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EUROPEAN SOCIAL CHARTER

Ad hoc report on the cost-of-living crisis

submitted by

THE GOVERNMENT OF MALTA

Report registered by the Secretariat

on 28 February 2024

CYCLE 2024

(1) Please provide information as to whether and how the statutory minimum wage is regularly adjusted/indexed to the cost of living. Please indicate when this last happened, specifically whether it has been adjusted /indexed since the end of 2021.

Until 2023, the minimum wage was adjusted annually through the cost-of-living adjustment which is a partial indexation mechanism for consumer price increases in the previous 12-month period. The cost-of-living adjustment is calculated based on the percentage increase in the RPI applied to the social wage, established by agreement between the Government and the social partners. Effective from 2023, the statutory minimum wage is adjusted to reflect and to guarantee its adequacy according to the criteria spelt out in the Legal Notice governing the Low Wage Commission (L.N. 66 of 2023)¹ and its operations. In 2023, an agreement has been concluded between the Social Partners and the Government, through the brokerage of the Low Wage Commission, so that the statutory minimum wage can increase gradually during the period 2024-2027. This increase was further strengthened to countervail the pressure caused by inflation, through the adjustment of the Cost-of-Living Adjustment.

2) Please provide information on any supplementary measures taken to preserve the purchasing power of the minimum wage since the end of 2021

In 2023, the Government introduced that Malta's national minimum wage is set to increase incrementally over four years between 2024 and 2027. In this regard, the minimum wage is to rise between €12 and €18 a week. Starting from January 2024, the current national minimum wage of €192.73 a week will see an initial increase to €200.73 a week, with further raises planned in the coming years. By 2025, the minimum wage will reach €203.73, followed by an increase to €206.73 in 2026. The gradual rise will lead to a minimum wage of €210.73 a week by 2027. This roughly translates to a yearly wage of €10,978. These increases do not include the Cost-of-Living Adjustment (COLA), announced in the annual budget.

Additionally, in the Budget for 2023, the Government introduced an additional mechanism that targets specifically the pressures of the increases in prices on low-income families. Eligibility was further extended in 2024, with a total of around 95,000 families benefiting during this year, almost double than those eligible in 2023. This additional mechanism is geared towards households with an income that does not exceed the equivalised national median income. To calculate the rate of this benefit, the Government looks at how different the inflation rate for those on low income is compared to that of the average household. This is done by calculating how much the price of the basket of goods and services consumed by those on low incomes has changed, and how much the COLA would be if this rate of inflation is used instead of the standard one. Over the two years that this mechanism has been in place, the difference amounts to an addition of €2.91 per week to the standard COLA.

In January 2024, the Government launched a price-stability assurance scheme, which will see the price of 15 categories of imported basic food items reduce by a minimum of 15% below the Recommended Retail Price (RRP) on the RRP as on 31 October 2023, in an agreement reached with importers and retailers of food products, reaching up to approximately 400 products.

¹ Available at: <https://legislation.mt/eli/ln/2023/66/eng>

3) For States Parties with no statutory minimum wage, please describe any measures taken to preserve the purchasing power of the lowest wages since the end of 2021.

Not Applicable.

4) Please provide information as whether the cost-of-living crisis has led to the extension of in-work benefits.

In response to the cost-of-living crisis, the following measures were enacted in the Maltese scheme:

✓ Additional Cost of Living

As already mentioned in (2), an important benefit which was introduced in 2023 is a new cost of living increase mechanism which is specifically intended to address the most vulnerable members of society. The need for such a specific mechanism comes from the fact that the Retail Price Index, the RPI, or those statistics on which the cost-of-living increase is calculated, does not always best reflect the consumption of the households that are most in need and those with an income below the average.

The mechanism is triggered when two circumstances occur:

- a) The inflation rate in the previous 12 months is higher than 2%; and
- b) Individual inflation in the previous 12 months of three of the five basic components according to the RPI (Food; Accommodation; Electricity, Water, Gas and Fuel; Costs related to home maintenance and household appliances; and private healthcare) exceeds the average of the previous five years.

