

**REPORT ON  
NATIONAL FOLLOW-UP  
TO  
THE UNECE REGIONAL  
IMPLEMENTATION STRATEGY (RIS)  
OF THE MADRID INTERNATIONAL  
PLAN OF ACTION ON AGEING  
(MIPAA)**

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## **GENERAL INFORMATION**

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As temporary advisor in the field of ageing with the World Health Organisation, he has served as government consultant in Croatia, India, Kuwait, Tunisia and Yugoslavia. On behalf of the government of Tunisia he has prepared a strategy report for the second ten year Plan of Action on Aging in Tunisia (2004-2014). In 2011 on behalf of UNFPA he conducted two country missions in Moldova and Rumania. He has conducted extensive research in various areas of Sociology and Social Gerontology and is the author of a number of books and articles in scholarly journals.

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The upsurge of interest in the conditions of the Maltese elderly population was reflected in the proposal submitted in 1968 by the Government of Malta at the United Nations instigating the international community's concern about the gravity of this world-wide phenomenon and at considering the feasibility of ameliorating the quality of life of the world's older persons.

Older persons in Malta are, in general, well supported and social security and welfare services are highly developed and progressive. Over the past decades, the government of Malta and voluntary organisations foremost among them the Catholic Church, have, through various policies, programmes and schemes, contributed to the care and well-being of the elderly population. Moreover, Malta also prides itself with a number of self-help groups which help the older persons in forming new identities and in remaining active in their old age.

To strengthen its commitment to its older persons and to the family, while, at the same time, ensuring a dynamic and well-coordinated national response to its elderly population, the Maltese government, in May 1987, appointed a Parliamentary Secretary, directly responsible for the country's older persons. Thus the various issues of older persons and of the ageing phenomenon are being dealt with holistically.

The national policies for the elderly population were formulated within the wider national, economic and social development. Maintaining the older persons in the community in which they live became the accepted perspective of present social policy. The range of services available for the elderly population and for their carers covers more than 30 services aimed at improving the quality of life of the older persons while maintaining them in their own homes, community and environment

In order to increase the opportunities for the continued involvement and participation of the older persons in all facets of life, a National Council of Older Persons was set up in 1992. This Council is also responsible for protecting the rights of older persons, ensuring their social and economic security and planning a national response to the challenges of population ageing.

# 1. NATIONAL AGEING SITUATION

## 1.1. Demographic Indicators

Based on the 2005 Population and Housing Census, the population of the Maltese Islands, as at the end of December 2009, was estimated at 412,970 persons consisting of 205,419 males and 207,551 females. Approximately 96% (396,278) of the total Maltese population (412,970) are said to be Maltese citizens while the remaining 4% (16,692) are foreigners residing in Malta. The old segment of the population, namely those aged 60 years and over, has been steadily increasing during the past fifty years, and now represents 22 per cent of the Maltese population or 90,697 persons (NSO: 2010a).

According to the 2005 national census, the mean age of the Maltese population was 49.43 years while for the 1995 census it was 35.73 (COS:1997, NSO:2007). In the period between the two censuses, the 0-14 age group registered a decline of 11.1 per cent (from 74.9 to 66.6 thousand). Compared to this, the 15-59 and the 60+ age group recorded an increase of 2 and 20 per cent respectively. The older population is growing at a faster rate than the rest of the population.

Population projections show that this trend of population ageing will continue for a number of years to come. It is projected that, by 2025, 26.8 per cent of Malta's population, will be above the age of 60. This percentage is projected to increase to 123 thousand persons constituting 31.3 per cent of the population by the year 2050 (COS: 1997; NSO:2006).

The gender distribution remained almost constant throughout 1995-2006 with 98.4 males per 100 females. However, the preponderance of women over men becomes more pronounced with advancing age reaching its highest among the 'old old'. Thus, in 2009, 47.5 per cent or 30,735 persons in the 60-74 age group were males as compared to 33,989 females amounting to 52.5 per cent registering a sex ratio of 90.4. In comparison the sex ratio for those aged 75+ stood at 61.0 with 9,840 males (32.0 per cent) to 16,133 females (62.0 per cent). (NSO: 2010a).

A striking feature of the Maltese population is the constant decrease in the crude birth rate. The third Demographic Report reveals that Malta's average fertility rate (1.44%) is below that of the EU (1.60%). At 77.8 (years), life expectancy is higher than the EU average for males (76.4), and at par (82.7) with that for females (82.4).

Life expectancy for the Maltese population is on the increase. As can be noted in Table 3 in the Annex advances in public health and medicine, improvements in child care, nutrition and standards of living, have resulted over the years in a gradual increase in life expectancy. for both men and women. In the 1870's life expectancy was recorded to be between 45 and 50 years for both genders. In 1957, it increased and was calculated to be between 65 and 70 years, for both males and females and in 2009 it was specifically calculated at 78 years for men and 82 years for females. (NSO: 2010a)

As a result, during 2009, the number of older persons exceeded that of children. In fact, there were 64,566 Maltese below the age of 15 as compared to 90,697 aged 60 and above. Thus,

the ratio of older persons (60+) to that of children (0-14) for the Maltese population during the same year 2009 consisted of 140 older persons per 100 children.

As in many other countries, a distinctive feature of the older population in Malta is the preponderance of women over men. This becomes more pronounced with advancing age, reaching its highest among the “old old”. Thus, in 2008, while for the whole population, the sex ratio stood at 98, for those aged 60-74 it stood at 89.7, while for those aged 75 and above, it was 61.5 (NSO: 2009).

## **1.2. Social and economic indicators**

In Malta, the general opinion is that only a relatively small percentage of Malta’s older persons suffer from material deprivation. Although there are no official definitions of poverty, there are references to an administrative poverty threshold. Similarly, although there is no official definition of what constitutes the poverty line, it is estimated that around one-fifth of Malta’s older persons live at the risk of poverty from a relative point of view. (Caritas-Discern: 1994, 1996; NSO: 2003c, 2003d) The administrative poverty threshold is directly linked to the minimum wage. This is revised every year depending on the country’s economic state and is an offshoot of the Retail Price Index. Older persons in Malta are, in general, well supported and social security and welfare services are well developed and progressive.

The Maltese social protection system is based on two pillars, namely: 1) social insurance which is aimed at safeguarding the citizens’ income by providing a comprehensive system of basic security and income benefits which guarantee an acceptable standard of living; and 2) the social and health care services. Both these pillars have, over the years, guaranteed social cohesion, fairness and equality, with specific emphasis on the most vulnerable members of society. Almost all households in Malta receive, from time to time, some kind of income transfer or use social and health services. In addition there is a twice yearly bonus of €135 and another twice yearly bonus of €126.

Traditionally, the welfare system in Malta has developed along with the age structure of the population. As expected, the old age retirement pension has, for a number of years, not only accounted for the highest outlay but is constantly increasing. As expected, the two thirds old age retirement pension has, for a number of years, not only accounted for the highest outlay but is constantly increasing. In 2009, this amounted to almost 218 million Euros accounting for 43.4 per cent of all contributory benefits which amounted to almost 525 million Euros up from, a share of 39.9 per cent during 1998. (NSO: 2010b).

Health services are highly developed. In Malta, the Government provides a comprehensive health service to all Maltese residents that is entirely free at the point of delivery. This health service is funded from general taxation. All residents have access to preventive, investigative, curative and rehabilitative services in Government Health Centres and Hospitals

Of late, governmental policy documents started making explicit reference to the concept of ‘social exclusion’ referring to the most vulnerable members of society. As a result, a number of reforms in the social protection systems started being implemented. After joining Eurostat’s Structural Indicators Programme, the National Statistics Office in Malta published, on the 16<sup>th</sup>

December 2003, a set of structural indicators focusing on employment, poverty and social exclusion. Wherever possible the local indicators are compared to those in other EU Member States.

### **1.3.Social, Economic and Political Situation**

Over the past 4 years the Government of Malta and various voluntary organisations have been sensitive to the situation of the country's older persons. Various initiatives in the form of policies, legislations, programmes and services, have been taken and are being undertaken.

The financial help provided by social security and social assistance is supplemented by the variety of social services, social work, counselling and marital mediation. Furthermore, all this work is complemented by the work from non-governmental organisations.

The attainment of self-government by the Maltese in 1921 was accompanied by the introduction of a number of social security measures. In 1987, all social security measures and legislations were consolidated in the Social Security Act which also introduced and incorporated a number of further benefits including disability pension and gratuity, marriage grants, maternity benefits, family allowance, etc. In addition, non-material needs are met by a multiplicity of social services provided by governmental and non-governmental organisations.

The Maltese government, is expected to guarantee an acceptable standard of living and provide the basic needs for all the Maltese citizens from the cradle to the grave by providing a comprehensive system of basic security and income-related benefits (Troisi J. 2005).

## **2. METHODOLOGY**

A quantitative and qualitative approach was used in carrying out this evaluation of the actions taken in the Maltese islands towards the implementation of the Madrid Plan of Action on Ageing (MIPAA) and the ensuing UNECE Regional Implementation Strategy (RIS).

This report is based in the light of the prevailing cultural, economic, political, religious and social situation of the Maltese Islands. It is against the background of the changing Maltese society that I have investigated the conditions of the older persons in the country. Firmly believing in the fact that ageing is a process attention was also based on the ideas and attitudes of Malta's younger population towards those aged 60 and above.

**2.1. The quantitative information** is based on the research carried out by the National Office of Statistics as well as the statistics published by the same office together with the newsletters and other relevant information of the National Council of Older Persons, the National Council of Women, and the National Commission for the Promotion of equality (NCPE) ‘

The various policies, legislations, programmes and services were also taken into consideration paying particular attention on the effects of their implementation on the country's population especially the older persons. The country's advances in e-technology have also helped in downloading innumerable information on the work carried out by various ministries and

departments within the government which directly or indirectly are bearing an effect on the country's rapidly growing elderly population.

