

## Malta

Exchange rate: US\$1.00 = 0.83 euro (€).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1956 (old age and survivors), 1956 (social assistance), 1965 (disability), and 1979 (earnings-related pension).

**Current law:** 1987 (social security).

**Type of program:** Universal, social insurance, and social assistance system.

#### Coverage

**Social insurance:** Employed and self-employed persons, including students in certain work-study programs.

Voluntary coverage for unmarried persons not gainfully employed.

Exclusions: Full-time students.

**Universal and social assistance:** Resident citizens of Malta and their spouses, residents of Malta covered by the European Social Charter, and resident citizens of the European Union and certain other countries.

Exclusions: Married persons not gainfully employed.

#### Source of Funds

##### Insured person

*Universal and social assistance:* None.

*Social insurance:* 10% of gross weekly covered basic earnings; €6.62 a week if younger than age 18 with earnings up to the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

The minimum weekly contribution if aged 18 or older is €17.25.

The maximum weekly contribution is €34.94 for persons born before January 1, 1962, and €45.58 for persons born on or after January 1, 1962.

The maximum annual earnings used to calculate contributions are €18,167 for persons born before January 1, 1962; €23,701 for persons born on or after January 1, 1962.

The insured person's contributions also finance cash sickness, work injury, and unemployment benefits.

##### Self-employed person

*Universal and social assistance:* None.

*Social insurance:* From €29.41 to €68.37 a week, depending on net income from self-employment. Different rates apply for farmers and persons who receive income from rents, investments, or other income.

The maximum annual net income used to calculate contributions is €18,167 for persons born before January 1, 1962; €23,701 for persons born on or after January 1, 1962.

The self-employed person's contributions also finance cash sickness and work injury benefits.

##### Employer

*Universal and social assistance:* None.

*Social insurance:* 10% of gross weekly covered basic payroll; €6.62 a week for employees younger than age 18 with earnings up to the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

The minimum weekly contribution for each employee aged 18 or older is €17.25.

The maximum weekly contribution is €45.58 for each employee born on or after January 1, 1962; €34.94 for each employee born before January 1, 1962.

The employer's contributions also finance cash sickness, work injury, and unemployment benefits.

##### Government

*Universal and social assistance:* The total cost.

*Social insurance:* 50% of the value of total contributions; contributes as an employer.

The government's contributions also finance cash sickness, work injury, and unemployment benefits.

#### Qualifying Conditions

##### Earnings-related old-age pension (social insurance):

Age 61 (men) or age 60 (women) if born before 1952; age 62 if born from 1952 to 1955; age 63 if born from 1956 to 1958; age 64 if born from 1959 to 1961; age 65 if born in 1962 or later. Paid to workers who were first insured on or after January 16, 1979.

Must have at least 156 weeks of paid contributions, including an annual average of at least 50 weeks of paid or credited contributions for 35 years if born in 1961 or earlier; 40 years if born from 1962 to 1968; or 41 years if born in 1969 or later. Must have been gainfully employed for the 10 years immediately before retirement. If the insured is entitled to receive the earnings-related or flat-rate old-age pension, the old-age pension of the highest amount is paid.

Partial pension: Meets the age requirement for the earnings-related old-age pension and has at least 156 weeks of paid contributions, but has an annual average of at least 15 but less than 50 weeks of paid or credited contributions.

Child-raising credits: For an insured parent (including adoptive parents) born from 1952 to 1961, two years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, one year of contributions is credited on the condition that the parent returns to work for at least one year; four years of contributions are credited for each child with disabilities raised up to age 10.

For an insured parent (including adoptive parents) born in 1962 or later, four years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, two years of contributions are credited on the condition that the parent returns to work for at least two years; four years of contributions are credited for each child with disabilities raised up to age 10.

The parents must have legal custody. The credited periods can be shared between the parents.

Study credits: Credited to persons having a gap in their contributions due to time off from work to pursue studies. For an insured person born from 1952 to 1961, one to six months of contributions are credited, depending on the level of studies. For an insured person born in 1962 or later, one to 12 months of contributions are credited, depending on the level of studies.

Contributions may also be credited for periods of sickness, unemployment, widowhood, and disability.

Early pension: Age 61, regardless of date of birth. Must have at least 1,820 weeks (35 years) of paid or credited contributions if born from 1952 to 1961; 2,080 weeks (40 years) since age 18 if born from 1962 to 1968; or 2,132 weeks (41 years) since age 18 if born in 1969 or later.

