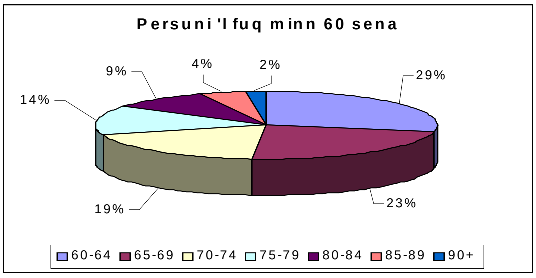
FACT SHEET

L-Anzjani u l-pensjonijiet

In-numru ta' l-anzjani qieghed dejjem jikber. Fil-fatt fl-2005 kien hemm persuna 'l fuq minn 60 sena ghal kull 5 ohra (1:5.3). Dan ifisser li kien hemm madwar 19% tal-popolazzjoni 'l fuq minn 60 sena.

In-nies ta' 'l fuq minn 60 sena kienu mqassma hekk:

Eta'	Persuni	%
60-64	21612	28.44%
65-69	17428	22.93%
70-74	14426	18.98%
75-79	10583	13.93%
80-84	7041	9.27%
85-89	3408	4.48%
90+	1493	1.96%
Total	75991	



Malli ssemmi l-anzjani, l-ewwel li tigi f'mohhna hi l-pensjoni. It-tabella li jmiss turina il-persentagg li l-pensjonijiet jieklu mill-kontribuzzjonijiet ghas-servizzi socjali.

Retirement and old age pensions					
Contributory Benefits					
	2001	**2002**	**2003**	**2004**	**2005**
Retirement Pensions	12966	13443	13774	14330	15838
National Minimum Pension	11696	11709	11377	11393	11619
Increased Retirement Pension	8626	7619	7360	5887	5631
Two-thirds pension	42494	45436	48766	51684	58373
Increased National Minimum Pension	2495	2445	2661	2949	3160
Decreased National Minimum Pension	190	235	193	204	250
Total Pensions in respect of Retirement	78467	80887	84132	86447	94870
Non-Contributory Benefits					
Old Age Pension	6181	5830	5887	6268	6816
Total Social Security Benefits	184448	190749	200922	207458	220830
Pensions as % of total benefits	**45.9**	**45.5**	**44.8**	**44.7**	**46.0**

Figuri huma Lm000s

Din it-tabella turina li l-pensjonijiet kollha f'daqqa ghadhom ma jlahhqux sa nofs il-beneficcji socjali li hemm.

X'pensjonijiet insibu?

Ta' min jinnota li hemm tipi differenti ta' pensjonijiet. Qabel l-1979 kien hemm in-National Minimum Pension, ir-Retirement Pension u l-Increased Retirement Pension. Normalment dawn il-pensjonijiet nirreferu ghalihom bhala flat rate pensions minhabba l-fatt li wiehed kien ihallas kontribuzzjoni bi flat rate u hekk jinghata flat rate pension skond il-medja tal-kontribuzzjonijiet li l-persuna jkun hallas matul hajtu.

Kien wara l-1979 li giet introdotta l-pensjoni taz-zewg terzi jew kif nafuha Two-Thirds Pension Scheme. Skond din l-iskema persuna ghandha thallas 1/12 tal-paga taghha fil-gimgha u jekk tkun issodisfat il-kriterji tal-kontribuzzjonijiet necessarji ghandha dritt ghall-two thirds pension.

Imbaghad ghandna wkoll dawk li nghidulhom is-Service Pensions, fejn il-beneficjarji jircievu pensjoni minghand wiehed jew aktar mill-employers precedenti taghhom. Is-service pension mhux ta' kulhadd hija l-istess u fil-fatt beneficarju li jircievi service pension jista' jircievi wahda minn dawn it-tipi ta' pensjonijiet – retirement pension, inrcreased retirement pension, decreased national minimum pension u two-thirds pension.

Fejn persuna mhux intitolat ghal service pension, dan jista' jkollu dritt ghal wahda minn dawn – national minimum pension, increased national minimum pension jew two-thirds pension.

National minimum pension

Din tinghata lil kull min m'ghandux dritt ghal service pension. Ir-rati huma ta' 4/5 tal-paga minima fil-kaz ta' ragel li jmantni lil martu u 2/3 tal-paga minima f'kull kaz iehor.

Retirement pension

F'kaz ta' persuna li tircievi service pension L-Att dwar is-Sigurta Socjali jizgura illi dan jircievi mill-anqas rata shiha ta' retirement pension skond il-medja tal-kontribuzzjonijiet li dan ikun hallas.

Il-ligi wkoll tipprovdi ghall-hlas ta' **Increased Retirement Pension,** fil-kaz li s-somma totali tas-service pension ta' persuna flimkien mar-Rata ta' Retirement Pension ikunu anqas mit-two thirds tal-pensionable income. Pensionable income huwa l-medja tal-qligh ta' l-applikant fl-ghaxar snin qabel ma jirtira.

Data ta' Hrug: 30 ta' Novembru 2006 *Sors: National Statistics Office*