



Section A: Demographics

A1. Q27.Gender

Male☐

Female☐

A2. Q28.Age

18-24☐

25-34☐

35-44☐

45-54☐

55-59☐

A3. Q33.Date of birth (Year)

1962☐

1963☐

1964☐

1965☐

1966☐

1967☐

1968☐

1969☐

1970☐

1971☐

1972☐

1973☐

1974☐

1975☐

1976☐

1977☐

1978☐

1979☐





1980	<input type="checkbox"/>
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2000	<input type="checkbox"/>
2001	<input type="checkbox"/>
2002	<input type="checkbox"/>
2003	<input type="checkbox"/>
Refused	<input type="checkbox"/>



A4. Q34.Date of birth (Month)

Janaury☐

February☐

March☐

April☐

May☐

June☐

July☐

August☐

September☐

October☐

November☐

December☐

Refused☐

A5. Q29.Locality of Residence

Attard☐

Balzan☐

Birzebbugia☐

Birgu☐

Birkirkara☐

Bormla☐

Dingli☐

Floriana☐

Fgura☐

Fontana☐

Ghajnsielem☐

Gharb☐

Gharghur☐

Ghasri☐

Ghaxaq☐





Gudja ☐

Gzira ☐

Hamrun ☐

Iklin ☐

Isla ☐

Kalkara ☐

Kercem ☐

Kirkop ☐

Lija ☐

Luqa ☐

Marsa ☐

Mdina ☐

Mellieha ☐

Mgarr ☐

Mosta ☐

Mqabba ☐

Marsascala ☐

Msida ☐

Mtarfa ☐

Munxar ☐

Marsaxlokk ☐

Nadur ☐

Naxxar ☐

Paola ☐

Pembroke ☐

Pieta ☐

Qala ☐

Qormi ☐

Qrendi ☐





- Rabat ☐
- Rabat Gozo ☐
- San Giljan ☐
- San Gwann ☐
- San Lawrenz ☐
- Santa Lucija ☐
- Santa Venera ☐
- San Pawl il-Bahar ☐
- Safi ☐
- Sannat ☐
- Siggiewi ☐
- Sliema ☐
- Swieqi ☐
- Ta'Xbiex ☐
- Tarxien ☐
- Valletta ☐
- Xghajra ☐
- Xaghra ☐
- Xewkija ☐
- Zabbar ☐
- Zebbug ☐
- Zebbug Gozo ☐
- Zejtun ☐
- Zurrieq ☐
- Other ☐

Other



A6. Q31.What is your current status?

Employed ☐

Unemployed ☐

Pensioner/ Retired ☐

House carer/ house husband/wife ☐

Student ☐

Self employed ☐

A7. Q30.Occupation

Wholesale and retail ☐

Professional ☐

Construction ☐

Agri/ fisheries ☐

Memberships, repairs, personal services ☐

Manufacture ☐

Admin & support ☐

Accommodation, food & beverages ☐

Courier services ☐

Education ☐

Creative arts, entertainment ☐

Real estate ☐

Media, IT ☐

Other ☐

Other



A8. Q32.Highest education level

Tertiary Level (Graduate) ☐

Intermediate Level (sixth form, MCAST) ☐

Secondary Level vocational (trade school, technical institute) ☐

Secondary Level general ('O'Levels) ☐

Primary Level (before Form 1) ☐

Section B: Questions

B1. Q1.Fuq skala mill-1 sal-5, kemm inti infurmat dwar il-kontribuzzjoni tas-sigurtà soċjali li tħallas lill-gvern? (1 infurmat ftit u 5 nfurmat ħafna)

On a scale from 1 to 5, how knowledgeable are you of the social security contribution that you pay government? (NI contributions) (1 not informed at all, 5 very informed)

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐



B2. Q2. Jekk weġibt 3, 4, 5 - u bħalissa qed taħdem tista 'jekk jogħġbok tindika x'inhum l-persentaġġ ta' kontribuzzjoni tas-sigurtà soċjali li tħallas lill-gvern?

