



# Employment and labour market policies for an ageing workforce and initiatives at the workplace

## National overview report: Malta

**Situation of older workers in Malta**

**Public initiatives for fostering active ageing**

**Conclusions**

**References**

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## Situation of older workers in Malta

The Maltese scenario of the dependent workforce is characterised by the youngest workforce among the new member states, with only 16% aged 50 and over, against 23% aged between 15 and 24 years (Mandl, Dorr and Oberholzner 2006: 14).

The overall employment rate in Malta is the lowest in the EU25. This is attributable to the gender difference in employment rates (73.3% for men and 33.7% for women) and to the low employment rate for older workers (especially for women, with 12.4%), that was 30.8% in 2005 (Technical Team to the Pensions Working Group 2005a: 7-8; European Commission 2006: 29; Ministry for the Family and Social Solidarity 2004: 9; Mandl, Dorr and Oberholzner 2006: 16; Pauli and Parent-Thirion 2003: 16). The lowest employment rates for women were for the 55-64 age group and the 45-54 age group. This indicates that older females are more likely to be out of the labour market than males, and that most of the women who drop out of the work force after their childbearing tend to remain outside in later years as well (Technical Team to the Pensions Working Group 2005a: 7-9; Schwarz, Musalem and Bogomolova 2004: 4).

Table 1: *Employment rate in 2005 (%)*

	Men and women					Men					Men				
	50-54	55-59	60-64	65-69	55-64	50-54	50-54	60-64	65-69	55-64	50-54	50-54	60-64	65-69	55-64
<b>EU25</b>	72.3	55.3	26.7	8.2	42.3	81.2	65.2	34.8	11.4	51.5	63.6	45.8	19.2	5.4	33.6
<b>EU15</b>	74.0	57.7	27.8	8.1	43.9	83.7	67.1	35.9	11.2	52.9	64.6	48.4	20.1	5.2	35.3
<b>NMS10</b>	64.6	43.1	20.3	8.9	33.5	70.1	54.6	28.0	12.3	43.6	59.4	33.0	13.8	6.4	24.8
<b>Malta</b>	50.7	43.4	(15.5)	-	32.0	79.5	67.9	(26.6)	-	50.9	21.1	(21.1)	-	-	14.6

Source: Eurostat 2006

() The reliability of data may be affected by small sample size

- Data not available or extremely unreliable

Malta has among the lowest retirement ages of OECD countries. Taking in consideration the other NMS countries, Malta shows the lowest exit age (Mandl, Dorr and Oberholzner 2006: 19; Schwarz, Musalem and Bogomolova 2004: 12; Fortuny, Nesporova and Popova 2003: 29). In the past few years, a negative trend was observed in the average exit age from the labour force in Malta, with a decline from 58 years in 2002 to 57.2 in 2004. In 2005, the average exit age was 53.9 years (Ministry for the Family and Social Solidarity 2006a: 30 and 179; Government of Malta 2004: 36; Technical Team to the Pensions Working Group 2005a: 10).

Table 2: *Average exit age to the labour force*

Year	Sex		Total
	Males	Females	
	Mean		
2001	53.4	55.1	<b>53.7</b>
2002	58.6	55.1	<b>58.0</b>
2003	58.3	56.5	<b>57.9</b>
2004	58.2	53.2	<b>57.2</b>

Source: News Release 73/2005, NSO

### Employment perspectives

Two main aims for the future in the Maltese scenario are to raise the employment rate of older workers and of women (Technical Team to the Pensions Working Group 2005a: 7-8, Technical Team to the Pensions Working Group 2005b: 8; Ministry for the Family and Social Solidarity 2004: 9;). The female employment rate is expected to increase to 45 % by 2010 and to 55% by 2020. (Pensions working group 2004b: 122; Ministry for the Family and Social Solidarity 2005: 52). The employment rate of older workers is also expected to increase, given the recent rise in the retirement age from 61 (for men) and 60 (for women) to 65 for both genders. Indeed a debate is currently ongoing as to a further rise in the retirement age to 68 for both men and women (Schwarz, Musalem and Bogomolova 2004: 17 and 18).

Therefore, the share of employees aged 45 and over will increase (Ministry of Education 2006; Ministry for Health, the Elderly and Community Care 2006; Department of Information 1999), and Government is committed to continuously generate new jobs with a view to ensuring that whilst soon-to-be pensioners are kept in employment, the younger generation may continue to find employment (Ministry for the Family & Social Solidarity 2006b).

