



# ESPN Thematic Report on Retirement regimes for workers in arduous or hazardous jobs

## Malta

2016

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May 2016



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
Directorate C — Social Affairs  
Unit C.2 — Modernisation of social protection systems

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**European Social Policy Network (ESPN)**

**ESPN Thematic Report on  
Retirement regimes for  
workers in arduous or  
hazardous jobs**

**Malta**

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## Summary/Highlights

Malta does not have a legal definition governing persons working in an arduous or hazardous job. Instead, the term 'manual worker' is often used in popular speech. This covers a wide range of occupations, not all of which necessarily fall into the category of arduous or hazardous jobs. However, when speaking about arduous and hazardous jobs, in the popular mind this is typically linked to workers engaged first and foremost in the quarrying and construction industries.

In Malta, there are no special or specific provisions for pensions for workers in arduous and/or hazardous jobs (WAHJ), and the general provisions also apply to them. In fact, the state pensions make no special provision for the early exit of such workers from the labour force, and offer them no preferential treatment. When the retirement age was increased, a specific recommendation by the Pensions Working Group was initially intended for persons engaged in some sectors of manual work (such as quarrying and construction), in order to allow them earlier exit from the labour market. However, this recommendation was not applied narrowly (as was the intention), and it has since been applied to the whole of the workforce. As a result, the measure has effectively become a generally applicable early exit route for everyone from work into retirement.

Although Malta's economy is registering robust growth rates (NSO 108/2015), and although the at-risk-of-poverty index for the total population is declining, the same is not true for persons over the age of 65 (Statistics on Income and Living Conditions (SILC), 2015). Because of their generally lower declared wages and lower social security contributions, Maltese WAHJ are entitled to lower state pensions. By inference, it can be stated that WAHJ are bound to be among those worst off in the whole population when they become pensioners. Consequently, if they were to be analysed separately as a group, their at-risk-of-poverty index would most likely be higher than the mean for Malta's pensioner group overall. Careful attention is therefore required to ensure that the fruits of Malta's economic growth are enjoyed equally by all the population, and that the benefits permeate down to workers engaged in arduous and hazardous jobs.

# 1 Overall description of the policy mix targeted at workers in arduous or hazardous jobs

## 1.1 Who is regarded as being in an arduous or hazardous job?

In Maltese law there is no distinction or any other form of categorisation of the different kinds of socio-economic classes of workers. The two main categories used are a) white-collar workers and b) manual workers. This distinction is used primarily as a socio-economic classification and has no clear delineation. Workers whose duties involve labour and require a substantial element of physical strain are generally classified as manual workers. However, it is consequently not possible to talk in legally correct terms about arduous and hazardous jobs in Malta.

According to a working paper by the Pensions Working Group (2015), Malta's historical links to the United Kingdom mean that the UK's definition of a manual worker is generally followed. This refers to workers 'who work through the expenditure primarily of physical rather than intellectual labour';<sup>1</sup> these are generally referred to as 'blue-collar workers'. Blue-collar workers are differentiated three ways, according to their core skills:

- Skilled craft workers;
- Semi-skilled; or
- Unskilled workers.

The distinguishing factors typically attributed to blue-collar workers (compared to white-collar workers) are:

- The physical nature of the job;
- They are usually paid on a weekly basis; and
- They often enjoy less-advantageous conditions of service (e.g. holidays) than white-collar workers, although these differences are being reduced through managerial policies of harmonisation.<sup>2</sup>

As argued earlier, Malta has no standard regulation governing the legal position of manual workers. However, separate regulations cover particular groups, and in practice collective agreements play a very important role in shaping their pay and conditions. These agreements often refer to the International Standard Classification of Occupations as a reference for the definition of working classes. This standard, published by the International Labour Organization (ILO), summarises the core manual worker classifications under three 'minor groups'. These are: a) mining and construction labourers; b) manufacturing labourers; and c) transport labourers and freight handlers.

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<sup>1</sup> This definition was applied by the Pensions Working Group in 2005, in 'Defining Manual Workers and Workers in other Demanding Jobs: Supplementary Paper to the Final Report of the Pensions Working Group (Supplementary Paper No 02 (a), p.1). It was adopted from the UK and the reference quoted in the above document is <http://www.eurofound.eu.int/emire/UNITED%20KINGDOM/MANUALWORKER-EN.html>. The same definition is referred to in the (Malta) Pensions Strategy Group 2015 document 'Strengthening the Pension System: A Strategy for an Adequate and Sustainable Maltese Pension System' on page 87.