**2.2.** The **qualitative information** was obtained through various informal interviews carried out with different stakeholders and the knowledge obtained from having served as a member of the National Council of Older Persons. A number of ministers were consulted especially the Ministry of Health, the Elderly and Community Care (MHEC); the Parliamentary Secretary for the Elderly and Community care within the same ministry; the Ministry of Education, Employment and the Family; and the Ministry of Finance (MFIN). Heads of various departments within these ministries were also contacted.

To ensure as far as possible a grass-roots/bottom-up approach involving the older persons themselves and fully aware that they are the best agents of change, various meetings were made with a number of Associations of Older Persons and Self-Help Groups. These included among others: The Association of Labour Party Veterans, the Association of Older Persons and Pensioners of the Nationalist Party, The Association of Pensioners, the Association of Pensioners of the General Workers Union, the Association of Pensioners of the United Workers Union, the Association of Pensions of the Malta Union of Teachers, the Pensioners Section of the Bank of Valletta, the Floriana Senior Citizens, the Association of the Members of the University of the Third Age and two Church organizations namely: Caritas and the Social Action. Separate meetings were also held with the National Council of Older Persons, the National Council of Women, the National Commission for the Promotion of Equality (NCPE). As expected this gave me quite a wide spectrum of the situation of ageing in Malta and of the aspirations and needs of Malta's older persons.

### **3. REVIEW AND APPRAISAL OF NATIONAL ACTIONS TO FULFIL COMMITMENTS OF UNECE MIPAA/RIS**

#### **3.a) General Information**

1.3.1. Pensions Reform: In recent years, the sustainability of the social protection system has been debated. One, however, cannot deny the fact that population ageing has serious repercussions on the social security systems and constitutes one of the greatest challenges to the country's capacities of adaptation. The sustainability of the pension system is being questioned. The Government of Malta has been recognising the need to review the prevailing national welfare system. There is agreement that unless appropriate and timely reform is implemented, the pension system will run into serious financial difficulties.

The salient recommendations made include: a lowering of the contribution rate; a gradual increase in the retirement age from 61 to 65 for both males and females to be fully phased in by 2015. This will be carried out in a scaled manner. Other recommendations included: a gradual change in the minimum years of contribution required for a 2/3 pension; a gradual change in the averaging period used for calculating the value of the pension; a change in the indexation of the pension after retirement from full indexation to wage growth to revising pensions. It also recommended the introduction of three pillars Pensions Scheme.



**1.3.2. Carers' Association:** In trying to meet the challenges of population ageing especially in the sphere of caring, one must recognise two sets of needs and preferences which, although not mutually exclusive, are not the same. On the one hand, we have the needs of the dependent older persons themselves, while on the other we have the needs of those who provide care (Troisi J. Formosa M. 2006).

There is a great need to ensure a dynamic and well co-ordinated national response to the needs of family carers in all spheres especially in the field of ageing. It is high time to place the issue of their role and socio-economic circumstances on current policy agenda. It is essential that the care being provided to older persons by their family members need to be recognised both at policy level and at service / programme level. A great need has been created to encourage the setting up of an Association of family carers.

**1.3.3. National Day for Informal Carers:** Very often while older persons enjoy both rights and responsibilities, the rights of the carers of dependent older persons (mostly females) are often unrecognised. It is therefore considered essential for the Maltese government to establish a national day for informal carers of older persons. It would serve as a means to create public awareness and recognition of the challenge of the burden of care by family carers, their role, function, needs and difficulties.

**1.3.5. Legislation on Elder Abuse:** One notes that in terms of legislation although there are various articles in the country's general criminal code and its civil code dealing directly or indirectly with the problem of elder abuse, in the Maltese law one finds no definition of 'elder abuse' nor is there any specific regulation of legislation on the subject. Articles in these general laws deal with bodily harm, theft, fraud (including misappropriation, breach of trust, obtaining money/property by false pretences).

Given the fact that the rapidly growing elderly population makes the so far 'hidden' problem of elder abuse, exploitation and neglect, more and more visible, the development of legislative measures on this subject should be one of the policy measures to be taken in the not too distant future.

### **3.b) Instrumental Assessment**

This assessment on the national follow-up to the Madrid International Plan of Action on Ageing (MIPAA) the UNECE Regional Implementation Strategy (RIS) and the 2007 UNECE Ministerial Conference on Ageing focuses on the country's policies, laws and regulations, adopted in the field of ageing as well as the programmes and services being implemented especially during the past four years. A number of policies and legislations were newly adopted while older ones were modified so as to ensure the quality of life and well-being of the Maltese older persons. The same can be said of the efforts of civil society, both voluntary organisations and associations in the private sectors, which are being implemented in this regard.

### **3.c) National Capacities**

### 3.c.i: Institutions responsible for follow-up to MIPAA/RIS:

1. Parliamentary Secretary for the Elderly and Community Care
2. Department of the Elderly and Community Care

### 3.c.ii: Organisations of Older Persons taking part in the follow-up activities;

1. The National Council of Older Persons; 2. The National Association of Pensioners; 3. The Association of Labour Party Veterans; 4. The Association of Older Persons and Pensioners of the Nationalist Party; 5. The Association of Pensioners; 6. The Association of Pensioners of the General Workers Union; 7. The Association of Pensioners of the United Workers; 8. The Association of the Members of the University of the Third Age; 9. Caritas Malta; the Employment and Training Corporation, 11. The Floriana Senior Citizens; 12. The Friends of St.Vincent De Paule; 13. The Maltese Association of Gerontology & Geriatrics (MEGAGA); 14. The National Council of Women; 15. The Pensioners Section of the Bank of Valletta; 16. The Retired Teachers of the Malta Union of Teachers.

### 3.c.iii: Educational, training and research activities on ageing:

1. The European Centre of Gerontology and Geriatrics, University of Malta, organises study units, workshops, annual seminars and monthly public lectures on MIPAA/RIS. It also carries out research on various issues/recommendations of MIPAA/RIS. The Centre also organises in-service training programmes for personnel working in the field of ageing or/and with older persons.

2. The Maltese Association of Gerontology & Geriatrics (MAGG) also organises seminars and monthly public lectures on MIPAA/RIS for its members. Such issues are also discussed in the Association's bulletin.

3. The University of the Third Age (U3A) has two courses on the various issues of MIPAA/RIS. A number of articles on various MIPAA/RIS issues are published in the U3A's periodical. It has also carried out research on the awareness of MIPAA/RIS.

4. Caritas Malta. In its training programmes for its volunteers which run various social clubs around Malta, this Church organisation informs the participants about the recommendations of MIPAA/RIS

5. The International Institute on Ageing, United Nations-Malta (INIA), annually organises various training programmes for Maltese and Foreign participants in which MIPAA/RIS play a central role. Participants to these training programmes share among themselves good practices and difficulties met in implementing MIPAA/RIS.

6. The WHO Collaborating Centre on Healthy Ageing also provides a lot of information and education mainly on Priority Direction No.2

7. The National Council of Older Persons carries out periodic public lectures about various issues tackled in MIPAA/RIS. These are also dealt with in the quarterly periodical of the Council.

### 3.c.iv: Data collection and analysis of the ageing-related situation in the country:

The available data and research carried out by the Staff and postgraduate students of the European Centre of Gerontology and Geriatrics, University of Malta does give an adequate picture on the ageing related situation in the Maltese Islands. The same holds good regarding the statistics and information provided by the National Office of Statistics as well as by the various departments in a number of ministries especially the ministry for Health, the Elderly and Community Care, the ministry for Education, Employment and the Family and the ministry of Finance

### 3.c.v: Mobilisation of financial resources dedicated to MIPAA/RIS follow-up:

Both the Parliamentary Secretary for the Elderly and Community Care, as well the Department of the Elderly and Community Care provide certain funds for the carrying out of research on certain issues highlighted by MIPAA

### 3.c.vi: Monitoring mechanisms in place for the review and appraisal of MIPAA/RIS:

As such there is no independent and impartial mechanism specifically set up for monitoring the progress in the implementation of MIPAA/RIS. However, the National Focal Point in collaboration with the European Centre of Gerontology, and the Maltese Association of Gerontology & Geriatrics does ensure a certain amount of informal monitoring.

## **RIS Commitment 1: To mainstream ageing in all policy fields with the aim of brining societies and economies into harmony with demographic change to achieve a society for all ages.**

a) b) c) In May 1987, the Maltese government, in its efforts to strengthen its commitment to its older persons and to the family, while, at the same time, ensuring a dynamic and well-coordinated national response to its older citizens appointed a Parliamentary Secretary, directly responsible for the country's older persons.

The policy of the Maltese government is one of social inclusion of its older citizens in all in all spheres of Society. Furthermore the creation of a society for all ages as well as the principles of active ageing and ageing in place are the accepted perspective of the country's social policy.

d) Participation of older persons in the development of policies and strategies: and in their implementation

The National Council for the Elderly which was set up in 1992 has continued being instrumental in increasing the opportunities for the involvement and participation of the elderly in all facets of life. This Council is also responsible for protecting the rights of the older persons, ensuring their social and economic security and planning a national response to the challenges of population ageing

e) Involvement of NGOs and the private sector in policy development and their role in the implementation of policies and programmes: Voluntary assistance towards the elderly population is not a new feature of Malta's social environment. The various efforts of the government to improve the care services being given to the ever growing number of Maltese older persons are being significantly complemented by the sterling services provided by a number of voluntary organisations, foremost among which is the Catholic Church. .

Malta also prides itself with a number of self-help groups which assist the older persons to form new identities in their old age. Through the programmes and services offered to their members, these groups are helping in no small way in giving a new meaning of life to the older persons and in ensuring their remaining part of Malta's mainstream society

In recent years, a number of profitable organisations within the private sector have started offering long-term and short-term residential care to the elderly population of the Maltese Islands. Respite care services are also offered to those who ask for them.