Some of the suggestions that have been advanced for the future in order to improve the situation, are the following: increase the low participation rates for women and older workers by providing the right incentives through legislation and other policy measures (Technical Team to the Pensions Working Group 2005b: 11; Gonzi and Diamantopoulus 2001: 7 and 22; Ministry for Competitiveness and Communications 2006: 29; Ministry for the Family and Social Solidarity 2006a: 30); put an end to the policy of Early Retirement Schemes; reduce the tax rate on employment earnings for all workers after age 55; introduction of flexible and shorter working hours after the age of 55 and still receiving full pay (Mifsud 2005); create the right conditions to have a more educated and participative labour force; support any measures aimed at helping older unemployed persons in joining the productive labour force; allow for a flexible retirement scheme that will encourage employed persons to remain in the labour force beyond retirement age (MEA 2005a: 3 and 5, MEA 2005b: 5 and 6, MEA 2006; Technical Team to the Pensions Working Group 2005b: 9; Ministry of Education 2006; MIM 2005: 3 and 4); update knowledge and skills of the older workers and provide them training in the labour market (UHM 2001; Ministry for the Family and Social Solidarity 2006a: 30); ensure that once in work, older employees are in an environment that respects their needs for health and safety. In fact, the decline in the share of younger workers means that older workers carry a greater proportion of taxing work than they previously did<sup>1</sup>.

Beyond the previous mainly theoretical debate, a concrete initiative devoted to older unemployed workers is about to start, organised by the Employment and Training Corporation (ETC), that is the public employment service. This important initiative is the *Employment Aid Scheme*, and one intervention will be expressly addressed to persons older than 50, who do not have a job or who are losing their job. Other schemes are targeted for “any long-term unemployed person”, “very long-term unemployed (i.e. 5 years and over)”, “low-skilled and recently redundant (i.e. in the last 6 months) (Employment and Training Corporation 2007).

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<sup>1</sup> For this reason, the Occupational Health and Safety Authority Act of 2000 was established, providing rules for ensuring the physical, psychological and social well-being of workers in all workplaces (Ministry of Education 2006).

## Public initiatives for fostering active ageing

The main latest development in debate about the ageing workforce concerns the question of the pension reform, in particular with the rise of retirement age from 1st January 2007 (Social Security – Amendment No. 2 – Act 2006).

Retirement age of all workers has been increased from (respectively) 60 years for women and 61 for men, to 65 for both genders. This process has been implemented in a phased manner as follows:

Age in 2007	Retirement Age
56 or over	60 for women* 61 for men
52-55	62
49-51	63
46-48	64
45 or under	65

\* women will be given the option to continue working to age 61 if they wish to

People aged 55 or under in 2007 will still be able to access benefits from age 61 if they stop working and meet the eligibility contribution conditions. As for the contribution period, there are no changes for those 56 or over in 2007 (eligibility for the full two-thirds pension if paid a yearly average of 50 contributions for 30 years), while for those aged 45 or under, 40 years of contributions are needed, and for those aged 46 to 55, 35 years are required (Fairbairn 2006).

The bill is a consequence of a large debate on the topic of pension reform. A Pension Working Group was established in 2004 with the aim of providing a white paper on pension reform, containing a series of proposed recommendations, an evaluation of these proposals through feedback contributions from all the social partners and other organisations, and at last the final recommendations from the Pension Working Group.

The working group considered that with the expected increase of people of 60 years of age and above, it is clearly seen that the current Pay As You Go pensions system (premised on the principle that today's workers will pay for today's pensioners) will not perform as predicted (Pensions working group 2004a: 5; Schwarz, Musalem and Bogomolova 2004: 4). Indeed the employment rates in the 55-59 age group (42.8% in 2005) and in the 60-64 age group (14.0% in 2005) will increase also as a consequence of the forthcoming implementation of the Invalidity Pension bill aimed at curbing the abuse of social benefits (Ministry for the Family and Social Solidarity 2006a: 32 and 33).

Among the recommendations of the pension working group: the increase of retirement age in a gradual manner; the gradual increase of the contribution period from 30 to 40 years; the possibility for a person to opt to work beyond the new statutory retirement age (Technical Team to the Pensions Working Group 2005b: 9; Pensions working group 2004a: 69-71; Technical Team to the Pensions Working Group 2005a: 3; Technical Team to the Pensions Working Group 2005c: 2; Pensions working group 2004a: 86; Pensions working group 2004b: 123; Ministry for the Family and Social Solidarity 2006a: 32 and 33; Pensions working group 2005: iv, v and vi). But the last recommendation was not accepted by the law: the employer in fact is free to terminate employment when employees reach retirement age (Employment and Industrial Relations Act 2002: 22).

The Malta Employers' Association agreed with the raising of retirement to 65 for both male and female employees (MEA 2005b: 2).

Among the feedback to the recommendations, was the one sent by GWU (General Workers Union), one of the major trade unions in Malta. The GWU did not agree with the idea of increasing retirement age from 61 (60 for women) to 65, and they proposed, instead, that retirement age should remain 61 and not 65; retirement should be a purely voluntary choice, for whoever wants to keep on working after retirement; government should introduce measures and tax benefits to favour whoever wants to remain active (Technical Team to the Pensions Working Group 2005d: 11).