Once these two conditions are met, the mechanism is triggered to adequately compensate those who are affected the most. The 2023 mechanism addressed all those receiving social benefits and who earn less than the Median Equivalised Income. For year 2024, this mechanism was further enhanced to also include workers whose income does not exceed the Median Equivalised Income which is established annually. The 2023 measure targeted 80,000 persons whilst the 2024 measure is expected to cover 95,000 persons.²

✓ In-Work Benefit

Another benefit intended specifically for workers is the In-Work Benefit which was introduced in 2016. Originally, this benefit was intended for families with children under 23 years of age, as well as single parents, provided that they are engaged in a work activity and earning below a prescribed amount. Thereafter, the benefit was further developed to cater also for families wherein only of the parents is engaged in a work activity. The benefit rates and income ceilings were also increased over the years to increase the share of eligible families. The most notable increases were recorded in June 2020 and from January 2021 onwards. In June 2020, an In-Work benefit supplement was introduced which amounted to a one-time payment of €250 per family. This payment was paid equally to all families entitled to the In-Work benefit and was not subject to an income test. This supplement was intended as an immediate assistance post-covid. In fact, this supplement was a mid-year payment

² Budget Estimates 2022 and 2023 available at: https://finance.gov.mt/the_budget_main_page/

over and above the regular payments. From June 2020 onwards, the income ceiling was widened as follows:

- Family with one working parent: from to €17,312 to €22,000;
- Family with both working parents: from €24,812 to €26,000; and
- Single parent families: from €17,312 to €18,200.

From January 2021, the income ceiling was further widened as follows:

- Family with one working parent: from €22,000 to €26,000;
- Family with both working parents: from €26,000 to €35,000; and
- Single parent families: from €18,200 to €23,000.

From January 2022, the income ceiling was further widened as follows:

- Family with one working parent: from €26,000 to €35,000;
- Family with both working parents: from €35,000 to €50,000; and
- Single parent families: from €23,000 to €35,000.

The same eligibility rates were maintained from year 2023 onwards.

Table 1 below indicates the considerable effect that these measures had both in terms of the number of beneficiaries as well as in terms of social security expenditure, particularly between year 2021 and 2022 where the largest investment in the scheme was effected.

Table 1. In-Work Benefit Data

Year	Number of Beneficiaries	Expenditure (€)
2020	5,309	6,522,000
2021	7,246	7,013,000
2022	24,611	13,689,000

✓ In-work benefit for atypical workers

Concurrently to the statutory in-work benefit payment indicated above, the Maltese Government introduced also a similar payment intended for workers who work on a shift-basis, on weekends, or after 6pm (18.00 hours), and whose basic salary does not exceed €20,000 per year. This benefit is paid in addition to the statutory in-work benefit, affecting around 40,000 workers totalizing a total expenditure of €6 million. The scheme was renewed for year 2023 as well with a projected expenditure of €3.8 million.³

✓ Tax refunds

³ Budget estimates 2023 available at: https://finance.gov.mt/the_budget_main_page/

Workers whose earnings are subject to income tax deductions, are entitled to a tax refund every year. This refund ranges between €60 and €140, with the highest income being granted to low-income earners. This measure is estimated to cost around €26 million each year.⁴

✓ Reduced taxation on income from overtime

Starting from year 2020, the taxation on overtime work was gradually lowered. The first measure tranche of reductions concerned the first 100 hours of overtime worked per year for those workers whose basic wage does not exceed €20,000. In 2022, this measure was further developed by applying a 15% income tax rate for the first €10,000 of overtime work earned by workers whose basic wage does not exceed €20,000. This measure targeted 30,000 employees resulting in a total expenditure of €6 million.⁵

5) Please provide information on changes to social security and social assistance systems since the end of 2021. This should include information on benefits and assistance levels and the allocation of benefits.

The Government expenditure on social security and social assistance benefits is continuously on the increase. The table below shows the total expenditure as of December 2021 and December 2022 as published by the National Statistics Office⁶. The data for December 2023 is not available at the time of writing. Instead, the data until September 2023 is included to provide an indication of the upward trend across the board.

Table 2. Social Security Benefits Expenditure by period and description

Description	Jan-Dec 2021	Jan-Dec 2022	Jan-Dec 2022 / Jan- Dec 2021		Jan-Sep 2023
			Change	% change	
	€ 000				€ 000
Contributory Benefits	915,013	965,919	50,906	5.6	791,217
Non-Contributory Benefits	212,493	242,526	30,033	14.1	189,229
Total Social Security Benefits	1,127,506	1,208,445	80,939	7.2	980,446

⁴ Budget speech 2023, pg 48, available at https://finance.gov.mt/wpcontent/uploads/2023/04/Budget_Speech_2023.pdf

⁵ Idem

⁶ <https://nso.gov.mt/government-expenditure-on-social-security-benefits-january-december-2022/> and <https://nso.gov.mt/government-expenditure-on-social-security-benefits-january-september-2023/>

Social Security System

Contributory benefits are the highest expense in the social security budget. This is particularly relevant following the pensions reform introduced in 2007 which is being applied for pensioners retiring in recent years. The reform provides for a higher rate of social security contributions paid by persons born after 1962 which therefore yields a higher pension rate.