## **RIS Commitment 2: To ensure full integration and participation of older persons in society.**

a) Measures undertaken by Malta to recognise, encourage and support the contributions of older persons to society: The country's educational system is utilised to educate the young concerning the positive values and contributions of older persons. The creation of a positive image of ageing is focussed in school books and programmes. The growing awareness of population ageing also forms part of the Social Studies curriculum. Caritas Malta runs a Schools' Programme on Older Persons aimed at raising school children's awareness about the positive, active and developmentally-oriented view of ageing and of older persons. It also strives to create a national awareness of respect and responsibility for older persons.

The mass media – radio, television and the press play continue playing an important role in promoting the growing awareness about the phenomenon of ageing. It is used to sensitise society to the needs of older persons at the same time promoting inter-generational solidarity.

b) Mechanisms put in place to take into account the views of older persons on the services provided to them: The local council of every district has a section dedicated exclusively for older persons. It is manned by older persons themselves. It is responsible for ensuring the smooth running of services for older persons in the locality. To this effect it informs the older persons in the district of the various services that are available for them and also takes into account their views about these services.

The Department for the Elderly and Community Care is constantly embarking on the formulation and implementation of services aimed at meeting a wide range of needs of older persons in the country. Through its social workers, it is in a position to become aware of the views of the beneficiaries of these services. Periodical research is also carried out in this connection.

c) Channels for recognizing older persons as a significant consumer group with shared and specific needs, interests and preferences

Although not exclusively for older persons, the Department for Consumer Protection ensures that food and household products, installations and equipment conform to standards of safety that take into account the vulnerability of older persons. It encourages the safe use of medications and other products by requiring manufacturers to indicate the necessary warnings and instructions for use. It also promotes consumer education programmes.

d) Actions promoting active ageing and encouraging the participation of older persons in society, culture and economy: It is the policy of the University of the Third Age (U3A) to get its members involved in every way possible. To this effect, there are several sub-committees responsible for organising all the activities. The members of the U3A have their own Association. The U3A has a quarterly journal edited and organised by the members themselves. The journal is sponsored by a local bank. The U3A encourages special interest groups for pursuing hobbies and other interests. Throughout these years, the U3A in Malta and Gozo has helped many members to rediscover an aim in life. It has proved to be a living example of “by older persons for older persons”.

e) Activities undertaken to promote the political participation of older persons and in particular older women: f) Mechanisms and organizations that provide a political voice for older persons. The two major political parties both have their own respective Associations of Pensioners and older persons. They carry considerable weight in the formulation and implementation of the political manifestos of the political parties. The same can be said of the Associations of retired members of the country’s major trade unions and the National Council of Women (National Council of Women; 2007). These are also successful in providing a political voice to older persons in general and to their members in particular. Every year, these associations are consulted prior to the formulation of the country’s budget. Their views are also considered prior to the formulation of any national policy relating directly or indirectly to older persons.

g) Existence of National Advisory Board on Ageing or a similar institutional mechanism that includes older persons to ensure a dynamic and coordinated contribution of older persons to national policy responses to ageing: The National Council for the Elderly is continuously planning a national response to the challenges of population ageing by evaluating policies, programmes and services for the older persons.

The Council serves as a focal point and catalyst, thus avoiding duplication of activities while ensuring a better utilisation of resources and expertise. It is an excellent platform to ensure that the contribution of older persons to decision-making processes and their participation in advisory bodies are not only respected but implemented.

h) Adoption of policies and programmes to improve the housing and living environment of older persons: The majority of older persons in Malta own their place of residence. In fact, a greater number of older persons own their home than in the past: Non-owners live in property with controlled rents.

The Ministry of Education, employment and the Family promotes a policy of home ownership through the provision of affordable housing, while at the same time ensuring that the most vulnerable sectors of Maltese society benefit from an active programme of social housing. Among the benefits offered one finds subsidies on the interest paid on loans obtained to purchase

housing units from the Housing Authority or to build on land leased from the Authority. Other benefits include rent subsidies, subsidies on improvements/adaptations of dwellings, etc.

Scheme 5 provides subsidies for the adaptation and repair work in leased privately owned properties to reach acceptable habitable standards. Scheme Z provides financial assistance for adaptations and improvements on properties that are privately-owned or about to become privately-owned. Scheme X provides subsidies to tenants for the purchase of their leased privately-owned properties and for adaptation and improvement works in these properties to reach acceptable habitable standards so as to be used as ordinary houses of residence by the beneficiaries

By and large, housing is of good standard. All houses have adequate facilities including running water, electricity, sanitation and adequate space. As a result, older persons are able to live comfortable in a manner very similar to that in which they lived during their earlier years.

i) Steps taken to promote age-integrated communities where facilities are made available to people of all ages and where they can meet and interact . j) Actions to promote volunteer activities enabling younger and older people to interact and help each other.

Although there are leisure facilities which are more frequented by the younger generations, however, given the very high population density of the country, there are many facilities which are available to all the sectors of the population. The National Council of Older Persons also contains members from the younger generation.

k) Steps undertaken to promote a positive image of ageing

l) Measures taken to promote a differentiated and heterogeneous view of the life of older persons to better reflect reality

m) Actions taken to encourage older persons to make the general public more aware of the positive aspects of ageing

In the country there are various ways which promote an objective image of ageing and of older persons. These include all the media, television, radio, newspapers, journals, the National Council of Older Persons, the various Associations of Older persons, etc. Aware that the older persons themselves are the best agents of change in creating and promoting a positive image of ageing very often it is they who take the leading role.

### **RIS Commitment 3: To Promote equitable and sustainable economic growth in response to population ageing.**

a) Strategies adopted to transform the economies with a view to eradicating poverty especially among older persons: In Malta, the general opinion is that no one or only very few persons live below the subsistence level. Although there are no official definitions of poverty, there are references to an administrative poverty threshold. Similarly, although there is no official definition of what constitutes the poverty line, there is a minimum wage. For Social Security purposes, the administrative poverty threshold is directly linked to the minimum wage. This is

revised every year depending on the country's economic state and is an offshoot of the Retail Price Index.

Of late, governmental policy documents started making explicit reference to the concept of 'social exclusion' referring to the most vulnerable members of society. The Ministry of Social Policy, already in 2002, had one of its main objectives, an all inclusive society, one that fights all forms of social inclusion. To further emphasise this issue and to further promote equitable and sustainable economic growth in response to population ageing, the very name, role and function of the Ministry was changed to Ministry for Education, Employment and the Family ensuring equal opportunities for all especially the most vulnerable

As a result, a number of reforms in the social protection systems started being implemented. After joining Eurostat's Structural Indicators Programme, the National Statistics Office in Malta published a set of structural indicators focussing on employment, poverty and social exclusion. The key priorities in support of the strategy for social inclusion comprise measures to strengthen the welfare system so as to cater for the most needy, to increase access to education, employment and employability by vulnerable groups and to address the low rate of employment of women. The groups which were identified to be at risk include persons with disability, older persons, the unskilled and the unemployed, single mothers, victims of domestic violence and children

b) Measures taken to review and adjust the macroeconomic policies to address the needs of a growing ageing population. Since the late 1970's, Malta operates a Pay-As-You-Go pension system with a combined employer and employee contribution and a basic pension replacement rate of 67 per cent, both of which are subject to a nominal ceiling. This relatively generous system is becoming financially unsustainable due to the country's rapid population ageing.

The principal driving forces shaping macroeconomic policies in the past ten years were the membership of the EU, which was achieved by Malta in May 2003, and the introduction of the euro in 2008. This has involved a significant tightening of the fiscal deficit to bring it down to the Maastricht criteria threshold, the alignment of monetary policy to a peg with the euro and the pursuit of structural and competitiveness policies in line with the Lisbon Agenda. In a sense, these immediate concerns of economic policy may have been given priority to the longer term issues associated with pension reform.

The efforts at pension reform culminated in a legislative proposal submitted in 2006. The basic elements of the reform plan include an increase in retirement age to 65 years, applicable in a gradual manner for persons aged over 45 years at the time of the introduction of the reform. There are also contemplated a slight reduction in the basic replacement rate and an increase in the number of years of contributions needed for full pension eligibility. On the other hand, the nominal ceiling on pension contributions and entitlements will be increased significantly so as to allow a better pension income. The reform also facilitates the participation by women in the labour market and the continued employment of older workers. The introduction of a funded system is also contemplated for the longer term.

#### **RIS Commitment 4: To adjust social protection systems in response to demographic changes and their social and economic consequences.**

a) Actions to adopt social protection systems to societal and demographic changes: Older persons in Malta are, in general well supported. Social security and welfare services are well developed and progressive. The system of social protection in Malta offers a wide range of services covering from birth to death. It is estimated that in 2009 almost 20 per cent of the country's GDP was spent on social protection schemes. This amounts to 40 per cent of the Government's recurrent expenditure (NSO: 2011a)

The Ministry of education employment and the family has embarked on a number of programmes aimed at fighting against poverty and social exclusion and promoting social inclusion and equal opportunities. The Department for Social Welfare Standards is responsible for the continued upgrading of social legislation in line with government's policies. It also serves as a regulator of personalised social welfare services aimed at ensuring a basic standard of living for all Maltese citizens

b) Steps taken to achieve a sufficient income for older persons: Malta has a long tradition in the provision of pensions. The state pension provision consists of mandatory earning related pension scheme, financed on pay as you go basis. It provides old-age pensions, survivor's benefits and invalidity pensions. The entire population of the country is covered either under the contributory or the non-contributory pension schemes. The most prevalent pension is the two-thirds pension, which is an earnings-related contributory pension payable to persons who have retired after January 1979.

As expected, the two thirds old age retirement pension has, for a number of years, not only accounted for the highest outlay but is constantly increasing. In 2009, this amounted to almost 218 million Euros accounting for 43.4 per cent of all contributory benefits which amounted to almost 525 million Euros up from, a share of 39.9 per cent during 1998. (NSO: 2010b). The share of total pension expenditure in GDP increased by 7.3 per cent in 1995 to 9.3 per cent in 2005.