Among the other documents on the topic, there is also the National Strategy Report on Pensions, drawn up within the context of the implications of Malta's ageing population and a relative consensus on the unsustainability and inadequacy of the country's pension system. Among the main proposed changes there appeared once more the increase in statutory retirement age to 65 years for both genders, flexible retirement for those who choose to stop working before age 65, full pension entitlement to those who reach the statutory pensionable age but opt to continue working (Ministry for the Family and Social Solidarity 2006a: 30 and 31; Ministry for the Family and Social Solidarity 2006a: 30).

Apart from this new pension reform, other normative acts linked to the issue of an ageing workforce in Malta's labour legislation include the prohibition of discrimination based upon age (Fortuny, Nesporova and Popova 2003: 26). In fact, in the Equal treatment in employment regulations is underlined that the aim of such regulations was to combat/contrast/counter discriminatory treatment in employment on the grounds of religion or religious belief, disability, age, sexual orientation, and racial or ethnic origin. Any person contravening the provisions of the regulations shall be guilty of an offence and shall be liable to a fine not exceeding about 2,330 euro, or to imprisonment for a period not exceeding six months, or to both such fine and imprisonment (Equal treatment in employment regulations 2004: 6-7).

Despite the above, the law is to be considered positive (e.g. it contemplates that non-discriminatory differences of treatment may include the setting up of special conditions on access to employment and vocational training, including dismissal and remuneration conditions for young people, older workers and persons with caring responsibilities in order to promote their vocational integration or ensure their protection), yet it includes a series of exceptions that give much food for thought. The law reads, for example, that differences of treatment on the grounds of age shall not constitute discriminatory treatment if: such differences are objectively and reasonably justified by a legitimate aim, including a legitimate employment policy, labour market and vocational training objectives; the fixing of a maximum age for recruitment which is based on the training requirements of the post in question or the need for a reasonable period of employment before retirement (Equal treatment in employment regulations 2004: 4).

In the Employment and Industrial Relations Act (2002), however, the question of discrimination is addressed, but age is never specifically mentioned. One of the very negative statements of the law (as mentioned above), in contrast with European policies in favour of older workers, and against the general move towards removing age barriers to employment while offering greater choice to workers over the work-retirement decision (National Council of Women in Malta 2006), is the one giving employers the possibility of terminating employment when a person reaches retirement age (Employment and Industrial Relations Act 2002: 22).

Apart from these developments linked to normative aspects, a number of incentives are in place for employers who recruit older workers or persons from disadvantaged groups, so these initiatives are mainly dedicated to the unemployed. There are also a number of projects supported by the European Social Fund to address the needs of these disadvantaged groups, such as the activation of favourable measures for older workers. (Ministry for the Family and Social Solidarity 2005: 11). All these policy measures are organised by the Employment and Training Corporation, that also offers a number of courses targeting unemployed persons aged 40 and 55 years and over (Ministry for the Family and Social Solidarity 2006a: 87).

ETC has a dedicated “Over 40’s section ” in its institutional website (see <http://www.etc.gov.mt/site/page.aspx?pageid=2150>) with the aim, among others, of helping this disadvantaged group find employment as soon as possible. In the organisation of its activity, ETC follows EU-policies and programmes. To “sell” the good qualities of the older workers ETC also hold Annual Publicity Campaigns using the press and audio and vision media, and these initiatives always result in a greater demand for adult workers by employers.

Among major ETC schemes, there is the Training Employment Exposure Scheme (TEES), i.e. a scheme focused on assisting persons of 40 years and over to enter the labour market. This is a European Social Fund co-financed Project which was initiated in January 2005, and provided a monthly check of the participants, and a monthly allowance exceeding the minimum wage for one year. This 2 year project aims to retrain 400 unemployed persons aged 40 years and over of which 90 are female and 310 males, who have been seeking employment for over six months (Ministry for the Family and Social Solidarity 2006a: 93). The project was divided into three phases, and was concluded at the end of September 2006.

Of the total of persons who started the TEES, only 110 (24%) returned to the unemployment register. The majority were retained in employment with the same employers who had provided them with on-the-job exposure or through finding a job by themselves (Employment and Training Corporation 2006a: 32; (Government of Malta 2004: 37).

