THE OECD TAX-BENEFIT DATABASE

Description of policy rules for Malta 2024

OECD

BETTER POLICIES FOR BETTER LIVES

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Description of policy rules for 2024

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BETTER POLICIES FOR BETTER LIVES

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Preface

This report provides a detailed description of the tax and benefit rules in Malta as they apply to working-age individuals and their dependent children. It also includes output from the OECD Tax-Benefit model (**TaxBEN**), which puts all these complex legal rules into a unified methodological framework that enables accurate international comparisons of how tax liabilities and benefit entitlements affect the net disposable income of families in different labour market circumstances, .e.g. in employment versus unemployment.

The **main body** of the report describes the rules that are relevant for the family and labour market characteristics that are within the scope of the **TaxBEN** model (see below for the methodology and user guide). The **annex** provides information on other cash benefits and taxes on employment income that are relevant for other groups of the working-age population, but are currently outside the scope of the **TaxBEN** model.

TaxBEN is a large cross-country calculator of tax liabilities and benefit entitlements for a broad set of *hypothetical* families ("vignettes"), e.g. a married couple of 40-years-old adults with two children aged 4 and 6 (click here for a quick overview of the **TaxBEN** model). **TaxBEN** incorporates rules on the main taxes on employment income, social contributions paid by employees and employers, as well as the main cash and near-cash benefit programmes, including unemployment benefits, family and childcare benefits, guaranteed minimum-income benefits, cash housing benefits, and employment-conditional benefits. Disability benefits, maternity and parental leaves benefits are included in the model for a sub-set of countries and years. The main policy instruments that are currently not included in the **TaxBEN** model are taxes on wealth (e.g. taxes on immovable and unmovable properties), indirect taxes (e.g. VAT), early-retirement benefits, short-time work compensation schemes, sickness benefits, and in-kind benefits (e.g. subsidised transport and free health care).

Useful online resources for the OECD tax-benefit model (TaxBEN)

- TaxBEN web calculator
- Methodology and user guide
- OECD benefits and wages data portal
- Network of national experts

Guidelines for updating this report (for national experts)

General guidelines

Detailed guidelines for updating Section 5 "Net costs for Early Childhood Education and Care"

Reading notes and further details on the content of this report

- **Reference date** for the policy rules described in this report: **January 1, 2024**.
- The symbol *(i)* in the text provides a link to the glossary of technical terms.
- Section titles provide the names of taxes and benefits as they are known in the country: first, direct translation into English, then (in brackets) the name in the national language.
- **TaxBEN** variables are indicated in the text using the format `[variable name]`

The OECD tax-benefit model for Malta: Policy rules in 2024

1. Reference wages

Average wage **[AW]**: The latest average full-time gross wages used by the OECD tax-benefit model are available here.[1]

The National Statistics Office of Malta provides the *final* Average Wage estimate for the current year (2024) around April/May of the following year. The *preliminary* Average Wage estimate for the current year is typically available around June/July of the same year (it is based on the 1st quarter of the year).

Before the release of the *preliminary* Average Wage estimate, the OECD estimate the average wage for the current year by applying the latest forecasted wage growth projection to the latest available average wage.[2] *Final* average wage estimate for year T (based on the full year) are typically available in April/ May of year T+1.

Average wage estimates (EUR/year)

	Forecasted (from OECD)	*Preliminary (June/July T)*	*Final* (April/May T+1)
2023	26850	27583	27351
2024	28085	28677	Not yet available

Minimum wage **[MIN]** in 2024 is EUR 213.54 per week. The annual minimum wage is computed by multiplying the minimum weekly wage (as of January 1, 2024) by 52, i.e. EUR 213.54*52 = EUR 11,104.08.

2. Unemployment benefits

2.1. **Unemployment insurance benefit** *(Beneficcju tal- qaghad)* and **Special unemployment benefit** ***(Beneficcju specjali tal- qaghad)***

Variable names: **[UI_p; UI_s]**

In Malta there are two unemployment benefit programmes:

Unemployment Insurance Benefit (UIB) is a contributory, not means-tested and taxable benefit.

The **Special Unemployment Benefit (SUB)** is a contributory, means tested and taxable benefit. To be eligible for the SUB, jobseekers have to satisfy both the contribution conditions for the UIB as well as the income and asset tests of the Social Assistance benefit (Section 3.1). Under no circumstances is one eligible to receive both UIB and SUB concurrently. If the applicant's eligibility to the benefit may exceed their SUB

[1] For OECD member countries, the Average Wage values (AW) are calculated using the methodology described in the annex of the latest Taxing Wages publication. Non-OECD countries follow a similar methodology. For Malta, the average wage (‘average basic salary’) for FT employees is derived from the annual Labour Force Survey. This average is then topped up by a factor for overtime earnings and regular and irregular bonuses and allowances. The factors for these additional wage costs are derived from the latest Labour Cost Survey.

[2] Wage growth projections for EU non-OECD countries are based on the EU economic forecasts.

entitlement, the UIB is solely paid. However, if the household composition leads to a SUB rate higher than the UIB rate, the difference between the UIB and the SUB is paid.

2.1.1. Eligibility conditions

Age: over 16 but below 64 years old.

Contribution/employment history: UIB is granted to an unemployed person, who has at least 50 weekly Class 1 and/or Class 2 social security contributions, of which 20 should have been contributed during the last two consecutive complete contribution years before the request for the Unemployment benefit.

TaxBEN note: The OECD tax-benefit model calculates the eligibility in months. To convert the number of weeks in number of months, the model assumes 52 weeks per year. As a result, 50 weeks are equal to 50/52*12 = 11.5 months.

Behavioural requirements and related eligibility conditions: TaxBEN assumes that the following compulsory conditions are satisfied when simulating unemployment benefits.[3] The benefit claimant is:

1. not working.
2. involuntarily unemployed.[4]
3. registered for work with *Jobsplus* - this implies regular meetings with the employment advisors to discuss and monitor the Personal Action Plan (PAP).[5]
4. attending interviews for potential jobs indicated by Jobsplus and not declining any employment offer.
5. attending any training which Jobsplus deems suitable for increasing the unemployed person chances of finding a job.
6. participating in the Youth Guarantee Scheme under the supervision of the Ministry of Finance and Employment if under the age of 29.

2.1.2. Benefit amount

For the first six weeks of registered unemployment, the UIB benefit rate in 2024 is equivalent to 60% of the applicant's previous gross salary (before social security

[3] Details on behavioural requirements and sanction provisions for unemployment benefits are reported in regularly updated companion OECD reports.

[4] Those whose unemployment is either voluntary (currently not seeking employment) or the result of misconduct at their previous employment are not eligible for UB. There is no formal definition for "involuntary unemployment". This concept refers to any person who is able and willing to work but has yet to find employment. This includes persons who (i) have been made redundant by their former employer, not for disciplinary reasons, (ii) those attempting to re-enter the labour market after a period of inactivity (e.g. women who left their job for childbearing) or (iii) new jobseekers (e.g. university students who just finished their education). The common characteristic is that such persons need to be *actively* seeking employment.