If you answered 3, 4, 5 - and are in current employment can you please indicate what percentage of social security contribution do you pay government

7% ☐

8% ☐

10% ☐

12% ☐

Ma nafx / Don't know ☐

Ma taħdimx / Not in employment ☐

Other ☐

Other

B3. Q3. Jekk inti impjegat, il-kontribuzzjoni li tħallas hija:

If you are employed the contribution you pay is

Fuq il-paga gross tiegħek / On your gross wage ☐

Fuq il-paga gross tiegħek u d-dhul l-iehor kollu mill-impjieg - bhal allowances għat-trasport, sahra, bonus tal-produzzjoni, eċċ. / On your gross wage and all other employment income – transport allowances, overtime, production bonus, etc. ☐

Fuq il-paga gross tiegħek imma limitata sa dhul massimu / On your gross wage but capped to a maximum income ☐

Fuq il-paga gross tiegħek u kwalunkwe dhul ieħor mill-impjieg - bhal allowances għat-trasport, sahra, bonus tal-produzzjoni, eċċ. imma limitata sa dhul massimu / On your gross wage and all other employment income – transport allowances, overtime, production bonus, etc. but capped to a maximum income ☐

Ma nafx / Don't know ☐

Ma taħdimx / Not in employment ☐

Other ☐

Other



B4. Q4.X'inhw l-limitu massimu tad-dħul li fuqu tħallas il-kontribuzzjoni tiegħek?

What is the maximum income cap on which you pay your contribution?

€20,258 ☐

€24,258 ☐

€30,258 ☐

€35,258 ☐

Fuq il-paga jew id-dħul kollu tiegħi / On all of my wage or income earned ☐

Ma nafx / Don't know ☐

Other ☐

Other

B5. Q5. Int taf fuq liema bażi kull sena jiżdied d-dħul massimu pensjonabbli?

Are you aware on what basis the maximum pensionable income increases annually?

Iva / Yes ☐

Le / No ☐



B6. Q6.Id-dħul massimu pensjonabbli jżdzied kull sena fuq il-baži tal-formula li ġejja

The maximum pensionable income increases annually on the basis of the following formula

100% inflazzjoni ġenerali / 100% general inflation

☐

100% inflazzjoni fuq il-pagi / 100% wage inflation

☐

50% inflazzjoni ġenerali u 50% inflazzjoni fuq il-pagi / 50% general inflation and 50% wage inflation

☐

30% inflazzjoni ġenerali u 70% inflazzjoni fuq il-pagi / 30% general inflation and 70% wage inflation

☐

70% inflazzjoni ġenerali u 30% inflazzjoni fuq il-pagi / 70% general inflation and 30% wage inflation

☐

Ma nafx / Don't know

☐

Other

☐

Other

B7. Q7. In-numru ta' kontribuzzjonijiet li trid tħallas f'sena huma:

The number of contributions you have to pay in a year are:

Total ta' 50 kontribuzzjonijiet – ta' darba f'ġimgħa / 50 weekly contributions

☐

Total ta' 51 kontribuzzjonijiet – ta' darba f'ġimgħa / 51 weekly contributions

☐

Total ta' 52 kontribuzzjonijiet – ta' darba f'ġimgħa / 52 weekly contributions

☐

Total ta' 52 jew 53 kontribuzzjonijiet – ta' darba f'ġimgħa skont is-sena. / 52 weekly contributions and in certain years 53 weekly contributions.