At ETC, older unemployed are expected to attend a Job Search Seminar in the first week of registration, with the aim of giving them the necessary tools to search for jobs. A manual<sup>2</sup> for the Over 40s unemployed has been produced containing all that an older unemployed worker needs to know in order to find employment as soon as possible. If the duration of unemployment becomes long they are made to attend Job Motivation Seminars and Job Clubs at various Local Councils’ Offices or Job Centres. Selective Seminars are organised for specific groups such as the illiterate, the Long Term Unemployed or the Very Long Term Unemployed. Clients without a skill or those who need updating are sent for specific training or retraining courses (older workers generally show low skill levels – Gonzi and Diamantopoulos 2001: 11), all free of charge. 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 employers to do so and to help the unemployed Over 40s to find work, various schemes have been created beyond TEES, providing financial assistance to both sides and training and work exposure to the unemployed, such as the Employment Training Placement Scheme (ETPS, whereby employers recruiting unemployed workers over 40 receive a subsidy of half the value of the national minimum wage for a specified duration), the Redeployment Scheme (RS), Bringing the Gap (BTG), the Supported Employment Scheme (SES), the Work Start Scheme (WSS), and the Empowerment Skill Programme<sup>3</sup> (Ministry for the Family and Social Solidarity 2005: 15, 21 and 22; Ministry for the Family and Social Solidarity 2006a: 93).

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<sup>2</sup> <http://etc.gov.mt/docs/MANUALover40.pdf>

<sup>3</sup> organised in order to help: women who wish to return to the labour market acquire skills that are necessary to re-enter the world of work; persons 55 years and over with a particular focus on persons 40 years and over, in order to offer incentives to both employers and inactive older persons (during the first six months of the operational year October 2004-September 2005, 554 unemployed persons over the age of 40 years and 341 unemployed persons over the age of 50 years attended courses)

## Conclusions

The ongoing debate upon issues connected with the improvement of employment conditions of older workers in Malta has greatly increased over the last few years. Although Malta's workforce is prevalently young, the amount of older workers is increasing, and will go on doing so in the future. This wide-spread theoretical/institutional debate – which has not seen a great Trade Union participation (whereas the Malta Employers' Association is more active) still has problems in translating into practical initiatives. The recent rise in retirement age is an important step forward, although, apart from proposals related to the pension reform, a lot still has to be done in the near future to develop positive company initiatives (e.g. training and development, flexible working, ergonomics and job design, health and well-being, exit policy, etc), because in Malta age discrimination in the workplace is still present<sup>4</sup>.

The most developed aspect in favour of older workers is the one regarding recruitment, with various schemes subjected to companies, thanks to the active commitment of the government organization Employment and Training Corporation, which is very sensitive to older workers' problems. In this case, therefore, the institutional drive is very strong, whereas company initiatives in favour of older workers are generally rare. When company initiatives do occur in Malta, in fact, these are normally in favour of all workers, older workers' included, a specific consideration of employees' age management is therefore missing.

Because of the young profile of the country – and therefore of its workforce – up to now the concept of “older workers” has referred to the 40-year-olds and over in the Maltese scenario. This is also because, when the over-40s lose their jobs, they have difficulty in being re-integrated in employment (from feedback that ETC received directly from job seekers, it seems in fact that starting from this age, people find problems in being recruited). Consequently, since 1990 (when the ETC was founded) schemes have been launched to help the over 40s. But since the number of older workers is growing, in future perspective the age bracket of the 40s will be changed into the 50s. So when ETC launches the new employment schemes, these will be in line with the other EU countries (i.e. 50+), as for example the above-mentioned Employment Aid Scheme.

This scheme (that will start during 2007) will be, among others, addressed to “Persons older than 50, who do not have a job or who are losing their former jobs”, its annual target client being 30 unemployed. Its duration will be 6 months (26 weeks), with a weekly wage for the workers of 35.5 Lm (about 83 euros), corresponding to half of the minimal wage, plus employer's National Insurance.

The debate on improvement of working conditions is still ongoing. For this purpose, ETC identified the negative critical aspects to be taken into consideration when seeking solutions, that are, among others: age discrimination, low educational level, training difficulties and low skill level, etc. On the other hand, the positive features of older workers were recognized and publicised by ETC towards the companies: maturity, responsibility, experience, loyalty, continuity, expertise, dedication, discipline, acceptance of authority, etc. (Employment and Training Corporation 2006b).

To summarize, Malta appears to be willing to actively address the problem, seeking viable solutions thereof, but a number of evident contradictions still remain (both in normative issues and in attitudes) only partly confronted to date, which need to find a definitive solution in the near future.

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<sup>4</sup> Ageism exists mainly in the dismissal of older employees without cause, involuntary retirement on an individual basis and not agreed on as a condition of employment (in fact even if there are no early retirement schemes at the national level, early retirement schemes are possible at the company level – Fortuny, Nesporova and Popova 2003: 34), low participation in lifelong learning, etc. (Formosa 1999; Government of Malta 2004: 29). Furthermore, a person may not opt to work beyond the statutory retirement age, because the employer can (if he/she wants) terminate employment when a person reaches retirement age (Employment and Industrial Relations Act 2002: 22).

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