Employment must cease.

Deferred pension: The pension may be deferred until age 65.

The earnings-related old-age pension is payable abroad.

**Flat-rate old-age pension (social insurance):** Age 61 (men) or age 60 (women) if born before 1952; age 62 if born from 1952 to 1955; age 63 if born from 1956 to 1958; age 64 if born from 1959 to 1961; age 65 if born in 1962 or later. Paid to persons who were insured before 1979, receive an employer-provided pension or savings account (“service pension”), and have a low pensionable income. If the insured is entitled to receive the earnings-related or flat-rate old-age pension, the old-age pension of the highest amount is paid.

Child-raising credits: For an insured parent (including adoptive parents) born from 1952 to 1961, two years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, one

year of contributions is credited on the condition that the parent returns to work for at least one year; four years of contributions are credited for each child with disabilities raised up to age 10.

For an insured parent (including adoptive parents) born in 1962 or later, four years of contributions are credited for each child raised up to age 6 for up to three children; from the fourth child onwards, two years of contributions are credited on the condition that the parent returns to work for at least two years; four years of contributions are credited for each child with disabilities raised up to age 10.

The parents must have legal custody. The credited periods can be shared between the parents.

Contributions may also be credited for periods of sickness, unemployment, widowhood, and disability.

Early pension: Age 61, regardless of date of birth. Must have at least 1,820 weeks (35 years) of paid or credited contributions since age 18 (age 19 if born before May 5, 1958) if born from 1952 to 1961; 2,080 weeks (40 years) of paid or credited contributions since age 18 if born from 1962 to 1968; 2,132 weeks (41 years) of paid or credited contributions if after 1968.

Deferred pension: The pension may be deferred until age 65.

The flat-rate old-age pension is payable abroad.

**Contributory retirement grant for non-pensioners (social insurance):** Age 62 to 74 with at least 50 weeks of contributions but less than the minimum contributions required for an earnings-related or flat-rate old-age pension.

**Supplementary allowance (social assistance, means tested):** Paid to a head of a household whose annual household income is less than €9,103 (single persons) or €13,091 (couples).

**Noncontributory age pension (social assistance, means tested):** Paid if the insured person’s global income and assets do not exceed the minimum thresholds defined by a schedule in law.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

The noncontributory age pension is not payable abroad.

**Senior citizen grant (universal):** Age 75 and resides alone or with relatives, in Malta or Gozo.

**Earnings-related disability pension (social insurance):** Must be aged 16 or older but younger than retirement age, assessed with a total and permanent incapacity for full-time or part-time work (at least a 90% loss of work capacity), have at least 250 weeks of paid or credited contributions, including an annual average of at least 50 weeks of paid or credited contributions; and have been gainfully employed continuously in the 12 months before the date of the claim.

Contributions may be credited for periods of sickness, unemployment, widowhood, and disability.

Partial disability: Must be aged 16 or older but younger than the normal retirement age, assessed with a 20% to 89% loss of work capacity, and have at least 250 weeks of paid or credited contributions, including an annual average of at least 50 weeks of paid or credited contributions.

Partial pension: Must have an annual average of at least 20 weeks of contributions.

The disability pension is payable abroad.

**Noncontributory disability allowances (social assistance):** Must be aged 16 or older but younger than the normal retirement age. If the insured is entitled to receive the earnings-related or flat-rate disability pension, the disability pension of the highest amount is paid.

*Total disability (means-tested):* Must be assessed with a permanent total disability as follows: paralysis, severe mal-function, or a total disease, whether through amputation or otherwise of one of the limbs.

*Severe disability (means-tested):* Must be assessed as suffering from a severe mental disability, certain other severe disabilities, or cerebral palsy.

*Increased severe disability (not means-tested):* Must be assessed as suffering from a severe mental disability, certain other severe disabilities, or cerebral palsy, and must be highly dependent on assistance from others for daily living.

**Noncontributory blind pension (social assistance, means tested):** Paid for visually impaired persons aged 14 or older.

