

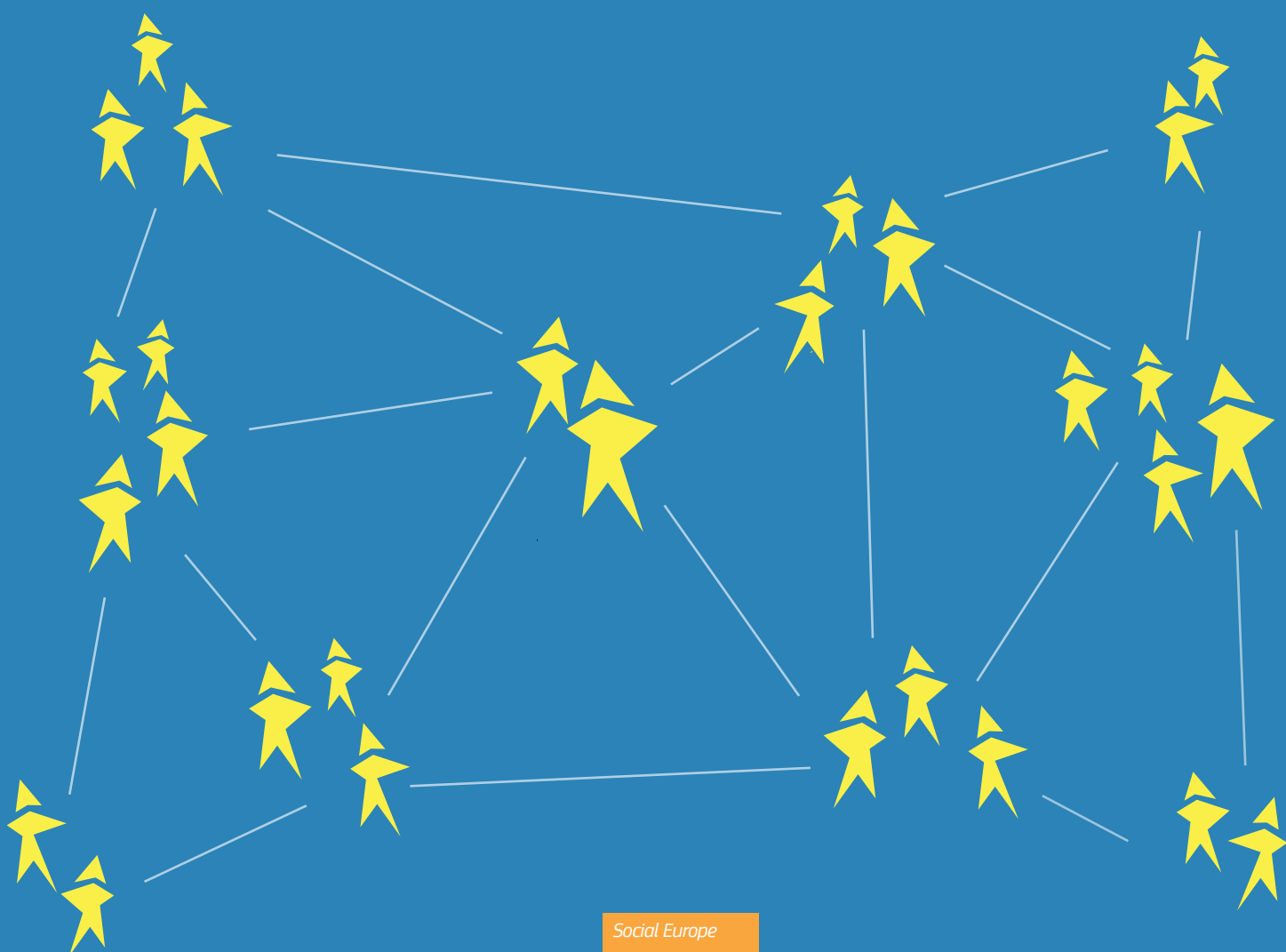


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to social protection for young people

## Malta

Mario Vassallo



*Social Europe*

**EUROPEAN COMMISSION**

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**European Social Policy Network (ESPN)**

**ESPN Thematic Report:  
Access to social protection for  
young people**

**Malta**

**2021**

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## SUMMARY

Malta has an inclusive social support system that seeks to ensure that social solidarity is expressed through a set of benefit schemes. The system includes a mixture of social insurance elements (based on regular contributions that condition eligibility) and social assistance (SA) (which is non-contributory).

This report focuses on the following groups of benefits available to young people aged 15-29: (a) unemployment benefits; (b) sickness and healthcare benefits; (c) maternity, paternity and parental cash benefits; (d) guaranteed minimum income schemes; and (e) housing benefits. Malta's school leaving age is 16 – special permission is required to leave before then. Young people aged 15-16 are not specifically targeted by cash benefits, except for the *semi-independent living concept* housing scheme (which can provide rent subsidies to young people aged 16-28 out of care or rehabilitation programmes) and student grants (which are available to all post-secondary students).

Those aged 16-29 theoretically have the same rights as anybody else in respect of the contribution-based schemes, and of other schemes which are not linked to contributions but address very specific circumstances. Some of these schemes, such as those limited to heads of households, can only be utilised by people over 18. This, however, does not necessarily mean that, in all cases, cash benefits for the young are equal to those for older people: in some cases, such as unemployment and sickness benefits, eligibility is tied to specific conditions involving the number of contributions paid, and therefore short working histories militate against the younger generation. This is especially relevant for people aged 16-29 involved exclusively in part-time employment, because of the complex way their reduced contributions are calculated when a request for benefits is submitted.

One of the main preoccupations of social policy planners and administrators in Malta is to ensure that benefits do not entice people to be dependent on them and thus desist from becoming gainfully qualified. SA can be considered to be the basic minimum-income scheme for Malta. SA is supplemented by a set of other schemes specifically targeted at different pockets of need.

Although most of the schemes are intended for everyone, without distinction by gender, age, religion etc., some were designed to address the needs of specific sub-groups in society. Very few have so far been specifically designated to address the special needs of young people aged 15-29. Nominally, young people can benefit from most schemes in the same way as other citizens, regardless of age. But in practice this is not always true, particularly in housing-related schemes. It is rare, though on the increase, for young people to move out of their parents' household.

Maternity, paternal and parental benefits are equally available to all, regardless of social/economic condition and age.

The number of young people living on their own is on the increase, but is still relatively small. Though most Maltese people own their own house, young people qualify for benefits from the Housing Authority's schemes, except for those that are intended specifically for older people because of their special circumstances. People under 18 might find it difficult to be eligible for benefits under certain schemes.

It can therefore be stated that in Malta there are very few schemes that specifically address people aged 15-29, but that members of this age cohort are mostly eligible for benefits at the same level as anybody else. With social change and the advent of trends that are more consonant with cosmopolitan lifestyles than with those of small island-states such as Malta, demands are bound to increase.

# 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE<sup>1</sup>

## 1.1 Distribution of young people (aged 15–29) by main activity status

**Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Malta , % 15-29 and 30-64)**

	MALTA											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	60.2	62.2	64.1	68.0	67.9	66.1	67.1	69.3	71.4	73.5	75.2	76.8
<i>Paid employment**</i>	94.2	95.2	95.4	94.3	92.8	92.0	83.8	83.1	81.8	83.2	82.1	81.9
<i>Self-employment**</i>	5.1	4.5	4.4	5.2	6.7	7.6	15.6	16.3	17.6	16.2	17.4	17.4
<i>Contributing family work**</i>	0.7	0.4	0.2	0.5	0.5	0.4	0.6	0.7	0.6	0.5	0.5	0.7
UNEMPLOYMENT***	8.6	7.5	7.4	5.4	6.3	7.3	4.2	3.7	2.8	3.0	2.7	3.3
INACTIVITY****	34.2	32.9	30.7	28.1	27.5	28.8	29.9	28.0	26.6	24.2	22.7	20.6
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work **</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (\*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (\*\*) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (\*\*\*) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Malta, 66.1% of people aged between 15 and 29 were in employment, compared to 76.8% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Malta was 7.3% of the 15-29 age group and 3.3% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Malta in the 15-29 and 30-64 age groups were 28.8% and 20.6%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa\_eegais], [lfsa\_egaps], [lfsa\_pganws] and [lfsa\_igan]. Data downloaded on 24 May 2021.

