributed throughout the survey period. Data collection was carried out with each household over a period of two weeks. Households were distributed evenly over 52 weeks, so that every week a group of households was introduced to the survey for two consecutive weeks, while another equally-sized group was removed from the sample.

Figure A1. HBS household participation process

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	
HOUSEHOLD GROUP 1	wk 1 ~ 142 hholds	wk 2 ~ 142 hholds			
HOUSEHOLD GROUP 2		wk 1 ~ 142 hholds	wk 2 ~ 142 hholds		
HOUSEHOLD GROUP 3			wk 1 ~ 142 hholds	wk 2 ~ 142 hholds	
HOUSEHOLD GROUP 4				wk 1 ~ 142 hholds	wk 2 ~ 142 hholds
TOTAL PARTICIPATING HOUSEHOLDS	~ 142 hholds	~ 284 hholds	~ 284 hholds	~ 284 hholds	

The survey focused on the randomly selected sample of households with specific addresses. The main survey tools were an in-depth screening process, the main questionnaire and the weekly diaries, as described below:

SCREENING

During the screening period, all households belonging to a specific batch were contacted in advance in order to introduce that group to the survey. Apart from familiarising the selected households with the survey, the screening process also served to establish which households would be participating in the HBS. Additionally, screening allowed for pre-determining the allocation of households in each batch along the year to ensure a uniform spread of the sample, as explained above.

Figure A2. HBS screening and data collection process

	WEEK 1	WEEK 2	WEEK 3	WEEK 4
MARCH 2015		Screening for April '15		
APRIL 2015		Screening for May '15		
	Data collection of accepting households in screening of March '15			
MAY 2015		Screening for June '15		
	Data collection of accepting households in screening of April '15			

The screening phase also provided a means by which the NSO could obtain key information on the households, including non-participating ones. Part of this information was required to gain further details on these households and to partly offset the imbalances in the distribution of the net sample. This information was collected by means of a screening form which had to be filled by the Interviewers in their initial contact with the households.

MAIN QUESTIONNAIRE

The main questionnaire was filled by the Interviewers during the two-week survey period. It included a wide range of socio-economic questions including:

- A complete demographic profile of the households and each household member;
- Basic information on the dwelling (in terms of its state of repair and contents);
- Self-employment income information at an individual level;
- Irregular expenses (normally occurring on a quarterly or annual basis in 2015).

The main questionnaire can be viewed in Appendix E.

DIARIES

The primary scope of the diaries was to collect regular expenditure and main product information, such as physical quantities and places of purchase. Participating households were instructed to list all their daily purchases in the diaries during the two-week period starting on the first Monday of the reference period.

Households were asked to fill in the diaries on a daily basis, with interviewer visits serving to assist the households in any difficulties, as well as to provide a preliminary check of the data being collected. Two diaries were distributed to each participating household: each diary covering a reference week from Monday to Sunday.

SURVEY RESPONSE

Out of the gross sample for the survey, 376 households were found to be ineligible. These mainly consisted of non-residential addresses, permanently vacant dwellings or residences that no longer exist.

A total of 3,691 households accepted to participate in the survey, yielding an effective response rate of 62.0 per cent of the total number of eligible households (i.e. the gross sample less the ineligible households). Details on the response achieved for the survey are presented in the table below:

Table A1. HBS response

RESPONSE		NUMBER OF HOUSEHOLDS	%	% OF EFFECTIVE SAMPLE
i.	Sampled households	6,325	100.0	-
ii.	Ineligible households (e.g. vacant, demolished, derelict etc.)	376	5.9	-
iii.	Effective sample ((i) less (ii) above)	5,949	-	100.0
iv.	**Participating households**	**3,691**	**58.4**	**62.0**
v.	Refusals	1,628	25.7	27.4
vi.	Households at which no contact could be obtained	630	10.0	10.6

The following table presents the survey sampling distribution by district and household size of the participating households:

Table A2. Participating households by household size and district

HOUSEHOLD SIZE	SOUTHERN HARBOUR	NORTHERN HARBOUR	SOUTH EASTERN	WESTERN	NORTHERN	GOZO AND COMINO	TOTAL
1	127	181	97	60	67	57	589
2	232	334	156	141	169	99	1131
3	159	231	149	123	113	57	832
4	127	210	160	133	141	53	824
5+	75	79	48	44	35	34	315
Total	720	1,035	610	501	525	300	3,691

Weights

The initial weighting for households was designed such that the participating sample of households was representative of the household population of Malta and Gozo. The initial design weight was calculated as follows:

$$\text{Initial design weight} = \frac{\text{number of households in population as at Q3 2015}}{\text{number of households with completed interview in HBS sample}}$$

Further adjustments and calibrations were then made to compensate for unit non-response and ensure an equal and adequate representation of households in each batch. Weighting and calibrations were carried out based on the following variables: household size, batch number, and number of persons by age and sex.

The following table presents the national distribution of households by district and household size after applying a weight to each participating household:

Table A3. Household distribution by household size and district

HOUSEHOLD SIZE	SOUTHERN HARBOUR	NORTHERN HARBOUR	SOUTH EASTERN	WESTERN	NORTHERN	GOZO AND COMINO	TOTAL
1	8,318	13,037	6,294	4,141	4,858	3,614	40,262
2	8,755	15,649	5,935	5,471	8,418	3,722	47,950
3	6,001	10,746	5,705	5,177	5,768	2,069	35,465
4	4,389	8,249	4,890	4,534	5,924	1,783	29,770
5+	2,753	3,353	1,384	1,408	1,463	1,008	11,368
Total	30,216	51,035	24,207	20,732	26,430	12,195	164,815

FIELDWORK, QUALITY CONTROL AND ANALYSIS PROCESS

Various control measures were applied throughout the survey process to ensure that the work was being carried out to the highest possible quality standards. The main types of errors that affect the reliability of the survey are sampling and non-sampling errors. The latter includes non-response bias, item non-response and incorrect reporting of certain items like demographic variables and expenditure.

The NSO took various measures as a precaution to mitigate the negative effects of non-sampling errors. A pilot study of over 85 households was also carried out a few months prior to the actual survey to test the efficacy of the HBS questionnaire and identify any potential interpretation problems. This helped highlight problems in the questionnaire which could hinder the quality of results, and thus correct them in preparation for the full-scale survey.

A large-scale national publicity campaign was undertaken at the beginning of the fieldwork to increase general awareness about the importance of the survey.

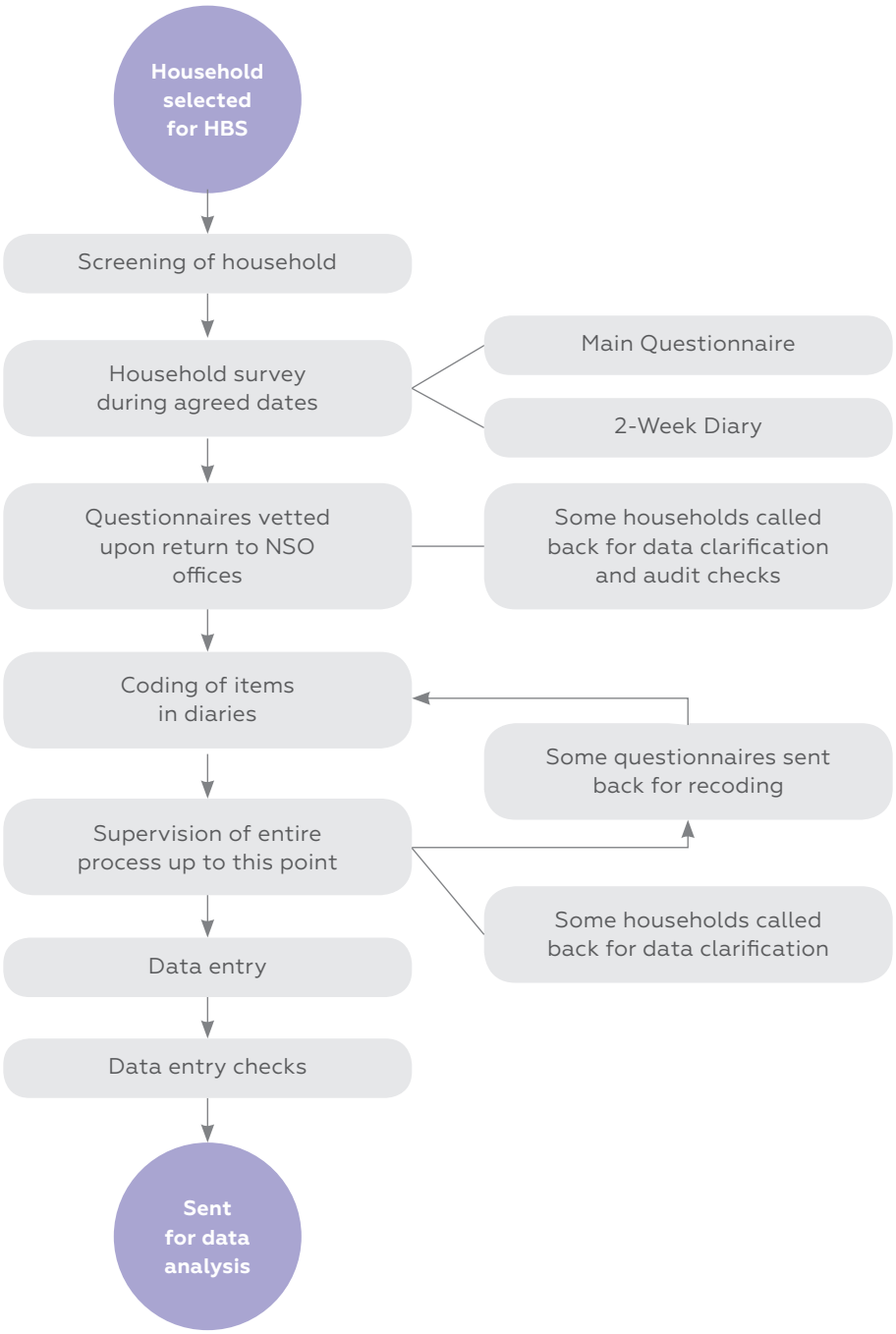
Moreover, an introductory letter was sent to all sample households prior to the interviewer's visit explaining the nature and purpose of the survey. An SMS was also sent to a member of each participating household in order to encourage participation. Although co-operation of sample households was mainly obtained by emphasising the importance of the survey and the usefulness of the results, response also benefited from a monetary encouragement offered to each participating household in appreciation of their participation.

Once the screening phase was completed and the co-operation of the households secured, interviewers were tasked with making at least three visits during the survey period to complete the main questionnaire in conjuction with the household and to assist with the filling in of the diaries when required. Although the

diaries were generally completed by the household members themselves, interviewers made a number of checks during their visits to ensure that entries were being recorded correctly.

Upon completion of the two weeks of data collection with the household, the interviewers returned both the diaries and the main questionnaire as one package to the NSO office. Returned surveys were then vetted and in various cases households were re-contaced to clarify any uncertainties. Some households were also randomly called as part of an audit check.

Figure A3. HBS data collection, fieldwork and quality check processes



Once the above checks were completed satisfactorily, the questionnaires were passed on to a team of specially trained coders, where all the items purchased in the diary and some miscellaneous items in the main questionnaire were given a unique code.

Following the coding process, a team of supervisors was tasked with performing logical checks on the data in the surveys. As with the vetting steps, any data uncertainties were clarified and corrected by re-contacting the household. Supervisors also checked the codes given to each item in both the diaries and the main questionnaire. Any coding mistakes were corrected and in some cases, were sent back to the coders for recoding.

The final step of the process was data entry. The coded and checked questionnaires were handed to a team of data entry operators, who were tasked with entering all data into a data entry program designed specifically for HBS 2015. The program included a number of automatic checks to ensure correct data entry. During the data entry process, checks on the data entry in comparison to the diaries and main questionnaire were performed in order to further reduce errors.

The results are based on data collected from sampled households using the survey procedures described above. Therefore, the results are estimates of the values which would have been obtained if all households in Malta had been comprehensively surveyed. The degree of error will depend on how widely particular categories of expenditure vary between households, and the degree of representativeness of the sample in each category.

Human errors, such as non-response, the inability or unwillingness of respondents to provide accurate and complete information, errors and inconsistencies of interviewers and office personnel, are inevitably present in the survey. While every effort was made to minimise these types of errors (through supervision of processes and usage of IT tools), their possible presence and must be borne in mind by the users of this data.

Measures of sampling errors are discussed in detail in Appendix D.

B

APPENDIX

Tables

B1 HOUSEHOLD CHARACTERISTICS

Table B1.1. Distribution of persons living in households by sex and age group

	Males		Females		Total	
Age group	**Number**	**%**	**Number**	**%**	**Number**	**%**
0-14	31,663	14.9	29,710	14.1	61,373	14.5
15-24	27,143	12.7	25,288	12.0	52,431	12.4
25-34	32,468	15.2	30,505	14.4	62,973	14.8
35-44	30,109	14.1	28,682	13.6	58,791	13.9
45-54	26,868	12.6	26,250	12.4	53,118	12.5
55-64	29,329	13.8	29,491	14.0	58,820	13.9
65+	35,376	16.6	41,192	19.5	76,568	18.1
Total	**212,956**	**100.0**	**211,118**	**100.0**	**424,074**	**100.0**

Table B1.2. Distribution of persons living in households by sex and district

	Males		Females		Total	
District	**Number**	**%**	**Number**	**%**	**Number**	**%**
Southern Harbour	37,194	17.5	39,875	18.9	77,069	18.2
Northern Harbour	64,217	30.2	63,637	30.1	127,854	30.1
South Eastern	31,988	15.0	30,227	14.3	62,215	14.7
Western	28,844	13.5	27,373	13.0	56,217	13.3
Northern	35,366	16.6	35,309	16.7	70,675	16.7
Gozo and Comino	15,346	7.2	14,697	7.0	30,043	7.1
Total	**212,956**	**100.0**	**211,118**	**100.0**	**424,074**	**100.0**

Table B1.3. Distribution of persons living in households by sex and marital status

	Males		Females		Total	
Marital status	**Number**	**%**	**Number**	**%**	**Number**	**%**
Children under 16	34,866	16.4	31,994	15.2	66,860	15.8
Single (annulled or never married)	60,969	28.6	50,485	23.9	111,454	26.3
Married	100,885	47.4	100,556	47.7	201,440	47.5
Divorced/Separated	10,251	4.8	11,266	5.3	21,517	5.1
Widowed	5,985	2.8	16,818	8.0	22,803	5.4
Total	**212,956**	**100.0**	**211,118**	**100.0**	**424,074**	**100.0**

Table B1.4. Distribution of persons aged 16 and over living in households by sex and highest level of education attained

	Males		Females		Total	
Highest level of education attained	**Number**	**%**	**Number**	**%**	**Number**	**%**
No schooling/Pre-primary	[1,531]	[0.9]	2,997	1.7	4,528	1.3
Primary	23,938	13.4	35,325	19.7	59,263	16.6
Secondary	68,238	38.3	59,377	33.1	127,615	35.7
Post-secondary/Non-tertiary	48,217	27.1	48,265	26.9	96,482	27.0
Tertiary	36,166	20.3	33,160	18.5	69,327	19.4
Total	**178,090**	**100.0**	**179,124**	**100.0**	**357,214**	**100.0**

Table B1.5. Distribution of persons living in households by sex and labour status

	Males		Females		Total	
Labour status	**Number**	**%**	**Number**	**%**	**Number**	**%**
Employed	112,634	52.9	71,908	34.1	184,542	43.5
Unemployed	7,134	3.4	2,996	1.4	10,130	2.4
Retired	42,811	20.1	17,785	8.4	60,596	14.3
Housekeeper	:	:	71,457	33.8	71,808	16.9
Other inactive	50,026	23.5	46,972	22.2	96,998	22.9
Total	**212,605**	**100.0**	**211,118**	**100.0**	**424,074**	**100.0**

Table B1.6. Distribution of persons living in households by district and labour status

	Southern Harbour		Northern Harbour		South Eastern		Western		Northern		Gozo and Comino		Total	
Labour status	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Employed	30,033	39.0	54,621	42.7	29,254	47.0	27,175	48.3	32,355	45.8	11,105	37.0	184,542	43.5
Unemployed	2,474	3.2	3,477	2.7	1,664	2.7	:	:	:	:	[903]	[3.0]	10,130	2.4
Retired	11,141	14.5	19,954	15.6	7,533	12.1	6,706	11.9	10,008	14.2	5,255	17.5	60,596	14.3
Housekeeper	14,975	19.4	22,237	17.4	9,983	16.0	9,707	17.3	10,758	15.2	4,148	13.8	71,808	16.9
Other inactive	18,447	23.9	27,566	21.6	13,782	22.2	12,066	21.5	16,504	23.4	8,633	28.7	96,998	22.9
Total	**77,069**	**100.0**	**127,854**	**100.0**	**62,215**	**100.0**	**56,217**	**100.0**	**70,675**	**100.0**	**30,043**	**100.0**	**424,074**	**100.0**

Table B1.7. Distribution of households by district and size

	Southern Harbour		Northern Harbour		South Eastern		Western		Northern		Gozo and Comino		Total	
Household size	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
1	8,318	27.5	13,037	25.5	6,294	26.0	4,141	20.0	4,858	18.4	3,614	29.6	40,262	24.4
2	8,755	29.0	15,649	30.7	5,935	24.5	5,471	26.4	8,418	31.9	3,722	30.5	47,950	29.1
3	6,001	19.9	10,746	21.1	5,705	23.6	5,177	25.0	5,768	21.8	2,069	17.0	35,465	21.5
4	4,389	14.5	8,249	16.2	4,890	20.2	4,534	21.9	5,924	22.4	1,783	14.6	29,770	18.1
5+	2,753	9.1	3,353	6.6	[1,384]	[5.7]	[1,408]	[6.8]	[1,463]	[5.5]	[1,008]	[8.3]	11,368	6.9
Total	**30,216**	**100.0**	**51,035**	**100.0**	**24,207**	**100.0**	**20,732**	**100.0**	**26,430**	**100.0**	**12,195**	**100.0**	**164,815**	**100.0**

Table B1.8. Distribution of households by district and household composition type

	Southern Harbour		Northern Harbour		South Eastern		Western		Northern		Gozo and Comino		Total	
Household composition	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Household without dependent children, of which:	**20,308**	**67.2**	**34,534**	**67.7**	**15,115**	**62.4**	**12,939**	**62.4**	**16,247**	**61.5**	**8,071**	**66.2**	**107,214**	**65.1**
One person household, under 65 years	4,339	14.4	5,892	11.5	3,135	12.9	2,150	10.4	2,545	9.6	:	:	18,917	11.5
One person household, 65 years and over	3,979	13.2	7,146	14.0	3,159	13.1	1,991	9.6	2,312	8.7	2,758	22.6	21,345	13.0
Two adults, no dependent children, both under 65 years	3,052	10.1	5,436	10.7	2,682	11.1	2,361	11.4	3,911	14.8	[1,295]	[10.6]	18,735	11.4
Two adults, no dependent children, at least one adult 65 years or more	4,777	15.8	8,722	17.1	2,688	11.1	2,740	13.2	4,015	15.2	2,004	16.4	24,947	15.1
Other households without dependent children	4,161	13.8	7,338	14.4	3,451	14.3	3,697	17.8	3,463	13.1	[1,158]	[9.5]	23,269	14.1
Household with dependent children, of which:	**9,908**	**32.8**	**16,501**	**32.3**	**9,092**	**37.6**	**7,793**	**37.6**	**10,183**	**38.5**	**4,124**	**33.8**	**57,601**	**34.9**
Single parent household, one or more dependent children	1,713	5.7	2,538	5.0	:	:	:	:	:	:	:	:	6,837	4.1
Two adults, one or more dependent children	5,922	19.6	10,535	20.6	6,323	26.1	5,511	26.6	7,681	29.1	2,966	24.3	38,939	23.6
Other households with one or more dependent children	2,273	7.5	3,429	6.7	1,948	8.0	1,750	8.4	[1,807]	[6.8]	:	:	11,826	7.2
Total	**30,216**	**100.0**	**51,035**	**100.0**	**24,207**	**100.0**	**20,732**	**100.0**	**26,430**	**100.0**	**12,195**	**100.0**	**164,815**	**100.0**