According to *The Statistics on Income and Living Conditions* a 60 year old person living alone has on average an annual household disposable income of €7, 930. An old person living with at least one other older person has on average an annual household disposal income of € 17,000. This increases to €25,290 for an old person who lives at least with one of his children. (NSO: 2011a).

c) Policies adopted to address in a timely manner the needs of older persons for a variety of social and health services including sheltered housing and long-term care: In order to secure a balanced continuum of care, the Department of the Elderly and Community Care has committed itself to provide long-term stay residential care facilities for those older persons who, despite support in the community, would still find it difficult to cope in their own home. This care aspect is provided by a number of State-owned community hostels which along with St Vincent de Paul Residence (SVPR) provide institutional care to persons having various degrees of dependence



Residential homes in various parts of the country cater for those who do not wish to stay at home. These also serve as respite care centres to alleviate the care given by family members. Each home is situated in the centre of the community so as to enable the residents to continue living, as far as possible, in the same environment in which they were brought up and used to live.

The range of community services available covers more than 30 services aimed at improving the quality of life of older persons while maintaining them in their own homes, community and environment. Social services in Malta include, among others, counselling, day centres, financial support for the elderly person and his family, handyman service, home adaptation and maintenance, home help, incontinence service, meals on wheels, residential services, social work, Telecare Service, and telephone rebate service. Closely linked are the primary health care services, domiciliary nursing, etc

d) Actions to improve standards of living for persons with disability and for fragile older persons which allow them to maintain their independence and dignity.: Although older persons, in general, enjoy good health and live independent lives, there is a high proportion of persons with disability amongst those aged 75 and over who tend to frequent outpatient clinics and hospitals, residential homes, and are users of community services

In Malta, the rights of persons with disability are protected by general legislation. The emphasis of the Equal Opportunities Act is on the social integration of these persons into mainstream society. To ensure this, the Government has also enacted laws and regulations and set up a National Commission, Persons with Disability, a Government-funded organisation. The Persons with Disability (Employment) Act provides for the employment of such persons. The Employment and Training Corporation has also a Scheme to train all those persons with disability who want to join the labour force so as to be able to find a suitable employment

A number of measures have been promoted to facilitate accessibility in the built environment, improve accessibility in housing, financial support for adapting private buildings to the needs of persons with disabilities, and specially adapted motor vehicles

The wide range of benefits and services offered by the Ministry for Health, the Elderly and Community Care in the area of disability include, among others, a Disabled Child Allowance, A Disability Pension, a Severe Disability Pension, Daytime Services for Adults with Disability, Day Centres, Handyman Service, Meals on Wheels, Telecare Service, etc. Under Scheme 7, persons with disabilities are provided financial assistance for adaptation works in the house they occupy. This assistance will enable these individuals to adapt their homes according to their needs so as to be able to lead more of an independent or semi-independent lifestyle

The provision of integrated health and social care of older persons in the community enables them, especially the lonely and those with a disability, to maintain good health and to lead independent lives within the desirable environment of their own family and community.

e) Steps taken to establish or further develop a regulatory framework for occupational and private pension provision: Malta has a comprehensive retirement pension package and it is not very common for current older persons to be in receipt of a private pension.

The pension system features a maximum pension benefit as well as a minimum pension tied to at least 67 per cent of the minimum wage (80 per cent in the case of a pensioner with dependants). The pension reform being implemented in Malta over the coming years features the continuation of a basic State pension safety net in the form of a minimum pension. It also allows for a substantial increase in the upper nominal ceiling on pensions. At the same time, it seeks to create the environment where workers would plan to supplement their state pension with through funded pension schemes.

f) Changes made to the laws regulating mandatory retirement: Under the scheme entitled "Pension entitlement to persons in gainful occupation".which was started on 1 January 2008 all persons in full employment upon reaching pensionable age can apply for their pension and will receive their full pension as from the date of their reaching their pensionable age and can continue in full employment at the same time. At present there are around 7,000 persons covered by this scheme.

g) Policies adopted to ensure the equal treatment of men and women by the social protection system: The entire population is covered either under the contributory or the non-contributory pension schemes. The key reform measures include a gradual increase in the statutory retirement age to 65 for both men and women, depending on their age (equalization to 61 years was enacted in 2007 for both men and women); progressive increase in contribution period for qualifying of a full two-thirds pension (from 30 years to 40 years). In order to achieve more equivalence the reform also included a gradual change in the method for calculating the two-thirds pension as well as a gradual rise of the pensionable income ceiling. This is to be established at €20,965 as of 2013.

h) Policies adopted to ensure that social protection system supports a better reconciliation of work and family responsibilities throughout the life cycle: Non-contributory benefits were originally intended to cater for those below the 'poverty line'. Nowadays, the scope is wider and they are mainly aimed at providing social and medical assistance to those heads of households who are unemployed either because they are unable to perform any work because of some specific disease or, because, notwithstanding their searching for employment, they cannot find work. They are eligible for such benefits if the financial resources of their household falls below the level stipulated by the Social Security Act. It is also payable to single persons or to widows who lack financial assistance and who are caring, on a full-time basis, for an older person or a physically/mentally disabled relative.

The family in Malta also benefits from a number of social security measures, including children's allowance, family allowance, maternity and paternity leave, cost of living allowance, etc. As a result of these measures, the Maltese government, is expected to guarantee an acceptable standard of living and provide the basic needs for all the Maltese citizens from the cradle to the grave by providing a comprehensive system of basic security and income-related benefits.(NSO 2011b).

## **RIS Commitment 5: To enabling labour markets to respond to the economic and social consequences of population ageing.**

a) Active labour market policies: The aim of the Employment and Training Corporation which was set up by the government of Malta is to Enhancing employability by recommending policies and implementing initiatives aimed at empowering, assisting and training job seekers to facilitate their entry or reentry into the active employment market, promoting workforce development through skills and competency development; and assisting employers in their recruitment and training needs.

The Unemployment Register has three main parts. Part 1 of the Register is for persons who have never worked, or who have been made redundant. Persons on Part 1 of the Register may be eligible for unemployment benefits. Part 2 is for persons who resigned from their previous job, who have missing documents, were dismissed, or who have been removed from Part 1 of the Register. Part 3 is for persons who are already in employment but who would like to be notified of other work opportunities. Part 3B is for those persons who are seeking temporary employment, such as students. There are also Part 3C 1 and Part 3C 2 for those who wish to have a part-time job as a sole employment or as another employment besides their full time or part time job.

b) Adaptation of curricula to labour market needs; measures to ease the transition between formal education and work

c) Efforts to reduce non-wage labour costs while protecting workers' rights; easing of factors reducing demand for labour: On its part the government set up the Department of Industrial and Employment Relations within the Ministry of Education, Employment and the Family to protect workers' rights and employment. Malta prides itself with various strong Trade Unions who also ensure that the workers' rights are not tampered with.

d) Measures taken to improve employability of older workers e.g. through vocational guidance and training, promoting lifelong learning, improvement of working conditions. The Employment and Training Corporation (ETC: 2007) is a public corporation with a distinct legal personality. It is primarily responsible for providing a public employment service, managing state-financed vocational training schemes and maintaining labour market information. The Corporation has been actively involved in the development of employment policy for Malta and in the implementation of active labour market policies. It operates a number of employment and training schemes that enable it to facilitate the integration of job seekers in the labour market. It is responsible for the running of the state financed apprenticeship schemes. It also offers a wide array of training courses that are open both for the unemployed and the employed who want to upgrade their skills.

Aware that the proportion of the older workers in the working population is increasing due to the lower birth rate, and longer periods of studies, academic and vocational, by the young, in 2001, the Employment and Training Corporation set up *The Over 40s Scheme* with the aim of helping those persons within this age group find employment as soon as possible. In view of the many challenges facing the older workers, foreign Reports and Research Studies in this field,

particularly those of other EU member countries are studied and applied locally were appropriate for the benefit of our Over 40s, employed and unemployed.

The Ministry of Education, Employment and the Family, has over the past years launched the Employment and Training Corporation's Gender Equality Action Plan regarding employment. It seeks to promote the issue of gender equality in employment and training and takes concrete measures in this regard. Each Action Plan gives an in-depth analysis of what has happened in the labour market from a gender perspective and proposes a series of activities and projects to address this reality. These include various training initiatives, new projects funded by the European Union, support and information services, and an Award Scheme for employers who offer innovative working solutions for their employees

There is a need to continuously focus on making work pay. This is because women will be encouraged to take on formal employment. It is with this in mind that Government is looking at addressing the needs of persons who work 8 hours and over so as to ensure that they may benefit from all their possible entitlements.

It is clear that family friendly measures are what the majority of women want in order for them to retain a working relationship or begin a new one, this even more than childcare centres. Government has already worked hard on family-friendly measures.

e) Steps taken to raise participation rates in labour markets of all women and men, e.g. through removing barriers and disincentives to stay in employment

f) Specific measures to increase the labour force participation of women, e.g. through suitable education and training, efforts to broaden their job opportunities and avoid discriminatory situations in relation to pension benefits or personal income.

Malta is adopting a policy of support structures for women who wish to remain in the labour market. Flexible hours are improving the employment rate for women. Child-care and day care centres are creating a remedy for mothers with young children to return to work. Similarly, women returning to work in Malta after an absence of five years, may benefit from a €1,631 tax deduction. This tax credit is granted to both single or married women and can be deducted from the tax due on the income earned, during first two years of a woman's return to work.