<sup>2</sup> Narrowing or eliminating the differences in the basis for the treatment of manual and non-manual workers in order to achieve 'single status' in respect of fringe benefits and other terms and conditions of employment.

## 1.2 What end-of-career options do they have? How are those options evolving?

Since Malta has no specific end-of-career options for WAHJ, they acquire pension rights just like any other worker.

Back in 2004, when the pension reform was being planned, the planners did look at how to deal with manual workers, and they focused on two options: (i) a separate retirement age for certain categories of manual labour; (ii) an exit route open to all, but with sanctions.<sup>3</sup> At the time, the experts involved in the Pensions Working Group (PWG) considered that if exit at the age of 61 did not carry sanctions, this would become the de facto retirement age, even though the official retirement age was going to be increased gradually to 65 years.

The PWG came down in favour of the second option. The main argument adduced at the time was that if the first option were to be implemented, politicians would come under pressure from, for example, teachers and nurses, who would argue that they should be treated equally with manual workers because of the psychological or physical stresses they endure.

As a result, the government accepted the second option, which provided for an early exit at the age of 61 for anyone who has a 40-year contribution history. The concern that 61 would become the de facto retirement age for all has since proved justified. Recently an attempt to close this early-exit route has been made by introducing an incentive mechanism for persons to remain in the labour force until they are aged 62–65. The incentive provides for an increase in the pension. Thus if the pension at age 61 is 100%, it would be augmented to 105% at age 62; 105.5% at age 63; 106% at age 64 and 106.5% at age 65. The government has initially limited this to persons working in the private sector.<sup>4</sup>

## 2 Pension rules for workers in arduous or hazardous jobs

Since Malta has no special pension or early retirement schemes that are exclusively applicable to WAHJ, the normal schemes apply: flat-rate pensions and two-thirds pensions.

Flat-rate pensions are awarded to people who also receive a service pension and to claimants who have a low pensionable income. Two-thirds pensions are awarded to all others.

A full retirement pension requires a yearly average of at least 50 weekly contributions from 1956 or from age 19 (whichever occurs later), or from age 18 if the person was born after 1958, up to the last full year prior to the year of retirement.

With effect from January 2014, the pension age increased to 62 years for both males and females, and the accumulation of contributions for a full two-thirds pension increased to 40 years.

A person may be eligible to a contributory retirement pension (also popularly referred to as the 'two-thirds' pension), if he or she satisfies a set of statutory conditions. The following criteria must be fulfilled:

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<sup>3</sup> The proposed sanction implied a temporary 6% reduction in the value of the pension up to 65 years of age (62 to 65). Personal communication, Ministry for the Family and Social Solidarity.

<sup>4</sup> See 'Pensions Group calls for incentives to encourage late retirement – Some workers will need to pay more contributions, mums, students to get credited contributions', Times of Malta, 17 June 2015, at <http://www.timesofmalta.com/articles/view/20150617/local/pensions-group-calls-for-incentives-to-encourage-late-retirement-some.572901> and 'Higher pensions for those who work beyond retirement age', *Malta Today*, 22 March 2016, at [http://www.maltatoday.com.mt/news/national/63401/higher\\_pensions\\_for\\_those\\_who\\_work\\_beyond\\_retirement\\_age\\_#.V2Ec4vi9602](http://www.maltatoday.com.mt/news/national/63401/higher_pensions_for_those_who_work_beyond_retirement_age_#.V2Ec4vi9602)



- If a person was born:
  - On or before 31 December 1951, the retirement age is 60 years if female and 61 years if male
  - Between 1952 and 1955, the retirement age is 62 years
  - Between 1956 and 1958, the retirement age is 63 years
  - Between 1959 and 1961, the retirement age is 64 years
  - On or after 1 January 1962, the retirement age is 65 years.
- A person has been employed or self-employed for not less than ten years prior to retirement.
- A person has paid at least 156 weekly contributions.
- On the date of retirement, a person satisfies the relevant contribution conditions.
- A contributory retirement pension is awarded as from the day following the date of retirement.