<sup>1</sup> Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

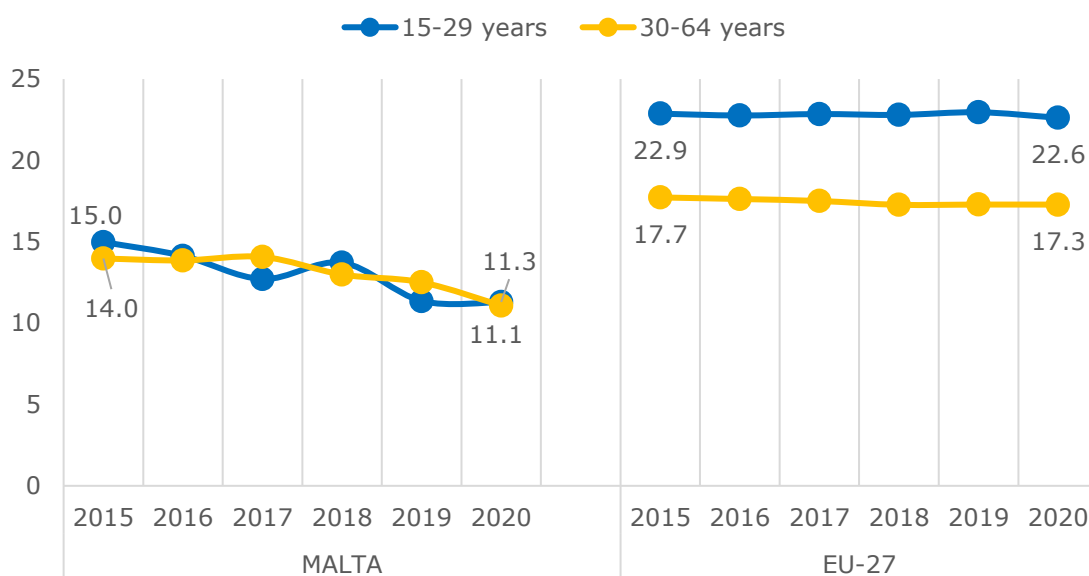
**Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Malta, ratios 15-29/30-64)**

	MALTA						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.90	0.90	0.90	0.93	0.90	0.86	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.12	1.15	1.17	1.13	1.13	1.12	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.33	0.28	0.25	0.32	0.39	0.44	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.11	0.51	0.33	0.88	0.85	0.63	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.03	2.02	2.66	1.78	2.31	2.23	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	1.14	1.17	1.15	1.16	1.21	1.40	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Malta, 66.1% of people aged between 15 and 29 were in employment compared to 76.8% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.86. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

Source: See Table 1a.

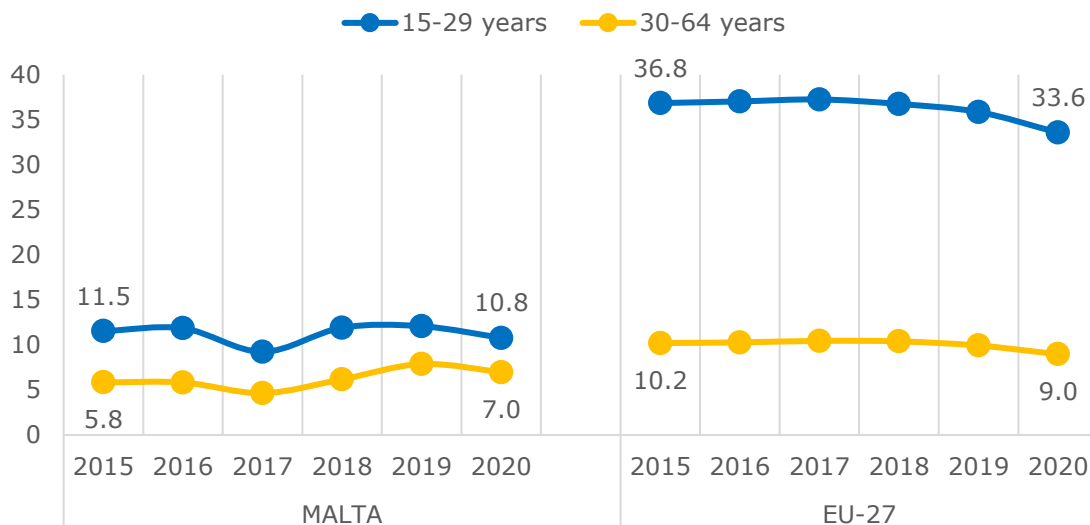
**Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Malta, %)**

Reading note: In 2020, in Malta, the share of part-time employment in total employment was 11.3% for the 15-29 age group and 11.1% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa\_epgn62]. Data downloaded on 24 May 2021.



**Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Malta, %)**

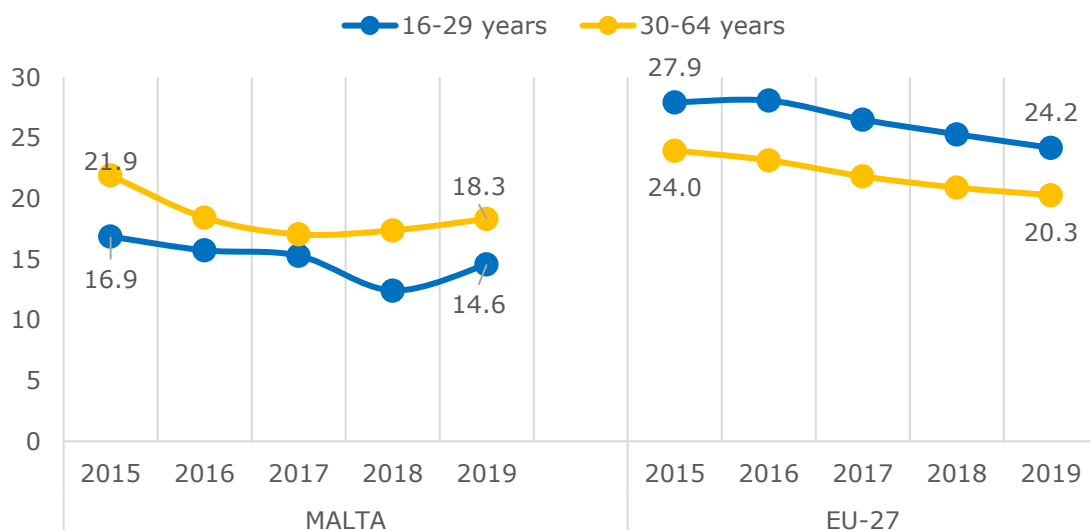


Reading note: In 2020, in Malta, the share of temporary workers among employees was 10.8% for the 15-29 age group and 7.0% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa\_epgn62] and [Ifsa\_egaps]. Data downloaded on 24 May 2021.