☐

Ma nafx / Don't know

☐

Other

☐

Other



B8. Q8. Biex tikkwalifika għal pensjoni bilfors jrid ikollok imħallsa dan in-numru ta' kontribuzzjonijiet:

To qualify for a pension you must be in possession of:

5 snin ta' kontribuzzjonijiet / 5 years of contributions ☐

10 snin ta' kontribuzzjonijiet / 10 years contributions ☐

12-il sena ta' kontribuzzjonijiet / 12 years of contributions ☐

15-il sena ta' kontribuzzjonijiet / 15 years of contributions ☐

Ma nafx / Dont know ☐

Other ☐

Other

B9. Q9. Kemm trid tkun hallast snin ta' kontribuzzjonijiet biex tikkwalifika għal pensjoni sħiħa:

How many contributions do you need to pay to qualify for a full pension:

30 ☐

35 ☐

40 ☐

41 ☐

42 ☐

45 ☐

Ma nafx / Don't know ☐

Other ☐

Other



B10. Q10. Jekk hallast 25 sena ta' kontribuzzjonijiet, int:

If you have paid 25 years of contributions you will:

Ma tirċievix l-ebda pensjoni tal-irtirar / Receive no retirement pension

☐

Ser tirċievi pensjoni pro-rata / You will receive a pro-rata pension

☐

Ser tirċievi pensjoni li tkun means tested / You will receive a means tested pension

☐

Ma nafx / Don't know

☐

B11. Q11. Jekk għandek xi kontribuzzjonijiet nieqsa jew maqbuża:

.If you have gaps in your contributory period you:

Ma tista' tagħmel xejn / Can do nothing

☐

Tista' meta trid taqbad u tħallashom / At any time fill all the gaps you have

☐

Tista' meta trid taqbad u tħallas sa 5 snin ta' kontribuzzjonijiet nieqsa / At any time fill up only up to 5 years of missing contributions.

☐

Bejn l-età ta' 59 u 65 sena tista' tħallas biss sa 5 snin ta' kontribuzzjonijiet nieqsa / Between the age of 59 and 65 years fill up only to 5 years of missing contributions.

☐

Fl-età ta' 65 sena tista' tħallas biss sa 5 snin ta' kontribuzzjonijiet. / At the age of 65 years fill up only to 5 years of contributions.

☐

Fl-età ta' 65 sena tista' tħallas il-kontribuzzjonijiet kollha nieqsa li għandek / At the age of 65 years fill up all the gaps you have.

☐

Ma nafx / Don't know

☐



B12. Q12.F'liema età se tilhaq l-età tal-pensjoni

At what age will you reach pension age:

61 sena / 61 years of age ☐

62 sena / 62 years of age ☐

63 sena / 63 years of age ☐

64 sena / 64 years of age ☐

65 sena / 65 years of age ☐

66 sena / 66 years of age ☐

Ma nafx / Don't know ☐

Other ☐

Other

B13. Q13.Biex tirtira kmieni trid tkun ta'

To retire early you must:

61 sena / Be 61 years of age ☐

61 sena u jkollok 20 sena ta' kontribuzzjonijiet / Be 61 years of age and have 20 years of contributions ☐

61 sena u jkollok 40 sena ta' kontribuzzjonijiet / Be 61 years of age and have 40 years of contributions ☐

61 sena u jkollok 41 sena ta' kontribuzzjonijiet / Be 61 years of age and have 41 years of contributions ☐

63 sena / Be 63 years of age ☐

63 sena u jkollok 20 sena ta' kontribuzzjonijiet / Be 63 years of age and have 20 years of contributions ☐

Ma tistax tirtira kmieni / You cannot retire early ☐

Ma nafx / Don't know ☐

Other ☐

Other



B14. Q14.Jekk tagħżel li tirtira kmieni:

If you choose to retire early

Tingħata l-pensjoni tiegħek u tista' tkompli taħdem kemm trid / You get your pension and you can continue to work as much as you like

☐

Tingħata l-pensjoni tiegħek u tista' taħdem part-time biss / You get your pension and you can work only part-time

☐

Ma tistax taħdem sakemm tilhaq l-età tal-pensjoni / You cannot work at all until you reach pension age

☐

Ikollok dħul mill-pensjoni li huwa 80% ta' dak li int intitolat għalih u tista' taħdem full-time / You get a pension income that is 80% of what your entitlement is and you can work full time.