Contributory **invalidity** pensions are awarded to people who have made at least 250 contributions and are suffering from a medical condition which, according to the medical board of the Social Security Department, renders them permanently incapable of any full-time or part-time employment. Such persons must have been:

- Incapable of work (due to their medical condition) for at least six months prior to their claim and
- Must have been in continuous employment (or registering for work on the Part 1 register held by the Employment and Training Corporation) for at least one year.

However, a person – whether male or female, a manual or a non-manual worker – who reaches 61 years of age can opt for earlier retirement if he or she:

- Was born between 1952 and 1961 and has 1,820 (35 years' worth) paid or credited contributions, or
- Was born on or after 1 January 1962 and has paid or been credited with 2,080 (40 years) contributions.

Tables 1 and 2 below provide more details.

**Table 1: Retirement ages in Malta**

	Years	Male retirement age	Female retirement age
<b>Born on or before</b>	31 December 1951	61	60
<b>Born during</b>	1952 to 1955	62	62
<b>Born during</b>	1956 to 1958	63	63
<b>Born during</b>	1959 to 1961	64	64
<b>Born on or after</b>	1 January 1962	65	65

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439810245599-1cf46b74-ebcf>

**Table 2: Full pension entitlement calculation in Malta**

Born	Number of years of social security contributions required	Rules for employed persons	Rules for self-employed & self-occupied persons
<b>Before 1952</b>	30	Average <b>best 3 consecutive</b> years out of the <b>last 10</b> consecutive calendar years of the basic wage or salary	Average of the <b>last 10</b> calendar years of the net contributory income
<b>During 1952–1955</b>	35	Average <b>best 3 consecutive</b> years out of the <b>last 11</b> consecutive calendar years of the basic wage or salary	Average <b>best 10 consecutive</b> years out of the <b>last 11 consecutive</b> calendar years of the net contributory income
<b>During 1956–1958</b>	35	Average <b>best 3 consecutive</b> years out of the <b>last 12</b> consecutive calendar years of the basic wage or salary	Average <b>best 10 consecutive</b> years out of the <b>last 12 consecutive</b> calendar years of the net contributory income
<b>During 1959–1961</b>	35	Average <b>best 3 consecutive</b> years out of the <b>last 13 consecutive</b> calendar years of the basic wage or salary	Average <b>best 10 consecutive</b> years out of the <b>last 13 consecutive</b> calendar years of the net contributory income
<b>1962 onwards</b>	40	Average of the basic wage or salary or net income or net earnings of the <b>best 10</b> calendar years within the <b>last 40</b> calendar years	Average of the basic wage or salary or net income or net earnings of the <b>best 10</b> calendar years within the <b>last 40</b> calendar years

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439810246072-2f2e150f-336d>

## 2.1 Existence of *special pension schemes* for workers in arduous and/or hazardous jobs

As already stated above, there are no special pension schemes in Malta for workers in arduous and/or hazardous jobs. The general pension schemes apply.

## **2.2 Pensionable age**

The pensionable age for persons involved in arduous and/or hazardous jobs does not vary from that of other workers. The pension rules described above apply to all persons in Malta, irrespective of category. In 2015, the average retirement age was 60.1.

## **2.3 Accrual of pension rights**

There is no system of accrual of pension rights in Malta for persons involved in arduous and/or hazardous jobs.

## **2.4 Career or contribution record required to access full/reduced pension, including penalties for early take-up**

There is no specific scheme that applies only to persons in arduous and/or hazardous jobs.

## **2.5 Funding of the schemes (public or private), e.g. through additional contribution; general taxation**

There is no additional funding of any other public or private pension scheme applicable to persons involved in arduous and/or hazardous jobs.

## **2.6 The role of first pillar and supplementary pension schemes, such as occupational schemes or personal pension insurance**

In Malta, the first pillar is the only source of pension, unless individuals involved in arduous and/or hazardous jobs have invested in a private pension scheme on their own individual initiative. This is unlikely to happen in the case of workers involved in arduous or hazardous work since, in general, their declared income is rather low and there is a lack of interest in private investment schemes in Malta overall.