## 1.2 Young people (aged 15–29) at risk of poverty or social exclusion

**Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Malta, %)**

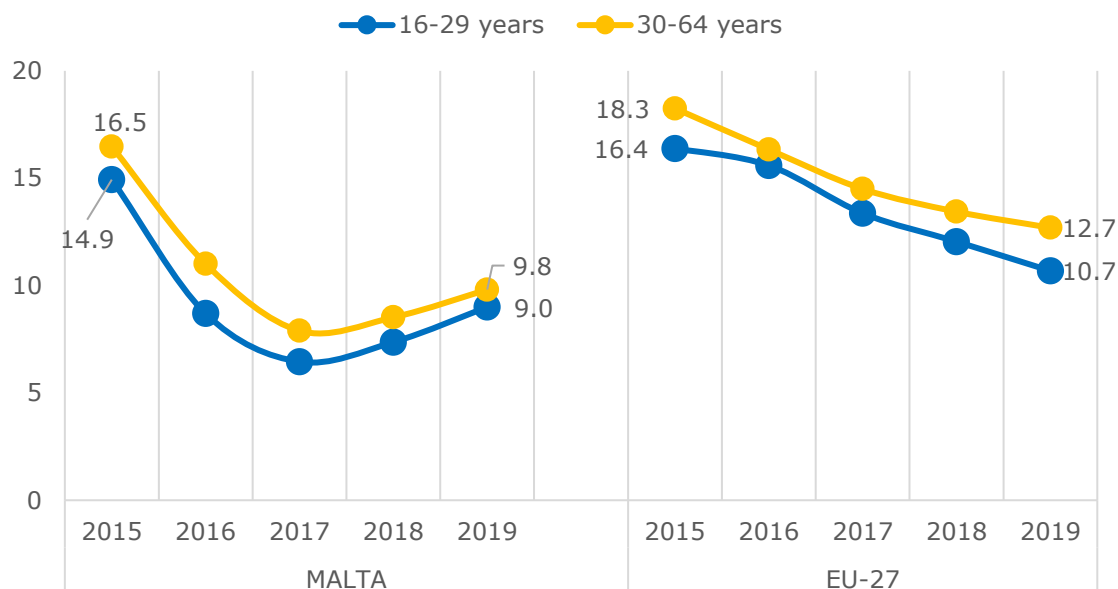


Reading note: In 2019, in Malta, 14.6% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 18.3% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_peps02]. Data downloaded on 24 May 2021.

### 1.3 Young people (aged 15–29) materially and socially deprived

**Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Malta, %)**

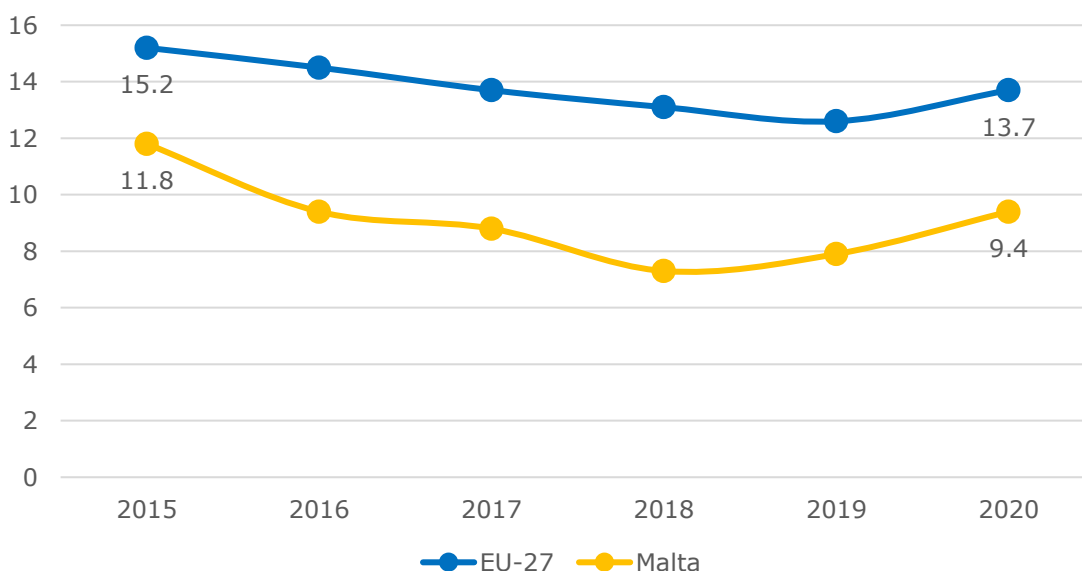


Reading note: In 2019, in Malta, 9.0% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 9.8% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_mdsc]. Data downloaded on 24 May 2021.

### 1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

**Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Malta, %)**

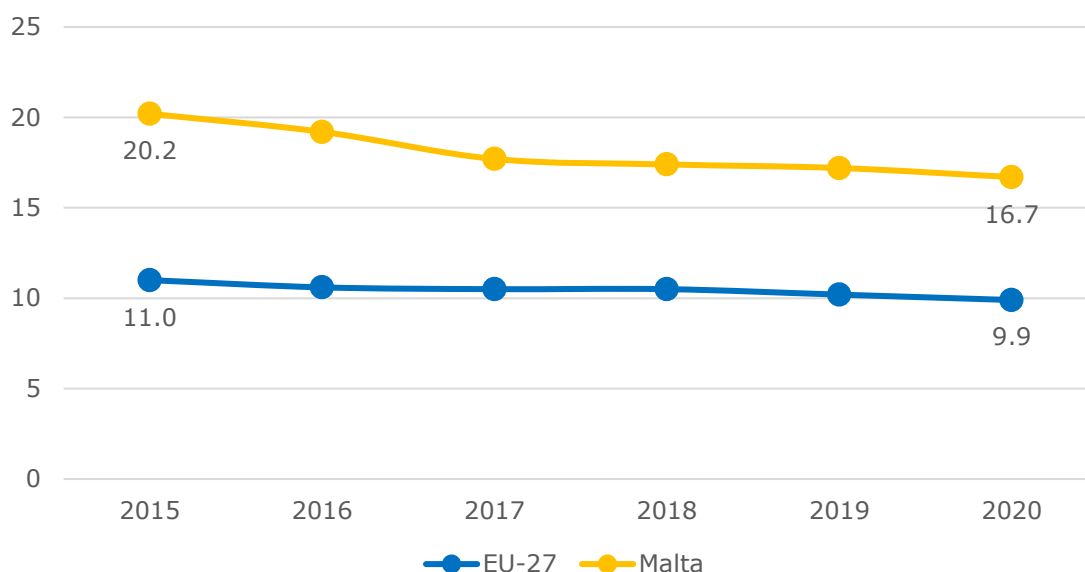


Reading note: In 2020, in Malta, 9.4% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse\_20]. Data downloaded on 24 May 2021.

## 1.5 Early leavers (aged 18–24) from education and training

**Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Malta, %)**

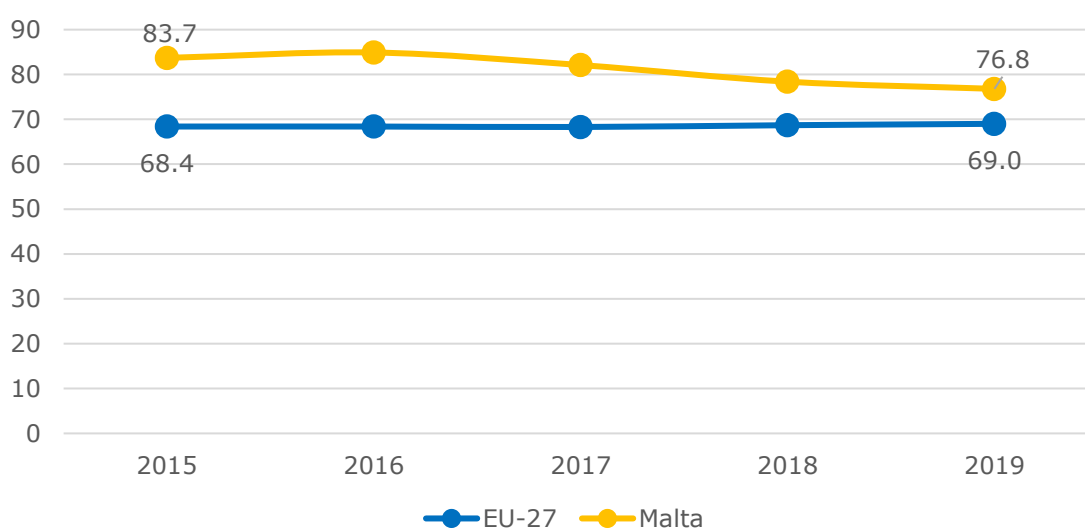


*Reading note: In 2020, in Malta, 16.7% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.*

