

“The Journey to Age Equality” is this year’s theme chosen by the United Nations to mark the International Day of Older Persons, which is celebrated annually on October 1. In Malta, by the end of 2018, persons aged 65 and over made up 19 per cent of the total population.

International Day of Older Persons: 2019

Over the past decade, the number of persons aged 65 and over grew by nearly 34,000 up to a point when at the end of 2018, this age group accounted for 19 per cent of the total population. In the 10-year time span since 2008, the share of the total population made up of persons in this age group increased by over four percentage points. Life expectancy for an average 65-year-old was 20.8 years, an increase of two years over 2008 (Chart 2). More than half the resident 65+ population were females (Table 1).

During 2018, government’s total expenditure on retirement and old-age pensions amounted to €560.4 million, almost five per cent more than 2017 (Table 2). Outlay on retirement and old-age pensions accounted for 58 per cent of total government expenditure on social security benefits, an increase of nearly six percentage points when compared to 2014 levels.

Data from the Labour Force Survey shows that in 2018, almost five per cent of persons in this age group were in employment, equivalent to 4,143, with 71 per cent of them working part-time. The absolute majority - 84.7 per cent - were males. Self-employed persons made up 48 per cent of working 65+ persons (Table 3).

The 2018 European Statistics on Income and Living Conditions survey (EU-SILC) targets persons living in private households. On the basis of EU-SILC, the Gini coefficient among the 65+ cohort was estimated at 24 per cent, and the S80/S20 ratio at 3.1 (Table 4). This means that the 20 per cent highest income earners in this age group were earning just over three times as much as the lower 20 per cent. By way of comparison, these two indicators were estimated at 28.1 per cent and 4.3 per cent respectively for the 16-64 age bracket, indicating a higher level of income disparity than the one relating to elderly persons (65+). The at-risk-of-poverty rate for the 65+ age group was 25.4 per cent and that for the 16-64 cohort was 13.5 per cent. By way of explanation, the at-risk-of-poverty rate takes into consideration the concept of income levels and not the distribution of income among a particular age group.

The majority of EU-SILC respondents in the 65+ age group said that they were highly satisfied with their life, reflected in an average self-perception score of 8.1 out of a maximum of 10. This rating was at par with its counterpart for the 16-64 cohort. It should be reiterated here that since the EU-SILC is conducted among persons living in private households, all statistics from this exercise apply to 65+ persons living in their own home. Most expressed themselves as satisfied with personal relationships and the amount of leisure at their disposal. Almost 59 per cent said that they never felt lonely and 58.1 per cent stated that they never felt downhearted or depressed. Furthermore, 55.6 per cent claimed that they felt happy most of the time, while a further 55.9 per cent almost always felt calm and peaceful (Table 6). On the other hand, four per cent responded to perpetual loneliness and 7.3 per cent to often feeling downhearted or depressed. Among working 65+ persons, job satisfaction received a score of 8.4 (Table 5, Chart 4).

More results from EU-SILC indicate that in 2018, 12.2 per cent of 65+ persons in private households participated in the activities of voluntary organisations (Table 7, Chart 5). Of these, 56 per cent involved themselves in activities organised by schools, parishes and similar organisations while 30 per cent were active in the initiatives of formal organisations such as NGOs, trade unions and pressure groups. A proportion of 14 per cent said that they carried out informal voluntary work such as neighbourly help and visiting the sick (Table 8, Chart 6) ■

Table 1. Total population by age group as at 31 December 2018

Age group	Males	Females	Total
0-64	209,856	191,523	401,379
65+	41,980	50,200	92,180
65-69	14,113	14,536	28,649
70-74	13,447	14,697	28,144
75-79	6,508	8,033	14,541
80-84	4,858	6,802	11,660
85-89	2,175	4,122	6,297
90+	879	2,010	2,889
Total	251,836	241,723	493,559
	% total		
0-64	83.3	79.2	81.3
65+	16.7	20.8	18.7
65-69	5.6	6.0	5.8
70-74	5.3	6.1	5.7
75-79	2.6	3.3	2.9
80-84	1.9	2.8	2.4
85-89	0.9	1.7	1.3
90+	0.3	0.8	0.6
Total	100.0	100.0	100.0

Note: Figures are compiled basing on updates to the Census of Population and Housing 2011.