Table B1.9. Distribution of households by sex and age group of reference person

	Males		Females		Total	
Age group	Number	%	Number	%	Number	%
18-34	11,082	10.4	5,672	9.7	16,754	10.2
35-44	20,648	19.4	10,163	17.3	30,811	18.7
45-54	20,491	19.3	10,257	17.5	30,748	18.7
55-64	23,893	22.5	10,980	18.7	34,873	21.2
65+	30,049	28.3	21,581	36.8	51,630	31.3
Total	**106,163**	**100.0**	**58,653**	**100.0**	**164,815**	**100.0**

Table B1.10. Distribution of households by sex and marital status of reference person

	Males		Females		Total	
Marital status	Number	%	Number	%	Number	%
Single (annulled or never married)	12,272	11.6	12,540	21.4	24,812	15.1
Married	79,159	74.6	20,960	35.7	100,119	60.7
Widowed	5,502	5.2	15,589	26.6	21,090	12.8
Divorced/Separated	9,230	8.7	9,563	16.3	18,793	11.4
Total	**106,163**	**100.0**	**58,652**	**100.0**	**164,815**	**100.0**

Table B1.11. Distribution of households by sex and highest level of education attained by reference person

	Males		Females		Total	
Highest level of education attained	Number	%	Number	%	Number	%
No schooling/Pre-primary	[1,269]	[1.2]	[1,382]	[2.4]	2,650	1.6
Primary	18,232	17.2	17,611	30.0	35,844	21.7
Secondary	41,048	38.7	19,033	32.5	60,081	36.5
Post-secondary/Non-tertiary	24,759	23.3	11,963	20.4	36,722	22.3
Tertiary	20,854	19.6	8,663	14.8	29,517	17.9
Total	**106,163**	**100.0**	**58,652**	**100.0**	**164,815**	**100.0**

Table B1.12. Distribution of households by sex and labour status of reference person

	Males		Females		Total	
Labour status	**Number**	**%**	**Number**	**%**	**Number**	**%**
Employed	63,653	60.0	18,334	31.3	81,986	49.7
Unemployed	3,925	3.7	[1,332]	[2.3]	5,257	3.2
Retired	35,927	33.8	10,480	17.9	46,407	28.2
Housekeeper	:	:	26,743	45.6	26,984	16.4
Other inactive	2,418	2.3	1,763	3.0	4,181	2.5
Total	**106,163**	**100.0**	**58,652**	**100.0**	**164,815**	**100.0**

B2 DWELLING CHARACTERISTICS

Table B2.1. Distribution of households by type and ownership of main dwelling

	Terraced house		Semi/Fully detached house		Tenement/ Maisonette		Flat/ Penthouse		Other		Total	
Ownership type	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
Owned, of which:	46,134	73.1	6,153	84.4	34,465	72.6	29,533	64.8	:	:	116,800	70.9
Owned with mortgage	6,176	9.8	:	:	10,331	21.8	13,140	28.8	:	:	30,586	18.6
Owned without mortgage	39,957	63.3	5,365	73.6	24,134	50.9	16,393	36.0	:	:	86,214	52.3
Rented	6,580	10.4	:	:	7,810	16.5	12,209	26.8	:	:	27,147	16.5
Used free of charge	3,000	4.8	:	:	2,061	4.3	[1,767]	[3.9]	:	:	7,429	4.5
Given for free	7,367	11.7	:	:	3,110	6.6	2,067	4.5	:	:	13,439	8.2
Total	**63,081**	**100.0**	**7,294**	**100.0**	**47,447**	**100.0**	**45,577**	**100.0**	**1,417**	**100.0**	**164,815**	**100.0**

Table B2.2. Distribution of households by type and period of construction of main dwelling

	Terraced house		Semi/Fully detached house		Tenement/ Maisonette		Flat/ Penthouse		Other		Total	
Period of construction	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
1918 or earlier	11,499	18.2	:	:	2,835	6.0	:	:	:	:	16,371	9.9
1919-1945	7,700	12.2	:	:	3,675	7.7	:	:	:	:	12,649	7.7
1946-1960	5,260	8.3	:	:	5,585	11.8	3,002	6.6	:	:	14,092	8.6
1961-1970	4,762	7.5	[1,242]	[17.0]	3,678	7.8	4,615	10.1	:	:	14,297	8.7
1971-1980	9,487	15.0	1,903	26.1	6,298	13.3	7,185	15.8	:	:	25,017	15.2
1981-1990	15,002	23.8	1,845	25.3	7,528	15.9	5,498	12.1	:	:	29,955	18.2
1991-2000	7,231	11.5	[1,230]	[16.9]	11,055	23.3	9,249	20.3	:	:	28,958	17.6
2001-2005	[1,259]	[2.0]	:	:	4,561	9.6	8,502	18.7	:	:	14,597	8.9
2006+	:	:	:	:	2,231	4.7	5,625	12.3	:	:	8,879	5.4
Total	**63,081**	**100.0**	**7,294**	**100.0**	**47,447**	**100.0**	**45,577**	**100.0**	**1,417**	**100.0**	**164,815**	**100.0**

Table B2.3. Distribution of households by number of owned/rented garages and district

	0		1		2+		Total	
District	Number	%	Number	%	Number	%	Number	%
Southern Harbour	16,024	24.7	11,490	14.2	2,701	14.1	30,216	18.3
Northern Harbour	24,712	38.1	21,633	26.8	4,690	24.5	51,035	31.0
South Eastern	8,680	13.4	11,773	14.6	3,754	19.6	24,207	14.7
Western	4,968	7.7	12,272	15.2	3,492	18.3	20,732	12.6
Northern	7,239	11.2	15,988	19.8	3,203	16.7	26,430	16.0
Gozo and Comino	3,291	5.1	7,612	9.4	[1,292]	[6.8]	12,195	7.4
Total	**64,914**	**39.4**	**80,768**	**49.0**	**19,133**	**11.6**	**164,815**	**100.0**

Table B2.4. Distribution of households by number of vehicles/motorcycles used by household members and district

	0		1		2		3+		Total	
District	Number	%	Number	%	Number	%	Number	%	Number	%
Southern Harbour	6,856	24.0	10,786	21.1	7,183	14.5	5,390	15.2	30,216	18.3
Northern Harbour	10,286	36.0	17,069	33.3	14,838	30.0	8,843	24.9	51,035	31.0
South Eastern	3,830	13.4	6,098	11.9	7,715	15.6	6,564	18.5	24,207	14.7
Western	[1,732]	[6.1]	6,042	11.8	7,401	15.0	5,557	15.6	20,732	12.6
Northern	3,171	11.1	8,075	15.8	8,571	17.3	6,614	18.6	26,430	16.0
Gozo and Comino	2,670	9.4	3,157	6.2	3,793	7.7	2,575	7.2	12,195	7.4
Total	**28,545**	**17.3**	**51,227**	**31.1**	**49,501**	**30.0**	**35,543**	**21.6**	**164,815**	**100.0**

Table B2.5a. Distribution of households by number and type of commodities owned

	0		1		2		3+		Total	
Type of commodity	Number	%	Number	%	Number	%	Number	%	Number	%
TV	[1,578]	[1.0]	51,218	31.1	74,710	45.3	37,309	22.6	164,815	100.0
Water heater	19,206	11.7	97,741	59.3	40,226	24.4	7,642	4.6	164,815	100.0
Air-conditioning system	61,265	37.2	50,410	30.6	31,137	18.9	22,003	13.4	164,815	100.0

Table B2.5b. Distribution of households by number and type of commodities owned

	0		1+		Total	
Type of commodity	Number	%	Number	%	Number	%
Satellite dish	129,691	78.7	35,124	21.3	164,815	100.0
Gas water heater	151,013	91.6	13,802	8.4	164,815	100.0
Solar water heater	144,866	87.9	19,949	12.1	164,815	100.0

B3 HOUSEHOLD INCOME

Table B3.1. Household disposable income by type

Income components	Total (€ '000)	% Gross income
Employee cash, near cash or non-cash income	3,636,112	68.6
Cash benefits or losses from self-employment	392,412	7.4
Benefits and allowances	1,046,593	19.7
Interests and dividends	137,638	2.6
Other sources	90,057	1.7
Gross income	**5,302,812**	**100.0**
Regular inter-household cash transfer paid	22,953	
Tax on income and social contributions paid	894,211	
Disposable income	**4,385,648**	

Table B3.2. Distribution of households by household disposable income octiles and district

	Less than €7,501	€7,501-€10,500	€10,501-€14,000	€14,001-€18,000	€18,001-€22,000	€22,001-€27,000	€27,001-€35,000	More than €35,000	Total
District					**Number**				
Southern Harbour	[1,456]	4,652	5,176	2,970	2,957	3,298	4,440	5,268	30,216
Northern Harbour	[2,574]	6,058	7,344	5,871	4,331	5,548	6,508	12,799	51,035
South Eastern	[1,439]	2,566	3,479	[1,755]	[1,808]	3,141	3,498	6,521	24,207
Western	:	[1,596]	[2,183]	[2,091]	[1,977]	2,223	3,149	6,728	20,732
Northern	[1,288]	[1,827]	3,600	2,874	2,659	2,645	3,083	8,454	26,430
Gozo and Comino	[1,097]	[1,533]	[1,768]	[1,474]	[1,240]	[1,736]	[1,315]	2,033	12,195
Total	**8,638**	**18,232**	**23,551**	**17,035**	**14,972**	**18,591**	**21,993**	**41,804**	**164,815**
District					**%**				
Southern Harbour	[4.8]	15.4	17.1	9.8	9.8	10.9	14.7	17.4	100.0
Northern Harbour	[5.0]	11.9	14.4	11.5	8.5	10.9	12.8	25.1	100.0
South Eastern	[5.9]	10.6	14.4	[7.3]	[7.5]	13.0	14.4	26.9	100.0
Western	:	[7.7]	[10.5]	[10.1]	[9.5]	10.7	15.2	32.5	100.0
Northern	[4.9]	[6.9]	13.6	10.9	10.1	10.0	11.7	32.0	100.0
Gozo and Comino	[9.0]	[12.6]	[14.5]	[12.1]	[10.2]	[14.2]	[10.8]	16.7	100.0
Total	**5.2**	**11.1**	**14.3**	**10.3**	**9.1**	**11.3**	**13.3**	**25.4**	**100.0**

Table B3.3. Household disposable income received by sex of reference person

Sex	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
Males	28,943	3,072,689	106,163
Female	22,385	1,312,960	58,652
Total	**26,610**	**4,385,648**	**164,815**

Table B3.4. Household disposable income received by age group of reference person

Age group	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
18-34	27,640	463,066	16,754
35-44	29,388	905,470	30,811
45-54	32,936	1,012,710	30,748
55-64	31,340	1,092,908	34,873
65+	17,654	911,494	51,630
Total	**26,610**	**4,385,648**	**164,815**

Table B3.5. Household disposable income received by marital status of reference person

Marital status	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
Single (annulled or never married)	16,713	414,682	24,812
Married	32,438	3,247,693	100,119
Widowed	17,050	359,582	21,090
Divorced or Separated	19,352	363,692	18,793
Total	**26,610**	**4,385,648**	**164,815**

Table B3.6. Household disposable income received by highest level of education attained by reference person

Highest level of education attained	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
No schooling/Pre-primary	13,608	36,068	2,650
Primary	17,068	611,788	35,844
Secondary	24,376	1,464,538	60,081
Post-secondary/Non-tertiary	30,013	1,102,144	36,722
Tertiary	39,675	1,171,111	29,517
Total	**26,610**	**4,385,648**	**164,815**

Table B3.7. Household disposable income received by labour status of reference person

Labour status	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
Employed	34,281	2,810,578	81,986
Unemployed	14,136	74,315	5,257
Retired	19,205	891,232	46,407
Housekeeper	20,138	543,404	26,984
Other inactive	15,813	66,118	4,181
Total	**26,610**	**4,385,648**	**164,815**

Table B3.8. Household disposable income received by household composition type

Household composition	Average household disposable income (€)	Total household disposable income (€ '000)	Number of households
Household without dependent children, of which:	23,124	2,479,239	107,214
One person household, under 65 years	14,942	282,666	18,917
One person household, 65 years and over	11,427	243,919	21,345
Two adults, no dependent children, both under 65 years	27,540	515,973	18,735
Two adults, no dependent children, at least one adult 65 years or more	18,871	470,788	24,947
Other households without dependent children	41,510	965,893	23,269
Household with dependent children, of which:	33,097	1,906,409	57,601
Single parent household, one or more dependent children	15,492	105,911	6,837
Two adults, one dependent child	33,516	635,106	18,949
Two adults, two dependent children	31,964	510,756	15,979
Two adults, three or more dependent children	30,789	123,469	4,010
Other households with one or more dependent children	44,915	531,168	11,826
Total	**26,610**	**4,385,648**	**164,815**

B4 HOUSEHOLD EXPENDITURE

Table B4.1. Annual household consumption expenditure by expenditure category

Main item	Average (€)	Sum (€)	%
Food and non-alcoholic beverages	4,417	727,930,138	19.8
Alcoholic beverages and tobacco	525	86,553,824	2.4
Clothing and footwear	1,768	291,435,845	7.9
Housing, water, electricity, gas and other fuels	1,875	309,012,125	8.4
Furnishing, household equipment and maintenance of the house	1,655	272,789,682	7.4
Health	1,252	206,372,617	5.6
Transport	3,241	534,220,959	14.5
Communication	970	159,831,759	4.3
Recreation and culture	1,739	286,624,037	7.8
Education	624	102,826,341	2.8
Restaurants and hotels	1,857	306,052,672	8.3
Miscellaneous goods and services	2,423	399,331,800	10.8
Total	**22,346**	**3,682,981,799**	**100.0**

Table B4.2. Annual consumption expenditure on food and non-alcoholic beverages

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Bread and Cereals	727	119,811,617	16.5	3.3
Meat	930	153,314,243	21.1	4.2
Fish	276	45,534,544	6.3	1.2
Milk, cheese and eggs	609	100,333,867	13.8	2.7
Oils and fats	120	19,725,357	2.7	0.5
Fruit	439	72,415,241	9.9	2.0
Vegetables	451	74,306,082	10.2	2.0
Sugar, jam, honey, chocolate and confectionery	204	33,580,603	4.6	0.9
Food products n.e.c	214	35,193,222	4.8	1.0
Coffee, tea and cocoa	116	19,093,475	2.6	0.5
Mineral waters, soft drinks, fruit and vegetable juice	331	54,621,887	7.5	1.5
Total	**4,417**	**727,930,138**	**100.0**	**19.8**
Percentage margin of error	*1.8*			

Table B4.3. Annual household consumption expenditure on alcoholic beverages and tobacco

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Spirits	39	6,499,505	7.5	0.2
Wine	109	17,888,175	20.7	0.5
Beer	42	6,928,653	8.0	0.2
Tobacco	335	55,237,491	63.8	1.5
Total	**525**	**86,553,824**	**100.0**	**2.4**
Percentage margin of error	*5.5*			

Table B4.4. Annual household consumption expenditure on clothing and footwear

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Garments	1, 229	202,530,859	69.5	5.5
Cleaning, repair and hire of clothing	:	:	:	0.1
Shoes and other footwear including repair and hire of footwear	449	73,933,366	25.4	2.0
Other articles of clothing and clothing accessories	65	10,750,302	3.7	0.3
Total	**1,768**	**291,435,845**	**100.0**	**7.9**
Percentage margin of error	*6.1*			

Table B4.5. Annual household consumption expenditure on housing, water, electricity, gas and other fuels

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Actual rentals paid by tenants including other actual rentals	397	65,482,579	21.2	1.8
Materials for the maintenance and repair of the dwelling	319	52,513,878	17.0	1.4
Services for the maintenance and repair of the dwelling	287	47,264,901	15.3	1.3
Water supply	207	34,195,330	11.1	0.9
Other services relating to the dwelling	46	7,620,883	2.5	0.2
Electricity	522	85,982,416	27.8	2.3
Gas	90	14,872,064	4.8	0.4
Liquid, solid fuels and heat energy	:	:	:	:
Total	**1,875**	**309,012,125**	**100.0**	**8.4**
Percentage margin of error	*6.0*			

Table B4.6. Annual household consumption expenditure on furnishings, household equipment and routine maintenance of the house

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Furniture and furnishings	490	80,798,818	29.6	2.2
Carpets, floor coverings and repair of furniture	13	2,190,557	0.8	0.1
Household textiles	92	15,128,814	5.5	0.4
Major household appliances (electric or non-electrict) and small electric household appliances	257	42,342,644	15.5	1.1
Repair of household appliances	43	7,074,327	2.6	0.2
Glassware, tableware and household utensils	97	15,989,031	5.9	0.4
Major tools, equipment and small tools and miscellaneous accessories	153	25,197,974	9.2	0.7
Non-durable household goods	412	67,972,507	24.9	1.8
Domestic services and household services	98	16,095,010	5.9	0.4
Total	**1,655**	**272,789,682**	**100.0**	**7.4**
Percentage margin of error	*6.2*			

Table B4.7. Annual household consumption expenditure on health

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Pharmaceutical products	573	94,437,004	45.8	2.6
Other medical products, therapeutic appliances and equipment	:	:	:	:
Medical and paramedical services	313	51,564,596	25.0	1.4
Dental services	[231]	[38,025,419]	[18.4]	[1.0]
Hospital services	:	:	:	:
Total	**1,252**	**206,372,617**	**100.0**	**5.6**
Percentage margin of error	*9.8*			

Table B4.8. Annual household consumption expenditure on transport

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Motor cars	1,134	186,927,161	35.0	5.1
Motorcycle, bicycles and animal drawn vehicles	[53]	[8,764,126]	[1.6]	[0.2]
Spare parts and accessories for personal transport equipment	51	8,403,170	1.6	0.2
Fuels and lubricants for personal transport equipment	1,155	190,403,158	35.6	5.2
Maintenance and repairs of personal transport equipment	217	35,812,834	6.7	1.0
Other services related to personal transport equipment	59	9,784,842	1.8	0.3
Passenger transport by road	117	19,277,072	3.6	0.5
Passenger transport by air	328	54,107,759	10.1	1.5
Passenger transport by sea and inland waterway	:	:	:	:
Other purchased transport services	:	:	:	:
Total	**3,241**	**534,220,959**	**100.0**	**14.5**
Percentage margin of error	*6.0*			

Table B4.9. Annual household consumption expenditure on communication

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Postal Services	[34]	[5,650,073]	[3.5]	[0.2]
Telephone Services	41	6,736,273	4.2	0.2
Mobile telephone services	341	56,210,343	35.2	1.5
Internet services	52	8,646,202	5.4	0.2
Telephones and fax machines	10	1,684,788	1.1	0.1
Mobile phones	75	12,406,373	7.8	0.3
Other telecommunications services	416	68,497,706	42.9	1.9
Total	**970**	**159,831,759**	**100.0**	**4.3**
Percentage margin of error	*3.4*			