☐

Ma nafx / Don't know

☐

B15. Q15.Jekk tiddeċiedi li ma tagħżilx li tirtira kmieni, l-pensjoni tiegħek:

If you decide not to opt for the early retirement option your pension will:

Mhux ħa tiġi affettwata / Not be impacted

☐

Ser tissaħħaħ b'zieda sa massimu ta' 23% fuq id-dħul tal-pensjoni tiegħek jekk taħdem sa 65 sena /

Will be boosted by an increase of up to 23% on my pension income if I work till 65 years of age

☐

Ser tissaħħaħ b'zieda sa massimu ta' 23% fuq id-dħul tal-pensjoni tiegħek jekk taħdem sa 65 sena u b'hekk il-mara/r-raġel tiegħek tibqa' tibbenefika minn din iż-żieda wara li tiġi nieqsa / Will be boosted by an increase of 23% on my pension income if I work till 65 years of age and my spouse will continue to benefit from this increase following my death

☐

Ma nafx / Don't know

☐

Other

☐

Other



B16. Q16.II-pensjoni tiegħek tiġi kkalkulata:

Your pension will be calculated as follows:

L-aħjar 3 mill-aħħar 10 snin / Best 3 out of the last 10 years

☐

L-aħjar 3 snin konsekuttivi mill-aħħar 10 snin / Best consecutive 3 out of the last 10 years

☐

L-aħjar 3 snin mill-aħħar 40 sena / Best 3 out of the last 40 years

☐

L-aħjar 10 snin mill-aħħar 40 sena / Best 10 out of the last 40 years

☐

L-aħjar 10 snin mill-aħħar 41 sena / Best 10 out of the last 41 years

☐

L-aħjar 10 snin mill-aħħar 45 sena / Best 10 out of the last 45 years

☐

Ma nafx / Don't know

☐

Other

☐

Other

B17. Q17.Is-salarju bażiku medju tiegħek huwa ta' €26,258 u ħallast il-kontribuzzjonijiet kollha tas-sigurtà tiegħek - id-dritt għall-pensjoni tiegħek huwa:

Your average basic salary is €26,258 and you have paid all of your social security contributions – your pension entitlement is:

2/3 tas-salarju €26,258 / 2/3 of the salary €26,258

☐

Is-salarju €26,258 / The salary €26,258

☐

2/3 tad-dhul massimu pensjonabbli huwa €25,258 / 2/3 of the maximum pensionable income is €25,258

☐

L-ebda waħda minn dawn t'hawn fuq / None of the above.

☐

Ma nafx / Don't know

☐



B18. Q18.Kreditu fl-istorja kontributorja tiegħek ifisser:

A credit to your contributory history is.

Kontribuzzjoni li l-gvern jagħtik bħala bonus / A contribution that the government provides as a bonus.

☐

Penali li trid tħallas lid-Dipartiment tas-Sigurtà Soċjali / A penalty that you have to pay to the Department of Social Security

☐

Kontribuzzjoni li l-gvern jagħtik talli tkun ħadt pawża mix-xogħol / A contribution that government awards to you for taking any form of break from work

☐

Kontribuzzjoni li l-gvern jagħtik talli tieħu pawża mix-xogħol għal raġunijiet stabbiliti fil-liġi / A contribution that the government awards to you for taking a break from work for reasons established in legislation

☐

Ma Nafx / Don't Know

☐

B19.

Q19. Persuna tkun intitolata għal kreditu għall-kura tat-tfal sa l-età massima ta' 6 sninu ta'10 snin f'każ ta' wild b'dizabilità severa, jekk:

A person will be entitled to a child care credit up to age of 6 as maximum and 10 in the case of severely disabled if:

Tkun qed trabbi l-ulied / S/he is to raising a child.

☐

Tkun waqfet taħdem u ħadet pawża mix-xogħol biex trabbi l-ulied / S/he stopped working and took time off to rear a child

☐

Tkun waqfet taħdem u ħadet pawża mix-xogħol biex trabbi l-ulied u wara jkollha taħdem l-istess numru ta' snin li ma tkunx hadmet / S/he stopped working and took time off to rear a child and must work for the same time she took off to rear a child.

☐

L-ebda waħda minn dawn t'hawn fuq / None of the above.