**Noncontributory carer's allowance (social assistance, means tested):** Paid to a single person or a widow(er) younger than normal retirement age who cares full-time for a disabled parent or parent-in-law, grandparent, brother or brother-in-law, sister or sister-in-law, uncle, or aunt who lives in the same household. If the insured is entitled to receive the noncontributory carer's allowance and the noncontributory increased carer's allowance, the carer's allowance of the highest amount is paid.

Means test: Assets must not exceed €14,000.

**Noncontributory increased carer's allowance (universal):** Paid to any person younger than the normal retirement age who cares full-time for a disabled spouse, parent or parent-in-law, grandparent, brother or brother-in-law, sister or sister-in-law, uncle, or aunt who lives in the same household. If the insured is entitled to receive the noncontributory carer's allowance and the noncontributory increased carer's allowance, the carer's allowance of the highest amount is paid.

The noncontributory increased carer's allowance is not payable abroad.

**Earnings-related spouse's pension (social insurance):** Paid to a widow(er) whose deceased spouse was of retirement age or had at least 156 weeks of paid contributions at the time of death, including an annual average of at least

50 weeks of paid or credited contributions since age 19. The deceased must have had at least one week of contributions if the insured's death was the result of a work injury or an occupational disease. If the insured is entitled to receive the flat-rate spouse's pension, the spouse's pension of the highest amount is paid.

Partial pension: The deceased had at least 156 weeks of paid contributions at the time of death, including an annual average of at least 15 weeks of contributions.

The earnings-related spouse's pension ceases upon remarriage and is replaced by a flat-rate spouse's pension, which is paid based on the deceased's average annual contribution rate.

Spouse's supplement: Paid to a widow(er) with a child younger than age 18 (age 16 if the widow(er) is gainfully employed).

The earnings-related spouse's pension is payable abroad.

**Flat-rate spouse's pension (social insurance):** Paid to a widow(er) whose deceased spouse was of retirement age or had at least 156 weeks of paid contributions at the time of death, including an annual average of at least 50 weeks of paid or credited contributions since age 19. The deceased must have had at least one week of contributions if the insured's death was the result of a work injury or an occupational disease. If the insured is entitled to receive the earnings-related spouse's pension, the spouse's pension with the highest rate of benefit is paid.

Partial pension: The deceased had an annual average of at least 20 weeks of paid or credited contributions.

Spouse's supplement: Paid to a widow(er) with a child younger than age 18 (age 16 and entitled to the child allowance if the widow(er) is gainfully employed; see Family Allowances).

The flat-rate spouse's pension is payable abroad.

**Orphan's pension (social insurance):** Paid for full orphans younger than age 16 (age 22 if not gainfully employed). One parent must have been insured with at least one week of contributions at the time of death.

The orphan's pension is payable abroad.

## Old-Age Benefits

**Earnings-related old-age pension (social insurance):** Up to 66.7% of the insured's average annual earnings in the best three consecutive years in the 10 years before retirement (11 years for persons born from 1952 to 1955; 12 years for persons born from 1956 to 1958; 13 years for persons born from 1959 to 1961; or the average of the highest basic salaries earned in any ten years during the 40 years before retirement for persons born from 1962 to 1968; or the average of the highest basic salaries earned in any 10 years during the 41 years before retirement for persons born in 1969 or after) is paid to employed persons.

For self-employed persons, up to 66.7% of the insured's average annual declared net income in the 10 calendar years before retirement (11 years for persons born from 1952 to 1955; 12 years for persons born from 1956 to 1958; 13 years for persons born from 1959 to 1961; 10 years for persons born in 1962 or after) is paid.

Partial pension: A percentage of the full pension is paid, depending on the insured's annual average of weekly contributions.

Early pension: Calculated in the same way as the earnings-related old-age pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the earnings-related old-age pension. The benefit is not increased.

The maximum weekly earnings-related old-age pension is €234.65.

**Flat-rate old-age pension (social insurance):** €101.04 to €150.40 a week is paid, depending on the insured's marital status and the annual average of weekly contributions.

Early pension: Calculated in the same way as the flat-rate old-age pension. The benefit is not reduced.

Deferred pension: Calculated in the same way as the flat-rate old-age pension. The benefit is not increased.

**Contributory retirement grant for non-pensioners (social insurance):** €150 a year is paid until age 75 with 50 to 259 weeks of paid contributions; €250 a year with at least 260 weeks of paid contributions.