## **2.7 How the various periods spent in arduous or hazardous jobs are taken into account for retirement calculations (eligibility and benefits)**

There is no system that documents the periods during which a person is involved in an arduous and/or hazardous job, and there is no system that allows him/her to benefit for any special/additional form of pension for such a period.

**Are the rules the same for all WAHJ or do specific rules apply to different categories or professions?** Since there are absolutely no specific rules that give preference to persons involved in arduous and/or hazardous jobs, this question is not applicable.

## **3 Retirement patterns and retirement income of workers in arduous or hazardous jobs**

There is no empirical study specifically on the retirement patterns and retirement income of workers in arduous or hazardous jobs in Malta. Since there are no special retirement arrangements for this group of people, the retirement patterns follow those of the general population. Malta does not have any data that distinguish between the retirement patterns of white-collar workers and manual workers. Pensions are related to social security contributions, which are in turn related to income.<sup>5</sup>

As already indicated above, the social security contributions (on which the state pensions are calculated) are wage related. Since manual workers are not well paid and generally pay a lower rate of social contributions during their working life, their retirement income tends to be lower than that of higher-paid white-collar workers. This essentially means

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<sup>5</sup> See Table 6 below.

that categories of workers doing arduous or hazardous jobs will have a lower income than persons with an entitlement to a 'full' state pension.

This is bound to be problematic, since the number of pensioners in Malta at risk of poverty is increasing steadily, despite the fact that the at-risk-at-poverty level for the Maltese population as a whole is decreasing. Tables 3-1 to 4-3 summarise the trends since 2006. Tables 3-1 to 3-3 show a decline in the risk of poverty for the Maltese population as a whole, also reflected in the figure for both males (Table 3-2) and females (Table 3-3).

**Table 3-1: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population – total**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	23.8	24.3	24.7	24.6	24.4	:
European Union (27 countries)	25.3	24.4	23.7	23.3	23.7	24.2	24.7	24.5	24.4	:
European Union (15 countries)	21.9	21.6	21.6	21.4	21.8	22.5	23.1	23.1	23.3	:
Malta	19.5	19.7	20.1	20.3	21.2	22.1	23.1	24.0	23.8	:

Source: EU: Statistics on Income and Living Conditions (SILC), 2015.

**Table 3-2: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population – males**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	22.6	23.1	23.7	23.6	23.6	:
European Union (27 countries)	23.9	22.9	22.3	22.0	22.6	23.1	23.6	23.6	23.5	:
European Union (15 countries)	20.4	20.1	20.1	20.1	20.7	21.4	22.0	22.2	22.4	:
Malta	17.9	18.6	18.7	19.1	20.1	20.9	21.9	23.1	22.9	:

Source: SILC, 2015.

**Table 3-3: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population – females**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	24.8	25.3	25.7	25.4	25.2	:
European Union (27 countries)	26.6	25.9	25.1	24.5	24.8	25.3	25.7	25.4	25.2	:
European Union (15 countries)	23.3	23.1	23.0	22.6	22.9	23.7	24.1	24.0	24.2	:
Malta	21.1	20.9	21.5	21.6	22.4	23.2	24.3	24.9	24.7	:

Source: SILC, 2015.

On the other hand, Tables 4-1 to 4-3 show that the at-risk-of-poverty rates for the Maltese population aged 65 and over are rising, albeit not consistently. However, a more

consistent increase has been noted among females (See Table.4.3 below) For both males and females, the latest 2014 figures show a significant increase over 2013 and when compared with figures for the EU 27 over the same period, the number of people at risk in Malta is consistently higher than in the EU. This is especially worrying in respect of 'manual' workers, who, as already explained above, would be entitled to lower pension incomes.

**Table 4-1: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population 65 years and over – total**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	20.1	20.4	19.3	18.2	17.8	:
European Union (27 countries)	24.7	24.4	23.3	21.7	19.9	20.3	19.2	18.1	17.7	:
European Union (15 countries)	21.5	21.7	20.9	19.6	18.0	18.7	17.2	16.4	16.3	:
Malta	25.7	22.8	26.0	22.2	21.7	21.0	22.3	20.8	23.3	:

Source: SILC, 2015.