☐

Ma nafx / Don't know

☐

B20. Q20.II-kreditu li persuna hija intitolata għalihom huma:

The credits a person is entitled to are:

4 snin u li teħodhom għal wild wieħed biss / 4 years and only for 1 child

☐

4 snin għal kull wild li jkollok / 4 years for any number of children

☐

4 snin għal kull wieħed mil-ewwel 3 itfal tiegħek / 4 years each for the first 3 children

☐

4 snin għal kull wild mil-ewwel tlett itfal tiegħek u mir-raba wild, tieħu sentejn kreditu għal kull wild li jkunu sugġett li trid taħdem biex tkopri dak il-perjodu ta' pawża. / 4 years each for the first 3 children and for the 4th and further children 2 years credit for each child subject to working to cover the period taken off.

☐

Ma nafx / Don't know

☐

B21. Q21.Kont taf li int intitolat għall-kreditu jekk int iggradwajt b'suċċess b'edukazzjoni terzjarja

Are you aware that you are entitled for credits if you successfully graduated in further and higher education

Iva / Yes

☐

Le / No

☐



B22. Q22. Jekk tiggradwa b'suċċess fi grad ta' Baċcellerat / Livell 6, in-numru ta' krediti akkreditati għall-pensjoni tiegħek jkunu

If yes, if you successfully graduate in a Bachelor's degree / Level 6, the number of credits accredited to your pension will be

12-il xahar għal kull sena ta' studju / 12 months for each year of study

☐

20 xahar għal kull sena ta' studju / 20 months for each year of study

☐

26 xahar għal kull sena ta' studju / 26 months for each year of study

☐

32 xahar għal kull sena ta' studju / 32 months for each year of study

☐

Ma Nafx / Don't Know

☐

B23. Q23. Jekk zewġek/martek tiegħek jiġi nieqes qabel l-irtirar tiegħu / tagħha s-sistema kontributorja tas-sigurtà soċjali tagħtik:

If your spouse passed away before his/her retirement the contributory social security system will provide you with:

Il-pensjoni shiġha li zewġek/martek kien ikun intitolat għaliha apparti kull dħul ieħor li taqla' / The full pension my spouse would have been entitled to and any income you earn

☐

Pensjoni tar-romol apparti kull dħul li taqla' / A widow's pension and any income you earn

☐

5/6th tal-pensjoni li l-konjuġi tiegħek kien ikun intitolat għaliha apparti kull dħul li taqla' / 5/6ths of the pension my spouse would have been entitled to and any income you earn

☐

Pensjoni tar-romol u kwalunkwe dħul li taqla' sakemm l-ammont ma jkunx iktar mill-pensjoni tar-romol innifisha / A widow's pension and any income you earn cannot be more than the widow's pension

☐

Xejn / Nothing

☐

Pensjoni fejn tigi means tested / A means tested pension

☐

Ma nafx / Don't know

☐

B24. Q24. Jekk zewġek/martek jiġi nieqes meta jkun diga' rtira, u għandek aktar minn 61 sena u int eligibbli għal pensjoni tiegħek, s-sistema kontributorja tas-sigurtà tiprovdilek:

If your spouse passes away while in retirement and you are over 61 years of age and eligible for a pension in your own right, the contributory social security system will provide you with:

Il-pensjoni shiġha li zewġek kieku intitolat għalih/a / The full pension my spouse would have been entitled to

☐

Pensjoni tar-romol / A widow's pension

☐

5/6th tal-pensjoni li l-konjuġi tiegħek kieku intitolat għaliha / 5/6ths of the pension my spouse would have been entitled to

☐

Il-pensjoni shiġha li l-konjuġi tiegħek kieku intitolat għaliha dejjem f'każ li int tkun intitolat għal-pensjoni kontributorja ukoll / The full pension my spouse would have been entitled to in the event that you qualify for a contributory pension in your own right

☐

Xejn / Nothing

☐

Pensjoni li jkun means tested/ A means tested pension

☐

Ma nafx / Don't know

☐