Chart 1. Total population by age group: 2008 and 2018

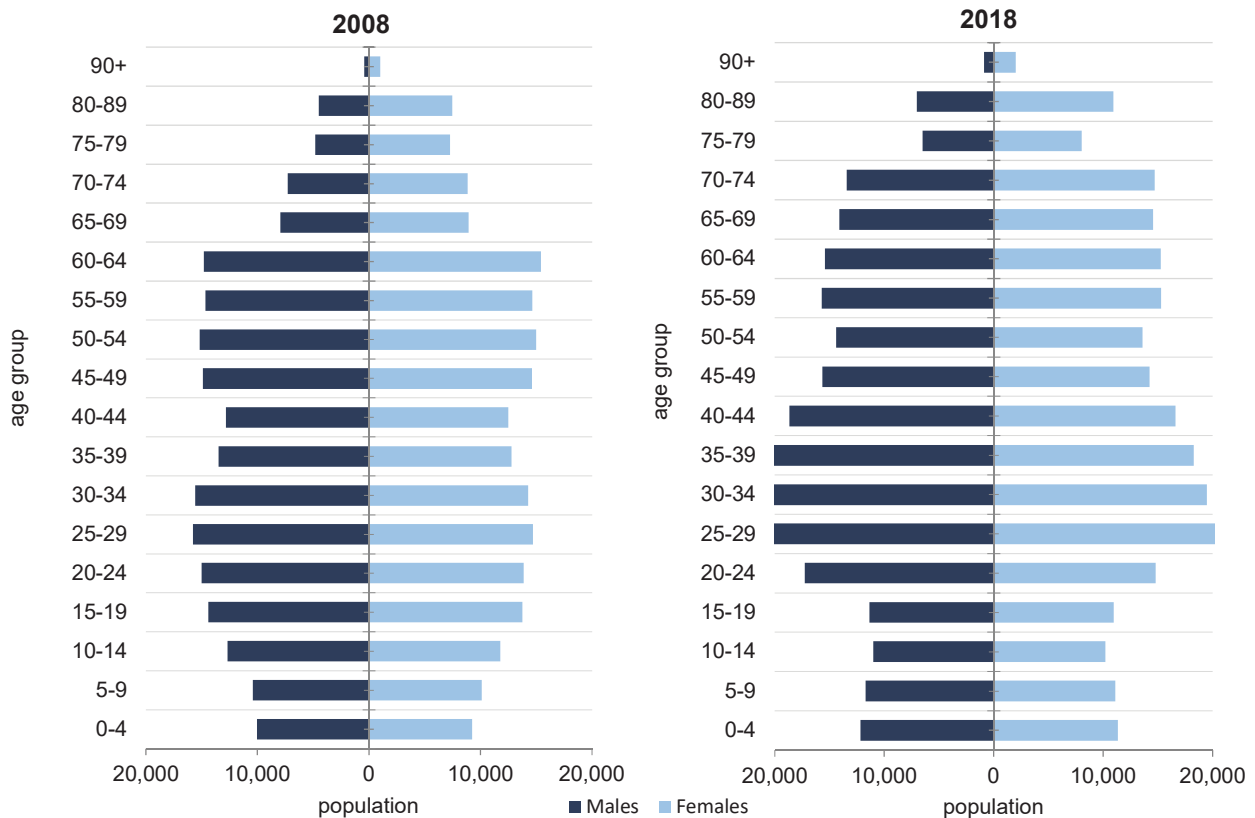


Chart 2. Average life expectancy at age 65