Table B4.10. Annual household consumption expenditure on recreation and culture

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Audio, video and hi-fi devices	72	11,911,109	4.2	0.3
Photographic and cinematographic equipment and optical instruments	53	8,795,429	3.1	0.2
Information processing equipment	144	23,740,707	8.3	0.6
Recording media for picture and sound	15	2,457,967	0.9	0.1
Repairs of equipment and accessories	23	3,776,939	1.3	0.1
Musical instruments and major durables for indoor recreation	16	2,618,423	0.9	0.1
Maintenance and repair of other major durables for recreation and culture	:	:	:	:
Games, toys and hobbies	114	18,813,410	6.6	0.5
Sports equipment	[34]	[5,561,187]	[1.9]	[0.2]
Gardens, plants and flowers	54	8,947,930	3.1	0.2
Pets and related products	220	36,299,097	12.7	1.0
Veterinary and other services for pets	23	3,837,492	1.3	0.1
Recreational and sport services	107	17,671,618	6.2	0.5
Cultural services	:	:	:	:
Books	138	22,825,202	8.0	0.6
Newspapers and periodicals	53	8,731,437	3.0	0.2
Miscellaneous printed matter and drawing materials	36	5,937,543	2.1	0.2
Stationery and drawing materials	54	8,950,195	3.1	0.2
Package holidays	276	45,565,756	15.9	1.2
Major durables for outdoor recreation	[54]	[8,915,607]	[3.1]	[0.2]
Total	**1,739**	**286,624,037**	**100.0**	**7.8**
Percentage margin of error	*16.2*			

Table B4.11. Annual household consumption expenditure of education

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Pre-primary fees and services	26	4,303,632	4.2	0.1
Primary fees and services	91	14,928,133	14.5	0.4
Secondary fees and services	103	17,021,275	16.6	0.5
Post-secondary fees and services	71	11,625,498	11.3	0.3
Tertiary fees and services	156	25,792,840	25.1	0.7
Cultural education fees and services	:	:	:	:
Tuition fees	84	13,893,341	13.5	0.4
Examination fees	:	:	:	:
Total	**624**	**102,826,341**	**100.0**	**2.8**
Percentage margin of error	*11.0*			

Table B4.12. Annual household consumption expenditure on restaurants and hotels

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Restaurants and cafes	1,703	280,756,262	91.7	7.6
Canteens	45	7,426,875	2.4	0.2
Accommodation services	108	17,869,535	5.8	0.5
Total	**1,857**	**306,052,672**	**100.0**	**8.3**
Percentage margin of error	*4.7*			

Table B4.13. Annual household consumption expenditure on miscellaneous goods and services

Item description	Average (€)	Sum (€)	%	% Total consumption expenditure
Hairdressing salons and personal grooming establishments	424	69,958,714	17.5	1.9
Electric appliances for personal care and other appliances, articles and products for personal care	522	86,070,086	21.6	2.3
Jewellery, clocks and watches	:	:	:	:
Other personal effects	114	18,732,879	4.7	0.5
Social protection	:	:	:	:
Insurance connected with dwelling	129	21,199,415	5.3	0.6
Insurance connected with health	75	12,387,987	3.1	0.3
Insurance connected with transport	387	63,728,491	16.0	1.7
Other insurance	:	:	:	:
Financial Intermediation Services Indirectly Measured (FISIM)	:	:	:	:
Other financial services n.e.c.	18	3,006,948	0.8	0.1
Other services n.e.c.	580	95,557,573	23.9	2.6
Total	**2,423**	**399,331,800**	**100.0**	**10.8**
Percentage margin of error	*4.9*			

B5 HOUSEHOLD EXPENDITURE BY HOUSEHOLD CHARACTERISTICS

Table B5.1a. Annual household expenditure by district

	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
Main item				**Average (€)**			
Food and non-alcoholic beverages	4,265	4,310	4,263	4,720	4,551	4,736	4,417
Alcoholic beverages and tobacco	473	587	484	543	539	413	525
Clothing and footwear	1,457	1,665	1,954	2,040	1,916	1,820	1,768
Housing, water, electricity, gas and other fuels	1,553	2,212	1,712	1,864	2,017	1,295	1,875
Furnishing, household equipment and maintenance of the house	1,477	1,530	1,683	2,207	1,671	1,592	1,655
Health	1,231	1,353	:	1,267	1,137	[1,280]	1,252
Transport	2,471	3,035	3,705	3,893	4,148	2,021	3,241
Communication	886	990	976	1,090	1,010	787	970
Recreation and culture	1,339	1,711	:	2,029	1,823	1,439	1,739
Education	410	669	509	[754]	800	:	624
Restaurants and hotels	1,404	2,043	1,629	2,096	2,171	1,565	1,857
Miscellaneous goods and services	1,918	2,402	2,337	3,261	2,745	1,810	2,423
Total	**18,884**	**22,509**	**22,526**	**25,765**	**24,526**	**19,351**	**22,346**
Percentage margin of error	*5.2*	*5.2*	*10.5*	*6.8*	*6.3*	*8.5*	*2.9*

Table B5.1b. Annual household expenditure by district

	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
Main item				**Sum (€)**			
Food and non-alcoholic beverages	128,862,209	219,970,813	103,197,235	97,847,597	120,293,527	57,758,757	727,930,138
Alcoholic beverages and tobacco	14,296,169	29,980,642	11,720,614	11,265,123	14,249,852	5,041,425	86,553,824
Clothing and footwear	44,035,013	84,979,972	47,301,180	42,302,464	50,627,016	22,190,200	291,435,845
Housing, water, electricity, gas and other fuels	46,924,727	112,892,115	41,447,457	38,647,956	53,304,086	15,795,784	309,012,125
Furnishing, household equipment and maintenance of the house	44,638,356	78,091,943	40,730,719	45,764,556	44,151,374	19,412,734	272,789,682
Health	37,208,084	69,053,522	:	26,257,781	30,040,261	[15,615,365]	206,372,617
Transport	74,649,016	154,901,383	89,679,053	80,713,563	109,636,117	24,641,827	534,220,959
Communication	26,784,652	50,527,398	23,624,667	22,602,037	26,693,390	9,599,615	159,831,759
Recreation and culture	40,454,988	87,337,163	:	42,056,819	48,185,916	17,550,085	286,624,037
Education	12,381,541	34,129,161	12,322,024	[15,634,805]	21,140,532	:	102,826,341
Restaurants and hotels	42,429,727	104,274,206	39,443,757	43,451,478	57,368,294	19,085,209	306,052,672
Miscellaneous goods and services	57,939,297	122,586,795	56,583,545	67,606,702	72,540,236	22,075,226	399,331,800
Total	**570,603,778**	**1,148,725,114**	**545,286,918**	**534,150,882**	**648,230,602**	**235,984,505**	**3,682,981,799**

Table B5.1c. Annual household expenditure by district

	Southern Harbour	Northern Harbour	South Eastern	Western	Northern	Gozo and Comino	Total
Main item				%			
Food and non-alcoholic beverages	22.6	19.1	18.9	18.3	18.6	24.5	19.8
Alcoholic beverages and tobacco	2.5	2.6	2.1	2.1	2.2	2.1	2.4
Clothing and footwear	7.7	7.4	8.7	7.9	7.8	9.4	7.9
Housing, water, electricity, gas and other fuels	8.2	9.8	7.6	7.2	8.2	6.7	8.4
Furnishing, household equipment and maintenance of the house	7.8	6.8	7.5	8.6	6.8	8.2	7.4
Health	6.5	6.0	:	4.9	4.6	[6.6]	5.6
Transport	13.1	13.5	16.4	15.1	16.9	10.4	14.5
Communication	4.7	4.4	4.3	4.2	4.1	4.1	4.3
Recreation and culture	7.1	7.6	:	7.9	7.4	7.4	7.8
Education	2.2	3.0	2.3	[2.9]	3.3	:	2.8
Restaurants and hotels	7.4	9.1	7.2	8.1	8.8	8.1	8.3
Miscellaneous goods and services	10.2	10.7	10.4	12.7	11.2	9.4	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.2a. Annual household expenditure by household type

	Household without dependent children, of which:	One-person household, under 65	One-person household, 65 and over	Two adults, no dependent children, both under 65	Two adults, no dependent children, at least one adult 65 or over	Other households without dependent children
Main item			**Average (€)**			
Food and non-alcoholic beverages	**3,946**	2,378	2,551	4,208	4,377	5,828
Alcoholic beverages and tobacco	**527**	501	263	753	418	723
Clothing and footwear	**1,345**	859	[597]	1,848	932	2,465
Housing, water, electricity, gas and other fuels	**1,777**	1,863	1,374	2,071	1,715	1,905
Furnishing, household equipment and maintenance of the house	**1,447**	:	879	2,066	1,254	2,117
Health	**1,231**	595	:	1,049	1,638	1,729
Transport	**2,482**	2,036	[550]	4,178	1,424	4,388
Communication	**833**	657	462	1,008	733	1,281
Recreation and culture	**[1,324]**	782	627	1,707	1,056	:
Education	**198**	:	:	:	:	455
Restaurants and hotels	**1,606**	1,554	599	2,337	1,319	2,291
Miscellaneous goods and services	**2,022**	1,282	846	2,647	1,509	3,747
Total	**18,737**	**13,495**	**9,697**	**24,283**	**16,416**	**29,314**
Percentage margin of error	*4.5*	*9.0*	*9.8*	*6.6*	*5.4*	*8.0*

Table B5.2a. continued

Household with dependent children, of which:	Single person household, one or more dependent children	Two adults, one dependent child	Two adults, two dependent children	Two adults, three or more dependent children	Other households with one or more dependent children	**Total**
			Average (€)			
5,293	4,006	4,559	5,551	6,287	6,525	**4,417**
523	[397]	520	392	:	785	**525**
2,556	[1,397]	2,542	2,791	2,518	2,946	**1,768**
2,058	[2,232]	2,259	1,623	2,136	2,194	**1,875**
2,043	[1,154]	2,132	1,976	1,688	2,626	**1,655**
1,292	:	1,205	1,426	[1,377]	1,382	**1,252**
4,654	:	4,658	4,156	5,013	6,511	**3,241**
1,225	957	1,214	1,165	1,203	1,486	**970**
2,511	[1,717]	2,632	2,475	[2,976]	2,669	**1,739**
1,416	1,358	941	1,855	2,462	[1,262]	**624**
2,324	1,558	2,480	2,243	1,911	2,767	**1,857**
3,170	2,098	3,364	2,999	2,569	3,911	**2,423**
29,064	**20,269**	**28,506**	**28,652**	**30,635**	**35,064**	**22,346**
3.3	*13.4*	*6.7*	*4.6*	*10.7*	*6.3*	*2.9*

Table B5.2b. Annual household expenditure by household type

	Household without dependent children, of which:	One-person household, under 65	One-person household, 65 and over	Two adults, no dependent children, both under 65	Two adults, no dependent children, at least one adult 65 or over	Other households without dependent children
Main item			%			
Food and non-alcoholic beverages	**21.1**	17.6	26.3	17.3	26.7	19.9
Alcoholic beverages and tobacco	**2.8**	3.7	2.7	3.1	2.5	2.5
Clothing and footwear	**7.2**	6.4	[6.2]	7.6	5.7	8.4
Housing, water, electricity, gas and other fuels	**9.5**	13.8	14.2	8.5	10.4	6.5
Furnishing, household equipment and maintenance of the house	**7.7**	:	9.1	8.5	7.6	7.2
Health	**6.6**	4.4	:	4.3	10.0	5.9
Transport	**13.2**	15.1	[5.7]	17.2	8.7	15.0
Communication	**4.4**	4.9	4.8	4.2	4.5	4.4
Recreation and culture	**[7.1]**	5.8	6.5	7.0	6.4	:
Education	**1.1**	:	:	:	:	1.6
Restaurants and hotels	**8.6**	11.5	6.2	9.6	8.0	7.8
Miscellaneous goods and services	**10.8**	9.5	8.7	10.9	9.2	12.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.2b. continued

Household with dependent children, of which:	Single person household, one or more dependent children	Two adults, one dependent child	Two adults, two dependent children	Two adults, three or more dependent children	Other households with one or more dependent children	**Total**
			%			
18.2	19.8	16.0	19.4	20.5	18.6	**19.8**
1.8	[2.0]	1.8	1.4	:	2.2	**2.4**
8.8	[6.9]	8.9	9.7	8.2	8.4	**7.9**
7.1	[11.0]	7.9	5.7	7.0	6.3	**8.4**
7.0	[5.7]	7.5	6.9	5.5	7.5	**7.4**
4.4	:	4.2	5.0	[4.5]	3.9	**5.6**
16.0	:	16.3	14.5	16.4	18.6	**14.5**
4.2	4.7	4.3	4.1	3.9	4.2	**4.3**
8.6	[8.5]	9.2	8.6	[9.7]	7.6	**7.8**
4.9	6.7	3.3	6.5	8.0	[3.6]	**2.8**
8.0	7.7	8.7	7.8	6.2	7.9	**8.3**
10.9	10.4	11.8	10.5	8.4	11.2	**10.8**
100.0	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.2c. Annual household expenditure by household type

	Household without dependent children, of which:	One-person household, under 65	One-person household, 65 and over	Two adults, no dependent children, both under 65	Two adults, no dependent children, at least one adult 65 or over	Other households without dependent children
Main item			**Sum (€)**			
Food and non-alcoholic beverages	**423,068,956**	44,984,071	54,460,681	78,832,169	109,190,049	135,601,986
Alcoholic beverages and tobacco	**56,455,494**	9,485,300	5,611,824	14,109,196	10,431,530	16,817,643
Clothing and footwear	**144,196,429**	16,243,483	[12,741,126]	34,618,850	23,243,736	57,349,234
Housing, water, electricity, gas and other fuels	**190,487,556**	35,243,864	29,321,635	38,796,340	42,792,848	44,332,869
Furnishing, household equipment and maintenance of the house	**155,109,570**	:	18,760,378	38,699,706	31,274,267	49,265,462
Health	**131,958,057**	11,258,469	:	19,646,424	40,857,700	40,242,448
Transport	**266,156,906**	38,513,778	[11,744,549]	78,277,757	35,521,495	102,099,327
Communication	**89,272,264**	12,419,708	9,869,101	18,886,677	18,283,420	29,813,358
Recreation and culture	**[141,973,418]**	14,795,672	13,387,797	31,978,896	26,331,975	:
Education	**21,264,190**	:	:	:	:	10,587,801
Restaurants and hotels	**172,187,632**	29,394,457	12,782,157	43,789,987	32,907,075	53,313,955
Miscellaneous goods and services	**216,750,398**	24,249,108	18,054,290	49,599,624	37,650,699	87,196,677
Total	**2,008,880,869**	**255,288,184**	**206,987,902**	**454,961,921**	**409,543,025**	**682,099,837**

Table B5.2c. continued

Household with dependent children, of which:	Single person household, one or more dependent children	Two adults, one dependent child	Two adults, two dependent children	Two adults, three or more dependent children	Other households with one or more dependent children	**Total**
			Sum (€)			
304,861,182	27,386,171	86,392,066	88,707,039	25,213,202	77,162,703	**727,930,138**
30,098,331	[2,713,688]	9,852,822	6,259,160	:	9,282,509	**86,553,824**
147,239,416	[9,549,359]	48,163,485	44,593,574	10,097,452	34,835,547	**291,435,845**
118,524,569	[15,260,725]	42,809,059	25,937,320	8,567,529	25,949,936	**309,012,125**
117,680,112	[7,887,114]	40,394,936	31,575,242	6,767,373	31,055,446	**272,789,682**
74,414,559	:	22,828,210	22,779,693	[5,520,848]	16,340,660	**206,372,617**
268,064,053	:	88,269,363	66,416,080	20,101,915	77,001,863	**534,220,959**
70,559,495	6,540,741	23,001,770	18,616,672	4,822,750	17,577,562	**159,831,759**
144,650,619	[11,737,970]	49,874,944	39,542,127	[11,934,607]	31,560,971	**286,624,037**
81,562,151	9,285,907	17,829,963	29,647,940	9,871,539	[14,926,803]	**102,826,341**
133,865,041	10,648,600	46,995,466	35,839,537	7,663,862	32,717,575	**306,052,672**
182,581,402	14,344,278	63,751,973	47,927,343	10,303,388	46,254,420	**399,331,800**
1,674,100,930	**138,574,533**	**540,164,058**	**457,841,728**	**122,854,617**	**414,665,994**	**3,682,981,799**

Table B5.3a. Annual household expenditure by household size

	1	2	3	4	5+	Total
Main item			**Average (€)**			
Food and non-alcoholic beverages	2,470	4,243	4,900	5,870	6,729	4,417
Alcoholic beverages and tobacco	375	539	538	552	887	525
Clothing and footwear	720	1,333	2,329	2,694	3,142	1,768
Housing, water, electricity, gas and other fuels	1,604	1,859	2,131	1,860	2,143	1,875
Furnishing, household equipment and maintenance of the house	891	1,552	2,101	2,089	2,271	1,655
Health	775	1,363	1,297	1,483	:	1,252
Transport	1,248	2,616	4,051	4,872	6,142	3,241
Communication	554	854	1,165	1,318	1,412	970
Recreation and culture	700	1,334	:	2,364	2,851	1,739
Education	:	276	761	1,425	1,610	624
Restaurants and hotels	1,048	1,735	2,254	2,405	2,563	1,857
Miscellaneous goods and services	1,051	1,991	3,342	3,384	3,720	2,423
Total	**11,482**	**19,694**	**27,455**	**30,316**	**35,201**	**22,346**
Percentage margin of error	*6.7*	*4.1*	*6.9*	*3.8*	*6.4*	*2.9*

Table B5.3b. Annual household expenditure by household size

	1	2	3	4	5+	Total
Main item			**Sum (€)**			
Food and non-alcoholic beverages	99,444,753	203,443,457	173,784,543	174,758,399	76,498,986	727,930,138
Alcoholic beverages and tobacco	15,097,124	25,840,330	19,092,850	16,435,405	10,088,115	86,553,824
Clothing and footwear	28,984,609	63,922,825	82,605,876	80,199,561	35,722,973	291,435,845
Housing, water, electricity, gas and other fuels	64,565,499	89,156,509	75,568,359	55,363,037	24,358,721	309,012,125
Furnishing, household equipment and maintenance of the house	35,870,136	74,394,863	74,519,626	62,190,297	25,814,761	272,789,682
Health	31,211,485	65,349,573	46,001,865	44,140,013	:	206,372,617
Transport	50,258,327	125,420,709	143,679,924	145,038,091	69,823,908	534,220,959
Communication	22,288,809	40,968,786	41,303,474	39,224,288	16,046,402	159,831,759
Recreation and culture	28,183,469	63,964,824	:	70,363,881	32,414,437	286,624,037
Education	:	13,218,028	26,980,493	42,430,706	18,305,252	102,826,341
Restaurants and hotels	42,176,614	83,200,855	79,928,957	71,610,713	29,135,533	306,052,672
Miscellaneous goods and services	42,303,398	95,462,778	118,530,688	100,749,058	42,285,878	399,331,800
Total	**462,276,086**	**944,343,537**	**973,694,080**	**902,503,449**	**400,164,647**	**3,682,981,799**

Table B5.3c. Annual household expenditure by household size

	1	2	3	4	5+	Total
Main item			%			
Food and non-alcoholic beverages	21.5	21.5	17.8	19.4	19.1	19.8
Alcoholic beverages and tobacco	3.3	2.7	2.0	1.8	2.5	2.4
Clothing and footwear	6.3	6.8	8.5	8.9	8.9	7.9
Housing, water, electricity, gas and other fuels	14.0	9.4	7.8	6.1	6.1	8.4
Furnishing, household equipment and maintenance of the house	7.8	7.9	7.7	6.9	6.5	7.4
Health	6.8	6.9	4.7	4.9	:	5.6
Transport	10.9	13.3	14.8	16.1	17.4	14.5
Communication	4.8	4.3	4.2	4.3	4.0	4.3
Recreation and culture	6.1	6.8	:	7.8	8.1	7.8
Education	:	1.4	2.8	4.7	4.6	2.8
Restaurants and hotels	9.1	8.8	8.2	7.9	7.3	8.3
Miscellaneous goods and services	9.2	10.1	12.2	11.2	10.6	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.4a. Annual household expenditure by ownership of main dwelling