[5] PAP is signed by both the employment advisor and the jobseeker within one month after registration with *Jobsplus*. Through the PAP, the advisory unit establishes whether the person is highly employable (level 1), employable (level 2) or at risk (level 3). Level-1 jobseekers are those that are likely to find employment within 3 months upon registration (or 3 months after completing a PAP activity). Level-1 jobseekers who are still unemployed after 3 months are moved to level 2, which includes jobseekers who are likely to find employment within 9 months. Level-2 jobseekers who do not find employment within 9 months are transferred to level 3. Level 3 includes long-term unemployed and those who are approaching long-term unemployment. These individuals are usually called in to undergo a more in-depth profiling (in person) before enrolling onto the Intensified Action Plan (IAP). The IAP sets realistic and reachable short-term and long-term goals. The IAP is monitored frequently. The frequency of contacts/updates depends on the need of the individual.

contributions deduction). The rate is reduced to 55% of the previous gross salary for the following 10 weeks, and to 50% for the final 10 weeks of the benefit period (see also Section 2.1.3).

The minimum rate payable is equal to the UIB amount that would apply to a minimum wage worker, according to latest data available at the Department of Social Security (DSS), while the maximum is equal to 175% of the UIB that would apply to a minimum wage worker.

TaxBEN note: The OECD tax-benefit model calculates the minimum and maximum rates using the full-time minimum wage in Section 1 (EUR 213.54 per week in 2024). In practice, the maximum amount is equal to (1.75*213.5*0.6)*6+ (1.75*213.5*0.55)*10 + (1.75*213.5 *0.5)*10 = EUR 5269. This amount is then annualised, in line with the TaxBEN methodology, using the multiplication factor 52/26.

In 2024, **SUB** recipients are entitled to EUR 16.50 per day (EUR 445.50 per month) if they are single household heads, and to EUR 25.01 per day (EUR 675.27 per month) if they are lone parents or married household[6] heads with a spouse who is inactive or in part-time employment. A spouse in part-time employment can be, e.g. someone who works 35 hours a week throughout the year without interruptions, independently of their hourly wage; or someone who works only part of the year, independently of the hourly wage(s) and the contractual hours of work.[7]

TaxBEN note: a "part-time" employee in the OECD tax-benefit model (TaxBEN) is a person who earn less than the full-time gross minimum wage (Section 1) or work less than 40 hours per week, *independently* of their hourly wage. Note that, for working adults, TaxBEN assumes an *uninterrupted* work activity throughout the fiscal year.

Payment is based on each day of unemployment, excluding Sundays.

Frequency/periodicity of benefit payments: weekly.

2.1.3. *Benefit duration*

The maximum unemployment benefit payment period is 156 days. Upon exhaustion of UIB or SUB, jobseekers become normally entitled to unemployment / social assistance (Sections 2.2 and 3.1) on re-assessment.

TaxBEN note: The OECD tax-benefit model calculates the duration of benefit payments in months. To convert the number of days in number of months, taking into account that there are 6 payments during the week and 52 weeks per year, 156 days of payments are equal to (156/6/52)*12 = 6 months.

To be re-eligible to receive unemployment benefit following a full 156-day entitlement, the person needs to have spent a minimum of 13 weeks in employment (i.e. paid at least 13 weekly social security contributions) between claims.

2.1.4. *Means test*

Eligibility for the UIB is not subject to any means tests.

Differently from the UIB, eligibility for the SUB requires claimants to pass the means test of the Social/Unemployment Assistance benefit (Sections 2.2 and 3.1). If the claimant passes this means test (both the income and asset tests), they receive first the

[6] A household is defined as one or two, or more, persons who live together as a family.

[7] According to the Department for Industry & Employment Relations, an employee works part time if the weekly working hours are less than the 'normal' hours of work of a comparable full-time employee. 'Normal' hours of work are defined as 40 hours/week (see here). In certain sectors, e.g. manufacturing, normal working hours can rise up to a maximum of 48 hours.

SUB and, when the SUB expires, (section 2.1.3) they may receive UA/SA if the relevant eligibility conditions are met. Note that, differently from the UA/SA benefit, for which the spouse's earnings affect both the eligibility and amounts, the SUB amount is fixed, and the spouse's earnings affect only the eligibility.

The income test of the Social/Unemployment Assistance benefit that is performed when assessing the eligibility for the SUB includes the claimant's Unemployment Insurance benefit. If the spouse of the claimant is also receiving UIB, their UIB entitlement is *not* included in the income test.

2.1.5. Taxes and social contributions of benefit recipients

UIB and SUB are included in the income tax base (Section 8.1). UIB and SUB recipients do not pay any compulsory social contributions on UIB / SUB entitlements (Section 7).

2.1.6. Interactions with other components of the tax-benefit system

Payment of the unemployment benefit is suspended for the duration of the sickness benefit (see Annex for details on this benefit).

UIB and SUP are not compatible with the SA/UA benefit (section 3.1). UIB/SUB beneficiaries become entitled to SA/UA once SUB entitlement is exhausted.

2.1.7. Combining benefit receipt and employment/starting a new job

The payment of both UIB and SUB is fully withdrawn if the jobseeker takes up employment. However, SUB benefit recipients who have received the SUB for at least 1 year in the last 3 years are eligible for the "Tapering of Benefits" scheme if they take up employment with earnings equal to at least the national full time minimum wage.[8] The Tapering of Benefits scheme does not extend to UIB recipients. According to the Tapering of Benefits scheme, during the first year of employment SUB recipients continue to receive 75% of the benefit amount that they had received before taking up employment. Such rate decreases to 55% during the second year of employment, and to 35% during the third year. After three years of employment, the benefit is no longer paid. On the other hand, the employer is paid 25 per cent of the social benefit for the duration of the three years. See Section 3.1.7 for further details on the Tapering of Benefits scheme.

If a person has not exhausted their 156-day entitlement and has not been in insurable employment for at least 13 weeks (minimum period for re-eligibility), then he/she will be eligible to receive their remaining previous entitlement (equivalent to difference between their original entitlement and the number of benefit days already received) in case of future unemployment events.[9]

> *TaxBEN note*: If users select "unemployment benefits" as the primary out-of-work benefit but do *not* allow for "social assistance" (e.g. because they are interested in families that do not pass the SA means test), the 'Tapering of Benefits' programme is *not* included in the calculations when users select the option "into-work benefits" (i.e. the option that allows for benefits paid as a consequence of a *recent* in-work transition).

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[8] Because the SUB duration is 156 days, the condition of 1-year of receipt in the last 3 years may apply if the recipient switches between periods of SUB and periods of work (for at least 13 weeks, in order to qualify again for the SUB). The 1-year condition may hold also if, after the exhaustion of the SUB (156 days) the person starts receiving, upon re-assessment, SA/UA for at least 210 days before taking up employment.

[9] In other words, jobseekers who take up work can "save" any unused employment / contribution requirements for a *future* unemployment spell.

The reason of this modelling choice relies on the fact that SA/UA is available only after exhaustion of the SUB *and* upon the claimant's re-assessment. However, if users do *not* allow for SA in the calculations, the model will assume that the SA re-assessment made after the exhaustion of the SUB was negative, and that the person does not receive other benefits after the 156 days of the SUB. As a result, with these model settings, the Tapering of Benefits programme's eligibility condition of having received SUB+SA/UB for at least 1 year is not met.

If users allow in the model's setting for "Social Assistance" and "Into-work-benefits", the Tapering of Benefits scheme is included in the calculations, as TaxBEN assumes that *after the SUB* the claimant passes the SA assessment and receive SUB+SA for more than 1 year.