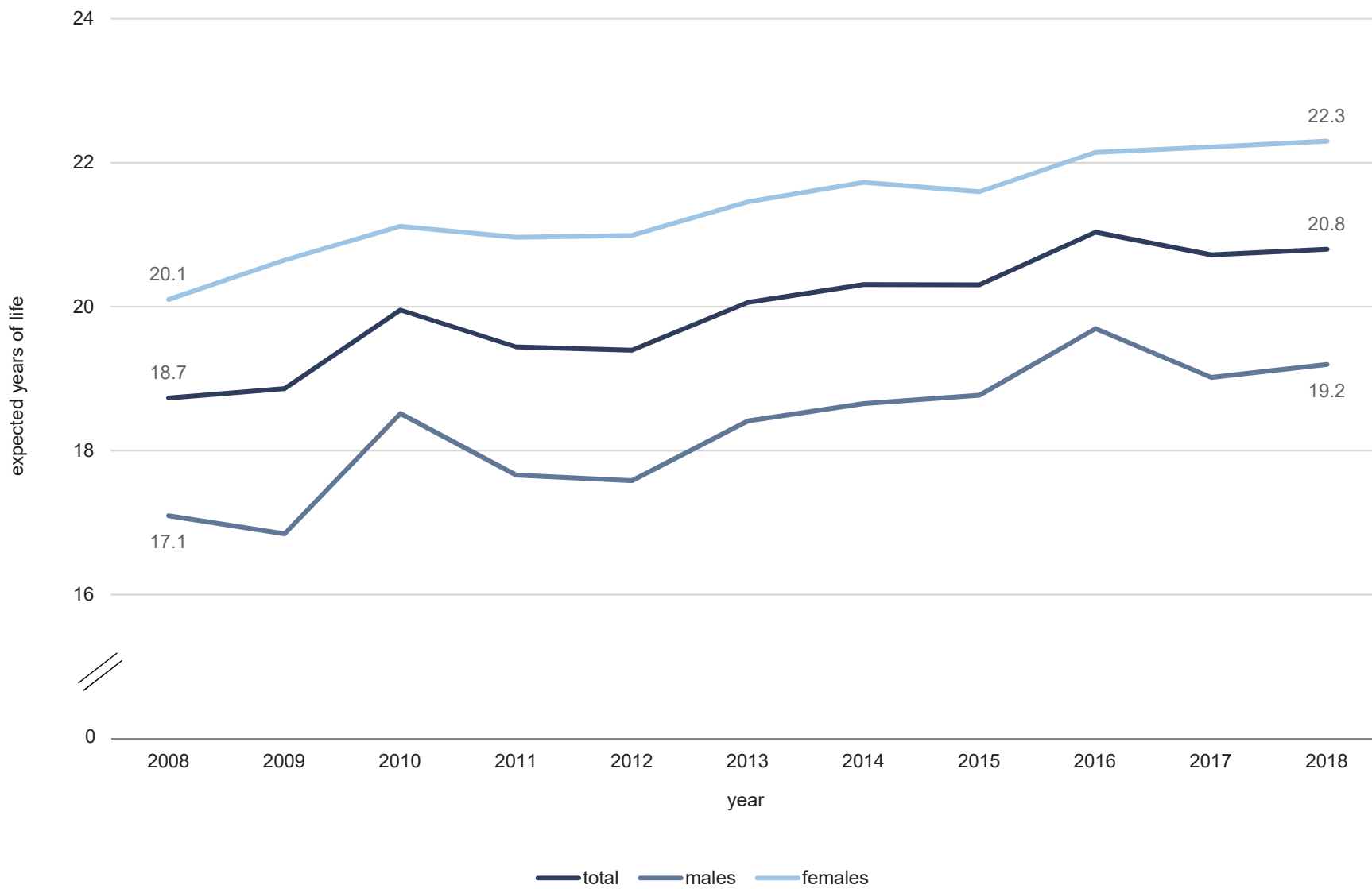


Table 2. Retirement and old-age pensions: government expenditure and beneficiaries: 2014-2018