	Owned with mortgage	Owned without mortgage	Rented	Used free of charge	Given for free	Total
Main item			**Average (€)**			
Food and non-alcoholic beverages	4,321	4,778	3,733	3,464	4,222	4,417
Alcoholic beverages and tobacco	609	470	636	[584]	435	525
Clothing and footwear	2,519	1,773	1,069	1,363	1,663	1,768
Housing, water, electricity, gas and other fuels	1,702	1,575	3,173	:	1,471	1,875
Furnishing, household equipment and maintenance of the house	2,165	1,760	1,036	1,037	1,417	1,655
Health	1,141	1,419	[980]	:	1,141	1,252
Transport	4,643	3,358	1,736	[2,866]	2,552	3,241
Communication	1,208	974	778	:	837	970
Recreation and culture	2,384	1,817	845	[1,576]	1,665	1,739
Education	1,092	574	[285]	:	:	624
Restaurants and hotels	2,631	1,821	1,340	1,568	1,529	1,857
Miscellaneous goods and services	3,278	2,477	1,427	1,761	[2,505]	2,423
Total	**27,693**	**22,797**	**17,040**	**18,621**	**20,062**	**22,346**
Percentage margin of error	*5.0*	*4.1*	*7.2*	*17.4*	*10.5*	*2.9*

Table B5.4b. Annual household expenditure by ownership of main dwelling

	Owned with mortgage	Owned without mortgage	Rented	Used free of charge	Given for free	Total
Main item			**Sum (€)**			
Food and non-alcoholic beverages	132,161,841	411,948,629	101,348,430	25,738,503	56,732,735	727,930,138
Alcoholic beverages and tobacco	18,631,383	40,484,424	17,260,316	[4,337,045]	5,840,656	86,553,824
Clothing and footwear	77,057,941	152,889,175	29,010,741	10,125,440	22,352,548	291,435,845
Housing, water, electricity, gas and other fuels	52,052,463	135,781,455	86,148,359	:	19,763,548	309,012,125
Furnishing, household equipment and maintenance of the house	66,221,909	151,702,562	28,121,922	7,704,608	19,038,681	272,789,682
Health	34,885,780	122,342,825	[26,605,401]	:	15,326,988	206,372,617
Transport	142,012,016	289,481,999	47,138,741	[21,290,586]	34,297,617	534,220,959
Communication	36,938,203	84,011,005	21,118,963	:	11,246,871	159,831,759
Recreation and culture	72,928,582	156,684,500	22,936,054	[11,705,368]	22,369,533	286,624,037
Education	33,414,131	49,528,787	[7,746,677]	:	:	102,826,341
Restaurants and hotels	80,480,234	156,990,205	36,384,614	11,646,824	20,550,795	306,052,672
Miscellaneous goods and services	100,248,475	213,586,533	38,752,329	13,085,946	[33,658,516]	399,331,800
Total	**847,032,959**	**1,965,432,100**	**462,572,547**	**138,340,018**	**269,604,175**	**3,682,981,799**

Table B5.4c. Annual household expenditure by ownership of main dwelling

	Owned with mortgage	Owned without mortgage	Rented	Used free of charge	Given for free	Total
Main item			%			
Food and non-alcoholic beverages	15.6	21.0	21.9	18.6	21.0	19.8
Alcoholic beverages and tobacco	2.2	2.1	3.7	[3.1]	2.2	2.4
Clothing and footwear	9.1	7.8	6.3	7.3	8.3	7.9
Housing, water, electricity, gas and other fuels	6.1	6.9	18.6	:	7.3	8.4
Furnishing, household equipment and maintenance of the house	7.8	7.7	6.1	5.6	7.1	7.4
Health	4.1	6.2	[5.8]	:	5.7	5.6
Transport	16.8	14.7	10.2	[15.4]	12.7	14.5
Communication	4.4	4.3	4.6	:	4.2	4.3
Recreation and culture	8.6	8.0	5.0	[8.5]	8.3	7.8
Education	3.9	2.5	[1.7]	:	:	2.8
Restaurants and hotels	9.5	8.0	7.9	8.4	7.6	8.3
Miscellaneous goods and services	11.8	10.9	8.4	9.5	[12.5]	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.5a. Annual household expenditure by sex of reference person

	Males	Females	Total
Main item		**Average (€)**	
Food and non-alcoholic beverages	4,662	3,973	4,417
Alcoholic beverages and tobacco	556	469	525
Clothing and footwear	1,912	1,508	1,768
Housing, water, electricity, gas and other fuels	1,845	1,930	1,875
Furnishing, household equipment and maintenance of the house	1,708	1,560	1,655
Health	1,281	1,200	1,252
Transport	3,676	2,454	3,241
Communication	1,030	861	970
Recreation and culture	1,870	1,502	1,739
Education	679	524	624
Restaurants and hotels	2,116	1,388	1,857
Miscellaneous goods and services	2,612	2,081	2,423
Total	**23,946**	**19,450**	**22,346**
Percentage margin of error	*3.6*	*4.8*	*2.9*

Table B5.5b. Annual household expenditure by sex of reference person

	Males	Females	Total
Main item		**Sum (€)**	
Food and non-alcoholic beverages	494,892,508	233,037,630	727,930,138
Alcoholic beverages and tobacco	59,074,025	27,479,800	86,553,824
Clothing and footwear	202,971,433	88,464,412	291,435,845
Housing, water, electricity, gas and other fuels	195,835,904	113,176,221	309,012,125
Furnishing, household equipment and maintenance of the house	181,301,620	91,488,062	272,789,682
Health	136,016,786	70,355,831	206,372,617
Transport	390,277,049	143,943,910	534,220,959
Communication	109,335,743	50,496,016	159,831,759
Recreation and culture	198,522,032	88,102,005	286,624,037
Education	72,116,441	30,709,900	102,826,341
Restaurants and hotels	224,614,584	81,438,088	306,052,672
Miscellaneous goods and services	277,250,669	122,081,131	399,331,800
Total	**2,542,208,795**	**1,140,773,004**	**3,682,981,799**

Table B5.5c. Annual household expenditure by sex of reference person

	Males	Females	Total
Main item		%	
Food and non-alcoholic beverages	19.5	20.4	19.8
Alcoholic beverages and tobacco	2.3	2.4	2.4
Clothing and footwear	8.0	7.8	7.9
Housing, water, electricity, gas and other fuels	7.7	9.9	8.4
Furnishing, household equipment and maintenance of the house	7.1	8.0	7.4
Health	5.4	6.2	5.6
Transport	15.4	12.6	14.5
Communication	4.3	4.4	4.3
Recreation and culture	7.8	7.7	7.8
Education	2.8	2.7	2.8
Restaurants and hotels	8.8	7.1	8.3
Miscellaneous goods and services	10.9	10.7	10.8
Total	**100.0**	**100.0**	**100.0**

Table B5.6a. Annual household expenditure by age group of reference person

	18-34	35-44	45-54	55-64	65+	Total
Main item			**Average (€)**			
Food and non-alcoholic beverages	3,703	4,571	5,107	4,988	3,759	4,417
Alcoholic beverages and tobacco	536	583	674	555	378	525
Clothing and footwear	2,142	2,274	2,307	1,938	910	1,768
Housing, water, electricity, gas and other fuels	:	1,873	1,964	1,855	1,576	1,875
Furnishing, household equipment and maintenance of the house	2,202	1,695	2,070	1,720	1,162	1,655
Health	1,176	1,041	[1,267]	1,368	1,316	1,252
Transport	4,218	4,150	4,307	3,909	1,294	3,241
Communication	1,098	1,064	1,213	1,073	658	970
Recreation and culture	2,174	2,008	2,350	:	933	1,739
Education	[988]	1,105	995	[495]	:	624
Restaurants and hotels	2,266	2,352	2,479	1,877	1,045	1,857
Miscellaneous goods and services	2,629	2,803	3,044	2,927	1,419	2,423
Total	**25,810**	**25,519**	**27,778**	**24,654**	**14,535**	**22,346**
Percentage margin of error	*9.0*	*4.5*	*5.4*	*7.4*	*4.9*	*2.9*

Table B5.6b. Annual household expenditure by age group of reference person

	18-34	35-44	45-54	55-64	65+	Total
Main item			**Sum (€)**			
Food and non-alcoholic beverages	62,036,706	140,826,997	157,038,467	173,937,469	194,090,500	727,930,138
Alcoholic beverages and tobacco	8,987,471	17,974,004	20,732,469	19,351,069	19,508,811	86,553,824
Clothing and footwear	35,883,414	70,066,825	70,926,772	67,584,463	46,974,370	291,435,845
Housing, water, electricity, gas and other fuels	:	57,722,431	60,391,375	64,678,846	81,373,132	309,012,125
Furnishing, household equipment and maintenance of the house	36,892,991	52,237,093	63,662,249	59,992,270	60,005,079	272,789,682
Health	19,696,673	32,077,820	[38,966,681]	47,689,539	67,941,904	206,372,617
Transport	70,671,069	127,870,525	132,435,457	136,329,846	66,833,928	534,220,959
Communication	18,401,704	32,771,660	37,307,698	37,403,496	33,947,201	159,831,759
Recreation and culture	36,422,589	61,861,621	72,266,606	:	48,161,159	286,624,037
Education	[16,555,978]	34,038,346	30,579,388	[17,252,046]	:	102,826,341
Restaurants and hotels	37,957,820	72,460,646	76,214,487	65,472,359	53,947,360	306,052,672
Miscellaneous goods and services	44,047,259	86,366,019	93,595,548	102,066,150	73,256,823	399,331,800
Total	**432,400,018**	**786,273,987**	**854,117,197**	**859,749,749**	**750,440,848**	**3,682,981,799**

Table B5.6c. Annual household expenditure by age group of reference person

	18-34	35-44	45-54	55-64	65+	Total
Main item			%			
Food and non-alcoholic beverages	14.3	17.9	18.4	20.2	25.9	19.8
Alcoholic beverages and tobacco	2.1	2.3	2.4	2.3	2.6	2.4
Clothing and footwear	8.3	8.9	8.3	7.9	6.3	7.9
Housing, water, electricity, gas and other fuels	:	7.3	7.1	7.5	10.8	8.4
Furnishing, household equipment and maintenance of the house	8.5	6.6	7.5	7.0	8.0	7.4
Health	4.6	4.1	[4.6]	5.5	9.1	5.6
Transport	16.3	16.3	15.5	15.9	8.9	14.5
Communication	4.3	4.2	4.4	4.4	4.5	4.3
Recreation and culture	8.4	7.9	8.5	:	6.4	7.8
Education	[3.8]	4.3	3.6	[2.0]	:	2.8
Restaurants and hotels	8.8	9.2	8.9	7.6	7.2	8.3
Miscellaneous goods and services	10.2	11.0	11.0	11.9	9.8	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.7a. Annual household expenditure by marital status of reference person

	Single (annulled or never married)	Married	Widowed	Divorced/ Separated	Total
Main item			**Average (€)**		
Food and non-alcoholic beverages	2,942	5,254	3,236	3,230	4,417
Alcoholic beverages and tobacco	455	565	325	629	525
Clothing and footwear	1,038	2,237	780	1,344	1,768
Housing, water, electricity, gas and other fuels	1,874	1,980	1,391	1,860	1,875
Furnishing, household equipment and maintenance of the house	1,223	1,934	[1,265]	[1,178]	1,655
Health	[1,032]	1,441	:	861	1,252
Transport	2,111	4,135	1,144	2,327	3,241
Communication	692	1,128	600	911	970
Recreation and culture	1,094	2,128	844	[1,524]	1,739
Education	:	830	:	[405]	624
Restaurants and hotels	1,383	2,186	894	1,811	1,857
Miscellaneous goods and services	1,554	2,956	1,404	1,873	2,423
Total	**15,792**	**26,773**	**12,959**	**17,952**	**22,346**
Percentage margin of error	*7.9*	*3.1*	*10.2*	*10.0*	*2.9*

Table B5.7b. Annual household expenditure by marital status of reference person

	Single (annulled or never married)	Married	Widowed	Divorced/ Separated	Total
Main item			**Sum (€)**		
Food and non-alcoholic beverages	72,997,324	525,984,890	68,238,680	60,709,244	727,930,138
Alcoholic beverages and tobacco	11,284,491	56,608,430	6,846,362	11,814,542	86,553,824
Clothing and footwear	25,767,584	223,954,552	16,452,723	25,260,986	291,435,845
Housing, water, electricity, gas and other fuels	46,503,579	198,224,401	29,333,119	34,951,026	309,012,125
Furnishing, household equipment and maintenance of the house	30,336,942	193,638,673	[26,680,749]	[22,133,318]	272,789,682
Health	[25,599,709]	144,239,658	:	16,175,858	206,372,617
Transport	52,387,571	413,974,778	24,118,518	43,740,092	534,220,959
Communication	17,176,992	112,888,229	12,647,725	17,118,813	159,831,759
Recreation and culture	27,132,520	213,047,779	17,802,619	[28,641,118]	286,624,037
Education	:	83,056,262	:	[7,607,376]	102,826,341
Restaurants and hotels	34,321,199	218,851,934	18,846,238	34,033,302	306,052,672
Miscellaneous goods and services	38,553,114	295,979,000	29,602,013	35,197,673	399,331,800
Total	**391,847,839**	**2,680,448,586**	**273,302,026**	**337,383,348**	**3,682,981,799**

Table B5.7c. Annual household expenditure by marital status of reference person

	Single (annulled or never married)	Married	Widowed	Divorced/ Separated	Total
Main item			%		
Food and non-alcoholic beverages	18.6	19.6	25.0	18.0	19.8
Alcoholic beverages and tobacco	2.9	2.1	2.5	3.5	2.4
Clothing and footwear	6.6	8.4	6.0	7.5	7.9
Housing, water, electricity, gas and other fuels	11.9	7.4	10.7	10.4	8.4
Furnishing, household equipment and maintenance of the house	7.7	7.2	[9.8]	[6.6]	7.4
Health	[6.5]	5.4	:	4.8	5.6
Transport	13.4	15.4	8.8	13.0	14.5
Communication	4.4	4.2	4.6	5.1	4.3
Recreation and culture	6.9	7.9	6.5	[8.5]	7.8
Education	:	3.1	:	[2.3]	2.8
Restaurants and hotels	8.8	8.2	6.9	10.1	8.3
Miscellaneous goods and services	9.8	11.0	10.8	10.4	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.8a. Annual household expenditure by highest level of education attained by reference person

	No schooling/ Pre-primary	Primary	Secondary	Post-secondary/ Non-tertiary	Tertiary	Total
Main item			**Average (€)**			
Food and non-alcoholic beverages	3,635	3,849	4,612	4,557	4,605	4,417
Alcoholic beverages and tobacco	:	387	619	540	500	525
Clothing and footwear	:	859	1,760	2,138	2,543	1,768
Housing, water, electricity, gas and other fuels	[1,445]	1,358	1,822	2,049	2,432	1,875
Furnishing, household equipment and maintenance of the house	:	971	1,471	2,054	2,402	1,655
Health	:	1,152	1,156	1,316	1,475	1,252
Transport	:	1,342	3,229	3,954	4,892	3,241
Communication	497	599	1,042	1,107	1,146	970
Recreation and culture	:	783	1,559	:	2,536	1,739
Education	:	:	489	771	1,452	624
Restaurants and hotels	:	757	1,795	2,400	2,751	1,857
Miscellaneous goods and services	:	1,428	2,316	2,963	3,321	2,423
Total	**12,334**	**13,543**	**21,869**	**26,244**	**30,055**	**22,346**
Percentage margin of error	*[31.2]*	*6.6*	*4.3*	*6.8*	*5.3*	*2.9*

Table B5.8b. Annual household expenditure by highest level of education attained by reference person

	No schooling/ Pre-primary	Primary	Secondary	Post-secondary/ Non-tertiary	Tertiary	Total
Main item			**Sum (€)**			
Food and non-alcoholic beverages	9,633,313	137,944,291	277,074,028	167,344,737	135,933,769	727,930,138
Alcoholic beverages and tobacco	:	13,870,532	37,197,067	19,836,564	14,756,677	86,553,824
Clothing and footwear	:	30,771,812	105,772,801	78,506,018	75,054,392	291,435,845
Housing, water, electricity, gas and other fuels	[3,828,962]	48,680,492	109,459,726	75,244,856	71,798,090	309,012,125
Furnishing, household equipment and maintenance of the house	:	34,818,973	88,390,982	75,414,522	70,893,519	272,789,682
Health	:	41,274,535	69,452,313	48,335,492	43,537,731	206,372,617
Transport	:	48,109,070	194,008,919	145,186,144	144,397,492	534,220,959
Communication	1,318,087	21,476,301	62,578,965	40,637,842	33,820,565	159,831,759
Recreation and culture	:	28,063,752	93,683,843	:	74,852,142	286,624,037
Education	:	:	29,369,721	28,319,334	42,871,310	102,826,341
Restaurants and hotels	:	27,136,529	107,828,358	88,129,512	81,213,173	306,052,672
Miscellaneous goods and services	:	51,182,944	139,126,462	108,812,582	98,025,495	399,331,800
Total	**32,689,611**	**485,447,232**	**1,313,943,185**	**963,747,416**	**887,154,355**	**3,682,981,799**

Table B5.8c. Annual household expenditure by highest level of education attained by reference person

	No schooling/ Pre-primary	Primary	Secondary	Post-secondary/ Non-tertiary	Tertiary	Total
Main item				%		
Food and non-alcoholic beverages	29.5	28.4	21.1	17.4	15.3	19.8
Alcoholic beverages and tobacco	:	2.9	2.8	2.1	1.7	2.4
Clothing and footwear	:	6.3	8.1	8.1	8.5	7.9
Housing, water, electricity, gas and other fuels	[11.7]	10.0	8.3	7.8	8.1	8.4
Furnishing, household equipment and maintenance of the house	:	7.2	6.7	7.8	8.0	7.4
Health	:	8.5	5.3	5.0	4.9	5.6
Transport	:	9.9	14.8	15.1	16.3	14.5
Communication	4.0	4.4	4.8	4.2	3.8	4.3
Recreation and culture	:	5.8	7.1	:	8.4	7.8
Education	:	:	2.2	2.9	4.8	2.8
Restaurants and hotels	:	5.6	8.2	9.1	9.2	8.3
Miscellaneous goods and services	:	10.5	10.6	11.3	11.0	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Table B5.9a: Annual household expenditure by labour status of reference person

	Employed	Unemployed	Retired	Housekeeper	Other inactive	Total
Main item			**Average (€)**			
Food and non-alcoholic beverages	4,834	3,212	4,063	4,136	3,470	4,417
Alcoholic beverages and tobacco	613	704	433	391	:	525
Clothing and footwear	2,473	:	1,008	1,287	:	1,768
Housing, water, electricity, gas and other fuels	2,189	1,505	1,565	1,650	1,085	1,875
Furnishing, household equipment and maintenance of the house	2,118	[772]	1,228	1,319	[593]	1,655
Health	1,310	[530]	1,381	980	:	1,252
Transport	4,690	1,620	1,755	1,926	:	3,241
Communication	1,201	690	724	808	563	970
Recreation and culture	2,426	[624]	1,125	1,101	[611]	1,739
Education	1,026	:	:	337	:	624
Restaurants and hotels	2,592	1,017	1,241	1,037	:	1,857
Miscellaneous goods and services	3,144	1,494	1,777	1,700	1,281	2,423
Total	**28,616**	**13,155**	**16,463**	**16,674**	**12,870**	**22,346**
Percentage margin of error	*3.8*	*15.6*	*4.9*	*6.7*	*25.4*	*2.9*