When one looks at the situation regarding the education for women it is obvious that the participation of women is constantly increasing throughout the years.

g) Steps taken to introduce incentives for the participation of older persons in the labour market: Employers are encouraged to appreciate the good qualities of their workers aged 40 and over. Incentives are given to them to keep and retrain their adult workers who are in their employment. They are also incentivised to fill their job vacancies by recruiting older workers To help the employers to do so and to help the unemployed. In this regard various schemes have been created, providing financial assistance to both sides and training and work exposure to the unemployed. In order to advertise the good qualities of the older workers the ETC also organises Annual Publicity Campaigns using the print, audio and vision media. These initiatives always result in a greater demand for adult workers by employers.

The Employment and Training Corporation has produced a manual for the unemployed older persons containing all the information that an older unemployed worker needs to know in order to find employment within the shortest time possible. In the case of those whose duration of unemployment becomes long they are made to attend Job Motivation Seminars and Job Clubs at various Local Councils' Offices or Job Centres. Moreover, Selective Seminars are organised for specific groups including, the Long Term Unemployed. Clients without a skill or those who need updating are sent for specific training or retraining courses, all free of charge.

h) Abolition of incentives to take up early retirement: In recent years there were instances of organizations and corporations in the formal sector in which workers were offered incentives to take up early retirement. However, these were cases in which the organizations had been losing huge amounts of money and this for a long period of time. In general trade unions are against the practice of early retirement.

i) Mechanisms put in place to promote a smooth and gradual retirement.: By and large retirement in Malta is carried out in a very gradual manner. The Department of Social Security informs the workers who are to retire what needs to be done to register for their pensions. Many business enterprises in the private sector make special arrangements for their retiring workers. They are informed well in advance. The European Centre for Gerontology at the University of Malta organizes a number of pre-retirement training programmes for workers both in the formal and informal sectors.

### **RIS Commitment 6: To promote life-long learning and adapt the educational system in order to meet the changing economic, social and demographic conditions.**

a) Steps taken to adjust education institutions to the needs of persons in retirement: The need for continuing adult education at all levels is recognised and encouraged. The government has continued to create and support a wide range of formal and non-formal learning opportunities for all age groups of civil society. Both major political parties have established institutes aimed at the continuing education of members. Major NGOs have developed their own package of non-formal and informal learning opportunities for particular categories of citizens at both central and community levels. Other Government corporations and authorities as well as the private industrial sector have further enhanced their own training centres contributing to staff development opportunities that have become a management success indicator.

The programmes of the University of the Third Age U3E are specially planned not only to impart information, but also to be intellectually challenging and to promote exchange of knowledge.

b) Initiatives undertaken in relation to pre-retirement programmes: Aware of the growing numbers of retirees in Malta and of the longer life expectancy, the European Centre of Gerontology, University of Malta, continued running its pre-retirement programmes aimed at

enabling workers in the public and private sector to prepare themselves to a new style of life, socially, economically, psychologically, health wise, etc. Every programme is tailored for the specific group of persons participating..

c) Learning methods developed to teach older persons the use of new information technologies: Among the courses offered by the University of the Third Age and the Adult Learning Section of the Department of Further Studies & Adult Education, government of Malta, one finds specific courses on various programmes pertaining to information technology. There are also various Local Councils which offer computer training courses for free to persons including older persons within their locality. Furthermore, there are a number of Computer Training Schools in Malta which give free training from National TV with a weekly regular programme

d) Adaptation of educational curricula to prepare people for lives of continuous change and to equip them with necessary skills and attitudes favouring flexibility; promotion of new didactic methods in this regard:

With the aim of helping those aged 40 and above the Employment and Training Corporation set up *The Over 40s Section* to find employment as soon as possible. A manual for the unemployed Over 40s has been produced containing all that an older unemployed worker needs to know in order to find employment within the shortest time possible. In the case of those whose duration of unemployment becomes long they are made to attend Job Motivation Seminars and Job Clubs at various Local Councils' Offices or Job Centres. Clients without a skill or those who need updating are sent for specific training or retraining courses, all free of charge.

e) steps taken to establish closer links between educational institutions and employers and to encourage employers to provide on-the-job training for workers of different ages, including older workers

. Employers are encouraged to appreciate the good qualities of the over 40s workers. First by keeping and retraining their adult workers already in employment and secondly by recruiting new over 40s to fill their job vacancies. To help the employers to do so and to help the unemployed over 40s to find work, various schemes have been created, providing financial assistance to both sides and training and work exposure to the unemployed.

f) development and/or promotion of special programmes to facilitate the reintegration into the labour market of those who left the formal educational system early

See para e

g) steps taken to make formal schooling more gender-sensitive, e.g. through the introduction of gender-sensitive curricula, specific programmes for girls and women, and specific programmes for older women to help them re-enter the labour market.

A gender equality perspective is incorporated into all policies at all levels and at all stages including education. Co-education is the guiding principle in the majority of educational facilities.

At the tertiary level every year the number of female graduands surpasses that of males. The training offered by the Employment and Training Corporation (ETC) has no gender restrictions.

**RIS Commitment 7: To striving to ensure quality of life at all ages and maintain independent living including health and well-being.**

a) Targeted measures to reduce inequalities in access to health and social services including for people in rural and remote areas: With a geographical area of 316 square kilometres and a population of around 400,000 inhabitants, the question of rural and remote areas does not arise. The health and social services have developed side by side. Moreover, health and social services are accessible to all and by all. All policies are promulgated and passed by the national government. There are no different legal frameworks and no local or regional policies. All aspects of social welfare and health are in the hands of the government and thus follow a nation-wide form of regulation

b) Initiatives to Improve long-term care services for older persons in particular community-based services that are needed to overcome the mismatch between the home-based services that are usually desired and the residential care services that are in fact supplied:

In Malta, one finds three types of residential homes for older persons, namely those run by government, those run by the Catholic Church and those run by private profit organizations. The vision of the Department for the Elderly and Community Care is the optimal well being and quality of life for the elderly

In past years, the government-owned St.Vincent de Paule Residence for the Elderly (SVPR), has continued to be modernised and new sections added so as to incorporate a more functional organisation with smaller numbers of older persons grouped together. Greater emphasis is being made on the quality of accommodation and at upgrading the care facilities and services

There are eight State-owned homes for older persons in the community providing residential care consisting of a physically and emotionally safe and secure environment to older persons who although being fully mobile and are in a position, to lead a normal life, cannot for various reasons, live on their own. Each home is situated in the centre of the community so as to enable the residents to continue living, as far as possible, in the same environment in which they were brought up and used to live. All the residents are constantly encouraged to maintain maximum communication with persons within the community in order to be able to retain their active roles as far as possible.

The Department for the Elderly and Community Services after having in the past entered into a partnership with the private sector to provide social housing facilities for the older persons. and subcontracted the administration of two government-owned homes to CareMalta Ltd a private organisation further subcontracted another such home in the past three years. Under the new public-private partnership scheme, the contractor would build and operate the home, forking out the capital expenditure for the building and maintenance. The government would pay for the service given once the home starts operating. The Department continued to maintain its agreement with private entrepreneurs for the provision of beds for Government referred residents in private

home settings. At present, the Church in Malta runs a number of residential homes for older persons. During the past 4 years some of these homes were enlarged and refurbished.

c) Actions to improve the coordination and integration of services provided to older persons: The Department for the Elderly and Community Care coordinates all the programmes and services carried out in the various areas of the statutory sector. There is a regular control of all the services provided as well as a legal basis for such a quality control. The Department is constrained by the Quality Service Charter to provide all services at a high quality level.

d) Initiatives concerning special needs in case of dementia and Alzheimer's disease: During the past four years, a specialised and modern section was opened at SVPR to cater for older persons suffering from dementia and Alzheimer's disease. Similarly, during the same period two residential homes run by the private sector started offering special facilities and care for such patients. .

e) Efforts to improve the training of care providers: professionals, volunteers and family members: Malta has a wide variety of programmes and services for older persons. This has, in turn, increased the variety of skills needed and, consequently, the level of training. A lot is being done in the field of capacity building in the field of ageing in Malta. Based on the firm belief that effective care requires professionally trained personnel and a high commitment towards ongoing training, the Department of the Elderly and Community supports various training initiatives to ensure that para-professionals and primary care workers have the necessary knowledge, skills and attitudes to facilitate good care. In this respect the Department liaises closely with the United Nations International Institute on Ageing, and the European Centre of Gerontology (University of Malta) as well as with the Employment and Training Corporation. To ensure a better coordination of training in the health sector the Institute of Health Care was replaced by the Faculty of Health Sciences.

Moreover, the Department for the Elderly and Community Services in conjunction with the Employment and Training Corporation organises training programmes with the objective to give caring personnel a better insight into the needs of older persons.

In the area of voluntary care, Caritas Malta gives two kinds of support to carers of older persons, namely information and formation. It organises training programmes for family carers of an elderly relative at home.

In collaboration with the Parliamentary Secretary for the Care of the Elderly, the European Centre of Gerontology, University of Malta continues to run a series of in-service training programmes for all those working in the care of older persons in the statutory sector. During the past 4 years in-staff training programmes have also started being given at SVPR

f) Efforts to improve the skills of older persons in terms of self-care, health promotion, prevention of disease and disability: The Department of Health Promotion coordinates all national health activities including health education. It also runs several preventive programmes on a national scale. These include a free immunisation programme, which covers a wide range of illnesses. Moreover the Health Centres provide extensive preventive services, such as routine



blood pressure and cholesterol check-ups, smoking cessation clinics, screening for diabetes, and ophthalmological check-ups. There are also specialised preventive activities that are hospital-based

The University of the Third Age offers a number of courses regarding self-care and the prevention of disease and disability. The various radio and television stations also have regular programmes on these issues. Various self help groups and Associations of older persons offer their members quite substantial information and formation about self-care, quality of life and well-being

Aware that healthy personal habits and preventive education offer the best solution for a healthy old age, Caritas Malta initiated a self-health care programme for older persons. Self-health educational booklets have been published in Maltese on various topics including dementia, foot care, management of incontinence, self protection, mouth care. Elderly volunteers themselves are involved in promoting these. The booklets are in big print so as to enable easy reading. Caritas also has a number of elderly professionals who, on a voluntary basis, lecture in the Social Clubs on a number of topics.