In terms of contributory pensions, several developments ensued since the end of 2021:

✓ Cost-of-living bonus

All pensioners are entitled to receive a cost-of-living bonus being, the difference between the full cost of living increase announced in the annual budget speech, and the two-thirds (2/3) of the cost-of-living increase which is incorporated in the pension rate. The one-third (1/3) differential is granted in the form of a weekly bonus. Until 2021, recipients of national minimum pension were granted one-fifth (1/5) of the cost-of-living bonus and four-fifths (4/5) increase in the pension rate instead of the one-third (1/3) and two-thirds (2/3) proportion as the other pensioners. From year 2022 onwards this difference is being gradually rectified and all pensioners will be receiving the same cost of living increases.

✓ Survivors' Pensions

The same rationale was applied for Survivors' Pensions. Until 2021, the surviving spouse was entitled to five-ninths (5/9) of the deceased's two-thirds (2/3) pension. Starting from 2022 and over a period of 6 years, survivors' pension shall be gradually increased until the surviving partners shall be entitled to receive the same pension rate paid to the deceased partners.

✓ Retirement Pensions

One of the statutory conditions to be eligible for a contributory retirement pension is that a person worked for a minimum of 10 years during their total working life. Still, the minimum payment of 10 years of insurance may not suffice to satisfy the contribution tests applicable for retirement pension. Therefore, although 10 years of insurance are paid, eligibility to the retirement pension was not guaranteed. From 2022 onwards, this provision was rectified wherein once a person totalizes a minimum of 10 years of insurance, the minimum Two-Thirds pension rate is awarded.

The pensions reform introduced by the Maltese Government in 2007 provided for a differentiated increases mechanism between persons born before 1962 and persons born after. Persons born before 1962 would have been awarded only the cost-of-living increases announced by the Government in the annual budget speech based on the increase of the cost of a basket of goods. Persons born after 1962 would have been awarded increases on the basis of an established mechanism based on 70% inflation and 30% wage increases. Effective from 2024, this differentiation has been removed and all pensioners will receive an increase equivalent to the highest between the two mechanisms.

The same reform also provided for a differentiation in the maximum pensionable income considered for pension purposes between persons born before 1962 and persons born after.

Effective from 2024, this anomaly is also being addressed, on a gradual basis, until a common pensionable income for both categories is achieved. Costings for these measures were not presented at the time of writing of this report.

✓ Income Tax applicable for pensioners

Every year, the taxation on pensions was gradually reduced with the latest budget amendment for 2024 introducing the highest increase in non-taxable income which has been set at €19,820 for married persons and €16,220 for single persons. For persons receiving another income, apart from the social security pension, the latter shall be subject to a rebate of 60% capped at €9,731.

Moreover, effective from January 2024, survivors' pensions shall no longer be taxable. This applies for early survivors who are under state pension age, as well as survivors who are over pension age.

✓ Incentives for pensioners to remain in gainful activity

Prior to 2021, the Maltese system already had in place a percentage increase mechanism with a view to incentivise prospective pensioners to remain in a gainful activity, despite meeting the eligibility criteria for a retirement pension. Effective from January 2024, these incentives were further increased as follows:

- For a deferment of 1 year: 6.5% increase of the pension amount instead of the previous 6%;
- For 2 years, 13.5% instead of the previous 10%;
- For 3 years, 21% instead of the previous 16.5%; and
- For 4 years 29% instead of the previous 23%.

✓ Child-rearing Credits

Until 2023, working parents who interrupt their career to build a family benefit from Social Security contribution credits for each of the first three children they raise. Effective from January 2024, this benefit was to be expanded further so that parents who first built a family and then enter the labour market will also be entitled to these child-rearing credits. These credits will be considered as periods of insurance for pension purposes. Therefore, their pension income will not be negatively affected due to the career break.