2.1.8. Benefit indexation

All social benefit recipients are entitled to the annual "cost of living increase". Annual adjustments to UIB and SUB are made by the Government through the Budget.

2.2. Unemployment Assistance

OECD note: In many OECD countries, jobseekers who do not qualify for Unemployment Insurance (UI – Section 2.1), or whose entitlement to UI is low or has expired, can claim Unemployment Assistance (UA – this section) and/or Social Assistance benefits (SA – Section 3). UA and SA benefits are similar but not identical. While they are typically both means tested at the household level, they serve different purposes and reach different target groups. While the main purpose of UA is to encourage the labour market reintegration of jobseekers who have exhausted or are not eligible for UI, the purpose of SA is to provide an acceptable standard of living for families unable to earn sufficient incomes from other sources. Conditions for UA typically include requirements to register with the public employment service and participate in active job search in a similar way as for UI. This is *not always* the case for SA benefits, for which low income is the key entitlement criterion and activation requirements *exist only for those who are capable of work*.

Malta provides a non-contributory and means-tested benefit that jobseekers who are registered under Part 1 of the Unemployment Register and engage in active job search can claim once the other unemployment benefits (Section 2.1) have expired. Eligibility rules for this benefit do *not* include conditions on the previous employment history or contribution record. In addition, the activation requirements that exist for this benefit apply only for those who are capable to work. Considering these characteristics, the methodology of the OECD tax-benefit model classifies this benefit as Social Assistance (Section 3.1) rather than Unemployment Assistance.[10]

[10] The Malta's ESSPROS Statistics classify this benefit as Unemployment Assistance.

3. Social assistance and housing benefits

3.1. Social assistance (*Ghajnuna Socjali*)

Variable name: **[SA]**

This is a non-contributory benefit, means-tested and non-taxable.

3.1.1. Eligibility conditions

Only persons without work can claim this benefit. Claimants who register under Part l of the Unemployment Register and engage in active job search have their SA benefit replaced by UA.[11]

OECD note: The UA and SA benefits in Malta are identical in terms of income and asset tests, benefit amounts, duration and tax treatment. The sole differences are related to the activation and job search requirements, which apply only for the UA benefit. In other terms, Malta can be considered as having a single income support programme for jobless individuals who are not eligible for UI (Section 2.1), whose activation and job search depend on the claimant's ability and willingness to work. As explained in Section 2.2, because the eligibility rules for both the SA and UA programmes do not include conditions on the previous employment history or contribution record, the methodology of the OECD Tax-Benefit model also classifies the UA benefit as Social Assistance.

Those who are unable to work due to, e.g. *i)* health reasons, *ii)* care and custody of children for widows or legally separated spouses, *iii)* care of a critically ill spouse, can claim Social Assistance.

Other eligible persons are those with not enough social security contributions to qualify for UB / SUB, including the case of no previous contributions at all, as well as self-employed persons who became unemployed and are either ineligible to receive UB/SUB or have exhausted their entitlement to these benefits.

Eligibility for SA depends on whether the claimant satisfies the means test (Section 3.1.4). Because the earnings of the claimant's spouse enter the income test, jobless claimants who live with a working spouse may not be eligible for SA if the spouse's earnings are above the maximum SA amount that applies to the claimant (section 3.1.2).[12]

In general, social assistance benefit recipients cannot engage in work activities. However, SA recipients who have received SA for more than 1 year over the last 3 years and take up employment with earnings equal to the full-time minimum wage or more, become eligible for the Tapering of Benefits scheme (see section 3.1.7 for details, including the different rules for single parents).

3.1.2. Benefit amount

Maximum benefit entitlements depend on the number of household members who depend directly on the claimant. The 2024 maximum entitlements are as follows:

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[11] For those under the age of 25, eligibility is satisfied also by participating in the Youth Guarantee Scheme under the supervision of the Ministry of Finance and Employment.

[12] This is true even at low full-time earnings of the spouse. For instance, if the claimant's spouse works full time at the minimum wage (section 1) the SA claimant will not pass the SA means test (section 3.1.4). Thus, the spouse must be employed part-time for the applicant to have the possibility of passing the income test.

- One person (i.e. claimant only): EUR 133.89 / week (580.26 a month). For each additional dependant – EUR 8.15 / week (EUR 35.32 / month).

For example:

- Two persons (claimant and 1 dependant): EUR 142.04/week (615.58 / month).
- Three persons (claimant and 2 dependants): EUR 150.19/week (650.90 / month)
- Four persons (claimant and 3 dependants): EUR 158.34/week (686.22/ month).
- Five persons (claimant and 4 dependants): EUR 166.49/week (721.54 / month).

These are maximum amounts. Final entitlements will depend on the income test (Section 3.1.4). More specifically, final entitlements are equal to the difference between the maximum benefit amounts above and the reference household income described in Section 3.1.4.

Note: for a person to be listed as dependent on the head of household, they need to be living in the same household and be neither employed nor self-occupied. Hence, a spouse working part-time at the hourly minimum wage *cannot* be listed as a dependent on the head of household.

Social assistance recipients receive two additional supplements:

1. The "*Additional Bonus*" of EUR 3.12 per week / EUR 13.42 per month. This bonus does not depend on the number of dependants that may be living with the SA recipient.

2. The "*Half yearly bonus*" of EUR 135.10 for two times a year (for a total of EUR 22.52 per month). This bonus does not depend on the number of dependants that may be living with the SA recipient.

These bonus payments are made to recipients of Social/Unemployment Assistance (including recipients of Tapering of Benefits scheme – section 3.1.7), as well as recipients of contributory and non-contributory pensions. For recipients of social assistance, the abovementioned bonuses are *not* taxable.

Recipients of the following benefits: UIB/SUB (section 2.1), Supplementary allowance (Section 3.2) and Children's allowance (section 4.1) are *not* eligible for these bonuses.

Frequency/periodicity of benefit payments: every 4 weeks (13 annual payments).

3.1.3. Benefit duration

No limitation.

3.1.4. Means test

Social assistance is income and asset tested.

Income test. The income test considers all the household incomes including any earned incomes as well as maintenance, interests and income from rent payments. If the spouse of the applicant is employed, the relevant earned income that enters the income test are:

- Gross earnings received after the deduction of the employee social security contributions (section 7.1).
- Unemployment Insurance and the Special unemployment benefits of the spouse (if the spouse of the claimant is also without work and eligible for unemployment benefits, Section 2.1 for details)
- In-work benefit (Section 6).[13]

[13] If the spouse of the claimant works part-time with earnings equal to the eligibility threshold of the in-work benefit (section 6), the claimant would *not* be eligible for SA as the reference income

- Entitlements from the Tapering of Benefits scheme (Sections 2.1.7 and 3.1.7)
- Supplementary Allowance (Section 3.2).
- Housing Benefit (Section 3.3),

The following benefits are *not* included in the income test: Children's Allowance and related supplements (Section 4.1v and section 4.2), Foster Care Allowance (annex), Disabled Child Allowance (Annex), and Maternity Benefit (Annex).[14]

If the sum of the household incomes included in the income test exceeds the maximum benefit amounts defined in Section 3.1.2 (without the two additional supplements), no benefit is paid. If the sum of the household incomes is below the amounts defined in Section 3.1.2, the difference in the two amounts is paid.