Caritas Malta HelpAge, continued running the Independent Living Advice Centre. The aim is to promote the use of technical aids so as to enable frail and elderly persons with disability to perform the activities of daily living and this lead a more independent living. The Centre is run by volunteers, many of whom are elderly persons themselves

g) Steps taken to ensure efficient, equitable and sustainable financing of health and social services for persons of all ages:

Health services are highly developed. In Malta, the Government provides a comprehensive health service to all Maltese residents that is entirely free at the point of delivery. All residents have access to preventive, investigative, curative and rehabilitative services in Government Health Centres and Hospitals. Persons with a low income are 'means tested' by the Department of Social Security. Those who qualify receive a card which entitles them to free pharmaceuticals. Moreover, a person who suffers from one or more of a specified list of chronic diseases is also entitled to receive free treatment for his /her ailment, irrespective of financial means. Healthcare is the second highest annual expenditure of the Maltese government. National health promotion activities (including health education in the traditional sense) are coordinated by the Department of Health Promotion. There are also specialised preventive activities that are hospital-based. See Table 4 (Government of Malta: 2011).

h) Measures undertaken to facilitate the adoption of healthy lifestyles:

See para f

**RIS Commitment 8: To mainstream a gender approach in an ageing society.**

a) Measures taken to mainstream gender, to remove all obstacles to achieving gender equality, to eliminate all forms of discrimination against women, and to promote individual development of women throughout their entire life cycle: The country prides itself at having made

significant strides during the past years to the elimination of discrimination and to the promotion of a mainstream approach enabling women's full social participation. A gender equality perspective is incorporated into all policies at all levels and at all stages.

The principles of gender equality and non-discrimination are enshrined in the Maltese Constitution. Article 14 clearly states that "the State shall promote the equal right of men and women to enjoy all economic, social and cultural, civil and political rights and for this purpose shall take appropriate measures to eliminate all forms of discrimination between the sexes by any person, organisation and enterprise".

The subject of discrimination in employment is treated in Articles 26-32 of the Employment and Industrial Relations Act (chapter 452 of the Laws of Malta) and in the Equality for Men and Women Act (Chapter 456 of the Laws of Malta).

The National Commission for the Promotion of Equality (NCPE) embodies the government's commitment towards mainstreaming gender equality while ensuring that the appropriate policies and measures are in place to bring this about. The Commission acts as the focal point on gender issues and provides the machinery for identifying, establishing and updating all policies related to issues of equality. The change in policy concept has now shifted from one based on women's rights, to one focusing on gender mainstreaming and equality of opportunity for both men and women. One is justified in saying that gender issues are nowadays firmly at the forefront of national policy-making.

b) Actions to give particular attention to collection and analysis of gender and age-disintegrated data: Efforts continued to be made by the Maltese government to integrate a mainstream perspective in the formulation and analysis of policies. In this regard, the national machinery has developed methodologies for the carrying out of Gender Impact Assessments. These methodologies are being implemented through the focal points within government structures to ascertain that policies and programmes do not have any inherent gender biases

Gender Equality Committees were set up by the National Commission for the Promotion of Equality (NCPE) in every ministry.. These Committees are in turn required to submit a progress report to NCPE regarding their work within each individual ministry. The Commission has a Research and Documentation Centre at its premises that is open to the public.

c) Measures to promote the economic rights of women: The government of Malta not only endorses women's right to labour market participation but has taken various measures to ensure the achievement of equal economic independence for men and women. It is clearly stated in Article 14 of the Maltese Constitution that "The State shall in particular aim at ensuring that women workers enjoy equal rights and the same wages for the same work as men".

There is a growing tendency on the part of a greater number of women to take up employment in the formal sector and to hold on to their job even after marriage, combining their family commitments with other work outside the house. Others are returning to paid employment after a short period of absence dedicated to rearing their children. Furthermore, the introduction of

policy measures including equal pay, maternity leave and job tenure after child birth had as their objective to increase the participation of working -age women in the labour force.

The Equality for Men and Women Act contains a number of references promoting the economic rights of women. The economic rights of women are also protected by a number of legislations including the Employment and Industrial Relations Act; the Part-time Employees Regulations; the Protection of Maternity (Employment) Regulations; the Parental Leave Entitlement Regulations; the Urgent Family Leave Regulations and the Tax Credit (Women Returning to Employment) Regulations.

d) Social protection policies reviewed to ensure full and equal participation of men and women in social protection systems: The government of Malta provides equal access to social security and pensions systems for women and men. The National Commission for the Promotion of Equality (NCPE) is an autonomous body set up with the aim to monitor the implementation of the Equality for Men and Women Act and to promote equality in spheres where it may be lacking. It works to ensure that Maltese society is a society free from any form of discrimination based on sex in all sectors and at all levels with respect of opportunities, services and benefits.

NCPE provides assistance and information to the general public regarding family friendly measures, provisions in Maltese legislation regarding equality, gender equality issues, sexual harassment, employment, health, education, equal pay for work of equal value, women's participation in politics, women in decision making levels, the Quality Service Charter. It also handles complaints received by persons suffering from discrimination or persons offended by the unequal portrayal of the sexes or unequal policies or legislation.

e) Measures to encourage and facilitate equal sharing of family and care responsibilities between women and men:

The changing role of women and their ever increasing participation in the labour force further diminishes their ability as care givers. Consequently, there is a growing need to restructure caregiving by removing any form of gender stereotyping and by facilitating equal sharing of family and care..

The well-being of the Maltese family remains central to the country's social policy. The policy seeks to ensure balance between women's individual autonomy, the dignity of her traditional role of motherhood, her right to labour market participation and the reciprocal partnership in marriage. Malta has striven to enable both sexes to reconcile their work and family responsibilities. The country's collective commitment is aimed at ensuring that women and men become equal partners in marriage based on the concept that the family is the basic unit of society

The Equality for Men and Women Act enhances the reconciliation of work, private and family life and promotes equal sharing of family and care responsibilities between both sexes. A number of measures have been taken during the past three years to this effect including the introduction of flexible working arrangements for both sexes, parental leave, etc.

Malta has striven to further implement family-responsive policies to support women, and indeed men, to reconcile their work and family responsibilities. Important measures have been introduced, in particular parental leave, childcare facilities and career breaks for parents. In addition, reduced working hours and responsibility breaks for carers of children and the older persons, as well as pro-rata benefits for part-time employees have been adopted.

The evolving process of gender equality involves both men and women. Raising awareness of the 'partnership' concept in households where both parents work is becoming more widespread. The current courses for couples preparing for marriage are helping couples to understand better that the achievement of equality between women and men in all spheres of life, including sharing responsibilities in caring for dependent members, is critical not only for their enjoyment of human rights but also for their well-being and for the sustainable development of society.

**RIS Commitment 9: To support families that provide care for older persons and promote intergenerational and intra-generational solidarity among their members.**

a) Adjustments made to family policies in view of changing demographic circumstances: However important the supporting role of the State, it is equally important to recognise the fact that family members, especially women, are the main players in caring for their elderly members. In times of need, older persons turn first to their own families for help, then to friends and neighbours and finally to the bureaucratic agencies. This is due to the fact that they expect families to be the main source of help.

In Malta, the central role played by the family as the principle provider of care is still maintained and the exchange of obligations are still the basis of family relations. The family plays an important role in providing financial, practical, emotional and social support. Older persons value contacts by family. An older person still needs to feel security, recognition, respect and love

However, one cannot deny the fact that the traditional support systems of older persons are being severely challenged today. Due to demographic development, including falling birth rates and higher life expectancies, the ratio between older persons and available family caregivers is declining. Moreover, within the elderly population, octogenarians are growing fast with women generally surviving to older ages than men. Considering that persons aged 80 and over may be most often in need of support and care, their rapid increase obviously has implications for policies intended to assist family caregivers, the majority of whom are also women.

A great need has been created to encourage the maintenance of inter-generational family solidarity. On the one hand, the family should be supported, protected and strengthened so as to enable and encourage it to continue responding to the needs of its older members. On the other hand, the continued involvement of older persons within their family should be more than encouraged.

b) Policies and programmes adopted to respond to the needs of family members of different ages: Guided by the awareness that the family environment is the one best suited for its members both young and old, while at the same time recognising the fact that, as in other countries, the family's traditional caring role is being subjected to various strains, the Maltese government has

given rise to various policies and programmes to supplement family support and also to address family-related problems. These include support in cash or kind connection with the costs of pregnancy, childbirth and adoption, the bringing up of children and the caring for other family members

The family in Malta also benefits from a number of social security measures, including children's allowance, family allowance, maternity and paternity leave, cost of living allowance, supplementary allowance etc. (NSO 2011b). The National Assistance Act provides for a non-contributory social and medical assistance, on a means-test basis, to those heads of households who, for some reason or other, are either unemployed or seeking employment, and whose relative financial means falls below the Social Security Act. The National Insurance Act introduced a scheme of social insurance covering sickness, occupational injuries and diseases, unemployment, widowhood, orphan-hood, and old age. One also has to be aware of the fact that the financial help provided by social security and social assistance is supplemented by the variety of social services, social work, counselling and marital mediation.

As from 2012, Maternity leave will be increased by four weeks over two years, to entice more women into the labour market. Malta currently permits 14 weeks of paid maternity leave. The government will foot the cost of two more weeks of maternity leave in 2012 and another two weeks in 2013.

c) Specific elements introduced in these policies and programmes to promote equality between men and women: The government of Malta is firmly committed to the fundamental right of equality between women and men. In this regard the main objectives of the country's national policy on gender equality are: the elimination of all forms of discrimination and the advancement of women in the legal, civil, political, economic and social spheres. See 8A.