	2014		2015		2016		2017		2018	
	€000's	Beneficiaries ¹	€000's	Beneficiaries ¹	€000's	Beneficiaries ¹	€000's	Beneficiaries ¹	€000's	Beneficiaries ¹
Contributory Benefits	645,628	-	668,200	-	712,205	-	749,668	-	778,936	-
...of which										
Pensions in respect of Retirement	424,427	-	444,806	-	479,228	-	508,938	-	531,145	-
...of which										
Retirement Pension	42,529	6,915	31,946	6,786	32,862	6,799	33,370	7,096	31,470	6,333
National Minimum Pension	29,781	5,744	31,035	5,866	35,870	6,182	36,652	6,544	37,909	6,535
Increased Retirement Pension	7,082	1,062	7,174	959	7,048	858	6,892	827	6,345	724
Two-thirds Pension	330,199	41,314	359,044	43,422	386,441	45,491	415,234	48,342	438,276	48,987
Increased National Minimum Pension	14,476	1,843	15,268	1,872	16,641	1,868	16,406	1,868	16,749	1,881
Decreased National Minimum Pension	361	67	338	54	365	59	385	68	397	61
Non-Contributory Benefits	207,280	-	200,178	-	188,495	-	187,214	-	186,293	-
...of which										
Old-age	23,259	-	23,520	-	23,550	-	26,967	-	29,252	-
...of which										
Old-age Pension	21,370	5,326	21,611	5,418	21,499	5,326	21,946	5,160	22,016	5,084
Carers Pension ²	705	147	573	134	490	102	-	-	-	-
Increased Carers' Allowance ²	-	-	-	-	-	-	3,310	527	5,388	819
Blind Pension/Assistance Visually Impaired ³	1,183	245	1,336	283	1,562	321	1,712	349	1,848	361
Total Social Security Benefits	852,908	-	868,378	-	900,700	-	936,882	-	965,229	-
Retirement and Old-age pensions as a percentage of Total Social Security Benefits	52.5%	-	53.9%	-	55.8%	-	57.2%	-	58.1%	-

Sources: (1) Expenditure: Departmental Accounting System (DAS), (2) Beneficiaries: Department of Social Security (DSS) Unique Beneficiaries Report.

Notes:

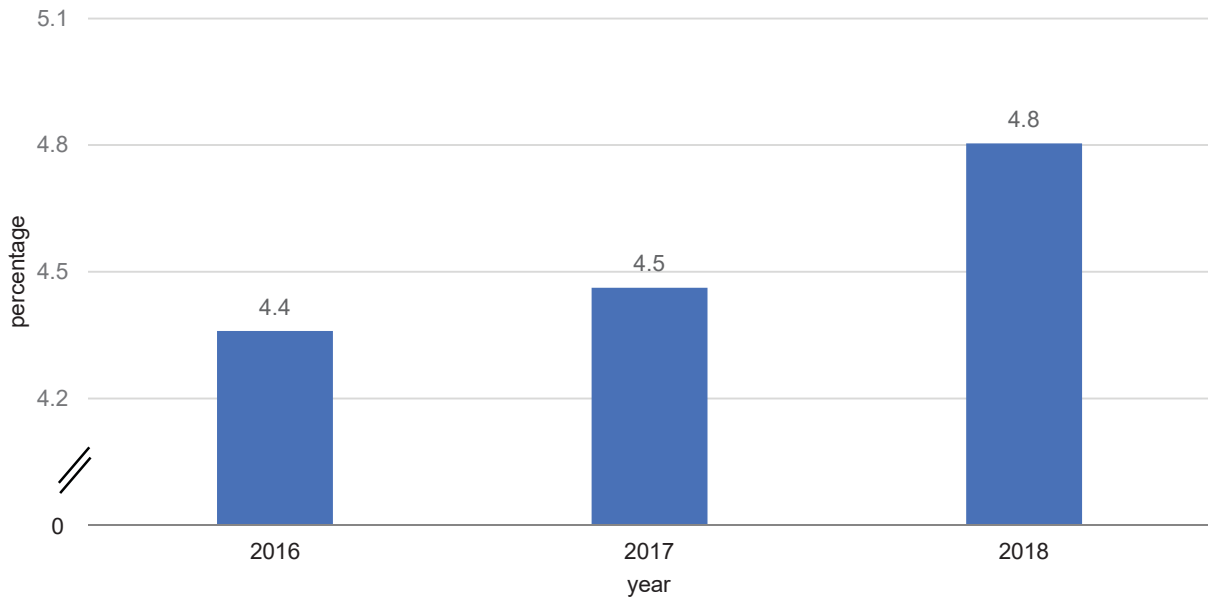
¹ The number of beneficiaries may not be aggregated since persons obtaining two or more different benefits during the same period are listed under each benefit received.

² In 2017, Carers Pension was replaced by Increased Carers' Allowance.

³ In 2017, Blind Pension was renamed Assistance Visually Impaired.