*Source: Eurostat, LFS - indicator [edat\_lfse\_14]. Data downloaded on 24 May 2021.*

## 1.6 Young people (aged 16–29) living with their parents

**Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Malta, %)**



*Reading note: In 2019, in Malta, 76.8% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.*

*Source: EU-SILC - indicator [ilc\_lvps08]. Data downloaded on 24 May 2021.*

## 2 ACCESS TO UNEMPLOYMENT BENEFITS

As can be seen from Section 1 above, Malta's unemployment rate for young people aged 15-29 has consistently been very low when compared with the EU-27, even though it has risen as a result of the COVID-19 pandemic. In 2015 the rate of unemployment for this age group was 8.6%, in contrast to 17.3% for the EU-27. Since then, the lowest figure was achieved in 2018 at 5.4%, in contrast to the EU-27 level of 12.8%. But since then, it has risen slightly to 7.3% in 2020, compared with the EU-27 level of 13.3%. It needs to be recalled that, as far as Malta is concerned, the working age is 16 and therefore these figures include a whole one-year cohort of young people who are not even allowed to work.

Youth unemployment has never really been very problematic for Malta, compared with the EU-wide situation. This is despite the fact that Malta still suffers from high rates of early school-leaving (see Section 1), notwithstanding vigorous efforts over the last few years targeted at reducing it.

This section deals with unemployment benefit (UB) and special unemployment benefit (SUB) (both contributory), as well as unemployment assistance (UA) (non-contributory). These benefits are available on the same terms to all permanent legal residents of Malta, including EU nationals.

### 2.1 Contributory unemployment benefit

Malta's contributory unemployment benefit scheme is sub-divided into two parts, namely UB and SUB, both of which are based on weekly contributions<sup>2</sup> by people who are in employment.

#### 2.1.1 Eligibility conditions and benefit entitlements<sup>3</sup>

The eligibility conditions and entitlements applicable to young people under this scheme are the following.

##### a) Age

The minimum working age in Malta is 16. People at or above this age are entitled to UB, on condition that the required number of contributions has been made. People under 16 are not entitled to UB, even if they have special permission to work and pay contributions.

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<sup>2</sup> Each person who is actively engaged in profitable employment in Malta is obliged to pay a weekly contribution. Contributions are of three types, commonly termed class 1, class 2 and class 3. Class 1 contributions are paid by employees whilst class 2 contributions are paid by self-employed people. Class 3 contributions are practically identical to class 2, but are paid by self-employed people with income just from rents, interest and investments.

In class 1, employees pay one third of the social security contribution required of them; the other two thirds are paid respectively by the employer and by the state.

In class 2 and class 3, the self-employed person pays one-half of the social security contribution due; the other half is paid by the state (in these cases there is no separate employer).

There are three types of contributions:

- UN – under-age (for contributions paid before age 18);
- ST – standard (for contributions paid after age 18); and
- 5C – paid by people working abroad who applied to the Department of Social Security for permission to pay class 1 contributions.

<sup>3</sup> See: Social Security Act (CAP. 318) as amended by ACT XVI of 2017 and Legal Notice 123 of 2015.

## b) Activity status requirement

In order to be eligible for UB, claimants must be registered for employment under part 1 of the unemployment register kept by JobsPlus;<sup>4</sup> and they must actively seek work. Apprentices and trainees are eligible. This applies to both full-time and part-time workers.

## c) Contributory history

To be entitled to UB, claimants must have paid a minimum of 50 class 1 and/or class 2 social security contributions (*il-Bolla*) before the date of the benefit claim. Of these, 20 contributions must have been paid or credited during the previous two calendar years.

The maximum entitlement cannot exceed 156 days, or 26 weeks calculated at six working days per week. If claimants have fewer than 156 contributions credited to them, the maximum entitlement is equivalent to the number of full contributions paid.

Part-time workers do not pay contributions in full (though their employer does), and their entitlement is worked out through a complex system of equivalence. People paying pro rata contributions will effectively need more weeks to qualify for UB. Employers' (full) contributions are added to whatever the employee pays. The total is divided by the statutory amount applicable for the current year (at present it is €18.11). This is then divided by 52 and the result is again divided by 2. The result is the number of contributions a part-time employee is credited with.<sup>5</sup>

## d) Waiting period

There is no waiting period in cases of involuntary unemployment. If someone leaves employment voluntarily or because of misconduct, no benefit is paid for a period of six months.

## e) Replacement rate / benefit level

There is no difference in the calculation of entitlement for young people compared with that for older groups.

Anyone who is unemployed and satisfies the conditions is eligible for benefits, irrespective of age. Flat benefit rates apply. The current *daily* rates of UB are as follows:

- married couple: €13.12 (plus an additional €8.15 for each dependent family member and an additional bonus of €3.12 per week for each dependent); and
- single person: €8.58.

In the case of a married couple, the benefit above represents a replacement rate of 43.5% of the 2021 minimum wage for people over 18, and 45.9% for those under 17. For a single person aged 18, it represents a replacement rate of 28.4% of the 2021 minimum wage, and 30% if they are under 17.

SUB is a sub-category of UB that applies where the claimant is a head of household, has paid their contributions in full (as described above), and satisfies the means test. In these cases, the applicable flat *daily* rates (for a maximum of 156 days) are:

<sup>4</sup> There are three official parts of the unemployment register in Malta: part 1 (people who have never worked or who have been made redundant); part 2 (people who resigned, were dismissed, or have an incomplete registration application); and part 3 (those already in employment but looking for a new job).

<sup>5</sup> A concrete example for a part-time employee would work like this:

Employer's share	€18.11 x 52 =	€941
Employee's share (e.g.) =		€500
Total =		€1,441

Divided by 18.11 = 79.60

Divided by 2 = 39.80

The part-time employee is thus credited with 40 contributions.

- married couple: €22.03 (plus an additional €8.15 for each dependent family member and an additional bonus of €3.12 per week for each dependent); and
- single person: €14.54.

In the case of a married couple, the benefit above represents a replacement rate of 43.5% of the 2021 minimum wage for people over 18. In the case of single people who satisfy all the other conditions this represents a replacement rate of 48.2% of the applicable minimum wage.

## **f) Duration**

The duration of UB for young people is theoretically the same as that for older groups as described above. However, in practice only at the end of almost a full year of employment following their 17<sup>th</sup> birthday, with the minimum contributions paid up, can UB be claimed by a young person.

When the full 156 days of benefit entitlement expires, people may become entitled to the non-contributory UA, subject to a means test, which is discussed below.

### **2.1.2 Gaps/obstacles in access for young people**

#### **a) Main gaps in access for young people**

The only gap is the fact that, in order to be eligible, people need to have paid a certain number of contributions following their 16<sup>th</sup> birthday, which could be impossible if a young person involuntarily loses their job early on in their employed life. This suggests a need for special provisions for young people.

#### **b) Main obstacles in access for young people**

There are no obstacles in access for people of any age if the eligibility criteria described above are met. In practice a person must have worked and paid contributions on a continuing basis for 156 weeks to qualify for the full UB. Beyond 156 days UB is terminated and, pending a means test, the provisions of UA, which is non-contributory, kick in.

## **2.2 Non-contributory unemployment benefit**

Unemployed people who have either received their full entitlement of UB or have no entitlement at all, can apply for means-tested UA, as long as they meet the eligibility conditions specified below.

### **2.2.1 Eligibility conditions and benefit entitlements<sup>6</sup>**

#### **a) Age**

In respect of people allowed to work (normally age 16 and over), age on its own is not a criterion on the basis of which UA entitlement is decided.