**Supplementary allowance (social assistance, means tested):** €2.43 a week is paid to a single person in employment living with his or her parents; up to €7.00 a week to a single person in employment living alone; up to €4.57 a week to a single person who is unemployed or a pensioner. Up to €12.54 a week is paid to a married couple with a combined annual income up to €11,272; up to €2,685.4 a week to a married couple with a combined annual income from €11,272 to €13,091.

**Noncontributory age pension (social assistance, means tested):** €110.46 a week is paid to a single person, and €143.23 a week is paid to a married couple. When only one member of a couple qualifies, €96.85 a week is paid.

Benefit adjustment: Benefits are adjusted based on increases in the cost of living allowance set annually by the government.

**Senior citizen grant (universal):** A lump sum of €300 a year is paid; for the first year the amount is pro-rated from the 75th birthday until the end of the year.

### **Permanent Disability Benefits**

**Earnings-related disability pension (social insurance):** The flat-rate weekly pension varies depending on whether an employer-provided pension or savings account ("service pension") is paid and whether the insured is married and has a dependent spouse.

The minimum weekly disability pension is €100.61 (if single) or €106.54 (if married).

The maximum weekly disability pension is €106.54 (if single) or €144 (if married).

Partial disability: €16.00 to €71.19 a week is paid, depending on the degree of disability.

Partial pension: A percentage of the full or partial disability pension is paid, depending on the annual average of weekly contributions.

Noncontributory disability allowances (social assistance)

*Total disability (means-tested):* €77.77 a week is paid.

**Severe disability (means-tested):** €103.30 a week is paid.

**Increased severe disability (not means-tested):** €140 a week is paid.

**Noncontributory blind pension (social assistance, means tested):** €103.30 a week is paid.

**Noncontributory carer's allowance (social assistance, means tested):** €91.17 a week is paid.

**Noncontributory increased carer's allowance (universal):** €141.75 a week is paid.

Benefit adjustment: Benefits are adjusted based on increases in the cost of living allowance set annually by the government.

### **Survivor Benefits**

**Earnings-related spouse's pension (social insurance):** Up to 55.6% of the deceased's average annual earnings in the best three consecutive years in the 11 years before the spouse's death or retirement is paid; 55.6% of average annual earnings in the best 10 consecutive years in the 11 years before the spouse's death or retirement if the insured was self-employed.

Since 2016, a widow(er) entitled to an old-age pension can receive up to 66.7% of the spouse's pension as compensation for forfeiting the old-age pension.

Partial pension: A percentage of the full pension is paid, depending on the deceased's annual average of weekly contributions.

Spouse's supplement: €4.54 a week is paid for each eligible child if the widow(er) is gainfully employed; €9.32 a week for each eligible child if the widow(er) is not gainfully employed.

**Flat-rate spouse's pension (social insurance):** €134.64 a week is paid.

Partial pension: €101.04 a week is paid with an annual average of 20 to 29 weeks of contributions; €113.64 a week is paid with an annual average of 30 to 39 weeks of contributions; €126.24 a week is paid with an annual average of 40 to 49 weeks of contributions.



Spouse's supplement: €4.54 a week is paid for each eligible child if the widow(er) is gainfully employed; €9.32 a week for each eligible child if the widow(er) is not gainfully employed.

**Orphan's pension (social insurance):** €60.94 a week is paid for each orphan younger than age 16; €103.28 for each orphan aged 16 to 21 who is not gainfully employed. If the orphan is gainfully employed but gross earnings are less than the legal weekly minimum wage, the allowance is reduced so that the allowance and gross earnings combined equal the legal weekly minimum wage.

The legal weekly minimum wage is €172.51.

**Benefit adjustment:** Benefits are adjusted based on increases in prices.

### Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the programs.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First laws:** 1956 (sickness) and 1981 (maternity).

**Current law:** 1987 (social security).

**Type of program:** Universal (cash maternity and medical), social insurance (cash sickness), and employer-liability (cash maternity) system.

### Coverage

**Universal (cash maternity and medical benefits):** Residents of Malta.

**Social insurance (cash sickness benefit):** Employed and self-employed persons.

**Employer liability (cash maternity benefit):** Employed persons.

### Source of Funds

#### Insured person

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* None.

#### Self-employed person

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* None.

#### Employer

*Universal:* None.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* The total cost.

#### Government

*Universal:* Maternity and medical benefits are funded from general revenue.