Asset test. In case of a single person, capital should not exceed EUR 14000 per year. The test is not performed annually. Once a persons' capital exceeds the stipulated thresholds, no benefit is payable. In case of a household of two or more adult persons, the capital should not exceed EUR 23300 per year.

The following assets are excluded from the Capital Resources test:

- the house of residence
- the first private car [15]
- a garage for private use
- a summer residence
- Furniture, jewellery, household appliances and other personal effects.
- Any immovable property, which is being put to profitable use, e.g. a property rented to third parties.[16]

All types of cash held in a bank or in hand, including bonds, stocks, liquid assets, etc., are part of the Capital Resource test. Similarly, also saving accounts, capital accumulation plans, private pension insurances, participation in cooperatives, etc. – are included in the test.

Where the property does not belong to the household head or the partner, but to other members, including the children, only half of the value of the property is considered.

Capital Resource test: The total market value of the moveable assets and immovable properties, except those indicated above, is considered. If the total market value at the family level exceeds the prescribed threshold (above), no benefit is issued. If the capital value is below the capital limit, the amount of €585 is deducted and the rest treated as producing an annual income equivalent to 5.5% of its capital value. The corresponding income amount is then included in the income test and reduces the benefit amount. For

for the SA income test would be above the maximum SA amount (unless there are other dependants in the claimant's family).

[14] The Housing Benefit (Section 3.3) is paid directly by the Housing Authority and cannot be considered as a 'social benefit'. For this reason, this benefit is not included in the income test.

[15] If the partner drives, no consideration at all is given to the second car. However, if the partner does not drive, it is considered as capital.

[16] In this case, the rental income from the property is included in the income test. The value of uncultivated lands and other immovable properties that are not being put to profitable use is part of the Capital Resource test. The market value is assessed by an independent expert.

claimants who pass the Capital Resource test, the total market value of the assets does not affect the calculation of benefit amounts. [17]

OECD note: the TaxBEN calculations assume that all conditions related to assets are satisfied.

3.1.5. Taxes and social security contributions of benefit recipients

The benefit is not subject to income tax payments. Benefit recipients do not pay any compulsory social contributions (Section 7).

3.1.6. Interaction with other components of the tax-benefit system

It is possible to receive the social assistance together with other social benefits. Jobseekers receiving UB or SUB can apply for SA only after exhaustion of their UB/SUB entitlements.

3.1.7. Combining benefit receipt and employment/starting a new job

In general, social assistance benefit recipients cannot engage in work activities. However, SA recipients who have received SA or SUB+SA for more than 1 year over the last 3 years and take up full-time employment with earnings equal to the full-time minimum wage or more, become eligible for the Tapering of Benefits scheme.

Single parents can access the Tapering of Benefits scheme even if they take up part-time employment, as long as the hourly wage rate is equal to the minimum hourly wage rate (i.e. EUR 5.34/hour based on the weekly full-time minimum wage reported in Section 1 and 40 hours of work per week). In addition, for single parents, the 1-year rule of social benefit receipt does not apply to access the Tapering of Benefits scheme.

The Tapering of Benefits rate is a percentage of the last social benefit rate paid (excluding the "*Additional Bonus*", the "*Half yearly bonus*" and the "rent element"):

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

After three years of employment, the benefit is no longer paid. Beneficiaries are paid in arrears every 4 weeks.

The amounts of the Tapering of Benefits scheme are not taxable. Benefit entitlements are not included in the income test of the Supplementary Allowance (section 3.2). However, they are included in the income tests of the Housing Benefit (section 3.3) and the Children's allowance (Section 4.1).

OECD note: The amount of the Tapering of Benefits scheme is included in the 'social assistance' variable (SA) of the TaxBEN model when the relevant eligibility conditions hold and users select the option "into-work benefits" (i.e. the option that considers a recent transition into work and, as a result, the availability of transitional "into-work" benefits such as the Tapering of Benefits scheme).

[17] As an example, consider a claimant who is single and has other properties (urban property, vehicle, boat etc) worth, overall, EUR 13500. Because this value is lower than the threshold for a single person (EUR 14000, EUR 23300 in case of a couple), the person passes the Capital resource test. Therefore, EUR 13500 less EUR 585 = 12915 * 5.5% = EUR 710.33. This "income amount" is divided by 52 to come weekly, i.e. €13.66. The amount of EUR 13.66 is then deducted from the weekly rate of the benefit due.

3.1.8. Indexation

Benefits in Malta are adjusted annually by the Government through the budget and are linked to the statutory minimum wage. As of 2022, persons in receipt of any form of Social Assistance are being awarded the full Cost of Living Increase. The cost-of-living increase is an annual adjustment, announced as part of the Government's Budget speech, to maintain people's standard of living. It is obligatory and payable to all full-time (full amount awarded) and part-time employees (amount payable in proportion to their hours worked). The adjustment is based on the inflation rate of prices for 40 products including food, water, electricity, clothing, etc. Eligibility also extends to persons in receipt of a form of Contributory or Non-Contributory pension and to all beneficiaries in receipt of a type of Social Assistance. Following the awarding of such increase, these individuals will have their benefit automatically adjusted by either two-thirds (for pensions) or the full amount (in case of SA) of cost-of-living increase.[18]

3.2. Supplementary allowance (*'Allowance' Supplimentari*)

Variable name: **[sup]**

The Supplementary Allowance ('SUP') is a benefit for low-income persons. Claimants have to apply for this benefit every year, except those who receive an old age pension or social assistance (Section 3.1), as they qualify automatically for this benefit.

OECD note: The OECD tax-benefit model classifies this benefit in the macro-category of social assistance (variable **[SA]**).

3.2.1. Eligibility conditions

Head of households or single persons are eligible for this benefit. Applicants should be a resident of Malta for at least three months before date of application. In 2024, the total assessable income (see Section 3.2.4 for details) shall not exceed:

- EUR 11 651 in the case of a head of household living alone.
- EUR 15 748 in the case of a head of household living in couple.

If the total assessable income is above these thresholds the household is not eligible for the Supplementary allowance.

3.2.2. Benefit amount

- Single persons living alone: the benefit is 4.28% of the difference between EUR 23 116 and the declared income. The maximum payment for this household type is EUR 598.00 per year (EUR 11.50 per week). If the benefit amount calculated as 4.28% of the difference between EUR 23 116 and the declared income is higher than EUR 598.00 a year, the benefit paid to the recipient is EUR 598.00. Those with a reference income lower than EUR 9140 receive the maximum payment.

[18] Other benefits that are automatically increased in line with the cost-of-living are largely outside the scope of this report, such as forms of medical or disability assistances. Employed persons in receipt of Children's Allowance, In-Work Benefit or a Housing Benefit would obtain the cost-of-living increase through their employment income. However, three benefits in Annex 1 are adjusted according to the cost-of-living increase. These are (i) Subsidiary Unemployment Assistance that is a form of Social Assistance and hence subject to the full increase, (ii) Carer's Allowance that is subject to the two-thirds increase and (iii) Increased Carer's Allowance that obtains the full adjustment. These benefits have the common characteristic of the beneficiary being unemployed. Social security contribution wage brackets and rates listed in Section 7.1 are adjusted annually according to the cost-of-living increase.