#### **b) Activity status requirement**

UA is means-tested: claimants must satisfy the capital means test. In order to pass the test, capital resources must not exceed €23,300 for a couple, and €14,000 for a single person. (Some items are excluded from the computation.)

In addition, claimants must: be registered for employment under part 1 of the unemployment register, and be actively seeking work; be a head of household; and provide for any other members of the household.

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<sup>6</sup> See: Social Security Act (CAP. 318) as amended by ACT XVI of 2017 and Legal Notice 123 of 2015. See also: [https://www.servizz.gov.mt/en/Pages/Inclusion\\_-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion_-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx).

UA is awarded in full if claimants are single and living on their own. However, claimants living with a relative (excluding parent/s) are entitled to 75% of the UA rate.

Applications for UA from people under 23 are automatically rejected by the Department of Social Security because up to that age unemployed people are expected to join the youth guarantee scheme (see below). They are only considered in social cases after special consideration.<sup>7</sup>

Unemployed people under 23 are required to enrol in the youth guarantee (YG) scheme. The scheme provides training to young people to acquire the necessary skills to become gainfully employed. Failure to enrol automatically disqualifies a young person from receiving UB and UA.

### **c) Contributory history**

UA is means-tested and is not linked directly to contributory history. It is only linked to contributory history in the sense that it is accessible only when the entitlement to UB is exhausted (or when the unemployed has no entitlement at all).

### **d) Waiting period**

There is no waiting period for UA.

### **e) Replacement rate / benefit level**

UA is awarded in full if applicants are single and living on their own. However, if they are living with a relative (excluding parent/s), they become entitled to 75% of the UA rate.

Young people who live with their parents do not qualify for UA. They qualify only if they are the head of a separate household and live in a separate residence.

Any person who is unemployed and satisfies these conditions is eligible for benefits, irrespective of age. The current weekly rate of UA is €109.43. This represents a replacement rate of 60.4% of the 2021 minimum wage for people over 18. In addition, such people are entitled to an additional €8.15 per week for each dependant.

### **f) Duration**

The duration of UA depends on how long people continue to be registered under part 1 of the unemployment register. UA is terminated if they are struck off part 1 of the register or if they do not follow the conditions of the award (e.g. if they refuse a job offered to them).

## **2.2.2 Gaps/obstacles in access for young people**

### **a) Main gaps in access for young people**

The only gap that could present an obstacle is the fact that in order to be eligible for UA, people need to have first exhausted the UB provisions, which could be impossible if young people lose their job early on in their employed life. Thus, if the number of contributions paid does not entitle someone to the full UB, they would very soon have to be considered for UA. If they are not living separately from their parents, as a separate household, and therefore cannot be considered a head of household, they are automatically ineligible even to submit themselves to the means test which is necessary for UA. The only exception is when two households live in the same house in the following example: Household 1: a couple none of whom is working (these are considered household 1, and are eligible for UA after exhausting all UB entitlements); Household 2: the daughter of the couple in Household 1 is an unemployed unmarried mother and is bringing up her child. In this case, in addition to the full benefit enjoyed by the Head of Household of Household 1, the head of household of Household 2 (the unmarried mother) is entitled to a proportion of the full UA benefit after exhausting her UB benefits.

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<sup>7</sup> Personal communication from Department of Social Security, 20 July 2021.

## **b) Main obstacles in access for young people**

There are no obstacles in access to UA for people of any age if the eligibility criteria described above are met. One of these criteria is for one to be legally registered for work, and this is open to Maltese and other permanent legally resident persons.<sup>8</sup>

## **3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS**

### **3.1 Sickness benefits**

Sickness benefits (SB) in Malta form part of the contributory system, as the regime is directly linked to the same weekly social security contributions discussed in Section 2.1 above, which every person engaged in profitable employment is obliged to pay.

#### **3.1.1 Eligibility conditions and benefit entitlements<sup>9</sup>**

##### **a) Age**

Age is not a criterion on the basis of which SB entitlement is decided.

##### **b) Activity status requirement**

In order to be eligible for SB, a person must satisfy certain conditions, as follows.

SB can be claimed by all employees. Unemployed people, whether young or old, cannot claim SB on top of their UB. SB can also be claimed by the self-employed and by non-standard workers, as long as they satisfy the eligibility conditions related to the payment of social security contributions, as described below.

Parents who miss work because of children undergoing treatment for rare diseases will be given a contribution credit for such periods, up to a maximum of eight years.

##### **c) Contributory history**

Claimants need to have paid a minimum of 50 class 1 or class 2 social security contributions prior to the date of their benefit claim. These must include 20 paid or credited contributions during the two previous calendar years.

##### **d) Waiting period**

There is no waiting period<sup>10</sup> for people of any age as long as the conditions linked to contributory history are met. In all cases, the first three days of sickness are not considered for medical benefits, with the following exceptions:

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<sup>8</sup> EU nationals who, on arrival, registers for work under Part 1 is are not entitled for UB or UA. But, if after having worked the number of weeks required to be entitled for UB, then UB is applicable in the same way it applies to any Maltese citizen. On the expiry of the UB, they can also apply for UA, and if all the criteria (including the means test) are satisfied, this application will be admissible. (Personal communication from Department of Social Security, 20 July 2021.)

<sup>9</sup> See: Social Security Act (CAP. 318) as amended by ACT XVI of 2017 and Legal Notice 123 of 2015. See: <https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2423/default.asp>

<sup>10</sup> Waiting time is also dependent on all the conditions being met, and on the process of claiming being followed in full and on time. This implies the following.

- A medical certificate must be completed by a medical practitioner. The original medical certificate must be sent or delivered to the Department of Social Security within 10 days (the only exceptions accepted are due to hospitalisation or treatment abroad) from the first day of sickness. In turn, a copy of the medical certificate must be handed to the employer. If the sickness is longer than 14 days, the medical certificate must be renewed every two weeks, until the employee is fit to resume work.
- Certification of illness of three days or less does not constitute a claim for sickness benefit, but the copy of the certificate (*kopja għall-prinċipal*) still has to be handed to the employer on demand.



- people who suffer from fibromyalgia will be paid SB from the first day of illness; and
- people undergoing therapy because of cancer will be paid SB from the first day of illness.

In respect of employees, employers are obliged to pay their full wage for the first three days of certified sick leave. In respect of self-employed people, SB starts being given from the fourth day of certified sickness.

Self-employed people are entitled to a fixed benefit rate.

Processing of certificates can take up to four weeks before effective payment is first made.

Regardless of age, people who do not have enough contributions as specified under b) to their credit, obviously cannot claim SB.

### **e) Replacement rate / benefit level**

There is no difference between the calculation for young people and that for older groups.

The current daily rates of SB are as follows:

- single person: €14.01
- married couple: €21.64.

A person who suffers an injury at their place of work and is registered under the Social Security Act is entitled to an injury benefit (IB). Similarly, a person who develops an occupational disease may be entitled to IB or an industrial disease benefit. IB is paid on a weekly basis, and starts after an absence of three consecutive working days.<sup>11</sup> The daily rate for a single person is €24.42; the rate for a married person is €32.46.

### **f) Duration<sup>12</sup>**

SB is payable for up to 156 days, and may be extended for up to 468 benefit days over two years, depending on a decision by a special medical board. If people use more than 60 days of SB, they will receive a letter requiring them to attend a medical board, appointed in accordance with the Social Security Act (Cap. 318).

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- The medical certificate must specify the expected length of sickness. A "first and final certificate" or a "closed first certificate" certifies that the insured person is unfit for work for a specified period of days not exceeding 14. A "first certificate" or an "open first certificate" certifies that the insured person has been medically examined for the first time, within a period of sickness, and will be unfit for more than 14 days. An "intermediate certificate" certifies that the insured person is still incapable of attending work for a period not exceeding 14 days from the examination date on the medical certificate. A "final certificate" certifies that the insured person may resume work on the date specified (return-to-work date) for a period not exceeding 14 days from the examination date on the medical certificate.