Most retirement and old-age pensions are paid to persons who have reached the statutory retirement age, with the exception of the Blind Pension/Assistance Visually Impaired and Carers Pension/Increased Carer's Allowance (payable to persons over 16 and 18 years respectively).

Chart 3. Percentage share of 65+ employed persons: 2016-2018



Source: Labour Force Survey, NSO

Table 3. Characteristics of 65+ employed persons: 2016-2018

	Number of persons (65+)			Percentage		
	2016	2017	2018	2016	2017	2018
Sex						
Males	2,845	3,114	3,508	80.9	83.5	84.7
Females	670 ^u	614 ^u	635 ^u	19.1 ^u	16.5 ^u	15.3 ^u
Type of employment						
Full-time	1,320	1,304	1,221	37.6	35.0	29.5
Part-time	2,195	2,424	2,922	62.4	65.0	70.5
Professional Status						
Self-employed and unpaid family workers	1,312	1,461	2,000	37.3	39.2	48.3
Employees	2,203	2,267	2,143	62.7	60.8	51.7
Total	3,515	3,728	4,143	100.0	100.0	100.0

^u Under represented - between 20 and 49 sample observations.

Percentage totals may not add up due to rounding.

Source: Labour Force Survey, NSO

Table 4. Income inequality indicators of the equivalised disposable income by age group: 2017¹

		Gini coefficient	S80/S20	ARP ²
		%		%
Age group	0-15	30.1	4.60	21.2
	16-64	28.1	4.27	13.5
	65+	23.7	3.10	25.4
Total		28.7	4.28	16.8

Note: For detailed information about the concepts, refer to methodological notes.

¹ Reference year for income in EU-SILC 2018 is the preceding year, i.e. 2017.

² At-risk-of-poverty rate.

Source: European Statistics on Income and Living Conditions, NSO

Table 5. Self-perceptions of socio-economic situation by age group: 2018¹

	16-64	65+
	Average score	
Overall life satisfaction	7.8	8.1
Satisfaction with financial situation	7.0	7.5
Satisfaction with time use (amount of leisure)	6.4	8.7
Satisfaction with personal relationships	8.6	9.0
Satisfaction with job ³	7.7	8.4
Perceived social exclusion	6.1	4.2
Trust in others	7.3	6.4

Note: Table excludes persons with missing information.

¹ Score is from 0 (Not at all satisfied) to 10 (Completely satisfied).

³ Persons not working are not eligible for this question and so are excluded.