- For married persons or lone parents: the benefit is calculated as 5.90% of the difference between EUR 27 776 and the declared income for those with a reference income up to EUR 13 819. If the reference income is between EUR 13 819 and EUR 15 748, the benefit is calculated as 3.0% of the difference between EUR 27 776 and the declared income. The maximum payment is EUR 1,099.28 / year (EUR 21.14 / week) for those with a reference income up to EUR 13 819, and EUR 418.60 / year (EUR 8.05 / week) for those with a reference income between EUR 13 819 and EUR 15 748. Those with a reference income lower than EUR 9 140 receive the maximum payment.
- Single persons living with others who are not their spouse and/or children: maximum annual supplementary allowance of EUR 126.36 (EUR 2.43 per week) if they are employed with earnings equal or below the statutory Minimum Wage (Section 1). *TaxBEN note*: the model does not include single persons who live with persons that are different from their partners or children. Hence, this family type is not included in the calculations.

Frequency/periodicity of benefit payments: 4 payments per year.

3.2.3. Benefit duration

No limitation.

3.2.4. Means test

The assessable income includes:

- Any property/investment incomes.
- Any gross earnings of the head household and of his/her partner (if married or cohabitating), after deducting Part 1 / Part 2 employee social security contributions.
- Any income from social benefits, including the Unemployment Insurance and the Special Unemployment benefit (Section 2.1), social assistance and related bonuses (Section 3.1), and the In-work benefit (Section 6). The only social benefits that are *not* included in the definition of income are medical assistance and injury grants.
- 15.7% of the gross earnings (minus social security contributions) of any household members other than the head household and of his/her partner. However, if the claimant is a pensioner or receive social assistance (section 3.1), only the incomes of the claimant and his/her partner are considered).

The Tapering of Benefits scheme is not part of the assessable income. Similarly, because the benefit on privately rented dwellings (Section 3.3) is not a 'social benefit' for the legislation, this is *not* part of the assessable income. In addition, because those who receive the Children's Allowance (Section 4.1) are not eligible for the SUP (see section 3.2.6), also the Children's Allowance is *not* part of the assessable income.

3.2.5. Tax treatment

The benefit is not included in the income tax base (Section 8). No compulsory social contributions (Section 7) are due on benefit entitlements.

3.2.6. Interaction with other components of the tax-benefit system

Any person in receipt of social assistance (Section 3.1) or any other type of Social Security Pension or Disability Assistance are eligible for the SUP. Persons who receive the Children's Allowance (Section 4.1) or the Disabled Child Allowance do *not* qualify for the SUP. SUP is compatible with the receipt of UIB and SUB (Section 2.1) as long as the recipient does not claim at the same time the Children's allowance (Section 4.1). Persons who are out of work and are *not* eligible for social/unemployment assistance

(Section 3.1) nor unemployment benefits (Section 2.1) or any other type of Social Security Pension or Disability Assistance *cannot* claim the Supplementary Allowance.

*3.3. **Housing benefit** (Beneficcju tad-Djar)*

Variable name: **[HB]**

The **housing benefit on privately rented dwellings** is a non-contributory benefit, means-tested and not taxable.

The **rent element** is a non-contributory benefit, not means-tested and not taxable.

3.3.1. Eligibility conditions

The housing benefit on privately rented dwellings is paid to individuals living in rented properties provided by the private sector that are being used as ordinary houses of residences by the applicant and their families.

To be eligible for the housing benefit the claimant must met the following eligibility conditions:

1. Be a Maltese citizen or an EU citizen. In case of married couples, one member of the couple must be a Maltese or an EU citizen.
2. Applicant and his wife/her husband have lived continually in Malta for at least 18 months preceding the date of application.
3. Must be married, single, widow/er, separated or single parent or a single person between 18-21 years leaving institutional care.
4. The applicant must have entered into an agreement with the landlord.
5. The applicant must be the recognised tenant of the property.

OECD note: the TaxBEN calculations assume that these conditions are always met.

3.3.2. Benefit amount

The amount of the "Rent Element" is 1.16 Euro per week.

The amount of the housing benefit on privately rented dwellings is based on both the annual income of the applicant and the rent paid. The following table shows for each household type the annual income ceilings and the related maximum benefit amounts:

Households	Maximum Annual Income (EUR / year)	Maximum benefit entitlement (EUR / year)
Single person	20 362.92	4 200
Single parent with 1 child	20 594.40	5 400
Single parent with 2 or more children	24 944.40	6 000
Two Adults without children	20 544.40	4 200
Couple with 1 child	25 344.40	5 400
Couple with 2 or more children	33 362.92	6 000
3 or more adults living together	29 444.40	6 000

The minimum benefit payable stands at EUR 125 per month (EUR 1,500 per year). Benefit entitlement cannot be higher than the actual rent paid. For instance, if a single person pays an annual rent of EUR 3 000, the benefit paid cannot be higher than this amount. Housing costs other than the rent, such as electricity/water and gas bills, are not considered.

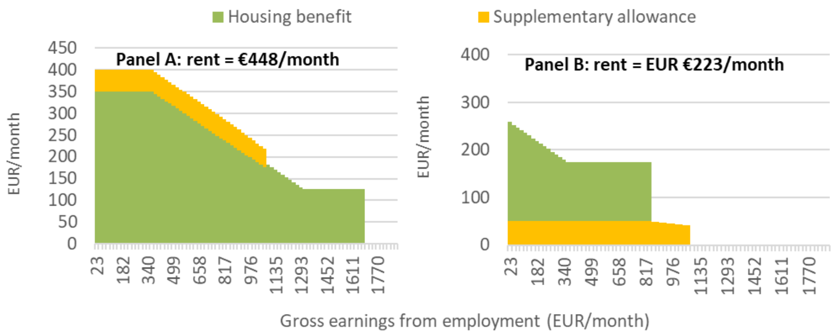
OECD note: housing benefit entitlements are calculated by the Housing Authority base on the information provided by the claimants in the application form. The TaxBEN model approximates final benefit entitlements using data provided directly by the Housing Authority and the Government of Malta. For more information about the precise calculations of benefit entitlements for different combinations of rent levels and household incomes, please contact the Housing Authority (here).

For disabled persons living on their own or within a household, the annual income should not exceed EUR 30 000.

Members of a family include the applicant and his/her spouse and his/her children living with the applicant, including fostered children, grandchildren, nephews/nieces, and stepchildren. Children must be under 18 years of age, dependent on the applicant, unmarried, and unemployed. Age is not taken into account for persons with disabilities.[19]

Figure 1. Benefit entitlements across the earnings spectrum (EUR/month)

Full time worker without children



Source: OECD tax-benefit model, 2024.

3.3.3. Benefit duration

No limitation.

Frequency/periodicity of benefit payments: monthly.

3.3.4. Means test

The income test of the housing benefit on privately rented dwellings includes:

- Gross earnings received during the preceding income year. Employee social security contributions are *not* deducted from the gross earnings.[20] In case of married couples, the gross earnings of both partners are included.
- Any pension and/or 'social benefit' except the sole Children's Allowance and related supplements (Sections 4.1 and 4.2). Unemployment Insurance and Special unemployment benefits (Section 2.1), Social Assistance and related bonuses (Section 3.1), Rent element (Section 3.3), Supplementary Allowance (Section 3.2), In-work benefit (Section 6) and entitlements from the Tapering of Benefits scheme (sections 2.17 and 3.1.7) are all classified as '*social benefits*' and are therefore included in the means test.
- Income from assets, e.g., bank deposits and stocks, during the last calendar year.