✓ Invalidity pensions

The eligibility conditions for an invalidity pension, amongst others, require a minimum of 250 weeks of contribution payments for all applicants. Effective from January 2024, a new measure was introduced whereby persons suffering from any severe mental condition may qualify for an invalidity pension if the applicant has at least 50 weeks of social security contributions paid in their lifetime, instead of 250 weeks. This measure aims at addressing adverse situations faced by persons suffering from mental health issues, by rendering reducing the length of the insurance requirements.

✓ Contributory Grant for non-Pensioners

The Contributory Retirement Grant for Non-Pensioners is paid to persons registered under the Maltese scheme, for whom the total periods of insurance completed in the scheme do not render

them eligible for a Contributory Pension. In order to compensate for this deficiency, an annual lump-sum payment is granted to persons who contributed for a minimum of 1 year in the scheme. The rate payable differentiates between persons who contributed for 1 year only and persons who contributed for more than 1 year. Until 2021, the former were granted a lump sum of €250 and the latter were granted a lump sum of €350. From 2022, the amounts were increased to €400 and €500 respectively. In 2023, these were further increased to €450 and €550 respectively. The expenditure of this grant is included in the total expenditure for contributory benefits. For 2022, about 12,500 persons, mostly women, were expected to benefit from this increase at a total expenditure of almost €2 million⁷ over the previous year. For 2023, about 15,000 persons, mostly married women, were expected to benefit from this increase for a total expenditure of almost €800,000⁸ over the previous year.

Social Assistance

In terms of non-contributory benefits, the following developments ensued since the end of 2021:

✓ Cost-of-Living Increase

Effective from 2022, around 7,000 recipients of non-contributory benefits (including social assistances) were awarded the full cost of living increase instead of two-thirds (2/3) as in previous years. The expenditure for this measure is incorporated in the overall social assistance expenditure⁹.

✓ Social Assistance for Homeless persons

Historically, a fixed address has always been a pre-requisite for eligibility for social assistance payments. Effective from 2022, this requirement has been removed in order to address the particular situation of homeless persons. Persons without a fixed address who receive a professional service from the Foundation for Social Welfare Standards (FSWS), which is Malta's national social welfare services provided, will be granted social assistance, under constant supervision, so that they can be better assisted in their needs until they are in a position to reintegrate in the labour market and eventually move out of homelessness.

✓ Amendments in the computation of Age Pension means-testing

Until 2021, payment of non-contributory pensions was halted in cases of an inheritance distribution, especially when in the form of donations to one's children. This is because non-contributory benefits are intended as a means of sustainment in cases where there is no income. Therefore, an inheritance, was considered as an income which was considered to determine eligibility for a minimum income scheme such as a non-contributory pension. An amendment effective from 2022, provides that persons who receive an inheritance and who had been in receipt a non-contributory pension for at least five years, will have their capital limit increased from €23,300 to €50,000 for married persons and from €14,000 to €30,000 for single persons. In so doing, the effect of the inheritance on the non-contributory pension is decreased. Furthermore, donations up to a maximum

⁷ Budget Estimates 2022 and 2023 available at: https://finance.gov.mt/the_budget_main_page/

⁸ Idem

⁹ https://nso.gov.mt/wp-content/uploads/NR2023_056-Table-3-1.ods

of €20,000 granted to one's children in a formal and legal manner, including donations of the airspace overlying property owned by the pensioner, will be excluded from the calculation of the pensioner's capital.

✓ Disability Assistance

Effective from 2022, the means-testing applicable to the disability assistance has been removed thus rendering this assistance a flat-rate benefit paid equally to all eligible applicants without distinction. A Disability Assistance may be awarded to a person with a disability who is sixteen (16) years of age and over suffering from either, a total paralysis or a permanent total severe malfunction, or else a permanent total disability through the amputation of one of the upper or lower limb. The Disability Assistance is also awarded to a person who has a hearing and speech impairment.

✓ Supplementary Assistance

The Supplementary Allowance is awarded to low-income recipients in order to assist them to bridge their income requirements. From 2022, the amount of this assistance was increased as follows:

- For married persons earning €14,318 annually or less, the rate was increased between €3.47 and €6.50 per week depending on their earnings; and
- For single persons (including widow/ers) earning €10, 221 annually or less, the rate was increased between €4.10 and €5.00 per week depending on their earnings.