Source: European Statistics on Income and Living Conditions, NSO

Chart 4. Self-perceptions of socio-economic situation: 2018

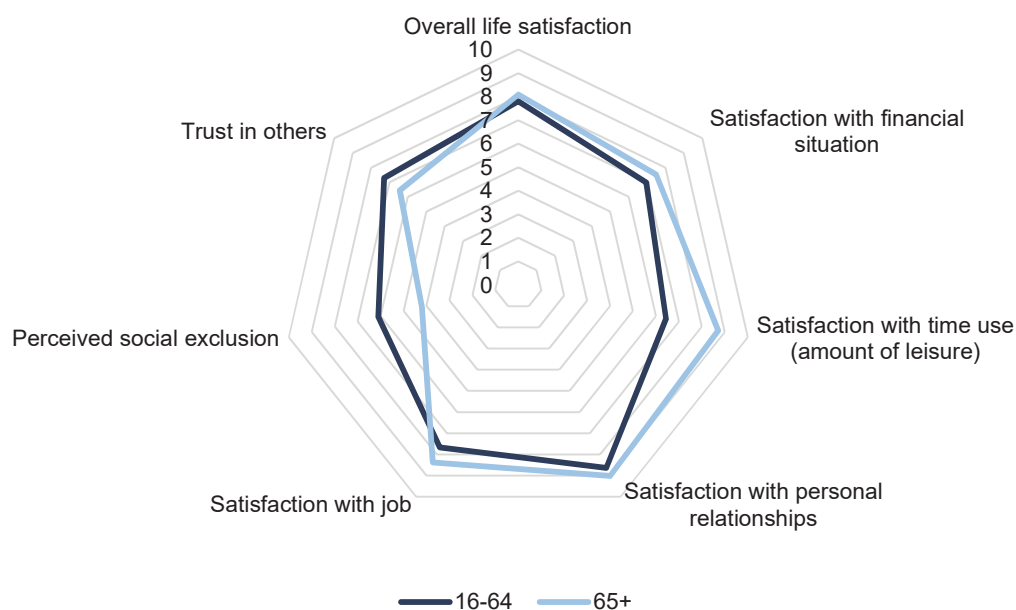


Table 6. Self-perceptions of emotions/feelings by age group: 2018

		Age group			
		16-64		65+	
		No. of persons	%	No. of persons	%
Being very nervous	All of the time	10,902	3.5	3,275	4.0
	Most of the time	42,583	13.8	9,728	11.8
	Some of the time	112,171	36.4	23,512	28.6
	A little of the time	84,748	27.5	24,928	30.3
	None of the time	55,901	18.1	20,251	24.6
	Do not know	[1,733]	[0.6]	[598]	[0.7]
	Total	308,038	100.0	82,291	100.0
Feeling calm and peaceful	All of the time	12,329	4.0	8,916	10.9
	Most of the time	138,884	45.1	36,940	45.0
	Some of the time	83,403	27.1	19,727	24.0
	A little of the time	54,832	17.8	11,998	14.6
	None of the time	16,818	5.5	3,858	4.7
	Do not know	[1,771]	[0.6]	[616]	[0.8]
	Total	308,038	100.0	82,055	100.0
Feeling downhearted or depressed	All of the time	3,469	1.1	1,338	1.6
	Most of the time	10,015	3.3	4,611	5.6
	Some of the time	37,059	12.0	10,944	13.3
	A little of the time	58,773	19.1	16,489	20.1
	None of the time	195,510	63.5	47,714	58.1
	Do not know	[3,211]	[1.0]	[959]	[1.2]
	Total	308,038	100.0	82,055	100.0
Being happy	All of the time	15,745	5.1	6,665	8.1
	Most of the time	179,821	58.4	38,950	47.5
	Some of the time	74,143	24.1	22,573	27.5
	A little of the time	27,949	9.1	9,820	12.0
	None of the time	7,968	2.6	3,308	4.0
	Do not know	[2,412]	[0.8]	[739]	[0.9]
	Total	308,038	100.0	82,055	100.0
Feeling lonely	All of the time	4,353	1.4	2,920	3.6
	Most of the time	9,870	3.2	6,170	7.5
	Some of the time	30,825	10.0	11,208	13.6
	A little of the time	44,827	14.6	13,072	15.9
	None of the time	215,647	70.0	48,165	58.6
	Do not know	[2,494]	[0.8]	[601]	[0.7]
	Total	308,016	100.0	82,137	100.0

Note: Table excludes persons with missing information.

[] Figures to be used with caution: figures with between 20 and 49 reporting households or with non-response for the item concerned that exceeds 20 per cent and is lower or equal to 50 per cent.

: Data not published due to unreliable survey estimates as a result of:

1. less than 20 reporting households; or
2. the non-response for the item concerned exceeds 50 per cent.

Totals may not add up due to rounding.

Source: European Statistics on Income and Living Conditions, NSO

Table 7. Participation in voluntary activities by age group: 2018

		Active participation		Total population
		No. of persons	%	No. of persons
Age group	16-64	33,475	10.8	309,183
	65+	10,332	12.2	84,753

Note: Table excludes persons with missing information.

Source: European Statistics on Income and Living Conditions, NSO

Chart 5. Share of total population actively participating in voluntary work by age group: 2018