Adult children (above 18) who live in the same household are not considered for the income test of the housing benefit, unless they are disabled. Other persons who are

[19] An additional EUR 125 per year is granted to families with a disabled member. An additional EUR 125 per year is granted to families having six or more members, and an additional EUR 300 per year is granted to households who have fostered children living with them. Furthermore, single persons who: a) lived in care; or 2) were for a period of time fostered; or 3) left Corradino Correctional Facility; or 4) have successfully completed a rehabilitation/therapeutic programme, are entitled to a higher benefit until the age of 28.

[20] More details on the relevant income sources that enter the means test can be found here.

above 17 and are not the claimant or his/her spouse are also not considered in terms of the number of members residing in the household. For separated persons, any alimony paid by the applicant to his/her former spouse is deducted from the person's gross annual income in the calculation for housing benefits.

3.3.5. Taxes and social contributions of benefit recipients

The benefit is not included in the income tax base (Section 8). No compulsory social contributions (Section 7) are due on benefit entitlements.

3.3.6. Interaction with other components of the tax-benefit system

It is possible to receive the housing benefit together with other benefits. The housing benefit on privately rented dwellings does not affect the entitlement and/or the eligibility of any other benefits described in this report.

In order to be eligible for the "rent element" the person must be entitled to a non-contributory benefit, including the social/unemployment assistance (Section 3.1) and old age pensions. Those receiving the unemployment benefits described in Section 2.1 are not entitled to the rent element.

3.3.7. Combining benefit receipt and employment/starting a new job

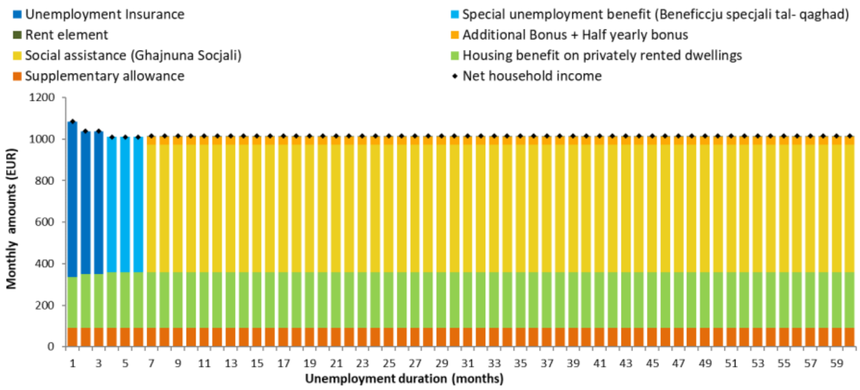
The rent element is not compatible with work activities whereas the housing benefit is compatible with work activities as long as the claimant meets the relevant income conditions. These benefit programmes do not provide any specific financial work incentives to out of work recipients who take up employment.

3.3.8. Benefit indexation

The income thresholds are increased every year with the amount of COLA. In 2024 the COLA is set at EUR 12.81 per week.

Figure 2. Evolution of income components during the unemployment spell, EUR/month

Single person without children



Note: Results for a 40-years-old jobseeker with a non-working spouse and without children. Calculations assume 12 months of previous social contributions before the unemployment spell and previous earnings equal to 55% of the final 2023 average wage. Any waiting period is ignored. Analytical notes: (a) Jobseekers receiving UIB or SUB (dark and light blue areas) can apply for Social Assistance (yellow area) only after exhaustion of their UIB/SUB entitlements. (b) The Supplementary allowance (dark orange bars) is compatible with the receipt of both SUB (blue bars) and SA (yellow bars). (c) UIB/SUB recipients (blue bars) are not eligible for the 'Additional bonus' and the 'half-year' bonus (light orange bars), only SA recipients are eligible for these bonuses. Thus, these bonuses appear in the chart only after UIB/SUB expires. (d) The 'Additional bonus' and the 'half-year' bonus are included in the income test of the housing benefit on privately rented dwellings. This explains why the HB amount is lower after the first 6 months of unemployment, i.e., when the UIB/SUB expires. and the person start receiving SA + bonus.
Source: OECD tax-benefit model, 2024.

4. Family benefits

4.1. Children's allowance (Allowance tat-Tfal)

Variable name: **[FB]**

This is a non-contributory benefit, means-tested and not taxable.

4.1.1. Eligibility conditions

On a general level, Children's Allowance is provided to eligible households whose children are below 16 years old. For these families, the eligibility for Children's Allowance does not depend on the level of the assessed income (the benefit is not means tested). However, for families with a "low" assessed income (Section 4.1.4), the benefit is higher (Section 4.1.2).

In addition, families with children between 16 and 21 years in full-time education are eligible for Children's Allowance at a reduced rate (Section 4.1.2) if the assessed income (Section 4.1.4) does not exceed EUR 27 006. Similarly, children within the same age bracket (16-21) who are registering for work for the first time and are living in households where the total income does not exceed EUR 27 006 are also entitled to the reduced Children's Allowance rate. More information on the Children's Allowance for children above the age of 15 is available here.

TaxBEN note: because the model assumes that children remain in full-time education until the age of 18 (the maximum age allowed for children in the TaxBEN model), also children between the age of 16 and 18 are eligible for the Children's Allowance at a reduced rate, if the family passes the means test.

4.1.2. Benefit amount

Benefit amounts depend on the household income (Section 4.1.4) and the number of children below 21 years of age who live in that household.

If the total income of parents does not exceed EUR 27 006 per year, the annual benefit payable is equivalent to a percentage of EUR 27 006 *less* the reference income of the parents (section 4.1.4 for details). If the reference income is below EUR 7 742 per year, this is considered as EUR 7 742 (for example, if the income is precisely zero the income that enters the calculations is EUR 7 742).[21] The percentages depend on the number and age of children:

- 6.5% for each child under 16 years of age.
- 2% for a child who is 16 years or more, but under 21 years and still undergoing full time education or training in an educational institution recognised by the government and who is not receiving any form of remuneration or allowance.
- 2% for a child who is 16 years or more, but under 21 years and is registered as unemployed, who has never been gainfully occupied and who is not in receipt of any benefit pension or assistance payable under the Social Security Act (Cap. 318).

If benefit entitlements calculated as described above result in an amount that is lower than the minimum benefit entitlement of EUR 450 per year per child, the minimum amount is paid.

[21] Let us consider a lone parent with a dependent child and no income. This person would receive the maximum Children's allowance, which is calculated as (27006-7742) *0.065 = 1,252.16 EUR per year, or 104.35 EUR per month.

Families whose annual income exceeds the EUR 27 006 threshold are eligible to receive the minimum allowance payable at EUR 450 per year per child up to the age of 16, independently of the household income level.

For families with 4 or more children under 21 years, the maximum income of the parents considered for the computation of the Children's allowance is EUR 30 911 per year. In such cases if the parents earn more than EUR 30 911, they receive EUR 450 per year for each child under 16 years of age, and if they earn between EUR 7 742 and EUR 30 911 they receive an amount equal to the number of children under the age of 16 times 0.65*(30 911 - reference income).