This increase is reflected in the total expenditure where, between 2021 and 2022, the expenditure on supplementary allowance increased from €13,480,000 to €17,393,000 even though the number of recipients decreased from 22,942 to 22,227¹⁰.

✓ Free Medical Aid

Effective from 2022, elderly persons aged 80 or over who are also recipients of the supplementary allowance, as their income is below a certain level, will be eligible for free medical assistance. This new system also removed the means testing requirement. This measure was designed to target the needs of 4,500 elderly persons and the relative expenditure is reflected in the total healthcare expenditure.

✓ Benefits for Informal Carers

In 2021, a carer's grant was introduced to address the situation of parents of disabled children who cannot work in order to focus on their role as carers of their children. In 2022, this annual grant was increased from €200 to 500, for the benefit of around 450 parents. Between 2021 and 2022 the expenditure on this grant increased from €126,000 to €233,000. For 2023, this grant was significantly increased further to €4,500. The expenditure as of December 2023 is not available at the time of writing of this report.

✓ Tapering of non-contributory benefits

¹⁰ https://nso.gov.mt/wp-content/uploads/NR2023_056-Table-3-1.ods

Social Assistance beneficiaries who return to a gainful activity can opt for the Tapering of Benefits scheme if they earn at least the National Minimum Wage or more and if they have been in receipt of Social Assistance or Unemployment Assistance or the Special Unemployment Benefit for at least one (1) year in the previous three (3) years. Until 2022, the gradual decrease of the non-contributory benefits (tapering) was carried out as follows:

- 65% of the benefit rate for the first year;
- 45% of the benefit rate for the second year; and
- 25% of the benefit rate for the third year.

With effect from 2023, the tapering was amended as follows:

- 75% of the benefit rate for the first year;
- 55% of the benefit rate for the second year; and
- 35% of the benefit rate for the third year.

Although the total expenditure for 2023 is not available at the time of writing on this report, the expenditure on tapering of benefits has been on the decrease until 2022¹¹ which indicates that the incentive is reaching its intended objectives.

✓ Senior Citizen Grant

The Senior Citizen Grant is granted to persons over 75 years of age and who are either still living in their own home or with relatives, or living in a private residential home, which is not state funded. Until 2021, the grant amounted to €300 annually. Effective from 2022, the grant was increased to €400 per year for persons over 80 years of age. About 21,000 elderly persons benefited from this increase, at a cost of €1 million¹². The same rates were payable in 2023 as well.

Family Benefits

In parallel to the increase in the in-work benefit outlined in (4), the Maltese scheme also increased its children's allowance payments in order to address the cost-of-living challenges faced by families with children.

In 2021, a child supplement was introduced amounting to €70 per child per year, for low earning families, and €50 per child per year for families which income exceeds the threshold. The same amounts were awarded in 2022, with a substantial increase in 2023 amounting to €160 per child per year and €140 per child per year respectively. The child supplement was paid to 43,654 families in 2021 for a total expenditure of €2.73 million and to 43,763 families in 2022 for a total expenditure of €4.873 million. These amounts are in addition to the normal child allowance expenditure which ranges around €37 million¹³.

¹¹ https://nso.gov.mt/wp-content/uploads/NR2023_056-Table-3-1.ods

¹² Budget Estimates 2022 and 2023 available at: https://finance.gov.mt/the_budget_main_page/

¹³ <https://nso.gov.mt/government-expenditure-on-social-security-benefits-january-december-2022/>

Effective from 2022, the Disabled Child Allowance was increased from €25 to €30 weekly for the benefit of around 1,700 families, at a total additional cost of €0.5 million¹⁴. This allowance is granted to children who are certified to be suffering from a physical and/or mental disability and is paid in addition to the Children's Allowance until the child turns sixteen (16) years or fourteen (14) years of age in case of a visual impairment. The total expenditure for 2023 is not available at the time of writing of this report.

The Childbirth bonus, which is awarded to the mother of a new-born child or the adoptive parent of a new-born child, was increased from €300 to €400 for a total cost of €1,299,000 paid to 3,126 families¹⁵

6) Please provide information as to whether social security benefits and assistance are indexed to the cost of living, as well as information in particular on how income-replacing benefits such as pensions are indexed. Please indicate when benefits and assistance were last adjusted/indexed.

Benefits are adjusted annually by the Government through the budget and are linked to the statutory minimum wage. They are increased annually by 2/3 of the full Cost of Living Increase.