**Table 4-2: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population 65 years and over – males**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	16.4	16.9	16.4	15.2	14.6	:
European Union (27 countries)	20.8	20.6	19.4	18.3	16.3	16.8	16.3	15.1	14.5	:
European Union (15 countries)	18.2	18.4	17.5	16.7	14.9	15.7	15.0	14.1	13.7	:
Malta	26.5	25.9	26.1	22.7	22.2	22.3	23.6	20.5	22.3	:

Source: SILC, 2015.

**Table 4-3: People at risk of poverty or social exclusion by age and sex:  
Percentage of total population 65 years and over – females**

GEO/TIME	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
European Union (28 countries)	:	:	:	:	22.9	23.1	21.6	20.5	20.2	:
European Union (27 countries)	27.6	27.3	26.2	24.4	22.7	23.0	21.4	20.4	20.1	:
European Union (15 countries)	24.0	24.2	23.6	21.8	20.4	21.0	18.9	18.3	18.4	:
Malta	25.1	20.4	25.9	21.9	21.2	19.9	21.3	21.0	24.2	:

Source: SILC, 2015.

### 3.1 At what age and through which pathways do WAHJ tend to exit the labour market?

As can be seen from Table 5 below, according to Eurostat, the average exit age in Malta increased from 57.6 years in 2001 to 60.5 in 2010, the last year for which data are available (this indicator has been discontinued). During the same period, the average exit age in the European Union rose slightly from 60.3 to 61.5 years. The data provided by Eurostat are for all Maltese, as no gender-specific data are offered. Some gender-differentiated data were provided by the National Statistics Office (NSO) for some years, as shown in Table 6.

**Table 5: Average exit age from the labour force – weighted by the probability of withdrawal from the labour market**

GEO/TIME	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
European Union (27 countries)	59.9	60.1	61.0	60.5	61.0	61.2	61.2	61.4	61.4	61.5
European Union (25 countries)	59.9	60.4	61.0	60.5	60.9	61.0	61.2	61.3	61.4	61.6
European Union (15 countries)	60.3	60.8	61.4	60.9	61.1	61.3	61.5	61.5	61.6	61.7
European Community (12 countries)	60.2	60.7	61.4	60.8	61.1	61.3	61.5	61.4	61.6	61.6
Malta	57.6	58.2	58.8	58.0	58.8	58.5	:	59.8	60.3	60.5

Source: Eurostat, 2015.

As can be seen from Table 6 below, the exit age for males in Malta rose from 53.4 in 2001 to 58.2 in 2004, while that for females decreased from 55.1 to 53.2 in the same period. Data available from 2008 onwards show that the exit age for males increased only slightly between 2008 and 2015, from 59.7 to 60.2. The exit point for females in the same period also shows a minimal increase – from 58.8 to 59.8.

**Table 6: Average exit age from the labour force**

Year	Gender		Total
	Male	Female	
	Mean		
2001	53.4	55.1	53.7
2002	58.6	55.1	58.0
2003	58.3	56.5	57.9
2004	58.2	53.2	57.2
2005-2007	NA	NA	NA
2008	59.7	58.8	59.5
2009	59.7	59.0	59.6
2010	59.9	58.9	59.7
2011	59.9	59.0	59.8
2012	59.8	59.3	59.7
2013	59.8	59.5	59.7
2014	60.0	59.4	59.8
2015	60.2	59.8	60.1

Source: 2001–2004: News Release 73/2005, NSO; 2008–2015: NSO, Personal Communication. Data were extracted from the Labour Force Survey and represent 'persons 49 years or more who are no longer employed and who stopped working due to retirement or early retirement'.

A note of caution is, however, necessary in view of the possibility of exiting the labour market at 61 (discussed at the end of section 1). It is calculated that something like 45% of all those who meet the conditions governing exit from work at 61 (despite the official retirement age) decided not to continue working to 62. This trend was visible in 2014 and 2015. What this effectively means is that nearly 50% of people exit the labour force at 61, despite the fact that the statutory retirement age has been increased – and are doing so in a perfectly legal manner. Thus, the early exit trigger enabled a de facto retirement age of 61 years.<sup>6</sup>

### 3.2 What is the relative income situation of WAHJ after retirement?

As already indicated above, persons in arduous and hazardous jobs in Malta do not follow any special path into retirement, but instead just take the route open to all other workers. As was pointed out in section 3.1, the path that was originally intended by the Pension Reform Group to be used primarily by this category of workers has become a permanent exit route open to all workers.