As of 1st January 2021, families receiving the Children's Allowance receive an additional supplement whose amount depends on the reference household income (section 4.1.4). If the reference income exceeds the threshold of EUR 27 006, the supplement is EUR 390 per child per year. If the household income is below the threshold the family receives EUR 410 per child per year. Fostered children are not eligible to this supplement. The supplement applies also to eligible children between 16 and 21. For example, if there are three eligible children in a family with reference income below EUR 27 006, with two children under 16 and one child aged 18, the total supplement would be 410*3 EUR/year.

Frequency/periodicity of benefit payments: 4 payments per year.

4.1.3. Benefit duration

As long as the eligibility conditions hold.

4.1.4. Means test

The benefit is means-tested.

The amount of social security contributions paid during the previous year is deducted from the declared income before the children's allowance amount is calculated. Income taxes are *not* deducted. Unemployment insurance and Special Unemployment Benefit (Section 2.1), Social Assistance (Section 3.1), the Rent Supplement, the In-work benefit (Section 6.1), as well as the entitlements from the Tapering of Benefits scheme are all included in the income test. The Housing Benefit (section 3.3) does not form part of the means testing for Children's Allowance.

TaxBEN notes: The income test is carried out on current year's income rather than previous year's income.

4.1.5. Tax treatment

The benefit is not taxable.

4.1.6. Interaction with other components of the tax-benefit system

Persons who receive the Children's Allowance (Section 4.1) or the Disabled Child Allowance do *not* qualify for the Supplementary Allowance (Section 3.2).

TaxBEN note: Because of the incompatibility between the Children's allowance and the Supplementary Allowance, the TaxBEN model assigns the higher benefit to the family. For example, if the Supplementary Allowance is higher than the Children's Allowance (including the supplement enacted in 2021 and the supplement enacted in 2024 for Post-Secondary Students), the selected family will receive the Supplementary Allowance but not the Children's Allowance (and its supplements).

4.1.7. Combining benefit receipt and employment/starting a new job

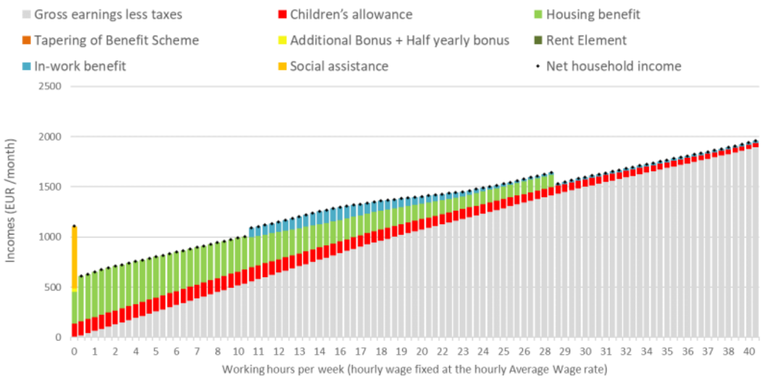
Employment does not affect benefit receipt.

4.1.8. Benefit indexation

All persons in receipt of social benefits are entitled to the annual cost of living increase. The household income ceiling applicable for means-tested Children's Allowance is adjusted annually by said cost of living increase. Furthermore, occasional adjustments to Children's Allowance rates are performed by the Government in the Budget.

Figure 3. Benefit support for a lone parent with at least 5 years of continuous employment

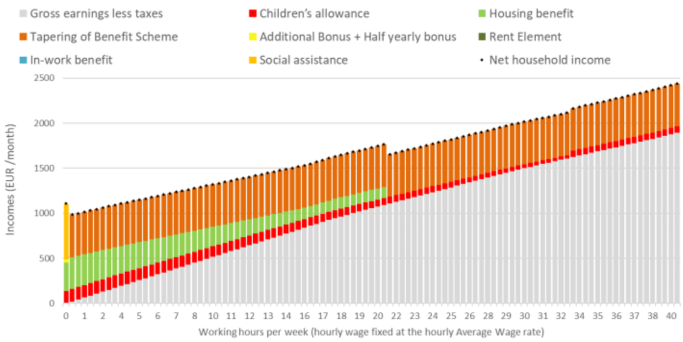
By weekly working hours, plus the "no work" alternative ('zero' working hours)



Note: Results refer to lone parents of 40 years old with one child of 4 years old. Calculations assume a fixed/constant hourly wage rate equal to the average hourly wage rate in 2024 (Section 1). The calculations for positive working hours (i.e. all data points except the 'zero' working hours point), assume 60 months in employment *without interruptions* for each selected hours. This means that persons with positive working hours are *not* eligible for the Tapering of Benefits scheme, whose maximum duration is 3 years. The calculations for the 'zero' working hours refer to a situation where the lone parent is out of work, does not receive UIB/SUB (Section 2.1) but claims SA/UA plus associated bonuses. The calculations for the housing benefit assume constant housing costs equal to 20% of the annual full-time average wage (section 1) for the full range of working hours.
Source: OECD tax-benefit model, 2024.

Figure 4. Benefit support for a lone parent after a recent transition into work

By weekly working hours, plus the "no work" alternative (the 'zero' hours point)



Note: Results refer to a lone parent of 40 years old with one child of 4 years old. Calculations assume a fixed/constant hourly wage rate equal to the Average hourly wage rate in 2024 (Section 1). The calculations for positive working hours (i.e. each point except the 'zero' working hours point), assume 6 months in the new employment, which means that those with positive working hours are eligible for the Tapering of Benefits scheme at 65% rate. The calculations for the 'zero' working hours refer to a situation where the lone parent is out of work, does not receive UIB/SUB (Section 2.1) but claims SA/UA plus associated bonuses. Note that this SA amount is the reference value that enters the calculation of the Tapering of Benefits scheme amounts shown in the other data points of the figure. The calculations for the housing benefit assume housing costs equal to 20% of the annual full time average wage (section 1) across the full range of working hours. Recipients of the Tapering of Benefits scheme are not eligible for the in-work benefit.
Source: OECD tax-benefit model, 2024.

4.2. Special Allowance for Post-Secondary Students

In the 2024 Budget, the Government announced a "special" allowance payable to parents whose children will continue to pursue their education past the mandatory age of 16 up to the age of 20 years.

4.2.1. Eligibility conditions

Parents are eligible to receive the Allowance following expiry of their Children's Allowance entitlement (Section 4.1). For children above the age of 15 who remain eligible for the Children's allowance (at a reduced rate, see Section 4.1.1), the Special Allowance for Post-Secondary Students is paid over and above the Children's Allowance. For example, if a child of 17 years old is in full time education and does not receive the CA at a reduced rate (because the reference household income is above the eligibility threshold), they will receive the new special allowance. Similarly, if a child of 17 years old is in full time education and receives the CA at a reduced rate (because the reference income is below the eligibility threshold), the full amount of the new special allowance is paid on the top of the CA amount (and not as a supplement to the CA, if CA is lower).

4.2.2. Benefit amount

EUR 500 per year per child, made at the end of the scholastic year.

4.2.3. Benefit duration

The allowance is paid for up to 3 years to parents of children who started their first year of post-secondary education in the scholastic year 2023/2024. Payments are at the fixed rate of EUR 500 per year per child, made at the end of the scholastic year. The full 3-year allowance of EUR 1 500 is dependent on the children continuing to pursue their studies on a full-time basis and provided they continue to live with their parents.