Table B5.9b: Annual household expenditure by labour status of reference person

	Employed	Unemployed	Retired	Housekeeper	Other inactive	Total
Main item			**Sum (€)**			
Food and non-alcoholic beverages	396,351,937	16,887,700	188,563,302	111,616,961	14,510,239	727,930,138
Alcoholic beverages and tobacco	50,298,222	3,700,067	20,102,600	10,549,419	:	86,553,824
Clothing and footwear	202,727,754	:	46,769,381	34,738,967	:	291,435,845
Housing, water, electricity, gas and other fuels	179,431,770	7,914,487	72,604,972	44,525,719	4,535,177	309,012,125
Furnishing, household equipment and maintenance of the house	173,672,308	[4,056,103]	56,997,701	35,580,709	[2,482,860]	272,789,682
Health	107,439,920	[2,787,223]	64,075,968	26,452,465	:	206,372,617
Transport	384,485,854	8,515,720	81,443,073	51,979,542	:	534,220,959
Communication	98,471,943	3,625,426	33,577,806	21,802,979	2,353,604	159,831,759
Recreation and culture	198,865,199	[3,279,253]	52,213,448	29,712,281	[2,553,855]	286,624,037
Education	84,089,746	:	:	9,104,032	:	102,826,341
Restaurants and hotels	212,475,600	5,344,311	57,594,325	27,992,144	:	306,052,672
Miscellaneous goods and services	257,794,011	7,855,380	82,448,644	45,875,855	5,357,909	399,331,800
Total	**2,346,104,264**	**69,157,282**	**763,976,975**	**449,931,074**	**53,812,204**	**3,682,981,799**

Table B5.9c: Annual household expenditure by labour status of reference person

	Employed	Unemployed	Retired	Housekeeper	Other inactive	Total
Main item			%			
Food and non-alcoholic beverages	16.9	24.4	24.7	24.8	27.0	19.8
Alcoholic beverages and tobacco	2.1	5.4	2.6	2.3	:	2.4
Clothing and footwear	8.6	:	6.1	7.7	:	7.9
Housing, water, electricity, gas and other fuels	7.6	11.4	9.5	9.9	8.4	8.4
Furnishing, household equipment and maintenance of the house	7.4	[5.9]	7.5	7.9	[4.6]	7.4
Health	4.6	[4.0]	8.4	5.9	:	5.6
Transport	16.4	12.3	10.7	11.6	:	14.5
Communication	4.2	5.2	4.4	4.8	4.4	4.3
Recreation and culture	8.5	[4.7]	6.8	6.6	[4.7]	7.8
Education	3.6	:	:	2.0	:	2.8
Restaurants and hotels	9.1	7.7	7.5	6.2	:	8.3
Miscellaneous goods and services	11.0	11.4	10.8	10.2	10.0	10.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

C

APPENDIX

Classification of consumption expenditure codes

COICOP 01:
Food and non-alcoholic beverages

- Bread and cereals
- Meat
- Fish
- Milk, cheese and eggs
- Oils and fats
- Fruit
- Vegetables
- Sugar, jam, honey, chocolate and confectionery
- Food products not elsewhere classified (n.e.c)
- Coffee, tea and cocoa
- Mineral waters, soft drinks, fruit and vegetable juices

COICOP 02:
Alcoholic beverages and tobacco

- Spirits
- Wine
- Beer
- Tobacco

COICOP 03:
Clothing and footwear

- Garments
- Other articles of clothing and clothing accessories
- Cleaning, repair and hire of clothing
- Shoes and other footwear including repair and hire of footwear

COICOP 04:
Housing, water, electricity, gas and other fuels

- Actual rentals paid by tenants including other actual rentals
- Materials for the maintenance and repair of the dwelling
- Services for the maintenance and repair of the dwelling
- Water supply
- Other services related to the dwelling
- Electricity
- Gas
- Liquid, solid fuels and heat energy

COICOP 05:
Furnishings, household equipment and routine maintenance of the house

- Furniture and furnishings
- Carpets, floor coverings and repair of furniture
- Household textiles
- Major household appliances (electric or non-electric) and small electric household appliances
- Repair of household appliances
- Glassware, tableware and household utensils
- Major tools, equipment and small tools and miscellaneous accessories
- Non-durable household goods
- Domestic services and household services

COICOP 06:
Health

- Pharmaceutical products
- Other medical products, therapeutic appliances and equipment
- Medical and paramedical services
- Dental services
- Hospital services

COICOP 07:
Transport

- Motor cars
- Motor cycles, bicycles and animal drawn vehicles
- Spare parts and accessories for personal transport equipment
- Fuels and lubricants for personal transport equipment
- Maintenance and repair of personal transport equipment
- Other services in respect of personal transport equipment
- Passenger transport by road
- Passenger transport by air
- Passenger transport by sea and inland waterway
- Other purchased transport services

COICOP 08:
Communication

- Postal services
- Telephone services
- Mobile telephone services
- Internet services
- Other telecommunication services
- Telephones and fax machines
- Mobile phones

COICOP 09:
Recreation and culture

- Equipment for the reception, recording and reproduction of sound and pictures
- Photographic and cinematographic equipment, optical instruments and recording media
- Information processing equipment
- Repair of audio-visual, photographic and information processing equipment
- Major durables for indoor and outdoor recreation including musical instruments
- Maintenance and repair of other major durables for recreation and culture
- Games, toys and hobbies
- Equipment for sport, camping and open-air recreation
- Gardens, plants and flowers
- Pets and related products including veterinary and other services for pets
- Recreational and sporting activities
- Cultural services
- Books
- Newspapers and periodicals
- Miscellaneous printed matter, stationery and drawing materials
- Package holidays

COICOP 10:
Education

- Pre-primary fees and services
- Primary fees and services
- Secondary fees and services
- Post-secondary fees and services
- Tertiary fees and services
- Cultural education fees and services
- Tuition fees
- Examination fees

COICOP 11:
Restaurants and hotels

- Restaurants, cafes and the like
- Canteens
- Accommodation services

COICOP 12:
Miscellaneous goods and services

- Hairdressing salons and personal grooming establishments
- Electric appliances for personal care and other appliances, articles and products for personal care
- Jewellery, clocks and watches
- Other personal effects
- Social protection
- Insurance connected with the dwelling
- Insurance connected with health
- Insurance connected with transport
- Other insurance and financial services n.e.c
- Other non-financial services n.e.c

D

APPENDIX

Estimates of precision

As a sample survey, the results of the HBS are not likely to be a perfect representation of all Maltese households' expenditure and income. The results are based on data collected from sampled households using the survey procedures described in the methodology. These are therefore estimates of the values which would have been obtained if all households in Malta had been perfectly surveyed.

The degree of error will depend on how widely particular categories of expenditure (or income) vary between households and the degree of representativeness of the sample in each category. The term error is used here in the technical sense to describe variations and biases in the data collected.

The difference between sample estimates and population parameters caused by observing a sample instead of the whole population is known as sampling error. This type of error is smallest for the expenditure of large groups of households on items purchased frequently and when the level of spending does not vary significantly between different households. Conversely, it is largest for small groups of households, and for items purchased infrequently or for which expenditure varies considerably between households.

A numerical measure of the magnitude of the differences between sample estimates (proportion, average and total) and the value of the entire population is provided by the measurement known as the standard error.

In turn, the standard error is usually expressed as a margin of error which quantifies uncertainty about a survey result and expresses the amount of random sampling error in a survey's results. This is normally associated with a statistical level of confidence in such a way as to make it possible for us to calculate confidence intervals of the form estimate ± margin of error. Then, the margin of error may be calculated as 1.96 times the standard error on either side of the estimate, if a 95% confidence level is considered. A further correction is made to this estimate to correct for inefficiencies in the sample.

In some tables in the report, the percentage margins of errors are shown. These are simply the margins of error as a percentage of the quantity (normally the average) to which it refers. Estimates with a percentage margin of error greater than 40% were omitted from the respective tables as these represent highly volatile and unreliable survey estimates. Other estimates with a relatively high but acceptable margin of error were highlighted.

The following table is a summary of the margin of error and percentage margin of error estimated at a 95% confidence level for average annual household expenditure by type of commodity or service.

Main item	Average household consumption expenditure	Margin of error	% Margin of error	95% confidence interval
Food and non-alcoholic beverages	4,417	89	2.0	€4,417 ± €89
Alcoholic beverages and tobacco	525	34	6.5	€525 ± €34
Clothing and footwear	1,768	120	6.8	€1,768 ± €120
Housing, water, electricity, gas and other fuels	1,875	124	6.6	€1,875 ± €124
Furnishing, household equipment and maintenance of the house	1,655	103	6.3	€1,655 ± €103
Health	1,252	123	9.8	€1,252 ± €123
Transport	3,181	175	5.5	€3,241 ± €175
Communication	970	33	3.4	€970 ± €33
Recreation and culture	1,799	296	16.5	€1,739 ± €296
Education	624	69	11.0	€624 ± €69
Restaurants and hotels	1,857	87	4.7	€1,857 ± €87
Miscellaneous goods and services	2,423	119	4.9	€2,423 ± €119
Total	**22,346**	**654**	**2.9**	**€22,346 ± €654**

These margins of error are used as a measure of the precision of the average expenditures shown. The 95% confidence intervals around survey estimates mean that if it were possible to repeat the survey 100 times, in 95 instances the confidence interval would contain the population mean.

For example, if the average consumption expenditure on Food and non-alcoholic beverages is €4,417 and the corresponding margin of error is €89, then the 95% confidence interval for consumption expenditure on Food and non-alcoholic beverages is the range €4,328 to €4,506, i.e. €4,417 ± €89.

The next table illustrates estimates of precision for a range of derived percentage rates (p) and the corresponding (weighted) number of persons or households (N) over which the rates are computed.

Percentage rate (p)	14,815	24,315	34,315	45,215	57,915	74,415	93,915	164,815	364,474	424,074
0.01	2.10%	1.32%	1.10%	0.99%	0.66%	0.66%	0.44%	0.33%	0.33%	0.22%
0.03	3.64%	2.32%	1.99%	1.65%	1.10%	1.10%	0.77%	0.55%	0.44%	0.33%
0.06	5.07%	3.20%	2.76%	2.32%	1.65%	1.43%	1.10%	0.88%	0.66%	0.55%
0.1	6.51%	4.08%	3.42%	2.87%	1.99%	1.88%	1.43%	1.10%	0.88%	0.66%
0.2	8.60%	5.40%	4.63%	3.86%	2.76%	2.43%	1.88%	1.43%	1.10%	0.88%
0.4	10.59%	6.62%	5.63%	4.74%	3.31%	2.98%	2.32%	1.76%	1.43%	0.99%
0.5	10.81%	6.84%	5.74%	4.85%	3.42%	3.09%	2.43%	1.76%	1.43%	1.10%
0.6	10.59%	6.62%	5.63%	4.74%	3.31%	2.98%	2.32%	1.76%	1.43%	0.99%
0.7	9.93%	6.29%	5.29%	4.41%	3.09%	2.87%	2.21%	1.65%	1.32%	0.99%
0.8	8.60%	5.40%	4.63%	3.86%	2.76%	2.43%	1.88%	1.43%	1.10%	0.88%
0.9	6.51%	4.08%	3.42%	2.87%	1.99%	1.88%	1.43%	1.10%	0.88%	0.66%

For example, if the proportion of households who owned a garage stood at 50 per cent, calculated out of the total number of 164,815 households, then this percentage has a margin of error of 1.76 per cent, and hence the 95% confidence interval is the range 48.24 per cent to 51.76 per cent, i.e. 50% ± 1.76%.

As for the case of average amounts, estimates for percentage rates with a percentage margin of error greater than 40% (approximately equivalent to cells based on less than 20 counts) were omitted from their respective tables due to their unreliability. These are represented by the shaded margins of error in the table above.

Other types of errors which influence the results in this report are non-sampling errors. Non-sampling errors are caused by other factors mentioned so far, such as non-response, the inability or unwillingness of respondents to provide accurate and complete particulars, errors and inconsistencies by interviewers and office personnel etc. While every effort was made to minimise these types of errors, they are still present and must be borne in mind by the users of these data.

E

APPENDIX

Questionnaire

HOUSEHOLD BUDGETARY SURVEY 2015

NATIONAL STATISTICS OFFICE • MALTA

HOUSEHOLD BUDGETARY SURVEY 2015

Locality code | | |

Houshold Number | HBS | | | | | |

	D	D	M	M	Y	Y	Y	Y
Date of first visit					2	0		
Date of last visit					2	0		
Survey Period : Two weeks beginning from					2	0		

QUESTIONNAIRE

ENTER THE NAME AND SURNAME OF THE REFERENCE PERSON AND HOUSEHOLD ADDRESS	
Name and Surname	
House No.	**House name**
Street	
Locality	**Postcode**
Telephone No.	
Mobile No.	

FOR OFFICE USE ONLY			
	Number	**Signature**	**Date**
Interviewer			
Coder			
Supervisor			
Data Entry Operator			

CONFIDENTIAL WHEN COMPLETED

SECTION A –
INFORMATION ON THE HOUSEHOLD

Reference Person

Person 1

A1 **Name and surname**
(Insert the name and surname of the reference person in the first column)

A2 **Insert your identity card number, e.g. 245678(M)**

A3 **What is your residential status?**

Living at home (include members who are on holiday/business trips and members who do not reside regularly in the household but spend at least one night during the 4 weeks of the survey) ..... 1 → **A6**

Working and living with the household ..... 2 → **A6**

Temporarily absent from the household ..... 3 → **A4**

A4 **Will this person be absent from the household for a total period of <u>more than 6 months</u>?**

Yes ..... 1 → **Stop**

No ..... 2 → **A5**

A5 **Does this person share the income and expenses of the household?**

Yes ..... 1 → **A6**

No ..... 2 → **Stop**

Person is under 16 years of age ..... 3 → **A6**

A6 **Is this person.....?**

Participating directly 1

Participating indirectly 2

A7 **Sex**

Male 1

Female 2

A8 **Date of birth**

e.g. 12 January 1972

12	01	1972

DAY	MONTH	YEAR

☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
DAY MONTH YEAR	DAY MONTH YEAR	DAY MONTH YEAR	DAY MONTH YEAR

A9 **Country of birth**

For office use ONLY

A10 **Primary citizenship**

For office use ONLY

A11 **What is your relationship with the reference person?**

Spouse or partner 1

Child/Adopted child of the reference person and/or of the spouse or partner or fostered child 2

Parent of reference person or of the spouse 3

Grandchild 4

Brother/Sister 5

Other relation 6

No family relationship (e.g. resident employee) 7

Not specified 8

PERSON 1

A12 **Reference number of father**
Insert '0' if the father is not a member in this household.

A13 **Reference number of mother**
Insert '0' if the mother is not a member in this household.

A14 **Reference number of your spouse/partner**
Insert '0' if the spouse/partner is not a member in this household.

1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8

Ask the following questions to persons aged 16 years and over

A15 **What is your civil status?**

Single, never married 1	☐ 1
Married (including civil unions) 2	☐ 2
Seperated 3	☐ 3
Divorced 4	☐ 4
Marriage annulled 5	☐ 5
Widowed 6	☐ 6

A16 **Are you currently living with your husband/wife or partner?**

Yes, on a legal basis in relation to marriage laws of the country 1	☐ 1
Yes, without a legal basis 2	☐ 2
No 3	☐ 3

Ask the following questions to persons aged 16 years and over			
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3

A17 **What is the highest level of education you successfully completed?**

No schooling	0	→ B1
Pre-primary (including kindergarten; infant nursery, etc.)	1	
Primary (including year 1-6; standard 1-7)	2	
Schools for persons with special needs	3	
Secondary (general) (include Lyceum, Junior Lyceum, Area Secondary, Opportunity Classes, Grammar school, etc.)	4	
Foundation or Introductory courses in MCAST with a duration of 1 year or less (include basic courses that lead to other more advanced courses)	5	
Secondary (vocational) (include trade schools, apprentice schools, etc.)	6	
Post-Secondary (general) (include Sixth Form, Junior College, Higher Secondary, Upper Secondary, Matriculation certificate in MCAST, etc.)	7	
Post-Secondary (vocational) before 2000 (include Fellenberg training centre, City & Guilds, OTD, HTD, Technical Institute, ESTS, TAS, Industrial training centre, Trade schools, School of hairdressing, pre-vocational school, Secretarial school, Dockyard school, School for kindergarthen assistant, exclude ITS)	8	
Post-Secondary (vocational) MCAST/ITS courses on a period of 2 years or less on full-time basis (the period of the course should not include time spent in foundation or interoductory courses)	9	
Post-Secondary (vocational) at the same level and duration in (9) provided by a private institution	10	
Post-Secondary (vocational) MCAST/ITS courses spanning over a period of 2 years or more on full-time basis e.g. MCAST National Diploma (the period of the course should not include time spent in foundation or interoductory courses)	11	
Post-Secondary (vocational) at the same level and duration in (11) provided by a private institution	12	
Police or Army academy	13	
MCAST Bachelors Degrees (e.g. Bachelor of Science Hons. In Software Development)	14	
Universit Diploma or Certificate or MCAST Higher National Diploma	15	
First Degree or equivalent (including Teacher's Training College, ACCA, MIA, ACII, ACIB)	16	
Postgraduate Diploma or Certificafe	17	
Masters Degree	18	
Ph.D.	19	
Other level	20	

Specify _____

☐ 0	☐ 0	☐ 0	☐ 0
☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
☐ 3	☐ 3	☐ 3	☐ 3
☐ 4	☐ 4	☐ 4	☐ 4
☐ 5	☐ 5	☐ 5	☐ 5
☐ 6	☐ 6	☐ 6	☐ 6
☐ 7	☐ 7	☐ 7	☐ 7
☐ 8	☐ 8	☐ 8	☐ 8
☐ 9	☐ 9	☐ 9	☐ 9
☐ 10	☐ 10	☐ 10	☐ 10
☐ 11	☐ 11	☐ 11	☐ 11
☐ 12	☐ 12	☐ 12	☐ 12
☐ 13	☐ 13	☐ 13	☐ 13
☐ 14	☐ 14	☐ 14	☐ 14
☐ 15	☐ 15	☐ 15	☐ 15
☐ 16	☐ 16	☐ 16	☐ 16
☐ 17	☐ 17	☐ 17	☐ 17
☐ 18	☐ 18	☐ 18	☐ 18
☐ 19	☐ 19	☐ 19	☐ 19
☐ 20	☐ 20	☐ 20	☐ 20
_____	_____	_____	_____

A18 **What is the highest qualification that you have achieved?**

No qualification	0	☐ 0
School leaving certificate	1	☐ 1
SEC/GCSE/O-level (4 subjects or less)	2	☐ 2
SEC/GCSE/O-level (5 subjects or more)	3	☐ 3
MCAST/ITS Introductory Course	4	☐ 4
MCAST/ITS Foundation Course	5	☐ 5
Intermediate/Advanced Level	6	☐ 6
City and Guilds (Basic/Part One)/Journeyman's Certificate – Craft level	7	☐ 7
City and Guilds (Basic/Part Two)/Journeyman's Certificate – Technical level	8	☐ 8
City and Guilds (Basic/Part Three)/ Technical Diploma/ Ordinary Technical Diploma (OTD)	9	☐ 9
First Diploma	10	☐ 10
National Diploma	11	☐ 11
Higher National Diploma (HND)/ Advanced Technical Diploma/ Full Technological Diploma/Higher Technicial Diploma (HTD)	12	☐ 12
University Diploma or Certificate	13	☐ 13
First Degree	14	☐ 14
Masters/Post-graduate Diploma/ Postgraduate Certificate	15	☐ 15
Ph.D./Doctorate/DBA	16	☐ 16
Other qualification	17	☐ 17

Specify _____

☐ 0	☐ 0	☐ 0	☐ 0
☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
☐ 3	☐ 3	☐ 3	☐ 3
☐ 4	☐ 4	☐ 4	☐ 4
☐ 5	☐ 5	☐ 5	☐ 5
☐ 6	☐ 6	☐ 6	☐ 6
☐ 7	☐ 7	☐ 7	☐ 7
☐ 8	☐ 8	☐ 8	☐ 8
☐ 9	☐ 9	☐ 9	☐ 9
☐ 10	☐ 10	☐ 10	☐ 10
☐ 11	☐ 11	☐ 11	☐ 11
☐ 12	☐ 12	☐ 12	☐ 12
☐ 13	☐ 13	☐ 13	☐ 13
☐ 14	☐ 14	☐ 14	☐ 14
☐ 15	☐ 15	☐ 15	☐ 15
☐ 16	☐ 16	☐ 16	☐ 16
☐ 17	☐ 17	☐ 17	☐ 17

SECTION B

EMPLOYMENT

Questions B1 to B10 are applicable ONLY to persons aged 16 years and over

B1 **How do you describe your current activity status between Monday and Sunday of last week?**

Employed	1	☐ 1
Self-employed	2	☐ 2
Unpaid family worker	3	☐ 3
Apprentist	4	☐ 4
On maternity leave	5	☐ 5
On parental leave	6	☐ 6
Unemployed	7	☐ 7
Retired or gave up business	8	☐ 8
Student/person still studying or person undergoing work experience without pay	9	→ B10 ☐ 9
Housekeeper	10	☐ 10
Unable to work due to illness or permanent disability	11	☐ 11
Other inactive person	12	☐ 12

B2 **a. What is your main job title?**

b. Describe your main occupation

For office use ONLY

SECTION B

EMPLOYMENT

Questions B1 to B10 are applicable ONLY to persons aged 16 years and over

☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
☐ 3	☐ 3	☐ 3	☐ 3
☐ 4	☐ 4	☐ 4	☐ 4
☐ 5	☐ 5	☐ 5	☐ 5
☐ 6	☐ 6	☐ 6	☐ 6
☐ 7	☐ 7	☐ 7	☐ 7
☐ 8	☐ 8	☐ 8	☐ 8
☐ 9	☐ 9	☐ 9	☐ 9
☐ 10	☐ 10	☐ 10	☐ 10
☐ 11	☐ 11	☐ 11	☐ 11
☐ 12	☐ 12	☐ 12	☐ 12

B3 **a. Give the name of the organisation where you are employed (main job)**

b. What is the principal economic activity of this organisation?