Share data are not available for Malta, and so the only indication of the economic situation of WAHJ comes from inference. Since they are normally entitled to lower pensions than workers who have paid higher social security contributions because of their higher salaries, WAHJ are more likely to end up at risk of poverty. These indirect indications derive from the fact that, despite the general well-being of the Maltese economy, the at-risk-of-poverty rate among persons aged 65 and over increased between 2013 and 2014 (Tables 4-1 to 4-3).

Tables 7-1 to 9-2 below present an exhaustive set of data on pensions in Malta. They have been included here since they were specifically requested; however, they provide

<sup>6</sup> Personal communication, Department of Social Security, Malta.

no additional information on the post-retirement plight of WAHJ in Malta, since, as has been repeatedly pointed out, the regulations that apply to persons in this category also apply to all other workers in Malta. It should be noted that official data for Tables 7-1 to 9-2 (and indeed Tables 1 and 2) are not available; the data used come from a private source, but there is no reason why the figures should not be considered accurate.

In this context, it is of paramount importance that careful scrutiny and attention should be devoted to this category of workers, in order to ensure that economic growth in Malta permeates down to all sections of the population. If this is not done urgently, the relative conditions facing pensioners generally – but especially WAHJ pensioners – are bound to deteriorate more than for other segments of the population.

**Table 7-1: Pension entitlement in Malta 2014 – contributory pension type**

	Maximum pension per week	Minimum pension per week
<b>Two-thirds pension</b>	€228.36	€35.49
<b>Survivors pension</b>	€190.30	€34.39
<b>Married persons in receipt of a national minimum pension or an invalidity pension</b>	€137.57	€100.11
<b>Single persons in receipt of a national minimum pension or an invalidity pension</b>	€118.30	€94.71

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439900093071-83c85c2c-c729>

**Table 7-2: Pension entitlement in Malta 2014 – non-contributory pension type**

	Married rates per week when both spouses qualify	Married rates per week when one spouse qualifies	Single & widow rates per week
<b>Age pension</b>	€126.74	€81.90	€99.51
<b>Disability pension</b>	€188.70	€94.35	€94.35
<b>Carer's pension</b>	NA	NA	€98.69

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439900093071-83c85c2c-c729>

**Table 8-1: Pension entitlement in Malta 2015 – contributory pension type**

	Maximum pension per week	Minimum pension per week
<b>Two-thirds pension</b>	€228.74	€35.61
<b>Survivors pension</b>	€190.96	€34.51
<b>Married persons in receipt of a national minimum pension or an invalidity pension</b>	€138.03	€100.57
<b>Single persons in receipt of a national minimum pension or an invalidity pension</b>	€118.69	€95.09

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1453731158354-098af9b2-f91b>



**Table 8-2: Pension entitlement in Malta 2015 – non-contributory pension type**

	Married rates per week when both spouses qualify	Married rates per week when one spouse qualifies	Single & widow rates per week
Age pension	€133.25	€87.34	€99.51
Disability pension	€199.58	€99.79	€99.79
Carer's pension	NA	NA	€104.13

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1453731158354-098af9b2-f91b>

**Table 9-1: Pension entitlement in Malta 2016 – contributory pension type**

	Maximum pension per week	Minimum pension per week
Two-thirds pension	€229.92	€39.09
Survivors pension	€191.60	€39.09
Married persons in receipt of a national minimum retirement pension	€141.83	€104.37
Single persons in receipt of a guaranteed national minimum level pension	€130.30	€96.70
Married persons in receipt of an invalidity pension	€139.43	€101.97
Single persons in receipt of an invalidity pension	€119.86	€96.26

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439895211871-9a7c8bd5-7e06>

**Table 9-2: Pension entitlement in Malta 2016 – non-contributory pension type**

	Married rates per week when both spouses qualify	Married rates per week when one spouse qualifies	Single & widow rates per week
Age pension	€134.66	€88.51	€88.51
Disability pension	€201.92	€100.96	€100.96
Carer's pension	NA	NA	€105.31

Source: <http://yesitmatters.com/resources/social-security-matters/pensions-faqs/#1439895211871-9a7c8bd5-7e06>

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