*Social insurance:* See source of funds under Old Age, Disability, and Survivors, for cash sickness benefits.

*Employer liability:* None.

### Qualifying Conditions

**Cash sickness benefit (social insurance):** Must have at least 50 weeks of paid contributions and at least 20 weeks of paid or credited contributions in the two years before the year in which the claim is made.

**Cash maternity benefit (employer liability):** Must be entitled to maternity leave under the Employment and Industrial Relations Act.

**Cash maternity benefit (universal):** Must be unemployed or self-employed and not entitled to the employer-liability cash maternity benefit.

**Cash maternity leave benefit (universal):** Must be employed and entitled to the employer-liability maternity benefit or must be self-employed and entitled to the universal cash maternity benefit.

**Medical benefits (universal):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** €20.51 a day is paid for a divorced person or a married person supporting a spouse (or ex-spouse) who is not employed full time, or a single parent with care and custody of a child; €13.28 a day for other persons. The benefit is paid from the fourth day of incapacity for up to 156 days a year; up to 312 days a year if the person undergoes major surgery, suffers a severe injury (not work related), or has a serious disease requiring long-term treatment before resuming work.

During a two-year period, the total number of benefit days is 468 days. The total number of benefit days must not exceed the total number of contributions paid since the person first entered the system.

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**Maternity benefit (employer liability):** 100% of the employee's previous weekly earnings are paid for 14 weeks by the employer.

**Maternity benefit (universal):** €92.02 is paid for 14 weeks (at least five weeks must be taken after childbirth).

**Maternity leave benefit (universal):** €172.51 a week is paid for four weeks.

### **Workers' Medical Benefits**

Public hospitals and clinics provide benefits and health services. Public hospitals provide inpatient treatment, including medicine and medical devices, free of charge. Public primary care services and outpatient treatment are free of charge. Persons diagnosed with a chronic disease receive free medicine. Outpatients, except for low-income persons, pay for medicine and medical devices.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) supervises the cash benefits.

Department of Social Security (<http://socialsecurity.gov.mt/>) administers the cash benefits.

Ministry for Health (<https://deputyprimeminister.gov.mt/en/Pages/health.aspx/>) supervises the medical benefits.

Health Division administers the medical benefits.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1929.

**Current law:** 1987 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. Must have at least one week of contributions.

### **Temporary Disability Benefits**

€30.77 a day is paid for a divorced person or a married person supporting a spouse (or ex-spouse) who is not in full-time employment; €23.16 a day for other insured persons. The benefit is paid from the fourth day of disability for up to 12 months.

### **Permanent Disability Benefits**

For an assessed degree of disability of at least 90%, a full disability pension is paid regardless of the number of paid or credited contributions. Benefits vary depending on the insured's marital status and whether an employer-provided pension or savings account ("service pension") is paid. Benefits range from €73.07 to €133.94 a week.

For an assessed degree of disability from 20% to 89%, €16.00 to €71.19 a week is paid depending on the assessed degree of disability.

For an assessed degree of disability from 1% to 19%, a lump sum of €246.93 to €4,690.60 is paid depending on the assessed degree of disability.

Benefit adjustment: Benefits are adjusted based on increases in prices and wages.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and rehabilitative treatment and medicine.

### **Survivor Benefits**

Survivor pensions are paid under Old Age, Disability, and Survivors.

### **Administrative Organization**

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<http://socialsecurity.gov.mt/>) administers the program.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1987 (social security).

**Type of program:** Social insurance and social assistance system.

### Coverage

**Social insurance:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Residents of Malta.

### Source of Funds

#### Insured person

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### Self-employed person

**Social insurance:** Not applicable.

**Social assistance:** None.

#### Employer

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** None.

#### Government

**Social insurance:** See source of funds under Old Age, Disability, and Survivors.

**Social assistance:** The total cost.

### Qualifying Conditions

**Unemployment benefit (social insurance):** Must have at least 50 weeks of paid contributions and at least 20 weeks of paid or credited contributions in the two years before the year in which the claim is made. The insured must be registered as unemployed and be capable of, and available for, work. No benefit is paid for six months if unemployment is voluntary or the result of misconduct.

Contributions may be credited for periods of sickness, unemployment, widow(er)hood, and disability.