The National Commission for the Promotion of Equality (NCPE) promotes equality between women and men and to eradicate inequalities based on sex. It served as an advisory body on the effective implementation of the government's policies and programmes regarding gender equality. It channelled its activities through sub-committees in 3 main areas namely: legislation, research and access to equal opportunities in all spheres of society.

d) Awareness-raising measures on the contribution of older persons to family, community and society at large: The vast majority of older persons continue to be a vital resource for their families and communities. Very often the contribution of older persons to their family, community and society at large, reaches beyond their economic activities. Very often, older persons are a boon to their working children. This is manifested in various ways including financial assistance, caring for family members, baby sitting, grandparenting, etc. The latest trend is for elderly women to take care of grandchildren and nephews / nieces whilst their mothers take up full-time employment. While some recipients of such informal child care compensate their mothers or aunts in kind, many provide the latter with a weekly remuneration.

Caritas also encourages the creation of social clubs for the older persons. There are at present 46 such clubs spread out in 40 parishes with an approximate total membership of 2,100 older persons. Each club is run by a team of voluntary workers, 65 per cent of whom are older

persons themselves. These also receive training by Caritas and also attend refresher courses and seminars.

The emphasis of these clubs is on participation of the older persons in co-operative action which enhances their self-image and feeling of self-worth. Older lonely persons are given an opportunity to form new relationships and friendships. Moreover, they are motivated to actively participate in planning and organising the activities of the club.

e) Measures adopted to help families deal with the growing responsibilities of care for their older members: The Maltese government has given rise to various policies and programmes to supplement family support to the growing elderly population so as to enable the older persons to remain within their family environment for as long as possible while at the same time enabling families to continue being care providers for dependent older persons thus preventing or at least delaying the need of institutionalisation.

The range of services available for older persons and for their carers covers more than 30 services. These include: domiciliary nursing, telecare, home care, meals on wheels, handyman, incontinence, 'Kartanzjan', counselling, social work, day care centres, social clubs, etc. The homes for older persons also offer respite services for the family carers and for the older persons themselves. These alleviate the care given by family carers enabling them to have short holidays and breaks. It is important to note that such services complement rather than substitute for or replace care from family, friends or neighbours

The government has, in the past years, introduced various benefits to help those females who because they are caring for an elderly relative find it very difficult to continue in paid employment. There are two schemes as a result of which family carers of dependant older persons can receive financial benefits. These are: 1) the Carer's Pension and 2) Social Assistance for Females taking care of a sick or elderly relative. The Carer's Pension: A Maltese citizen who all by her / himself and, on a full-time basis, takes care of a relative who because of infirmity is bedridden or bound to a wheelchair is entitled to receive a Carer's pension. To benefit from this pension, the carer has to live in the same household as that of the person he is taking care of . A single or widowed female who is unemployed (whether registered or not) and who is taking care of a sick or elderly relative all by herself and on a full-time basis, can benefit from the second scheme.

f) Mechanisms put in place to strengthen the role of communities, organisations and associations in providing support and care to older persons: The voluntary sector in Malta is large, diverse and very active. In terms of legislation, there are several laws which regulate voluntary organisations in one way or another. To further strengthen the work of the voluntary sector and make it more effective and efficient while enabling it to become a more active partner with Government in shaping policy and implementing delivery a National Council for the voluntary Sector was set up in 2007.

The government does help, in a number of ways, those organizations and Associations which offer support and care to those in need including older persons and which are compliant with the established standards.

g) support to care-giving families , family friendly policies and services.

See paragraph e

Day Centres are part of a wider network of services, with the common aim of enabling the elderly to remain independent, socially-integrated and to prolong their living in the community. The aim of these Day Centres is to prevent social isolation, and feelings of loneliness, and to enable families to cope with caring for their older relatives

h) adaptation of the infrastructure of towns to the needs of families, and in particular the needs of young and older persons, to ensure that generations can live together; improvements in planning of services.

See paragraph 7a

### **RIS Commitment 10: To promote the implementation and follow-up of the regional implementation strategy through regional co-operation.**

a) Activities undertaken to strengthen cooperation among UNECE Member States in the field of ageing: (i) Malta is always represented and takes an active part in all the Meetings organised by the UNECE;

(ii) The Maltese government was not only a signatory to the Berlin Ministerial Declaration entitled *A Society for All Ages in the UNECE Region* but was represented at the UNECE Ministerial Conference on Ageing held from 11 to 13 September 2002 in Berlin, Germany;

(iii) Malta has also been instrumental in organising international conferences in the field of ageing in collaboration with the UNECE

(iv) The country's representative played a very positive role during the preparatory meetings held to formulate *The Regional Implementation Strategy for the Madrid International Plan of Action on Ageing 2002*

(v) The Maltese delegate takes an active part in the meetings of the UNECE Working Group on Ageing set up to monitor the implantation of MIPAA and RIS. He is also a member of the Bureau of this Working Group

(vi) The European Centre of Gerontology & Geriatrics annually conducts various international capacity building programmes both in Malta and 'in situ' with other UNECE Member States It also entered into student exchange programmes with various universities in Europe and the Mediterranean. It forms part of the European Consortium of Universities responsible for a European Master's programme in Gerontology.

b) Opportunities provided for Civil Society to cooperate in this process: The National Council of Older Persons plays a very active part in the activities organized by various European institutions such as AGE, AGE CONCERN, EURAG, etc. Moreover, many of the larger

organizations of older persons especially those pertaining to retired members of trade unions. The University of the Third Age in Malta encourages contacts with other U3As in countries within the UNECE region.

c) Assistance requested/received from the UNECE secretariat and/or other entities of the United Nations system in the implementation of RIS: The country participates in the expert group workshops, conferences and fora organised by the Council of Europe in the various fields of ageing;

#### **4. CONCLUSIONS AND PRIORITIES FOR THE FUTURE**

a) briefly summarize the extent to which your country has addressed the challenges and opportunities of population ageing since the Leon Conference in 2007: The Maltese government has tackled many of the issues addressed in the Ministerial Declaration adopted at the UNECE Ministerial Conference on Ageing “A Society for All Ages: Challenges and Opportunities” Leon, Spain 6-8 November 2007. It has made older persons fuller participants in the developmental process, and has also called for recognition of the social and economic contribution of older people. Moreover, it strove hard to make older persons aware of their responsibilities to maintain a healthy lifestyle by creating a supportive environment that enables people to maintain their health and well-being into old age. Finally, it also called for the promotion of ‘ageing in place’. It promoted community-based care and support of family care, and even supported carers through the dissemination of specific information, as well as calling out for the need to establish a ‘continuum’ of care and services for older persons.

b) indicate, based on the assessment provided and in view of expected future demographic developments, what will be your country’s future policy challenges and perspectives related to ageing: Past mortality and fertility patterns have fashioned an unalterable future marked by the ageing population in Malta. Moreover, the future generations of Maltese elderly will represent a different qualitative profile from previous generations since future cohorts will hold better health statuses and better levels of education. This scenario generates five key policy challenges for the future. First, since women form the larger segment of the older adult population, their health demands greater attention especially when one considers that they also tend to hold primary caregiver roles. Second, the care of older persons should include a distinct social component such as helping them to deal with feelings of isolation and loneliness through the organisation of various social activities. Third, ensuring positive images of ageing and of older persons through the mass media. highlighting their contributions to their families, community and society at large. Fourth, given the preference of Maltese older persons to age in place it is important to have retirement complexes in various localities. Finally, one needs to encourage family care-giving by enabling tax exemption claims for children supporting ageing parents.

c) indicate major strengths and weaknesses of your country in the field of ageing: The making of public policies for older persons has emerged as one of the more dynamic areas of government policy activity in the last decade or so. Malta has an extensive formal care provision. The Government of Malta and various voluntary organisations, foremost among whom are the church institutions, have been sensitive to the situation of the older persons. On their part, older



persons can benefit from a number of self-help groups and organisations. To ensure a dynamic and well-coordinated national response to the needs of the older persons, in 1987, the government appointed a Parliamentary Secretary directly responsible for the care of the elderly. In order to increase the opportunities for the continued involvement and participation of the older persons in all facets of life, a National Council for the Elderly was set up in 1992. In 1993, a University of the Third Age (U3A) was opened. It is helping many members to rediscover an aim in life shaking off that feeling of uselessness.

However, there are also a number of weaknesses with respect to age-related social policy. There have been no major changes regarding a number of issues such as age discrimination, compulsory retirement, safety and security and elder abuse. Another weakness in Malta is a lack of discussion on issues that preoccupy older persons such as whether private sector solutions to long-term care are the solution for long-term care, older persons' absence of political clout, and whether the provision of formal services leads to families relinquishing their care-giving roles.

d) outline future activities in the areas of population and individual ageing and other related areas: In Malta one finds a consistent number of activities for older persons. These range from formal seminars to activities celebrating Mothers' and Fathers' Days. However, the most important activities in the last 4 years is the government's increasing the levels of computer literacy among older persons. Free computer courses are being held in various day centres around the Maltese islands. Such courses are proving especially useful to older persons who want to stay in touch with their family, especially relatives in foreign countries, as well as allow elderly people to be updated with the latest happenings both in Malta as well as in the world.

e) propose adjustments to existing policy: There are three required adjustments in age-related policy. First, there must be a strong commitment to improving older persons' quality of life, not only through provision of services to those who are frail but through the expanding opportunities for participation, learning, recreation and cultural pursuits. Secondly, there must be a serious discussion in the area of compulsory retirement. Just as the substantial entry of married women in the labour force stimulated significant public policy development around child-care services and part-time work, it is logical to expect that the ageing of population and the significant changes in longevity would eventually affect the reorganisation of working life. Third, there must be a considerable legal debate on elderly abuse. The existing legislative and service apparatus is inadequate and needs a serious overhaul.

f) identify priorities for further policy research: Old-age policy in Malta is heading in new directions. Four related areas of investigation are imperative in the context of questioning the legitimacy of the older persons as the main beneficiaries of the state, decreased government responsibility offset by increased family responsibility, and a bottom-line approach to senior welfare. First, for many decades the elderly were presumed to be the most deserving of beneficiaries for government welfare programmes. However, today the increased heterogeneity of older cohorts demands more sensitive measures of means-testing. Second, research must be conducted on who is really responsible for the welfare of older persons. Aging policy, is impacted by shifts in social values and must thus reflect the increasing underlying value of late modern citizens on the value of the individual. Third, research must also focus on the bottom-line cost so that it becomes clearer as what welfare provision can be cut or changed. Finally, every part of the

welfare budget must be carefully research and evaluated so that the inefficiencies and incidents of abuse are ironed out.

g) indicate capacity-development needs: An important capacity-building theme lies in establishing distance learning as a dominant area in older adult education.. By learning to use the Internet, older persons will be able to relate with others, overcoming the feeling of loneliness and exchanging knowledge and get a better understanding of the world.

h) describe the level of need or wish to exchanges experiences across countries: Malta requires older persons with extensive experience in age-related interest groups so as a to be build a strong age awareness campaign. This is partially being met through the University of the Third Age and the Comenius project.

i) indicate your country's requests, needs and wishes with regard to the work of international organizations in the field of ageing: Malta is benefitting a lot from the international capacity building programmes organised by he International Institute on Ageing, which the United Nations has set up in Malta in collaboration with the Maltese. Government. It attracts people from all over the world. There is a great need for a wider synergy with other international organisations.