<sup>11</sup> The wage/salary for the day of injury and for the following three working days are to be paid full by the employer. Payments are subject to a review by a medical board, appointed in accordance to the Social Security Act (Cap. 318.), unless the person returns to work prior to 10 days after the injury.

If someone is certified by the medical board appointed in accordance to the Social Security Act (Cap. 318.) as being still unfit for work after a year has elapsed from the date of injury, they will be required to submit a weekly medical certificate to be awarded sickness benefit.

If someone has suffered a permanent disability, after 12 months of being in receipt of IB they may apply for a one-time injury grant, injury pension or invalidity pension by application including a detailed medical report filled in by a specialist. In the report, the specialist will need to list the severity of the disability. The case will then be reviewed by a medical board, appointed in accordance with the Social Security Act (Cap. 318.), which will decide upon the case and the total percentage disability suffered<sup>11</sup>. A self-occupied person will be awarded social security contribution credits while they are in receipt of IB.

<sup>12</sup> When the full period of 156 days during which entitlement is due expires, a person might become entitled to Social SA, subject to a means test. But this is not to be considered as an unemployment benefit.

### 3.1.2 Gaps/obstacles in access for young people

#### a) Main gaps in access for young people

The only gap that could exist is if the onset of sickness takes place very early in a young person's working life (i.e. before the required number of contributions have been paid). In this case it is not possible for young people to qualify in their first year of being employed, because they would not have paid the 50 contributions required.

#### b) Main obstacles in access for young people

There are no known obstacles in access for people of any age, except that SB is terminated after a maximum of 156 days. Following a means test, the provisions of social assistance (*għajjnuna soċjali* – SA), which is non-contributory, and not specifically related to unemployment, kick in.

## 3.2 Healthcare benefits

Malta has a universal state-run healthcare scheme that covers all healthcare requirements from before birth to terminal illness, without any charge for services. This covers primary care, imaging and diagnostic services, hospital out-patient and in-patient treatment. The state, however, only offers free dental care services if they are urgent, through the Malta general hospital, Mater Dei.

The free state service runs in parallel with a fee-paying private health service, which covers all three levels of medical care, including laboratory and imaging diagnostic services. Family medicine is available through the state services, based on outlying services provided by a number of clinics spread all over Malta, but the Maltese generally prefer to have a private family doctor.

The state does not reimburse any medical expenses. It simply pays for them through the services it provides. Medical aid (MA), in the form of medicines and medical supplies is also available, subject to certain conditions, outside hospital/clinic services.

### 3.2.1 Eligibility conditions and benefit entitlements<sup>13</sup>

The main eligibility conditions and benefit entitlements that apply to these schemes in Malta as far as young people are concerned are the following.

#### a) Age

Age is not a criterion on the basis of which healthcare benefit entitlement is decided.

#### b) Activity status requirement

In order to be eligible for this set of benefits, a person must simply be a Maltese citizen or a citizen of an EU Member State.

#### c) Contributory history

Although in theory the medical service is linked to social security contributions, in practice the link is very tenuous and expenditure is funded centrally by the state.

#### d) Waiting period

There may be a waiting time before a referral for consultation with a specialist is processed.

#### e) Replacement rate / benefit level

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<sup>13</sup> See: Social Security Act (CAP. 318) as amended by ACT XVI of 2017 and Legal Notice 123 of 2015; See: [https://www.servizz.gov.mt/en/Pages/Inclusion\\_-\\_Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion_-_Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx).

There are additional schemes that address specific circumstances such as tuberculosis, leprosy and coeliac disease. There is no difference between the calculation for young people and that for older groups.

#### f) Duration

The duration of MA provided *outside* hospital may vary. In the case of specifically listed chronic cases such as blood pressure conditions, asthma and cholesterol problems, patients receive the treatment for as long as they require it, but it is renewed at intervals depending on the condition. In other cases, MA is means-tested.<sup>14</sup>

### 3.2.2 Gaps/obstacles in access for young people

#### a) Main gaps in access for young people

No gaps have been identified.

#### b) Main obstacles in access for young people

There are no obstacles in access for people of any age, as long as the eligibility criteria are met.

## 4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS<sup>15</sup>

All these benefits are non-contributory, but for employees some amounts are income-related. The benefits available are as follows.

**Maternity leave** (ML) is awarded to pregnant women of any age. ML lasts for up to 14 weeks – eight weeks before the due date, and six weeks after the birth. In those cases where the application is submitted after the birth of the child, only one payment is made.

In addition, **maternity leave benefit** (MLB) covers a further four weeks once the 14 weeks covered by ML are over. For those who are employed, this is considered to be leave

<sup>14</sup> Free MA (pink form) is means-tested. It is awarded to people in receipt of any form of SA: social assistance for single parents; unemployment assistance; non-contributory old-age pension; increased severe disability assistance; and severe disability assistance. It may also be awarded to a fostered child living with a family or a student attending full-time education for which school attendance is confirmed by means of a document from the faculty or educational institution.

Through the pink form, the head of household may be entitled to free MA as specified, such as drugs, spectacles, dentures and other prosthetic aids as stipulated by the Chief Government Medical Officer.

The eligibility criteria are very specific, and free MA (pink form) is awarded to the head of household on the following basis.

- The capital resources must not exceed €23,300 for a couple and €14,000 for a single person.
- Income from gainful employment for a single employed person must not exceed €163.50 per week (plus €8.15 per every additional person in the household). Moreover, income from gainful employment for a couple must not exceed €171.65 per week (plus an additional €8.15 per every additional person in addition to the couple living within the same household).
- Income from gainful employment for a single pensioner must not exceed €175.99 per week, and for a pensioner couple €199.90 per week.

The free MA (pink form) is renewable as follows:

- on a yearly basis for applicants over 60, and for applicants receiving increased severe disability assistance and severe disability assistance; and
- every four months, for applicants under 60.

See Malta Government (2021) Free Medical Aid (Pink Form). <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/medical-assistance/free-medical-aid-pink-form>

<sup>15</sup> See: Malta Government (2021) Inclusion, equality and social welfare. <https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB648/default.aspx>

without pay as far as their employer is concerned. The self-employed are entitled to it as long as they desist from work. Unemployed people are *not* entitled to this benefit.

**Paternity leave (PL):** New fathers, of whatever age, are granted fully paid PL of two days on the birth of a child. This is referred to as “birth leave” in the law. The specific leave entitlements may vary, however, depending on the applicable wages council wage regulation order. In the public sector, PL lasts five working days following the birth of a child, even if the child is stillborn.

**Parental leave (PRL):** Both male and female workers have an individual right to be granted unpaid PRL in cases of the birth, adoption, fostering or legal custody of a child, to enable them to take care of that child for a total of four months before the child reaches age 8. PRL can be used in established periods of one month each.

#### 4.1 Eligibility conditions and benefit entitlements<sup>16</sup>

##### a) Age

Age is not a criterion on the basis of which ML/MLB entitlement is decided. The only condition is that the “claimant is biologically a woman” (sic).<sup>17</sup>

##### b) Activity status requirement

**ML** and **MLB** are based on universal entitlement, except that an unemployed person does not have a right to MLB. An unemployed person is paid a special rate of ML by the state.

**PL** is available only to employees. No cash is provided by the state. There are no special eligibility criteria, except that employers have a right to be informed about the details of when the birth occurred.<sup>18</sup>

**PRL:** Employees must have at least 12 months continuous service with their employer to be eligible to apply for PRL, unless a shorter period is agreed to.

Employees’ balance of unused PRL is transferred with them if they change jobs: they are not entitled to a fresh PRL entitlement.