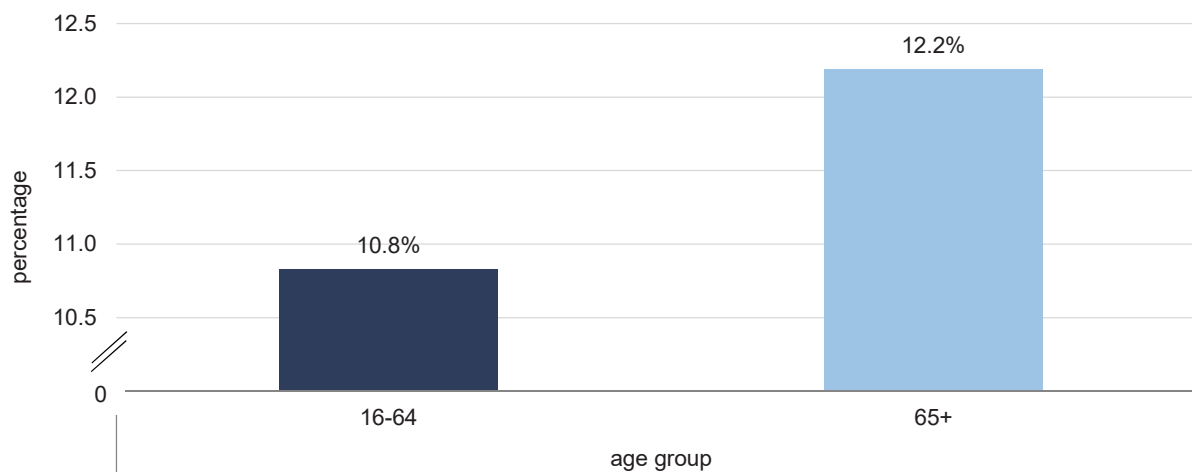


Table 8. Participants in voluntary activities by age group and type of work: 2018

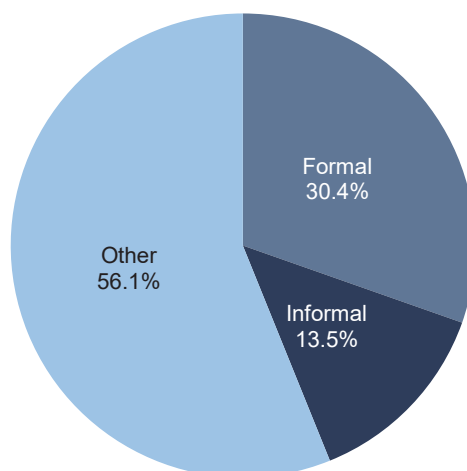
		Formal	Informal	Other	Total
		%			
Age group	16-64	50.9	10.8	38.3	100.0
	65+	30.4	13.5	56.1	100.0

Notes:

1. Table excludes persons with missing information.
2. Voluntary work in formal organisations: includes NGOs, unions, pressure groups.
 Informal voluntary work: includes helping a neighbour etc.
 Other voluntary work: includes helping out in schools, churches, parishes etc.

Source: European Statistics on Income and Living Conditions, NSO

Chart 6. 65+ participants in voluntary work: 2018



Methodological Notes

1. POPULATION

All population components are based on definitions provided for in the European Regulation (EU) No. 1260/2013 on European demographic statistics.

Definitions

Total Population: <https://nso.gov.mt/metadata/ConceptDetails.aspx?id=1967>

Life expectancy: a population based statistical measure of the average number of years a person has before death. Life expectancies can be calculated for any age and give the further number of years a person can on average expect to live given the age they have attained during the reference year.

Sources:

- Demographic data in this release is based on records held by the Public Registry and the Directorate of Health Information and Research.
- Migration data is based on relevant administrative records and on estimates based on auxiliary information and access to administrative records as shown in the table below:

Entity	Data flows	Data records
National Statistics Office (NSO)	Immigration of Maltese Nationals	Decennial Census of Population and Housing
		Ongoing frontier survey: TOURSTAT
	Emigration of Maltese Nationals	Ongoing frontier survey: TOURSTAT
Jobsplus	Migration Flows of European Union Nationals	Employment engagement and termination forms
Office of the Refugee Commissioner	Migration flows of Third-Country Nationals	Asylum records
Third-Country Nationals Unit		Resettlements and repatriations
Citizenship and Expatriates Affairs		Residence permits database

2. LABOUR FORCE SURVEY

The Labour Force Survey (LFS) is designed to satisfy the concepts and definitions as outlined by Eurostat, which is the EU Statistical Agency. This allows the comparability of results with other EU member states and countries following ILO definitions of employment and unemployment.