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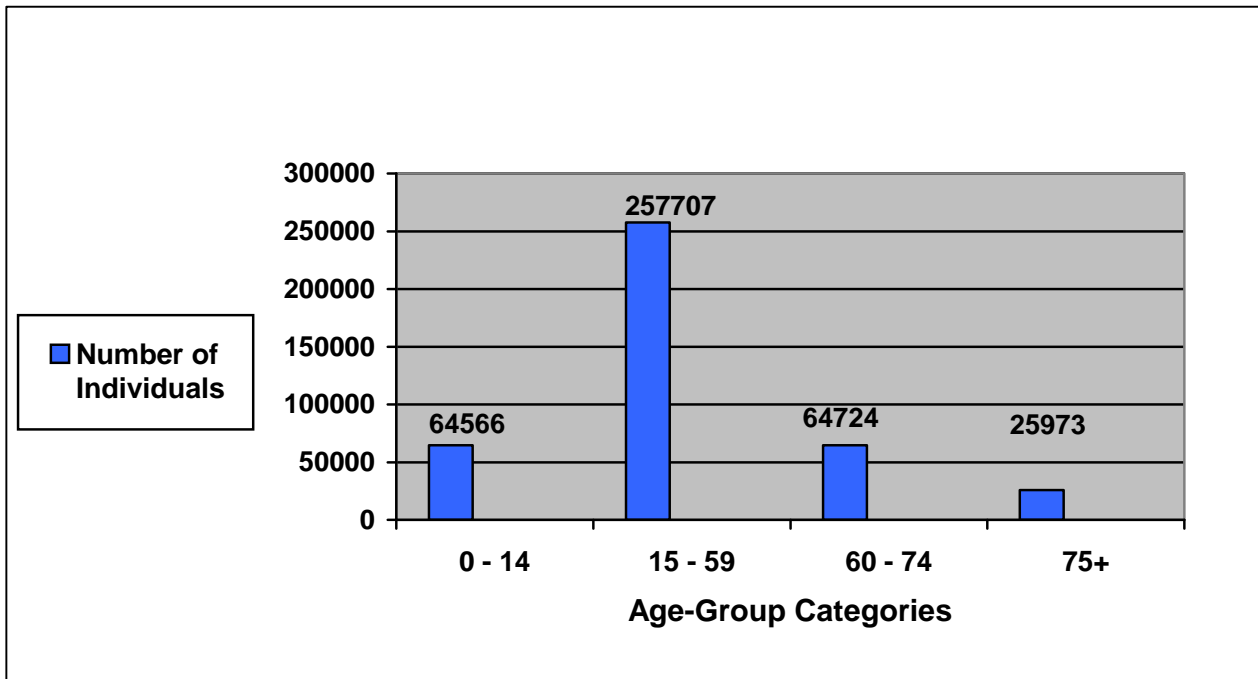
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# ANNEX

**Table 1 Total Maltese Population for the Year 2009 divided according to age-groups**



Source: NSO: 2010a

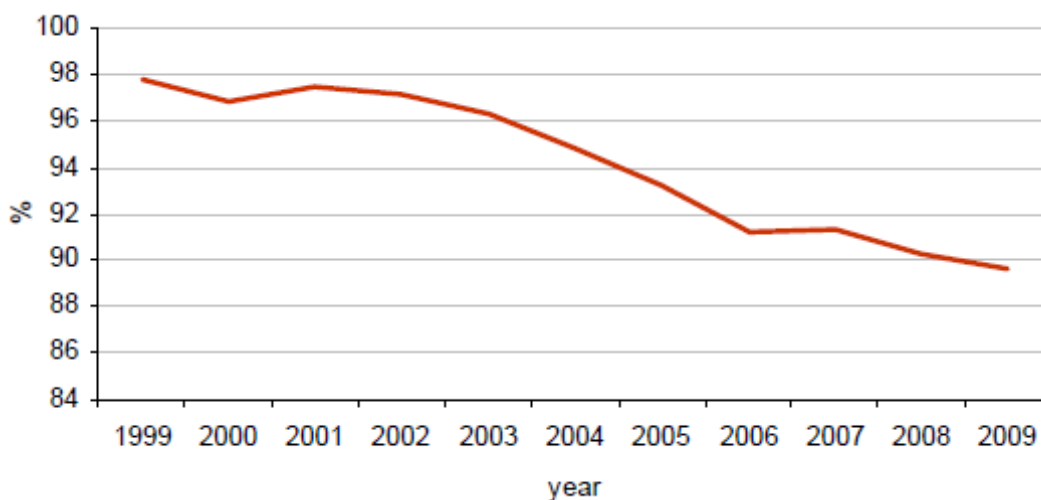
**Table 2: Maltese population by gender and age group as on 31st December, 1985, 1995 and 2008 and as projected for the years 2025, 2035, 2050**

Age / gender	1985	1995	2008	2025*	2035*	2050*
<b>1-14</b>	82.5	74.9	65.5	61.9	52.7	46.5
Males	42.4	38.4	33.6	32.8	28.0	24.8
Females	40.1	36.5	31.9	29.1	24.7	21.7
<b>15-59</b>	210.0	244.9	260.9	223.0	215.5	182.6
Males	104.0	124.4	133.0	114.7	111.4	95.3
Females	106.0	120.5	127.9	108.3	104.1	87.3
<b>60-74</b>	35.5	45.6	62.6	68.8	62.0	69.8
Males	16.3	20.4	29.6	31.5	28.7	32.3
Females	19.2	25.2	33.0	37.3	33.3	37.5
<b>75+</b>	12.9	19.8	25.2	35.3	39.7	34.9
Males	5.1	7.8	9.6	13.4	15.0	24.4
Females	7.8	12.0	15.6	21.9	24.7	21.5

\* Projection

Source: COS. 1986; COS.: 1997; NSO: 2009

**Chart 1. Percentage of Maltese live births from Total live births: 1999-2009**



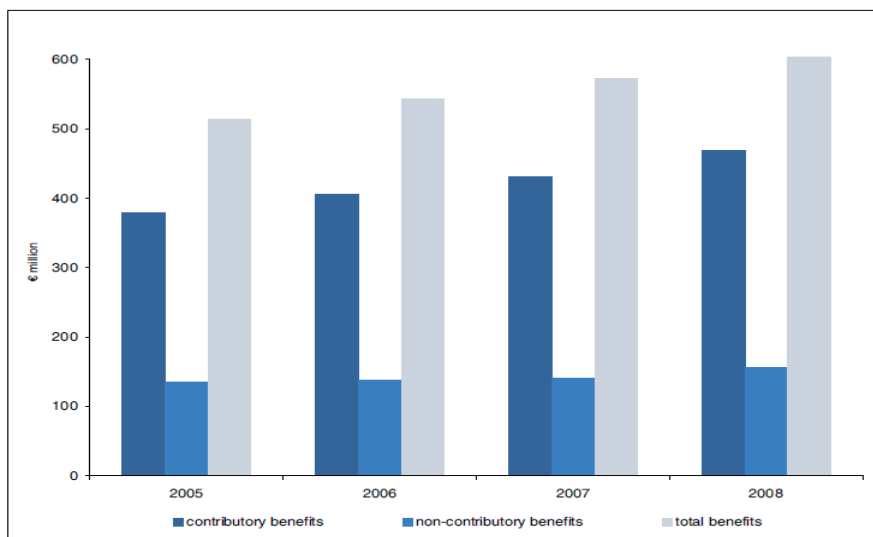
Source: NSO; 2010a

**Table 3. Increase in Maltese life expectancy by gender**

<b>Years</b>	<b>Life Expectancy for Males</b>	<b>Life Expectancy for Females</b>
<b>1870 – 1872</b>	45 – 50 yrs <i>(approximately 45 yrs)</i>	45 – 50 yrs <i>(approximately 49 yrs)</i>
<b>1957</b>	65 – 70 yrs <i>(approximately 66 yrs)</i>	65 – 70 yrs <i>(approximately 70 yrs)</i>
<b>2009</b>	78 yrs	82 yrs

Source: NSO: 2010a

**Chart 2. Benefits payable under the Social Security Act**



Source: NSO: 2009

**Table 4. Healthcare professionals 2005-2008**

	2005	2006	2007	2008
Registered medical practitioners	1,407	1,564	1,357	1,374
Registered dentists	195	190	175	183
Registered pharmacists	884	790	630	692
Registered nurses and midwives	2,345	2,411	2,540	2,783

Source: NSO: 2009