##### c) Contributory history

ML/MLB and PL are not directly linked to any specific contributory history; but in the case of non-Maltese nationals, one of the parents must be registered as economically active. In the case of MLB, the state itself assumes the responsibility for payments.

##### d) Waiting period

As soon as notice of registration of the birth is given.

##### e) Replacement rate / benefit level

There is no replacement rate formula for these benefits and there are no age differentiations. In the case of employees, the first 14 weeks of ML are paid in full by employers. If employees do not avail themselves of actual leave from work, MLB is still payable.

MLB is paid by the state in two cases:

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<sup>16</sup> See: Social Security Act (CAP. 318) as amended by ACT XVI of 2017 and Legal Notice 123 of 2015; <https://dsservices.gov.mt/BenefitPaymentRates.aspx>; [https://www.servizz.gov.mt/en/Pages/Inclusion - Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion_-_Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2330/default.aspx).

<sup>17</sup> This is the official position sent to the author in a personal communication by the Department of Social Security.

<sup>18</sup> See Subsidiary Legislation 452.101. [https://www.maltaemployers.com/Portals/22/LN432\\_07.pdf](https://www.maltaemployers.com/Portals/22/LN432_07.pdf).

a) if the beneficiary is an employee and had benefited from Maternal Leave for 14 weeks. In this case the State pays MLB for an additional 4 weeks, if the 4 weeks are unpaid leave; or

b) if the beneficiary is a self-employed person, the state pays MLB for the full 18 weeks.

MLB is paid from a special fund (known as the Maternity Trust Fund) which was specifically created for this purpose, and to which employers contribute an amount for *each* of their employees, irrespective of gender and age.<sup>19</sup> Employers are reimbursed, according to weekly wages paid, through the Maternity Leave Fund and not from the Department of Social Security, in which cases, DSS acts only as an intermediary.

The current MLB rate for employees (group 'a' above) is €181.08 per week. For the self-employed (group 'b' above), the rate of MLB for the full 18 weeks is also €181.08 per week.

In addition, the state pays a rate of €99.59 (as Maternity Benefit) for 14 weeks to unemployed pregnant women.

#### **f) Duration**

A pregnant employee can resort to ML and MLB for an uninterrupted period of 126 consecutive days (18 weeks). Of these 126 days, 42 days (six weeks) constitute the compulsory entitlement and is taken after the birth of a child. Four weeks can be taken before the birth, while the remaining eight weeks may be taken immediately before or after the birth, as the employee may decide. If an employee is unable to avail herself of the four-week pre-natal leave, this period may be used after confinement.

PL is two days, except for public servants for whom it is five days.

PRL: Both male and female workers have an individual right to be granted unpaid PRL in the case of the birth, adoption, fostering or legal custody of a child to enable them to take care of that child for a total period of four months before the child reaches age 8. PRL can be used in established periods of one month each. Employees must have at least 12 months continuous service with their employer to be eligible to apply for PL, unless a shorter period is agreed to.

## **4.2 Gaps/obstacles in access for young people**

### **a) Main gaps in access for young people**

There are no gaps in access for people of any age, except that in the case of non-Maltese nationals one of the parents must be legally economically active in Malta. As long as the claimant is biologically a woman, ML/MLB entitlement applies.

### **b) Main obstacles in access for young people**

No obstacles in respect of access for young people have been identified.

## **5 GUARANTEED MINIMUM INCOME SCHEMES**

As can be seen from Section 1 above, in 2019 Malta registered an AROPE<sup>20</sup> rate of 16.9% among people aged 16-29 (in contrast to the EU-27 rate of 27.9%), and 21.9% for people aged 30-64 (in contrast to the EU-27 rate of 24%). Though these figures compare well with the EU-27 average and with many other EU Member States (see Annex B in the aforementioned Synthesis Report), the rate for people aged 16-29 it is still substantial and welfare provisions need to address the resultant situation. A number of schemes do exist,

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<sup>19</sup> See <https://mywage.org/malta/labour-law/maternity-and-work>.

<sup>20</sup> At risk of poverty or social exclusion.

but a holistic policy to address the specific problems of this sector of the population is still missing.

In Malta, rather than one guaranteed minimum income, what exists is a set of individual non-contributory schemes<sup>21</sup> that seek to ensure that people who pass a means test can survive. At the core of them is the SA scheme, more commonly known as "relief". The scheme is supplemented by other schemes<sup>22</sup> that target specific circumstances. The schemes, either individually or taken together, provide for the very bare minimum standard of living. All except two of these schemes (leprosy and tuberculosis schemes) are means-tested and are revised annually through the cost of living allowance mechanism.

This section will focus exclusively on the SA scheme.

## 5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply in Malta to SA as far as young people are concerned are the following.

### a) Age

Strictly speaking, age is not a criterion on the basis of which SA entitlement is decided. The main condition for eligibility is that SA is only available to a person who is a head of household. As such, people aged 15 to 17 are practically always excluded.

### b) Activity status requirement

SA is only applicable to people who are unemployed. It can only be claimed by a head of household. Additional benefits are payable for each additional household member. Individuals living on their own are also considered to be heads of household and receive benefits in their own right. Detailed eligibility conditions are presented under c) below.

### c) Other eligibility conditions

SA is given to heads of household who:

- cannot register for work under part 1 of the unemployment register;
- cannot engage in employment due to having care and custody of children, and are legally or de facto separated; or
- are married, in a civil union, co-habiting or caring for a spouse who is critically ill – in this case the application is subject to approval by a medical board, appointed in accordance with the Social Security Act.

Otherwise, applicants must be actively looking for and willing to work, participate in training provided by JobsPlus and not refuse job offers. It is important to note that trainees and apprentices are considered to be working, and are therefore not eligible for SA.

Applicants must also satisfy the capital means test. Capital resources must not exceed €23,300 for a couple, and €14,000 for a single person. Any income (including rent, bank interest, income from capital/stocks/shares, and alimony or child maintenance) must not exceed the maximum SA rate per household. Some items are, however, excluded from the computation. The entitlement is only awarded in full if the computation reached is less than the entitlement maximum. If the income is less than the maximum, only the difference is paid.

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<sup>21</sup> See: Malta Government. (2021) Non-contributory Benefits. <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/non-contributory-benefits>

<sup>22</sup> The other schemes in place are: old-age pension; carer grant; carers' allowance; increased carers' allowance; disabled child allowance; disability assistance; severe disability assistance; increased severe disability assistance; sickness assistance; drug addict assistance; severe intellectual disability assistance; single unmarried parent allowance; drug addict assistance; visual impairment assistance; and leprosy assistance.

In the case of couples receiving SA where the spouse is entitled to severe disability assistance, the amount of the latter will be ignored for the purposes of the means test.

If someone registers for a course at the University or at Malta College of Arts, Science and Technology whilst receiving SA, they will (as a student) continue to receive SA for as long as their total income does not exceed the national minimum wage. If their total income does exceed the national minimum wage, the excess is deducted from SA.

For people who have a drug-dependence issue and are required to follow a rehabilitation programme, the benefit entitlement is additionally linked to attendance on the programme.

#### **d) Benefit level**

The benefit rate for young people, where applicable, is the same as that for older people. The current benefit rates are: head of household €109.43 per week; each additional member of the household €8.15. In addition, a weekly bonus of €3.12 per dependant is paid. Two bonuses of €135.10 each are also paid each June and December.

In addition to this, a person receiving SA who is living in a rented property is given a rent allowance of €116 per week.

As an incentive to seek and accept work, when a person who is receiving SA starts working, the benefits are tapered off gradually rather than being cut off immediately.

#### **e) Distinctions between different groups of young people**

No distinction between different groups of young people is applicable.

#### **f) Duration**

There is no fixed duration and the benefit is paid for as long as the conditions for eligibility are met. Medical conditions are regularly reviewed by a medical board.