For office use ONLY

B4 **Is this organisation a private entity?**
Note: Parastatal organisations are not considered to be private entities.

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

B5 **What is your professional status?**

Employee ..... 1 ☐ 1

Self-employed with employees ..... 2 ☐ 2

Self-employed without employees ..... 3 ☐ 3

Unpaid family worker ..... 4 ☐ 4

Apprentice ..... 5 ☐ 5

B6 **What is your employment status?**

Full-time job ..... 1 ☐ 1

Full-time job with reduced hours ..... 2 ☐ 2

Part-time job ..... 3 ☐ 3

B7 **How many hours per week do you normally work in your main job?**

For employees: include the usual/regular paid and unpaid overtime.

- **When neither the number of usual hours actually worked cannot be given, or an average number of hours worked over the past 4 weeks cannot be established, write 99.**

☐ hours

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
☐ hours	☐ hours	☐ hours	☐ hours

B8 **How many hours per week do you normally work in your second/third/ etc. jobs? (Enter 0 if person does not have a second job)**

☐ hours

B9 **What is the type of your work contract?**

Permanent work or with indefinite contract ..... 1 ☐ 1

Temporary work or definite contract ..... 2 ☐ 2

Do not have any contract ..... 3 ☐ 3

B10 **What was your main activity during the last 12 months?**
(Mark every box)
Note: If the person is temporarily absent from work, the type of work regularly done has to be written down as the main activity.

Employed (full-time) 1

Employed (part-time) 2

Employed (reduced hours) 3

Apprentice 4

Self-employed (full-time) 5

Self-employed (part-time) 6

Unpaid family worker (full-time) 7

Unpaid family worker (part-time) 8

Unemployed 9

Student 10

Retired 11

Permanently disabled and/or unfit for work 12

Housekeeper 13

Other inactive person 14

month 1 ☐

month 2 ☐

month 3 ☐

month 4 ☐

month 5 ☐

month 6 ☐

month 7 ☐

month 8 ☐

month 9 ☐

month 10 ☐

month 11 ☐

month 12 (last month before survey) ☐

☐ hours	☐ hours	☐ hours	☐ hours
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
month 1 ☐	**month 1** ☐	**month 1** ☐	**month 1** ☐
month 2 ☐	**month 2** ☐	**month 2** ☐	**month 2** ☐
month 3 ☐	**month 3** ☐	**month 3** ☐	**month 3** ☐
month 4 ☐	**month 4** ☐	**month 4** ☐	**month 4** ☐
month 5 ☐	**month 5** ☐	**month 5** ☐	**month 5** ☐
month 6 ☐	**month 6** ☐	**month 6** ☐	**month 6** ☐
month 7 ☐	**month 7** ☐	**month 7** ☐	**month 7** ☐
month 8 ☐	**month 8** ☐	**month 8** ☐	**month 8** ☐
month 9 ☐	**month 9** ☐	**month 9** ☐	**month 9** ☐
month 10 ☐	**month 10** ☐	**month 10** ☐	**month 10** ☐
month 11 ☐	**month 11** ☐	**month 11** ☐	**month 11** ☐
month 12 (last month before survey) ☐	**month 12** (last month before survey) ☐	**month 12** (last month before survey) ☐	**month 12** (last month before survey) ☐

SECTION C

INCOME

Questions C1 to C56 are applicable ONLY to persons aged 16 years and over

INCOME FROM EMPLOYMENT

C1 **Did you have any employee income during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C22** ☐ 2

C2 **Did your employer provide you with a company car, van or other vehicle for personal use during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C5** ☐ 2

C3 **Indicate the make, model, year of registration and engine type of the vehicle**

a. Make (e.g. Fiat, Toyota) ☐

b. Model (e.g. Punto, Corolla) ☐

c. Year of registration ☐

d. Engine capacity (e.g. 1200cc) ☐ CC

e. Engine type

Petrol ..... 1 ☐ 1

Diesel ..... 2 ☐ 2

Electric ..... 3 ☐ 3

Gas (LPG) ..... 4 ☐ 4

SECTION C

INCOME

Questions C1 to C56 are applicable ONLY to persons aged 16 years and over

INCOME FROM EMPLOYMENT

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
CC ☐ 1 ☐ 2 ☐ 3 ☐ 4	CC ☐ 1 ☐ 2 ☐ 3 ☐ 4	CC ☐ 1 ☐ 2 ☐ 3 ☐ 4	CC ☐ 1 ☐ 2 ☐ 3 ☐ 4

C4	**For how many months have you made use of this vehicle (or any other vehicle provided by the employer) during the last 12 months?**	☐
C5	**Did your employer provide allowances on fuel during the last 12 months?** Iva ..... 1 Le ..... 2 → **C7**	☐ 1 ☐ 2
C6	**Write the total amount of fuel subsidy or allowance that you had during the last 12 months**	€
C7	**Did your employer provide subsidies or allowances on your personal vehicle insurance during the last 12 months?** Yes ..... 1 No ..... 2 → **C9**	☐ 1 ☐ 2
C8	**Enter the amount paid by your employer on car insurance during the last 12 months**	€
C9	**Did your employer subsidise part of or all of your electicity and water bills during the last 12 months?** Yes ..... 1 No ..... 2 → **C11**	☐ 1 ☐ 2
C10	**Enter the amount paid by your employer during the last 12 months**	€

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

C11 **Did your employer subsidise part of or all of your telephone or mobile bills during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C13** ☐ 2

C12 **Enter the amount paid by your employer during the last 12 months**

€

C13 **Did your employer subsidise part or all of your meals?**

Yes, subsidised meals in the canteen at the place of work ..... 1 ☐ 1

Yes, subsidised meals in restaurants ..... 2 ☐ 2

Yes, subsidised meals both at place of work and at restaurants ..... 3 ☐ 3

No ..... 4 → **C16** ☐ 4

C14 **Enter the amount paid by your employer during the last 12 months**

€

C15 **Describe this type of benefit**

C16 **Did your employer subsidise part or all your transport expenses (excluding fuel and insurance) during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C19** ☐ 2

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2

C17 **Enter the amount paid by your employer during the last 12 months**	€
C18 **Describe this type of benefit**	
C19 **Did your employer provide any other benefit during the last 12 months?** Yes.....1 No.....2 → **C22**	☐ 1 ☐ 2
C20 **Enter the amount paid by your employer during the last 12 months**	€
C21 **Describe this type of benefit**	

€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

INCOME FROM SELF-EMPLOYMENT

C22 **Did you have any self-employment income during the last 12 months?**

Iva ..... 1 ☐ 1

Le ..... 2 → **C29** ☐ 2

C23 **Did you make profit or loss during the last 12 months?**

Profit ..... 1 ☐ 1

Loss ..... 2 ☐ 2

C24 **Indicate your total profit/loss before tax deductions during the last 12 months**

Note Include **only your share** of the business. Add all income earned from the business together with all subsidies. **Subtract:**

i. all intermediate consumption (raw materials, VAT etc.)

ii. compensation to employees

iii. taxes related to importation and exportation

iv. rents paid on land and property used for the business

v. consumption on fixed capital

€

INCOME FROM SELF-EMPLOYMENT

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

C25 **(If the previous question is not answered) Can you provide an indication of this figure in euro?**

€40,000+	1	☐ 1
€35,000 - €39,999	2	☐ 2
€30,000 - €34,999	3	☐ 3
€28,000 - €29,999	4	☐ 4
€26,000 - €27,999	5	☐ 5
€24,000 - €25,999	6	☐ 6
€22,000 - €23,999	7	☐ 7
€20,000 - €21,999	8	☐ 8
€18,000 - €19,999	9	☐ 9
€16,000 - €17,999	10	☐ 10
€14,000 - €15,999	11	☐ 11
€12,000 - €13,999	12	☐ 12
€10,000 - €11,999	13	☐ 13
€8,000 - €9,999	14	☐ 14
€6,000 - €7,999	15	☐ 15
€4,000 - €5,999	16	☐ 16
€2,000 - €3,999	17	☐ 17
€0 - €1,999	18	☐ 18

C26 **Does the figure provided above correspond to your gross or net earnings?**

Gross	1	☐ 1
Net	2	☐ 2

C27 **Indicate on average how much money did you keep for personal or household use during the past 12 months (not for business purposes) on a MONTHLY basis?**

€

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 ☐ 16 ☐ 17 ☐ 18
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

C28 **Was this amount included in the profit/loss amount stated previously?**

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

INCOME FROM SOCIAL BENEFITS

C29 **Did you receive any treasury pensions during the last 12 months?**
Note: Pensions provided from the department of Social Security should not be included here.

Yes ..... 1 ☐ 1

No ..... 2 → **C31** ☐ 2

C30 **Indicate the amount received during each period (week, month, etc.) and the number of payments received during the last 12 months?**

a. Number of payments ☐

b. Gross amount per payment €

c. Net earning per payment €

d. Tax paid per payment €

C31 **Did you receive any foreign pensions during the last 12 months? (e.g. foreign widow's pension)**

Yes ..... 1 ☐ 1

No ..... 2 → **C33** ☐ 2

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2

INCOME FROM SOCIAL BENEFITS

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€ € €	€ € €	€ € €	€ € €
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2

C32 **Indicate the amount received during each period (week, month, etc.) and the number of payments received during the last 12 months?**

a. Number of payments

b. Gross amount per payment — €

c. Net earning per payment — €

d. Tax paid per payment — €

C33 **Did you receive any income, from education-related allowances or benefits during the last 12 months? (include stipends, scholarships and refunds on education).**

Yes ..... 1 ☐ 1

No ..... 2 → **C35** ☐ 2

C34 **Indicate the amount received during each period (week, month, etc.) and the number of payments received during the last 12 months?**

a. Number of payments

b. Gross amount per payment — €

c. Net earning per payment — €

d. Tax paid per payment — €

INCOME FROM INTERESTS AND DIVIDENDS

C35 **What was the amount of interest that you received from bank accounts etc., (both local and foreign) during the last 12 months?**
Note: If this income is shared with another person, include only the proportion that you received.

€

€	€	€	€
€	€	€	€
€	€	€	€
1	1	1	1
2	2	2	2
€	€	€	€
€	€	€	€
€	€	€	€

INCOME FROM INTERESTS AND DIVIDENDS

€	€	€	€

C36 **Can you at least give an indication of the amount? To be filled ONLY if previous question has not been answered.**
Note: If this income is shared with another person, include only the portion you recieved.

€7,400+	1	☐ 1
€5,800 - €7,399	2	☐ 2
€4,400 - €5,799	3	☐ 3
€3,200 - €4,399	4	☐ 4
€2,200 - €3,199	5	☐ 5
€1,400 - €2,199	6	☐ 6
€800 - €1,399	7	☐ 7
€400 - €799	8	☐ 8
€200 - €399	9	☐ 9
€100 - €199	10	☐ 10
0 - €99	11	☐ 11

C37 **Was this amount……?**

a.	Before tax	1	☐ 1
b.	After tax	2	☐ 2
c.	Not taxable	3 → **C39**	☐ 3

C38 **What was the amount of tax paid on these earnings during the last 12 months?**
Note: If this income is shared with another person, include only the respective proportion.

€

Tick box ☑ if tax was deducted directly from the bank. ☐

C39 **What was the amount of dividends that you received from capital investments or shares, stocks or bonds (both local and foreign) during the last 12 months?**
Note: If this income is shared, include only the portion recieved. If there is no income from dividends, **write '0' and GO TO C43**

€

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
€ ☐	€ ☐	€ ☐	€ ☐
€	€	€	€

C40 **Can you give an indication of the amount?**
To be filled **ONLY** if previous question has not been answered.

€7,400+	1	☐ 1
€5,800 - €7,399	2	☐ 2
€4,400 - €5,799	3	☐ 3
€3,200 - €4,399	4	☐ 4
€2,200 - €3,199	5	☐ 5
€1,400 - €2,199	6	☐ 6
€800 - €1,399	7	☐ 7
€400 - €799	8	☐ 8
€200 - €399	9	☐ 9
€100 - €199	10	☐ 10
0 - €99	11	☐ 11

C41 **Was this amount ……**
Note: If tax is deducted directly by the bank, then select "After tax"

a.	Before tax	1	☐ 1
b.	After tax	2	☐ 2
c.	Not taxable	3 → **C43**	☐ 3

C42 **What was the amount of tax paid during the last 12 months?**
(If it is shared include only the proportion this household member paid)

€

Tick box ☑ if tax was deducted directly from the bank. ☐

C43 **Did you receive any regular income from a private pension scheme (both local and foreign) during the last 12 months?**

Yes	1	☐ 1
No	2 → **C45**	☐ 2

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
€ ☐	€ ☐	€ ☐	€ ☐
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2

C44 **Indicate the amount received each period (e.g. per week, month, etc.) and the number of payments received during the last 12 months.**

a. Amount per payment ☐ €

b. Before tax ..... 1 ☐ 1

After tax ..... 2 ☐ 2

Not taxable ..... 3 → **C44.d** ☐ 3

c. Tax paid per payment ☐ €

d. Number of payments ☐

C45 **Did you receive any income from rent on property or land during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C50** ☐ 2

C46 **How much was this income during the last 12 months?**
Note: If the income is shared with outher persons, provide only your share. ☐ €

C47 **Can you give an indication of the amount?**
To be filled **ONLY** if previous question has not been answered.

€7,400+ ..... 1 ☐ 1

€5,800 - €7,399 ..... 2 ☐ 2

€4,400 - €5,799 ..... 3 ☐ 3

€3,200 - €4,399 ..... 4 ☐ 4

€2,200 - €3,199 ..... 5 ☐ 5

€1,400 - €2,199 ..... 6 ☐ 6

€800 - €1,399 ..... 7 ☐ 7

€400 - €799 ..... 8 ☐ 8

€200 - €399 ..... 9 ☐ 9

€100 - €199 ..... 10 ☐ 10

0 - €99 ..... 11 ☐ 11

€	€	€	€
☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
☐ 3	☐ 3	☐ 3	☐ 3
€	€	€	€
☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
€	€	€	€
☐ 1	☐ 1	☐ 1	☐ 1
☐ 2	☐ 2	☐ 2	☐ 2
☐ 3	☐ 3	☐ 3	☐ 3
☐ 4	☐ 4	☐ 4	☐ 4
☐ 5	☐ 5	☐ 5	☐ 5
☐ 6	☐ 6	☐ 6	☐ 6
☐ 7	☐ 7	☐ 7	☐ 7
☐ 8	☐ 8	☐ 8	☐ 8
☐ 9	☐ 9	☐ 9	☐ 9
☐ 10	☐ 10	☐ 10	☐ 10
☐ 11	☐ 11	☐ 11	☐ 11

C48 **Is this sum of money……**

a. Before tax ..... 1 ☐ 1

b. After tax ..... 2 ☐ 2

c. Not taxable ..... 3 → **C50** ☐ 3

C49 **What was the amount of tax paid during the last 12 months?** €

HOUSEHOLD TRANSFERS

C50 **Did you make regular payments to another household during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C52** ☐ 2

C51 **Indicate the amount paid each period (e.g. per week, per month, year, etc.) and the number of payments during the last 12 months. Do not include non-regular payments like money gifts, etc.**

Amount each time €

Number of payments

C52 **Did you receive regular payments from anybody in another private household during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **C54** ☐ 2

C53 **Indicate the amount paid each period (e.g. per week, per month, year, etc.) and the number of payments during the last 12 months. Do not include non-regular payments like money gifts, etc.**

a. Amount each time €

b. Number of payments

☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
€	€	€	€

HOUSEHOLD TRANSFERS

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

OTHER TAXES

C54 **Did you pay and/or receive any other taxes (e.g. tax rebate) that where not mentioned before during the last 12 months?**

a. Yes, paid ..... 1 ☐ 1

b. Yes, received ..... 2 ☐ 2

c. No ..... 3 → **D1** ☐ 3

C55 **Indicate how much tax did you pay/receive during the last 12 months?**

€

OTHER TAXES

☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
€	€	€	€

SECTION D

INDIVIDUAL EXPENDITURE

HOLIDAYS OUTSIDE THE COUNTRY

D1 **Did you travel abroad for any reason, excluding business purposes, during the last 3 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **D4** ☐ 2

D2 **How many times did you travel abroad during the last 3 months?** ☐

D3.1 **First Visit abroad:**

a. Which country did you travel to? ☐

Tick box ☑ if the trip was a cruise ☐

b. How many nights did you spend during this visit? ☐

c. Did you leave Malta by air or by sea?

Air ..... 1 ☐ 1

Sea ..... 2 ☐ 2

d. How much did you pay on travel insurance? € ☐

e. Did you travel on a package tour?

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

f. Were all expenses covered in the tourist package?