Definitions:

- **Employees:** are defined as persons who work for a public or private employer and who receive compensation in the form of wages, salaries, fees, gratuities, payment by results or payment in kind.
- **Employed persons:** all persons aged 15 and over who, during the reference week, were in one of the following categories:
 - **paid employment:** includes those who during the reference week worked for at least one hour for a wage or salary, in cash or in kind.
 - **were employed but absent from work:** due to sick leave, bad weather, were undergoing training or education, did not work due to a labour dispute, were on maternity or parental leave, did not work due to slack work for technical or economic reasons, were absent from work for a period of less than 3 months, or were not working because on layoff and receiving at least 50 per cent of the salary/wage.
 - **self-employed:** covers persons who run a trade or business, rather than working as an employee for someone else. A person is self-employed if s/he is a sole proprietor or a partner working in a business.
 - **unpaid family workers:** refers to people who worked without pay in a family business or farm. Excluded from this definition are housewives.
- **Not in employment:** sums up all unemployed and inactive persons where

- **Unemployed persons:** all persons above 15 years of age who, during the reference week, satisfied the following criteria:
 - **without work**
 - **actively seeking work during the previous 4 weeks:** example of active job search include contacting Jobsplus, applying directly with an employer, contacting a private employment agency, inserting or answering to an advert in a newspaper.
 - **currently available for work:** available to start work within 2 weeks of the reference week.
- **Inactive persons:** all persons who are not classified as employed or unemployed.
- **Part-time employment:** a part-time worker is an employed person whose normal hours are less than those of comparable full-time workers. Persons employed on a full-time with reduced hours basis are included in this category.
- **Reference week:** the week to which the collected data relate.

Absolute changes between one survey estimate and another must be treated with caution since minor changes (i.e. less than 700 persons) might be the result of sampling error.

Sources and Methods:

- https://nso.gov.mt/en/nso/Sources_and_Methods/Unit_C2/Labour_Market_Statistics/Pages/Labour-Force-Survey.aspx

3. EUROPEAN SURVEY ON INCOME AND LIVING CONDITIONS (EU-SILC)

Income reference period

The income reference year of the SILC survey is one calendar year prior to the survey year. Consequently, the income collected in SILC 2018 refers to the calendar year 2017.

Concepts and definitions:

- The **total disposable income** of a household is calculated by deducting:
 - regular inter-household cash transfers paid;
 - tax on income; and,
 - social insurance contributions.

from the total gross household income.

- **Equivalent household size** is calculated according to the “modified OECD” equivalence scale which gives:
 - a weight of 1.0 to the first adult;
 - a weight of 0.5 to any other household member aged 14+;
 - a weight of 0.3 to each child.

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

- **Equivalentised disposable income (referred to also as national equivalised income)** is defined as the household’s total disposable income divided by its “equivalent household size”, to take account of the size and composition of the household, and is attributed to each household member. For example, a household with two adults and two children aged less than 14, would have an equivalised household size of $(1+0.5+0.3+0.3) = 2.1$. If the total disposable income earned by the household is €20,000, then the household equivalised income would result in $(€20,000/2.1) = €9,523$.
- The **S80/S20** ratio is the ratio between the sums of the highest and lowest 20 per cent equivalised incomes of persons within the households.
- The **Gini coefficient** measures the inequality of income distribution. It may take values ranging from 0 per cent, which implies perfect equality in the income distribution, to 100 per cent, which signifies absolute inequality.
- The **at-risk-of-poverty threshold** is also referred to as the at-risk-of-poverty line or, simply, the poverty line. This is equivalent to 60 per cent of the median national equivalised income of persons living in private households.
- The at-risk-of-poverty rate refers to the share of persons with an equivalised disposable income below the at-risk-of-poverty threshold.

Sources and Methods:

- https://nso.gov.mt/en/nso/Sources_and_Methods/Unit_C1/Living_Conditions_and_Culture_Statistics/Pages/Statistics-on-Income-and-Living-Conditions.aspx

Other notes:

- Sample used for the SILC survey was extracted from a database based on the Census of Population and Housing 2011.

4. Statistical Concepts: <http://nso.gov.mt/metadata/concepts.aspx>

5. References to this news release are to be cited appropriately.

6. A detailed news release calendar is available on:

https://nso.gov.mt/en/News_Releases/Release_Calendar/Pages/News-Release-Calendar.aspx.