## **5.2 Gaps/obstacles in access for young people**

### **a) Main gaps in access for young people**

There are no gaps in access for young people as long as they are considered to be a head of household (which is not very common because, as can be seen from Section 1 above, a high percentage of young people in Malta continue to live with their family of origin).

### **b) Main obstacles in access for young people**

There are no obstacles to young people's access to the applicable benefits.

## **6 HOUSING BENEFITS**

Malta has an extensive history of providing social housing, through which people without their own place to live used to be allocated a government-owned house. Particularly in the aftermath of World War II, successive governments found it necessary to requisition private residences and allocate them to people who applied for a house. Besides, extensive building initiatives in social housing were undertaken over the years, and these residences were also similarly distributed. Up to now in-laws had the right to inherit social housing, even if they did not qualify any more for support. This has been reviewed recently, and social housing will start to revert to the government after a number of years, generally following the death of the people to whom the allocation was initially made. In this way, the stock of government-owned houses will not have to be constantly replenished by additional building.<sup>23</sup>

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<sup>23</sup> Developments in this area are currently in their third stage. Up to some time ago, a simple letter from an heir asking to continue to live in a house allocated to their elders, after their death, used to be enough. This was

Under the SA scheme described in Section 5, people who are eligible for SA and live in a rented property also received a rent allowance of €116 per week.

Otherwise, housing benefits (HB) in Malta are run by the Housing Authority, under a set of schemes. A dozen of them do not specifically exclude young people, but do not necessarily include all those aged 15-29 (see Annex A). One of them, the *semi-independent living concept*, is intended to help the following categories: young people at risk, homeless people, people suffering from mental health problems; victims of domestic violence; and people with disabilities. Through this scheme they are assisted to live a supported semi-independent life. This scheme is open to all Maltese and EU nationals. It provides rent subsidies to young people aged 16-28 out of care or rehabilitation programmes, as well as other support measures to other groups regardless of age.

## **6.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Malta as far as young people are concerned are the following.

### **a) Age**

Young people under 16 are excluded from these schemes. As from the age of 16, age is not a criterion on the basis of which the specific scheme benefit entitlement is decided, unless otherwise stated. Young people are excluded from those schemes which require full ownership and are age-determined (e.g. the grant to assist owners in the construction and/or completion or rehabilitation of their first home,<sup>24</sup> and the home assist scheme – BOV<sup>25</sup>).

### **b) Activity status requirement**

No special activity status is required except when stated. As explained above, people benefiting from SA receive a rent subsidy.

### **c) Other eligibility conditions**

Specific schemes have different eligibility conditions.

### **d) Benefit level**

In cases where young people are eligible, there is no difference in the benefit level.

### **e) Distinctions between different groups of young people**

There is no distinction between different groups of eligible young people.

### **f) Duration**

There is no fixed term applicable to all the schemes. The allocation of social housing used to be for an indefinite period because social housing could be inherited by in-laws. This is now being revised and social housing will revert to the government after a number of years.

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changed by a practice that introduced an element of checking and, unless the heirs were obviously wealthy, they were "recognised" and allowed to continue to live in the same residence. In the next weeks, the Housing Authority is going to publish a stricter policy, tightening the conditions for recognising an heir. Source: Personal communication from the CEO of the Housing Authority, 22 July 2021.

<sup>24</sup> This scheme is available to people aged 18 in case of a physical, intellectual or disabled person, otherwise to single people over 24.

<sup>25</sup> Available to gainfully occupied people aged 18 or over.



## 6.2 Gaps/obstacles in access for young people

### a) Main gaps in access for young people

There are no gaps in access for young people except in respect of those schemes that are targeted at specific, older, age groups.

### b) Main obstacles in access for young people

There are no obstacles to access by young people to the schemes that apply. However, since most of the schemes are aimed at older individuals, some of which further require ownership of the property, it is quite difficult if not impossible in practice for younger people to benefit from the Housing Authority's schemes.

## 7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

### 7.1 Reforms implemented since 2015

Except for the youth guarantee scheme, no reforms specifically aimed at helping young people to have better access to social protection have been introduced since 2015. As noted above, in Malta most young single people continue to live with their family of origin; the demand for social protection for this specific age group is muted, because there is no public pressure for this to change. This dependence on the family of origin is gradually changing,<sup>26</sup> but only very slowly, and has not yet created extensive public discussion and demand for new services.

One area where COVID-19 has negatively affected the plight of young people is in relation to young people who wanted to start a new business during the pandemic. It has been claimed that people who had not been gainfully engaged as self-employed prior to the first wave of the pandemic found it was effectively very difficult to have access to job-maintenance schemes introduced during the second wave. This is because access to some of these schemes was directly linked to performance during the first wave – during which, by definition, these people were not running a business.<sup>27</sup>

### 7.2 National debates

There is no real debate on the lack of access to social protection by young people in Malta. For the student population, completely free education and the accompanying grant system is, in the majority of cases, perceived as being enough. Many young people complement this with summer jobs or with part-time jobs during the academic year.

The only recent instance where the need for extended social protection for young people has been raised publicly, because of the special circumstances brought about by COVID-19, is referred to in Section 7.1 above.

### 7.3 Good practice and recommendations

In view of the fact that most schemes are not age-linked, young people who are in difficulty do not face additional age-related obstacles when they need help. The legal age (at 18) could, however, be hindering people under 18 from accessing support that is linked to it.

Social planners and administrators would need to carry out concrete empirical research, and especially a qualitative analysis of how social processes are changing the aspirations and practices of Maltese young people, to ensure that policies and services are in place prior to the increase in the demand for them.

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<sup>26</sup> See Vassallo, M. (1985); Tabone, C. (1987) and Azzopardi, R. M. (2017).

<sup>27</sup> This issue was raised during the debate on the national budget on 26 and 27 October 2020 by the Leader of the Opposition and the Prime Minister. Regrettably only video and audio recordings appear on the site of the Malta Parliament, and transcripts are no longer available.

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## ANNEX A: HOUSING BENEFITS

Housing benefits (HB) in Malta are run by the Housing Authority, under the following set of schemes.

- *Adaptation works in dwellings* occupied by tenants and owners, open to all Maltese and EU nationals.
- *Equity sharing*, open only to people aged 40 or over.
- *Grant to assist owners in the construction and/or completion or rehabilitation of their first home*, available to people aged 18 with a physical or intellectual disability, otherwise to single people over 24.
- *Home assist scheme BOV*, available to gainfully occupied people aged 18 or over.
- *Private rent housing benefit scheme*, open to all Maltese and EU nationals.
- *Installation of lifts in government-owned residential blocks / entrances open to tenants recognised by government*, one of whom must live in the block/entrance and have a disability related to mobility or have mobility problems.
- *Redemption of ground rent*, open to all Maltese and EU nationals.
- *Restoration of empty premises*, open to absolute owners aged 18 or over.
- *Scheme for people with a disability*, open to a legal representative, parent, children or brothers/sisters of people with a disability or people who are themselves suffering from a disability indicated in this scheme.
- *"Sensability" scheme*, open to people who are certified as requiring sensory equipment by an occupational therapist.
- *Sir Sid Darek* [Become a home-owner], open to all Maltese and EU nationals.
- *Skema 10% depożitu fuq konvenju għax-xiri ta' proprjetà – 2020* [Scheme providing a 10% deposit for property purchase], open to people aged 21-39.
- *Skema Nikru biex Nassistu* [Rent to assist scheme], open to all Maltese and EU nationals.
- *Subsidy on adaptation works related to dangerous structures in private dwellings held on lease or emphyteusis*, open to all Maltese and EU nationals.
- *Semi-independent living concept*, intended to help the following categories: young people at risk, homeless people, people suffering from mental health problems; victims of domestic violence, and disabled people. Through this scheme these people are assisted to live a supported semi-independent life. This is open to all Maltese and EU nationals. Young people are specifically targeted; the other groups can benefit regardless of age.

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