Yes ..... 1 → **D3.1g** ☐ 1

No ..... 2 → **D3.1h** ☐ 2

g. What was the amount that you spent on the package? → **D3.2**
(Write only the part spent by yourself) € ☐

h. What was the amount that you spent on air or sea fare?
(Write only the part spent by yourself) € ☐

i. What was the amount that you spent on accommodation?
(Write only the part spent by yourself) € ☐

SECTION D

INDIVIDUAL EX-

HOLIDAYS OUTSIDE THE COUNTRY

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐	☐	☐	☐
☐ ☐ ☐ ☐ 1 ☐ 2 €	☐ ☐ ☐ ☐ 1 ☐ 2 €	☐ ☐ ☐ ☐ 1 ☐ 2 €	☐ ☐ ☐ ☐ 1 ☐ 2 €
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2 € € €	☐ 1 ☐ 2 € € €	☐ 1 ☐ 2 € € €	☐ 1 ☐ 2 € € €

D3.2 Second Visit abroad:

a. Which country did you travel to?

Tick box ☑ if the trip was a cruise

b. How many nights did you spend during this visit?

c. Did you leave Malta by air or by sea?

Air 1

Sea 2

d. How much did you pay on travel insurance? €

e. Did you travel on a package tour?

Yes 1

No 2

f. Were all expenses covered in the tourist package?

Yes ..... 1 → **D3.2g**

No ..... 2 → **D3.2h**

g. What was the amount that you spent on the package? → **D3.3**
(Write only the part spent by yourself) €

h. What was the amount that you spent on air or sea fare?
(Write only the part spent by yourself) €

i. What was the amount that you spent on accommodation?
(Write only the part spent by yourself) €

1	1	1	1
2	2	2	2
€	€	€	€
1	1	1	1
2	2	2	2
1	1	1	1
2	2	2	2
€	€	€	€
€	€	€	€
€	€	€	€

D3.3 Third Visit abroad:

a. Which country did you travel to?

Tick box ☑ if the trip was a cruise

b. How many nights did you spend during this visit?

c. Did you leave Malta by air or by sea?

Air 1

Sea 2

d. How much did you pay on travel insurance? €

e. Did you travel on a package tour?

Yes 1

No 2

f. Were all espenses covered in the tourist package?

Yes ..... 1 → **D3.3g**

No ..... 2 → **D3.3h**

g. What was the amount that you spent on the package? → **D3.4**
(Write only the part spent by yourself) €

h. What was the amount that you spent on air or sea fare?
(Write only the part spent by yourself) €

i. What was the amount that you spent on accommodation?
(Write only the part spent by yourself) €

1	1	1	1
2	2	2	2
€	€	€	€
1	1	1	1
2	2	2	2
1	1	1	1
2	2	2	2
€	€	€	€
€	€	€	€
€	€	€	€

D3.4 **Write down all goods bought during your visits abroad (exclude food, beverages and services consumed during the trip)**
e.g. keychain, magnet, t-shirt, liquers, camera, lighter, watch, etc.

Code For Office use ONLY	Description	Quantity	Currency	Amount Paid
		Number		

D3.4 **Write down all goods bought during your visits abroad (exclude food, beverages and services consumed during the trip)**
e.g. keychain, magnet, t-shirt, liquers, camera, lighter, watch, etc.

Code For Office use ONLY	Description	Quantity	Currency	Amount Paid
		Number		

INBOUND TOURISM

D4 **Did you spend at least one night at a place outside your home in Malta or Gozo for any reason, except for business purposes, during the last month?**

Yes ..... 1 ☐ 1

Le ..... 2 → **D6** ☐ 2

D5.1 **First visit:**

a. Was this visit in Malta or in Gozo?

b. How many nights did you spend?

c. How much money did you spend on travelling to go there and back? (Write only the part spent by yourself, exclude petrol costs and bus fares) €

d. Accomodation was in a hotel or in an appartment?

Hotel ..... 1 ☐ 1

Appartment ..... 2 ☐ 2

e. What was the amount that you spent on accommodation? (Write only the part spent by yourself) €

f. What was the total amount that you spent on anything else? (Write only the part spent by yourself on food during your visit) €

D5.2 **Second visit:**

a. Was this visit in Malta or in Gozo?

b. How many nights did you spend?

c. How much money did you spend on travelling to go there and back? (Write only the part spent by yourself, exclude petrol costs and bus fares) €

d. Accomodation was in a hotel or in an appartment?

Hotel ..... 1 ☐ 1

Appartment ..... 2 ☐ 2

e. What was the amount that you spent on accommodation? (Write only the part spent by yourself) €

f. What was the total amount that you spent on anything else? (Write only the part spent by yourself on food during your visit) €

INBOUND TOURISM

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €
€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €	€ ☐ 1 ☐ 2 € €

D5.2 Third visit:

a. Was this visit in Malta or in Gozo?

b. How many nights did you spend?

c. How much money did you spend on travelling to go there and back? (Write only the part spent by yourself, exclude petrol costs and bus fares) €

d. Accomodation was in a hotel or in an appartment?

Hotel ..... 1 ☐ 1

Appartment ..... 2 ☐ 2

e. What was the amount that you spent on accommodation? (Write only the part spent by yourself) €

f. What was the total amount that you spent on anything else? (Write only the part spent by yourself on food during your visit) €

LICENSES

D6 Did you pay any of the following licenses during the last 12 months? (exclude licenses paid from the business or by the employer)

a. Vehicles (used primarily for non-business purposes) €

b. Driving €

c. Watercraft (used primarily for non-business purposes) €

d. Shotguns or firearms €

e. Pet €

f. Trapping/hunting €

g. Other (e.g. radio transmitter, satellite, etc.) €

€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€

LICENSES

€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€

INSURANCE

D7 **How much did you pay for the following premiums during the last 12 months? (If the premium is shared, write only the part spent by yourself. Exclude licenses paid from the business and by the employer).**

a. Health insurance	€
b. Life insurance	€
c. Vehicle insurance (1st vehicle) (e.g. car, motorcycle etc.)	€
d. Watercraft insurance	€
e. Other insurance (exclude travel and home insurances)	€
Specify	_____

HEALTH

D8 **Have you consulted a general practitioner (exclude specialists and consultants) during the last month?**

Yes ..... 1 ☐ 1

No ..... 2 → **D10** ☐ 2

D9.1 **First visit:**

a. Did you go to the clinic? ..... 1 ☐ 1

Did the general practitioner (GP) visit you at home? ..... 2 ☐ 2

b. What was the price charged for the visit? (if visit was free of charge insert 0)
Note: Write down the amount after any deductions from health insurance. €

D9.2 **Second visit:**

a. Did you go to the clinic? ..... 1 ☐ 1

Did the general practitioner (GP) visit you at home? ..... 2 ☐ 2

b. What was the price charged for the visit? (if visit was free of charge insert 0)
Note: Write down the amount after any deductions from health insurance. €

INSURANCE

€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€

HEALTH

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €

D9.3 Third visit:

a. Did you go to the clinic? ..... 1 ☐ 1

Did the general practitioner (GP) visit you at home? ..... 2 ☐ 2

b. What was the price charged for the visit? (if visit was free of charge insert 0)
Note: Write down the amount after any deductions from health insurance. € _____

D10 Did you go to the dentist during the last month?

Yes ..... 1 ☐ 1

No ..... 2 → **D12** ☐ 2

D11.1 First visit:

a. What was the price that was charged for the dentist's service?
Note: Write down the amount after any deductions from health insurance. € _____

b. Did you need to make any of the following treatments?

X-rays ..... 1 ☐ 1

Dentures (including braces) ..... 2 ☐ 2

Other treatments ..... 3 ☐ 3

No ..... 4 ☐ 4

D11.2 Second visit:

a. What was the price that was charged for the dentist's service?
Note: Write down the amount after any deductions from health insurance. € _____

b. Did you need to make any of the following treatments?

X-rays ..... 1 ☐ 1

Dentures (including braces) ..... 2 ☐ 2

Other treatments ..... 3 ☐ 3

No ..... 4 ☐ 4

☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4
€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4

D12 **Have you used the services of a specialist/consultant (e.g. cardiologist, neurologist, ophthalmologist etc.) during the last month?**

Yes ..... 1 ☐ 1

No ..... 2 → **D14** ☐ 2

D13.1 **First visit:**

a. **What was the price that was charged?**
Note: Write down the amount after any deductions from health insurance.

€

D13.2 **Second visit:**

a. **What was the price that was charged?**
Note: Write down the amount after any deductions from health insurance.

€

D14 **Did you require the services of a medical analysis laboratory or x-rays centre (e.g. blood tests, ultra sound, MRI, etc) during the last month? Exclude x-rays taken at the dentist**

Yes ..... 1 ☐ 1

No ..... 2 → **D16** ☐ 2

D15.1 **First visit:**

What was the price charged for this visit?
Note: Write down the amount after any deductions from health insurance.

€

D15.2 **Second visit:**

What was the price charged for this visit?
Note: Write down the amount after any deductions from health insurance.

€

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€

D16 **Did you use the services of medical auxiliaries (e.g. nurses, midwives, pathologists, speech therapists, opticians, physiotherapists, etc.) during the last month?**

Yes ..... 1 ☐ 1

No ..... 2 → **D18** ☐ 2

D17.1 **First visit:**

What was the amount that you paid?
Note: Write down the amount after any deductions from health insurance.

€

Specify the service used

D17.2 **Second visit:**

What was the amount that you paid?
Note: Write down the amount after any deductions from health insurance.

€

Specify the service used

D18 **Did you require any medical attention or operation during the last month?**

Yes ..... 1 ☐ 1

No ..... 2 → **D20** ☐ 2

D19.1 **First visit:**

What was the amount that you paid?
Note: Write down the amount after any deductions from health insurance.

€

D19.2 **Second visit:**

What was the amount that you paid?
Note: Write down the amount after any deductions from health insurance.

€

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€

FINANCIAL SERVICES

D20 **Did you require any of the following financial services, not for business purposes, during the last 12 months? If yes, provide amount paid.**

a. Loan

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

b. Administrative bank services (e.g. opening of bank accounts, etc.)

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

c. Credit/debit cards services (e.g. visa payments, issue of new/lost cards, etc.)

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

d. Other financial services

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

FINANCIAL SERVICES

☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €

D21 **Did you require any other non-financial service, not for business purposes, during the last 12 months?**

a. Fees for legal services, employment agencies, etc.

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

b. Charges for undertaking and funeral services

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

c. Fees from estate agents, housing agents, etc.

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

d. Fees for issue of birth, death and marriage certificate

Iva ..... 1 ☐ 1

Le ..... 2 ☐ 2

Ammont €

e. Payments for newspaper notices and advertisements

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

f. Payments for tattoo, perciengs, etc.

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

question continues...

☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €

...

g. Payments for botox, plastic surgery, etc.

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

h. Other professional services (**not legal**) (e.g. architecht, notary services, etc.)

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

i. Other **non-financial** services (private detectives, auctioneers, salesrooms operators, etc.)

Yes ..... 1 ☐ 1

No ..... 2 ☐ 2

Amount €

☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €
☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €	☐ 1 ☐ 2 €

EDUCATION-RELATED EXPENDITURE

D22 **Did you attend an academic course (include State, Church or Independent school) during the last 12 months?**

Government	1	☐ 1
Church	2	☐ 2
Independent	3	☐ 3
No	4 → **D27**	☐ 4

D23 **Which level did you attend?**

Pre-primary	1	☐ 1
Primary	2	☐ 2
Special schools for persons with disability	3	☐ 3
Secondary	4	☐ 4
Post-secondary (general)	5	☐ 5
Post-secondary (vocational)	6	☐ 6
Tertiary	7	☐ 7
Masters	8	☐ 8
Ph.D.	9	☐ 9
Other level	10	☐ 10

Specifika _____

EDUCATION-RELATED EXPENDITURE

☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4	☐ 1 ☐ 2 ☐ 3 ☐ 4
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

D24	**Was this course done mainly over the internet (i.e. online course)?** Yes ..... 1 No 2	☐ 1 ☐ 2
D25	**What was the amount of money paid for educational fees and donations during the last 12 months? If no payment was made, write '0' in the amount.**	€
D26	**How much did you pay for school transport during the last 12 months? (exclude public transport) If no payment was made, write '0' in the amount.**	€
D27	**Did you buy any academic books during the last 12 months?** Yes ..... 1 No ..... 2 → **D29**	☐ 1 ☐ 2
D28	**How much money did you spend on these books during the last 12 months?**	€
D29	**Did you attend any academic private lessons during the last 12 months?** Excluding driving lessons. Yes ..... 1 No ..... 2 → **D32**	☐ 1 ☐ 2
D30	**How much money did you spend on these lessons during the last 12 months?**	€

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

D31 **Could you provide an indication of the amount of money that you spent on these lessons during the last 12 months?**
Answer this question only if the previous was not known.

€1,200+	1	☐ 1
€1,000 - €1,199	2	☐ 2
€900 - €999	3	☐ 3
€800 - €899	4	☐ 4
€700 - €799	5	☐ 5
€600 - €699	6	☐ 6
€500 - €599	7	☐ 7
€400 - €499	8	☐ 8
€300 - €399	9	☐ 9
€200 - €299	10	☐ 10
€100 - €199	11	☐ 11
€0 - €99	12	☐ 12

D32 **Did you attend summer school during the last 12 months?**

Yes, sport or other related courses	1		☐ 1
Yes, other courses	2		☐ 2
No	3	→ **D34**	☐ 3

D33 **How much money did you spend on this service during the last 12 months?**

€

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12
☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3	☐ 1 ☐ 2 ☐ 3
€	€	€	€

OTHER COURSES (EXCLUDING SPORTS)

D34 **Did you attend any locally organised non-academic courses during the last 12 months?**
(Include non-academic private lessons)

Yes, dance course	1	☐ 1
Yes, music course	2	☐ 2
Yes, art course	3	☐ 3
Yes, other cultural courses	4	☐ 4
Yes, other courses	5	☐ 5
No	6 → **D37**	☐ 6

D35 **How much did you spend on these courses during the last 12 months?**

€

D36 **Could you provide an indication of the amount of money that you spent on these courses during the last 12 months?**
(Answer only if the previous question was not known)

€1,500+	1	☐ 1
€1,250 - €1,499	2	☐ 2
€1,000 - €1,249	3	☐ 3
€750 - €999	4	☐ 4
€500 - €749	5	☐ 5
€250 - €499	6	☐ 6
€0 - €249	7	☐ 7

OTHER COURSES (EXCLUDING SPORTS)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6
€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

DRIVING LESSONS

D37 **Did you attend any driving lessons during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **D40** ☐ 2

D38 **How much did you spend on these lessons during the last 12 months?**

€

D39 **Could you provide an indication of the amount of money that you spent on these courses during the last 12 months?**
(Answer only if the previous question was not known)

€1,500+ ..... 1 ☐ 1

€1,250 - €1,499 ..... 2 ☐ 2

€1,000 - €1,249 ..... 3 ☐ 3

€750 - €999 ..... 4 ☐ 4

€500 - €749 ..... 5 ☐ 5

€250 - €499 ..... 6 ☐ 6

€0 - €249 ..... 7 ☐ 7

SPORTS LESSONS

D40 **Did you attend any sport lessons during the last 12 months?**

Yes ..... 1 ☐ 1

No ..... 2 → **D45** ☐ 2

DRIVING LESSONS

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

SPORTS LESSONS

☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2

D41 **How much did you spend on these lessons during the last 12 months?**

€

D42 **Could you provide an indication of the amount of money that you spent on these courses during the last 12 months?**
(Answer only if the previous question was not known)

€1,500+	1	☐ 1
€1,250 - €1,499	2	☐ 2
€1,000 - €1,249	3	☐ 3
€750 - €999	4	☐ 4
€500 - €749	5	☐ 5
€250 - €499	6	☐ 6
€0 - €249	7	☐ 7

D43 **Did you have any refund on these sport lessons during the last 12 months?**

Iva	1	☐ 1
Le	2 → **D45**	☐ 2

D44 **Enter the total amount of refund that was paid to you during the last 12 months?**

€

€	€	€	€
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2	☐ 1 ☐ 2
€	€	€	€

FEES

D45 **Indicate the total amount of membership fees paid by yourself during the last 12 months.**
Note: If there wasn't a membership payment, write '0' as amount.

a. Social and sports club membership (e.g. gym, etc.)	€
b. Other club membership	€
c. Trade union membership	€
d. Magazine and periodical membership (exclude memberships for business purposes)	€
e. Gozo ferry pass	€
f. Other membership not mentioned above (e.g. Fondazzjoni Wirt Artna, etc)	€
g. Vehicle towing agencies	€
Tick box ☑ if this amount is included in the vehicle insurance	☐

Person 2	Person 3	Person 4	Person 5

FEES

€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
€	€	€	€
☐	☐	☐	☐

SECTION E

DWELLINGS

E1 **What is the type of your main dwelling?**

- Terraced house ☐ 1
- Semi-detached house (include: villa, bungalow, converted farmhouse, etc.) ☐ 2
- Fully-detached house (include: villa, bungalow, converted farmhouse, etc.) ☐ 3
- Ground-floor tenement having its own airspace (without an overlying habitation) ☐ 4
- Ground-floor tenement without its own airspace (having an overlying habitation) ☐ 5
- Maisonette ☐ 6
- Flat/penthouse in a building with 10 dwellings or more ☐ 7
- Flat/penthouse in a building with less than 10 dwellings ☐ 8
- Farmhouse (unconverted) ☐ 9
- Suite of rooms forming part of a housing unit ☐ 10
- Garage ☐ 11
- Cellar ☐ 12
- Boathouse ☐ 13
- Yacht ☐ 14
- Caravan, fixed or mobile ☐ 15
- Other type? ☐ 16 State which? → ☐

E2 **How many rooms does this dwelling contain? (Exclude those used for business and/or professional purposes)** ☐

Note: A room should be large enough to hold a bed (at least 4 square metres) and whose height is at least 2 metres high. Combined/open plan rooms should be counted separately.

- **Include:** kitchens, bedrooms, dining rooms, living or sitting rooms, habitable rooms in cellar or basement, other spaces used or intended for habitation.
- **Exclude:** kitchenettes, corridors, verandahs, halls, washrooms, bathrooms, showers, toilets and garages.