**Special unemployment benefit (social assistance, means tested):** Paid instead of the unemployment benefit to a head of household who satisfies a means test.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

**Unemployment assistance (social assistance, means tested):** Paid to persons aged 23 or older who are not entitled to the unemployment benefit; are registered as unemployed; are capable of, and available for, work; and satisfy a means test.

Means test: Assets must not exceed €14,000 (single persons) or €23,300 (married couples).

**Tapering of unemployment assistance (social assistance, means tested):** Paid to social assistance beneficiaries who find employment where they earn at least the legal weekly minimum wage and opt to receive tapering of unemployment assistance. Must have received social assistance, unemployment assistance, or special unemployment benefits for at least one year in the last three years.

The legal weekly minimum wage is €172.51.

### Unemployment Benefits

**Unemployment benefit (social insurance):** €12.44 a day is paid to a single parent or a married person whose spouse is not employed full time; €8.13 a day for other insured persons. The benefit is paid for up to 156 days. The total number of days must not exceed the total number of contributions paid since the person first entered the system.

**Special unemployment benefit (social assistance, means tested):** €20.89 a day is paid to a single parent or a married person whose spouse is not employed full time; €13.78 a day for other insured persons. The benefit is paid from the first day of unemployment for up to 156 days; thereafter, only if the insured has worked for at least 13 weeks. The total number of benefit days must not exceed the total number of contributions paid since the insured first entered the system.

**Unemployment assistance (social assistance, means tested):** Up to €104.38 a week is paid plus an additional €8.15 for each additional member of the household. The benefit is reduced by all annual income derived from investments exceeding €104.38. If weekly income exceeds the weekly benefit, no benefit is paid.

**Tapering of unemployment assistance (social assistance, means tested):** 65% of the last social assistance benefit rate received, excluding bonuses, for the first year; 45% for the second year; and 25% for the third year.

For employees, an additional 25% of the rate is paid to the employer for a period of three years.

### Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the program.

Commissioner of Inland Revenue (<https://cfr.gov.mt/>) collects contributions.

### Family Allowances

#### Regulatory Framework

**First laws:** 1974 (child allowances), 1977 (special allowances), 1988 (disabled child allowances and parental allowances), and 1989 (family bonuses).

**Current law:** 1987 (social security).

**Type of program:** Universal and social assistance system.

### Coverage

Resident citizens of Malta, residents of Malta covered by the European Social Charter, and citizens of the European Union and certain other countries.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Child allowance (universal, income tested):** Paid to households with children younger than age 16 (age 21, if a full-time student who is not: 1) receiving an educational stipend, 2) gainfully employed (now or previously), 3) registered as unemployed, or 4) entitled to any other social assistance benefits).

**Care allowance for foster children (universal):** Paid to foster parents for each foster child up to age 21 provided the foster child is still under the care of the foster parents. The child must be certified by a competent authority as a foster child or under the care of an institution.

**Disabled child allowance (universal):** Paid to households caring for a child with an assessed physical or mental disability. The child must not receive any other social security benefit for the disability.

The allowance ceases at age 16 (age 14 for a child with a visual impairment) and may be replaced by the non-contributory disability pension or blind pension.

**In-work benefit (social assistance, income tested):** Paid to working parents with children younger than age 23 who are living at the same address. Must not be receiving tapering of unemployment assistance.

**Income test:** For married couples with two employed parents, must have annual household earnings from €10,000 to €24,000, and the individual annual earnings of each parent must be at least €3,000. For married couples with one employed parent and for employed single parents, must have annual household earnings from €6,600 to €16,500.

### Family Allowance Benefits

**Child allowance (universal, income tested):** The benefit for one child is calculated as the difference between €24,924 and the parents' combined income multiplied by 6%. The benefit increases by another 6% for each child. If household income does exceed €24,924, a flat rate of €8.66 a week for each child is paid.

**Care allowance for foster children (universal):** €100 a week is paid.

**Disabled child allowance (universal):** €20 a week is paid.

**In-work benefit (social assistance, income tested):** From €190 to €1,200 a year is paid for each child to a couple with two employed parents; from €52 to €350 a year is paid for each child for a couple with one employed parent; and from €680 to €1,250 a year is paid for each child for an employed single parent.

### Administrative Organization

Ministry for the Family, Children's Rights, and Social Solidarity (<https://family.gov.mt/>) provides general supervision.

Department of Social Security (<https://socialsecurity.gov.mt/>) administers the program.