As of 2022, persons in receipt of any form of Social Assistance are being awarded the full Cost of Living Increase.

Pensions are indexed through a mechanism that corresponds to 70 per cent of the increase in the national average wage and 30 per cent of the inflation rate as published by the National Statistics Office.

7) Please provide information as to whether any special measures have been adopted since late 2021 to ensure persons can meet their energy and food costs, such as price subsidies for energy, fuel, and basic food items.

Since 2021, the Government of Malta is absorbing the hike in energy and fuel prices with no impact for the consumer. The subsidies are estimated to cost approximately €350 million per year¹⁶.

An energy benefit is also payable to low-income earners (under €11,651) amounting to 30% of the consumption of electricity prior to the eco reduction up to a maximum assistance of seventy-five euros (€75) per year per person in the household.

Moreover, a person who is over sixty (60) years of age and is in receipt of an Energy Benefit will also be awarded forty (€40) annually as a Gas Rebate per household, payable only with actual bills. On the other hand, a person who is under sixty (60) years of age and is in receipt of an Energy Benefit will be awarded thirty euros (€30) as a Gas Rebate annually per household.

In January 2024, as mentioned previously, the Government launched a price-stability assurance scheme, which will see the price of 15 categories of imported basic food items reduce by a minimum

¹⁴ Budget Estimates 2022 available at: https://finance.gov.mt/wp-content/uploads/2023/04/Budget_Speech_2022.pdf

¹⁵ <https://nso.gov.mt/government-expenditure-on-social-security-benefits-january-december-2022/>

¹⁶ Budget Speech 2024, Pg. 11 available at: <https://finance.gov.mt/budget24/>

of 15% below the Recommended Retail Price (RRP) on the RRP as on 31 October 2023, in an agreement reached with importers and retailers of food products, reaching up to approximately 400 products.

8) Please provide up-to-date information on at-risk-of-poverty rates for the population as a whole, as well as for children, families identified as being at risk of poverty, persons with disabilities and older persons. Please show the trend over the last 5 years, as well as forecasts for upcoming years.

Table 3: ARP for the population as a whole EU-SILC 2018 - 2022

	SILC 2018		SILC 2019		SILC 2020		SILC 2021		SILC 2022	
	Total		Total		Total		Total		Total	
	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons
At risk of poverty	78,685	16.8	82,758	17.1	85,369	16.9	85,754	16.9	85,797	16.7

Table 4: ARP for children (0-16 years) EU-SILC 2018 - 2022

	SILC 2018		SILC 2019		SILC 2020		SILC 2021		SILC 2022	
	Children		Children		Children		Children		Children	
	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons
At risk of poverty	16,181	21.3	16,032	20.6	16,275	20.6	15,696	19.8	15,565	19.4

Notes:

Children includes those who are between 0 and 16 years of age (16 years included).

Table 5: ARP for households EU-SILC 2018 - 2022

	SILC 2018		SILC 2019		SILC 2020		SILC 2021		SILC 2022	
	Number of households	Share of households	Number of households	Share of households	Number of households	Share of households	Number of households	Share of households	Number of households	Share of households
At risk of poverty	35,876	19.1	38,622	19.6	41,417	20.0	42,429	20.3	44,042	20.8

Table 6: ARP for persons who are limited EU-SILC 2018 - 2022

	SILC 2018		SILC 2019		SILC 2020		SILC 2021		SILC 2022	
	Limited Persons		Limited Persons		Limited Persons		Limited Persons		Limited Persons	
	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons
At risk of poverty	11,138	23.6	12,645	26.1	15,747	26.1	19,400	27.1	19,105	29.0

Notes:

Figures includes persons who are 16 years old and older.

Figures includes persons who answered 'Yes, strongly limited', and 'Yes, limited' when asked whether they experienced limitation in activities because of health problems.

Table 7: ARP for elderly (65+ years) EU-SILC 2018 - 2022

	SILC 2018		SILC 2019		SILC 2020		SILC 2021		SILC 2022	
	Elderly		Elderly		Elderly		Elderly		Elderly	
	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons	Number of persons	Share of persons
At risk of poverty	21,427	25.4	24,129	27.7	23,650	26.3	25,897	28.1	28,429	30.0

Notes:

Elderly persons include those who are 65 years old and older (65 years included).

The requested forecasts are not provided for in terms of the Maltese system.