E3 **In which year was the dwelling constructed?**

1918 or before	☐ 1	1971 - 1980	☐ 7
1919 - 1945	☐ 2	1981 - 1990	☐ 8
1946 - 1955	☐ 3	1991 - 1995	☐ 9
1956 - 1960	☐ 4	1996 - 2000	☐ 10
1961 - 1965	☐ 5	2001 - 2005	☐ 11
1966 - 1970	☐ 6	after the year 2005	☐ 12 → year _____

E4 **In which year did you buy/inherit or were given this dwelling?**

Sena ☐

E5 **Is this dwelling…**

- Yours, purchased ☐ 1 → **E6**
- Yours, given for free (include inheritance) ☐ 2
- Rented furnished (below €185 per month) ☐ 3
- Rented furnished (€185 or more per month) ☐ 4
- Rented unfurnished (below €185 per month) ☐ 5
- Rented unfurnished (€185 or more per month) ☐ 6
- Used free of charge ☐ 7

→ **E17**

E6 **Do you have an outstanding loan on this dwelling?**

- Yes, to the bank ☐ 1
- Yes, to the government ☐ 2
- Yes, to someone or an institution ☐ 3
- No ☐ 4 → **E17**

E7 **Enter the MINIMUM monthly loan repayment on the house loan.** €

E8 **Enter the TOTAL MONTHLY repayment on the loan (include also any added sums of money that are given to the bank on a regular basis in order to end the loan before the stipulated time).** €

E9 **If any extra payments were made, apart from those mentioned in E8. ENTER THE TOTAL AMOUNT that was paid during last year.** €

E10 **What was the initial loan amount, that is, the principal?** €

E11 **In which year was the initial loan taken out?**

Year ☐

E12 **Over how many years was the loan to be repaid, that is, the term of the loan?**

Term of loan ☐

E13 **What is the annual interest rate on this loan? (If the interest rate is a variable rate, take the current interest rate, and if the interest rate is subsidised, give the total interest rate)**

Percentage annual interest rate ☐

E14 **Do you have any subsidy on this interest rate?**

YES from government ☐ 1 → **E15**	**YES from workplace** ☐ 2 → **E15**	**NO** ☐ 3 → **E17**

E15 **Indicate the reference number of the person that received this benefit.**

Reference number ☐

E16 **Indicate the net rate at which you are paying the loan**

Net rate ☐

SECONDARY DWELLINGS:

E17 **Do you have a secondary dweling (e.g. holiday flat) that is not used for business purposes?**

Yes, owned by the family ..... ☐ 1

Yes, rented during for the whole year ..... ☐ 2

Yes, rented for some months during the year but used on regular basis by the household ..... ☐ 3

Yes, on a timeshare basis ..... ☐ 4

No ..... ☐ 5

GARAGES

E18 **Indicate the number of garages for personal use...?**

a. You own and form part of the main dwelling	
b. You own and do not form part of the main dwelling	
c. You rent and form part of the main dwelling	
d. You rent and do not form part of the main dwelling	
e. No garages for private use	

PURCHASING OF PROPERTY AND/OR LAND:

E19 **Indicate whether you have bought any property and/or land (not for business purposes) during the last 12 months**

Type	Total Price	Notary service	from which:		
			Tax	Commissions	Other services
a. Land	€	€	€	€	€
b. Main dwelling	€	€	€	€	€
c. Secondary dwelling	€	€	€	€	€
d. Other dwelling	€	€	€	€	€
e. Garage	€	€	€	€	€
f. Parking space	€	€	€	€	€

CONSUMER DURABLES

E20 **Indicate the number of vehicles that were used by household members during the last 12 months**

	Owned	Used free of charge
a. Motor cars		
b. Vans		
c. Trucks		
d. Motorcycles		
e. Watercraft/Aircraft		

E21 **If any vehicle used by household member for private purpose undertaken a VRT test during the last 12 months, write the total cost spent on VRT test for all the vehicles that were tested.**

€

E22 **Indicate the number of household commodities that are used by household members (in main dwelling, secondary dwelling, etc.)**

		Number
a.	Television	
b.	Satellite dish/antenna	
c.	Water heater (Geaser)	
d.	Solar water heater	
e.	Gas water heater	
f.	Central air-conditioning system	
g.	Air-conditioning system	
h.	Solar/photovoltaic panels (write down the number of units installed)	

SECTION F

RENT ON MAIN DWELLING

Questions F1 to F5 are applicable ONLY to persons residing in rented dwellings

F1 **How much was your last rent payment on your main dwelling?** €

F2 **How many weeks did this amount cover?**

F3 **Does this rent cover:**

	Yes	No
a. Water and electricity?	☐ 1	☐ 2
b. Telephone?	☐ 1	☐ 2
c. Cable TV?	☐ 1	☐ 2
d. Gas?	☐ 1	☐ 2
e. House insurance?	☐ 1	☐ 2
f. Regular maintenance and repairs?	☐ 1	☐ 2
g. Condominium?	☐ 1	☐ 2

F4 **Did you have any subsidies on your rent during the last 12 months?**

Yes, from local government 1	☐ 1	
Yes, from your employer 2	☐ 1	
No 3	☐ 1	→ **F6**

F5 **What is the amount of subsidies that you received during the last 12 months?** €

OTHER ACTUAL RENTALS, EMPHYTEUSIS AND CONDOMINIUM PAYMENTS

F6 Rents	Yes	No	Amount of last payment	Number of months covered by this payment
a. Secondary residence (or other residences used on regular basis by the household)	☐ 1	☐ 2	€	
b. Garages not used for business purposes	☐ 1	☐ 2	€	
c. Other property not used for business purposes	☐ 1	☐ 2	€	

F7 Emphyteusis	Yes	No	Amount of last payment	Number of months covered by this payment
a. Main residence	☐ 1	☐ 2	€	
b. Secondary residence	☐ 1	☐ 2	€	
c. Garages not used for business purposes	☐ 1	☐ 2	€	
d. Other property not used for business purposes	☐ 1	☐ 2	€	
e. The land on which the principal residence was constructed	☐ 1	☐ 2	€	
f. The land on which the secondary residence was constructed	☐ 1	☐ 2	€	
g. The land on which the garage/s (not used for business) was constructed	☐ 1	☐ 2	€	
h. Other land not used for business purposes	☐ 1	☐ 2	€	

F8 Condominium payments	Yes	No	Amount of last payment	Number of months covered by this payment
a. Main residence	☐ 1	☐ 2	€	
b. Secondary residence	☐ 1	☐ 2	€	
c. Other propery which is not used for business purposes	☐ 1	☐ 2	€	

SECTION G

BILLS, INSURANCE AND FINANCIAL SERVICES

G1 **Have you paid any bills (not for business purposes) for the following services in your main and secondary dwellings during the last 12 months?**

Note: Give amount of a typical regular bill along with the corresponding number of months covered.

	Yes	No	Amount of last payment	Number of months covered by this bill
a. Cable/digital television	☐ 1	☐ 2	€	
b. Satellite television (purchase of cards)	☐ 1	☐ 2	€	
c. Internet connection	☐ 1	☐ 2	€	
d. Fixed telephone line	☐ 1	☐ 2	€	
e. Fixed telephone line – pre-paid	☐ 1	☐ 2	€	
f. Mobile phone – pre-paid	☐ 1	☐ 2	€	
g. Mobile phone - contract	☐ 1	☐ 2	€	
h. Bundles Specify _____	☐ 1	☐ 2	€	

G2 **Write down the amount of money you paid for water and electricity bills both in your main and secondary dwellings during the last 12 months?**

Note: Give amount of a typical regular bill along with the corresponding number of months covered.

Type of dwelling	Amount of last payment	Number of months covered
a. Main dwelling	€	
b. Secondary dwelling	€	
c. Garage	€	
d. Other	€	

G3 **Have you paid any installation charges (not for business purposes) for the following services both in your main and secondary dwelling during the last 12 months?**

	Yes	No	Amount of last payment
a. Cable television	☐ 1	☐ 2	€
b. Telephone	☐ 1	☐ 2	€
c. Internet	☐ 1	☐ 2	€
d. Electricity	☐ 1	☐ 2	€
e. Water	☐ 1	☐ 2	€
f. Mobile phone (connection fee)	☐ 1	☐ 2	€

G4 **Indicate whether you have any of the following insurance policies. If yes, indicate the amount paid in the last payment and the number of months covered by this payment.**

	Yes, insurance covers both property and inside content	Yes, basic insurance covering only the property	No	Amount of last payment	Number of months covered
a. Main residence	☐ 1	☐ 2	☐ 3	€	
b. Secondary residence	☐ 1	☐ 2	☐ 3	€	
c. Other property not used for business purposes	☐ 1	☐ 2	☐ 3	€	
d. Other insurance (e.g. civil liability or third party insurance)	☐ 1	☐ 2	☐ 3	€	

SECTION H

MAINTENANCE AND REPAIRS

H1 **Did you carry out any maintenance and/or repairs (e.g. painting, repair of water pipes and electricity systems, etc.) in your main residence, not used for business purposes, during the last 12 months?**
(Exclude the amount of money spent on material when maintenance and repairs were carried out by a household member).
Note: If any member in the house is currently paying for work on a new home, the proportion of costs covered by this person has to be included.

	Yes, for the first time and/or to the modify the structure of the property	Yes, to replace/ maintain old work	No	Material	Payment for work*	Tick box ☑ if price given includes BOTH material and service costs
a. Plastering	☐ 1	☐ 2	☐ 3	€	€	☐
b. Painting	☐ 1	☐ 2	☐ 3	€	€	☐
c. Apertures	☐ 1	☐ 2	☐ 3	€	€	☐
d. Furniture	☐ 1	☐ 2	☐ 3	€	€	☐
e. False ceilings	☐ 1	☐ 2	☐ 3	€	€	☐
f. Floor tiling	☐ 1	☐ 2	☐ 3	€	€	☐
g. Parquet tiling	☐ 1	☐ 2	☐ 3	€	€	☐
h. Electricity system	☐ 1	☐ 2	☐ 3	€	€	☐
i. Water system	☐ 1	☐ 2	☐ 3	€	€	☐
j. Bathroom installations	☐ 1	☐ 2	☐ 3	€	€	☐
k. Fireplace installation, both gypsum and stone	☐ 1	☐ 2	☐ 3	€	€	☐
l. Masonry/gypsum units installation	☐ 1	☐ 2	☐ 3	€	€	☐
m. Other masonry work	☐ 1	☐ 2	☐ 3	€	€	☐
			Code			
n. Other work (i) _____	☐ 1	☐ 2		€	€	☐
o. Other work (ii) _____	☐ 1	☐ 2		€	€	☐

*** Give the total amount paid for the work done. Include amount paid for material supplied by the service provider**

H2 **Did you carry out any maintenance and/or repairs (e.g. painting, repair of water pipes and electricity systems, etc.) in your secondary residence, not used for business purposes, during the last 12 months?**
(Exclude the amount of money spent on material when maintenance and repairs were carried out by a household member).
Note: If any member in the house is currently paying for work on a new home, the proportion of costs covered by this person has to be included.

	Yes, for the first time and/or to the modify the structure of the property	Yes, to replace/ maintain old work	No	Material	Payment for work*	Tick box ☑ if price given includes BOTH material and service costs
a. Plastering	☐ 1	☐ 2	☐ 3	€	€	☐
b. Painting	☐ 1	☐ 2	☐ 3	€	€	☐
c. Apertures	☐ 1	☐ 2	☐ 3	€	€	☐
d. Furniture	☐ 1	☐ 2	☐ 3	€	€	☐
e. False ceilings	☐ 1	☐ 2	☐ 3	€	€	☐
f. Floor tiling	☐ 1	☐ 2	☐ 3	€	€	☐
g. Parquet tiling	☐ 1	☐ 2	☐ 3	€	€	☐
h. Electricity system	☐ 1	☐ 2	☐ 3	€	€	☐
i. Water system	☐ 1	☐ 2	☐ 3	€	€	☐
j. Bathroom installation	☐ 1	☐ 2	☐ 3	€	€	☐
k. Fireplace installation, both gypsum and stone	☐ 1	☐ 2	☐ 3	€	€	☐
l. Masonry/gypsum units installation	☐ 1	☐ 2	☐ 3	€	€	☐
m. Other masonry work	☐ 1	☐ 2	☐ 3	€	€	☐
			Code			
n. Other work (i) _____	☐ 1	☐ 2		€	€	☐
o. Other work (ii) _____	☐ 1	☐ 2		€	€	☐

*** Give the total amount paid for the work done. Include amount paid for material supplied by the service provider**

H3 **Did you carry out any maintenance and/or repairs on household appliances dring the last 3 months?**
(Enter the total cost if maintenance or repairs have been carried out more than once during the last 3 months)

	Yes	No	Amount paid
i. Television	☐ 1	☐ 2	€
ii. Computer machinery	☐ 1	☐ 2	€
iii. Gas and/or electric cooking equipment	☐ 1	☐ 2	€
iv. Fridge/Freezer	☐ 1	☐ 2	€
v. Dishwasher	☐ 1	☐ 2	€
vi. Washing machine and/or Tumble dryer	☐ 1	☐ 2	€
vii. Water heater (electric or gas)	☐ 1	☐ 2	€
viii. Water heater (panels)	☐ 1	☐ 2	€
ix. Air-conditioning system	☐ 1	☐ 2	€
x. Solar/photovoltaic panels	☐ 1	☐ 2	€
xi. Other electric household appliances	☐ 1	☐ 2	€
xii. Other non-electronic personal appliances in the household	☐ 1	☐ 2	€
xiii. Other system (i) _____	☐ 1	☐ 2	€
xiv. Other system (ii) _____	☐ 1	☐ 2	€

H4 **Did you carry out any maintenance and/or repairs (e.g. mechanic, panel beater, etc.) on vehicles or watercrafts/aircrafts that are not used for business purposes during the last year? (Include also payments made by insurances).**

Codes:	1 Car	2 Van/Truck	3 Motorcycle	4 Bicycle	5 Watercraft	6 Aircraft

	Codes of Service	Describe the type of service	Code - For office use ONLY	Cost of material*	Cost of service (e.g. mechanic)*
a.				€	€
b.				€	€
c.				€	€
d.				€	€
e.				€	€
f.				€	€

*** Give the total amount paid for the work done. Include amount paid for material supplied by the service provider**

SECTION I

PURCHASE OF HOUSEHOLD APPLIANCES, FURNITURE AND CARS

I1 **Did you purchase any of the following household appliances during the last 12 months? If yes, then indicate the amount spent by the members within your household.**

a) Communications/Audiovisual equipment

	Yes	No	Number	Cash price	Hire-purchase price*
i. Mobile (include any smart-phones and android phones)	☐ 1	☐ 2		€	€
ii. Camera/digital camera	☐ 1	☐ 2		€	€
iii. Satellite receiver/aerial	☐ 1	☐ 2		€	€
iv. Television	☐ 1	☐ 2		€	€
v. Internet streaming TV box (e.g. Android, Apple TV)	☐ 1	☐ 2		€	€
vi. Video/cassette and/or player and recorder	☐ 1	☐ 2		€	€
vii. Video camera	☐ 1	☐ 2		€	€
	Code				
viii. Other (i) _____				€	€
ix. Other (ii) _____				€	€

b) Large household appliances

	Yes	No	Number	Cash price	Hire-purchase price*
i. Air-condition	☐ 1	☐ 2		€	€
ii. Dishwasher	☐ 1	☐ 2		€	€
iii. Electric oven and/or grill	☐ 1	☐ 2		€	€
iv. Gas cooker and/or grill	☐ 1	☐ 2		€	€
v. Fridge-freezer and/or freezer	☐ 1	☐ 2		€	€
vi. Fridge without freezer	☐ 1	☐ 2		€	€
vii. Gas/electric fireplace, gas hob and/or kerosene heater	☐ 1	☐ 2		€	€
viii. Washing machine and/or tumble dryer	☐ 1	☐ 2		€	€
ix. Solar water heater	☐ 1	☐ 2		€	€
x. Solar/Photovoltaic panels	☐ 1	☐ 2		€	€
	Code				
xi. Other (i) _____				€	€
xii. Other (ii) _____				€	€

*** Hire and purchase price should only be included whenever applicable.**

c) Small household appliances

	Yes	No	Number	Cash price	Hire-purchase price*
i. Fan	☐ 1	☐ 2		€	€
ii. Food mixer and/or juice extractor	☐ 1	☐ 2		€	€
iii. Iron	☐ 1	☐ 2		€	€
iv. Microwave	☐ 1	☐ 2		€	€
	Code				
v. Other (i) _____				€	€
vi. Other (ii) _____				€	€

d) IT equipment

	Yes	No	Number	Cash price	Hire-purchase price*
i. Computer/Laptop/Netbook	☐ 1	☐ 2		€	€
ii. Notebook or tablet	☐ 1	☐ 2		€	€
iii. Printer and/or scanner and/or photocopier	☐ 1	☐ 2		€	€
	Code				
iv. Other (i) _____				€	€
v. Other (ii) _____				€	€

PURCAHSE OF VEHICLES:

I2 **Did any household member purchase a new or second hand vehicle for non-business purposes during the last 12 months?**
For each of these vehicles please provide the following information:

Vehicle	New	Second Hand	Petrol/LPG	Diesel	Electric	≤1,500cc	>1,500cc	Cash Price	Hire and purchase price *
a. No.1	☐ 1	☐ 2	☐ 1	☐ 2	☐ 3	☐ 1	☐ 2	€	€
b. No.2	☐ 1	☐ 2	☐ 1	☐ 2	☐ 3	☐ 1	☐ 2	€	€
c. No.3	☐ 1	☐ 2	☐ 1	☐ 2	☐ 3	☐ 1	☐ 2	€	€

*** Hire and purchase price should only be included whenever applicable.**

FURNITURE:

I3 **Did any household member purchase any of the following fitted furniture during the last 12 months?**
For each of these items, please provide the following information:

	Yes	No	Cash price	Hire-purchase price*
i. Kitchen	☐ 1	☐ 2	€	€
ii. Dining room	☐ 1	☐ 2	€	€
iii. Bedroom	☐ 1	☐ 2	€	€
iv. Sitting/Living room	☐ 1	☐ 2	€	€
v. Study	☐ 1	☐ 2	€	€
vi. Other _____	Code ☐		€	€

LOOSE FURNITURE:

I4 **Did any household member purchase any of the following loose furniture during the last 12 months?**
For each of these items, please provide the following information:

	Yes				No	Number	Cash price	Hire-purchase price*
	Metal	Wood	Plastic	Glass				
i. Kitchen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5		€	€
ii. Dining room	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5		€	€
iii. Sofas and/or chairs	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5		€	€
iv. Loose furniture for the bathroom (e.g. vaity units)	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5		€	€
v. Accessories for the bathroom (e.g. baths, shower base, etc)	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5		€	€
vi. Other loose furniture _____	Code ☐						€	€
vii. Other _____	☐						€	€

*** Hire and purchase price should only be included whenever applicable.**

CARPETS AND FLOOR COVERINGS:

I5 **Did any household member purchase any of the following carpets and floor coverings during the last 12 months?**
For each of these items, please provide the following information:

	Yes	No	Number	Cash price	Hire-purchase price*
i. Fitted carpets	☐ 1	☐ 2		€	€
ii. Loose carpets	☐ 1	☐ 2		€	€
iii. Carpets made from animal leather/fur	☐ 1	☐ 2		€	€
	Code				
iv. Other floor coverings (i) _____				€	€
v. Other floor coverings (ii) _____				€	€

HOME ORNAMENTS:

I6 **Did any household member purchase any of the following home ornaments during the last 12 months?**
For each of these items, please provide the following information:

	Yes	No	Number	Cash price	Hire-purchase price*
i. Original paintings or sculptures and/or engravings	☐ 1	☐ 2		€	€
ii. Reproduction of an artwork	☐ 1	☐ 2		€	€
	Code				
iii. Other _____				€	€

*** Hire and purchase price should only be included whenever applicable.**

LIGHTING EQUIPMENT:

I7 **Did any household member purchase any of the following lighting equipment during the last 12 months?**
For each of these items, please provide the following information:

	Yes	No	Number	Cash Price	Hire-purchase price*
i. Chandeliers and other electric ceiling or wall lightning fittings	☐ 1	☐ 2		€	€
ii. Standing lamps or bedside lamps	☐ 1	☐ 2		€	€
iii. Other _____	Code ☐			€	€

HOUSEHOLD TEXTILES:

I8 **Did any household member purchase any of the following household textiles during the last 12 months?**
For each of these items, please provide the following information:

	Yes	No	Number	Cash Price	Hire-purchase price*
i. Furnishing fabrics	☐ 1	☐ 2		€	€
ii. Curtains	☐ 1	☐ 2		€	€
iii. Mattresses	☐ 1	☐ 2		€	€
iv. Other _____	Code ☐			€	€

*** Hire and purchase price should only be included whenever applicable.**

SECTION J

INTERVIEWER'S REPORT

J1. **Write down the number of minutes that were taken in order to fill in this questionnaire.**

minutes

J2. **Other comments**

Interviewer's signature _____

DETAILS OF THE PERSON WHO WILL BE RECEIVING THE PAYMENT	
Name	
Surname	
House No.	**House name**
Street	
Locality	**Postcode**
Telephone No.	

Interviewer's signature

HOUSEHOLD BUDGETARY SURVEY 2015

Respondent's signature

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