Parents whose children are currently in their second year of post-secondary education are eligible to receive a maximum of EUR 1,000. Those whose children have repeated any post-secondary year or are in their first year of tertiary education are eligible to a one-time grant of EUR 500 in 2024.

4.2.4. Tax treatment

The benefit is not taxable.

4.2.5. Interaction with other components of the tax-benefit system

Differently from the Children's allowance, the special allowance for post-secondary students is compatible with the Supplementary Allowance (Section 3.2).

5. Net costs of Early Childhood Education and Care

Compulsory school in Malta starts at 5 years. Most children attend a pre-primary school at the age of 3 to 4 years, although this is not compulsory.

5.1. Gross childcare fee

Variable name: **[cc_cost]**

Public childcare centres in Malta are under the responsibility of the Foundation for Educational Services (FES), which is a public entity within the Ministry for Education.

Childcare fees in public childcare centres depend on the 'combined' family income (see Table below for the 2024 rates and income thresholds). The 'combined' family income is the overall gross household income before deducting income tax and social security contributions. Incomes from social benefits are taken into consideration, including the benefits described in Section 2, 3, 4 and 6 as well as the Tapering of Benefit scheme.

Table 1. Childcare fees charged by the Foundation for Educational Services (FES)

Income bracket	Combined family income (EUR / year)	Payment based on use, by number of days per week in a selected month (EUR)				
		1 day	2 days	3 days	4 days	5 days
1	0 – 10 000	nil	nil	nil	nil	Nil
2	10 001 – 12 000	8	16	24	32	40
3	12 001 – 14 500	13	26	39	52	65
4	14 501 – 19 500	18	36	54	72	90
5	19 501 – max	30	60	90	120	150

Note: FES centres do not charge parents for any registration fees, and they do not provide a regular food service. Centres generally operate between 7:30 and 16:00. Several FES childcare centres, including those at Birgu, Birkikara, Naxxar, Pembroke, Zebbug, San Gwann, St Venera and Qawra, operate between 06:00 and 18:00.

As of April 2014, parents/guardians who are either in work or in education and have a child between 3 and 36 months of age can benefit from the Free Childcare Scheme (FCS).[22] Parents/guardians who enrol their child in a childcare centre accredited with the FCS do not pay any fees for the care service. Centres can charge only a ‘reasonable’ one-off registration fee and for regular food service. However, FES centres do not charge any one-off registration fee and do not provide a regular food service: parents provide for the lunch by themselves whereas the centre provides only a portion of cereals (free of charge). FCS stops when the child is eligible for kindergarten 1 at the age of three, which is provided free of charge by the State. As part of the 2022 Budget speech, the FCS was extended to parents/guardians working late hours, shifts and weekends.

All public childcare centres administrated by FES are accredited for the FCS.

FCS does not place any limits to the number of applicants. All applicants that are offered a place at any of the childcare centres participating in the FCS will be accepted, as long as they fulfil the Scheme’s eligibility criteria. However, some centres may have a waiting list that depends on the number of children enrolled in the centre and the national standards for Child Day Care Facilities (e.g. the adult-to-child ratios and the space required per child).

Entitlement to the FCS is based on the number of hours worked by one of the parents/guardians. For instance, if one of the parents works 20 hours a week, the monthly average work hours are calculated as 86.7 hours a month (20 hours * 52 weeks / 12 months). Married or cohabiting couples where both parents/guardians work must declare the hours of the parent/guardian that work fewer hours. To account for unforeseen exigencies, the beneficiary is entitled also to an additional 10% of the declared working hours per month, as well as 20 additional hours per month to account for commuting time. In the case of the example above, the total entitlement would be 86.7 hours + 10% of 86.7 + 20 hours = 115 hours of free childcare per month.[23]

[22] Parents ‘in work’ are those who are either employed or self-employed and pay social security contributions. ‘Parents in education’ are those who are pursuing their education, leading to a recognised qualification. For married or cohabiting couples *both* parents should be in employment or studying in a recognised institution in order to benefit from the FCS. The scheme applies also to parents who are not in employment due to terminal illnesses. More information on the FCS can be found at the link: https://education.gov.mt/en/resources/News/Documents/FCS-ServiceUsers-TCs-271217.pdf

[23] Those who work irregular hours have to provide the childcare centre with the average number of hours you would normally expect to work during the month. Part-time students are eligible for 20 hours a week, while full-time students are eligible for 40 hours a week.

The table below shows the coverage rate of the Free Childcare Scheme for the year 2023/2024 (latest available data).

Age of the child on 1st Jan 2023 or on start date in Year 2023	Number of Children using the FCS	Total population by age on 1st Jan 2023	Coverage rate
0 to 12 months	2645	4326	61.1%
13 to 24 months	3437	4524	76.0%
25 to 36 months	2883	4517	63.8%

Source: Ministry for Finance and Employment (MFE). Population figures are provisional.

TaxBEN note: The calculations for Malta assume that children between 1 and 3 years (included) attend one of the public childcare centres accredited with the Free Childcare Scheme. As a result, parents do not pay any fees for the care service and the enrolment. The cost of the meals is also nil as public childcare centres in Malta do not provide food on a regular basis.

5.1.1. Gross childcare fees for part-time use

There is no distinction between full time and part time use of childcare service. FES charge fees only according to the gross combined family income and based on the number of days of attendance per week (as shown in Table 1). The effective hours of attendance per day are not relevant.

5.2. Childcare benefits

Variable name: `[cc_benefit]`

5.2.1. Fee discounts and free provision

The tariffs charged by the FES only depends on the gross combined family income.

The FES does not apply special tariffs depending on the economic activity status of the parents. However, if one or both parents are unemployed, the combined family income will be in the first income bracket (table 1) and, as a result, the childcare tariff would be zero.

The FES does not apply special tariffs for families with three or more children or for families where more than one child attends a childcare centre (e.g. discounts for siblings attending the same centre).

5.2.2. Childcare benefits for formal centre-based care

There is no benefit whose eligibility is conditional on the use of childcare services.

5.2.3. Childcare allowance for children not using childcare centres

There is no childcare allowance whose eligibility is conditional on NOT using childcare services, i.e. conditional on providing care at home (e.g. “home-care” allowances).

5.2.4. Tax concessions for childcare expenditures

Parents who paid childcare fees for their children below the age of 12, are eligible for a deduction equal to the lower of EUR 2 000 for every child or the amount of fees paid.

OECD note: As employed parents are eligible for the Free Childcare Scheme (the scheme implemented in the TaxBEN model), this tax concession applies only to children enrolled in *private* childcare centres that are not registered under the Department for Social Welfare. For this reason, this tax concession is not included in TaxBEN.

6. Employment-conditional benefits

6.1. *In-Work Benefit (Beneficcju ta' Waqt l-Impjieg)*

Variable name: **[IW_fam]**

This is a non-contributory benefit, means-tested and not taxable.

6.1.1. Eligibility conditions

(1) This benefit is paid to families where both parents are in employment, have children under the age of 23 years living with them and whose combined annual income/net profit from a gainful occupation is between EUR 10 000 and EUR 50 000. The annual earnings/net profit for one parent working part-time must not be less than EUR 3 000. Such families receive a maximum benefit of EUR 1 550 per child per year. Couples with joint earning between EUR 35 000 and EUR 50 000 are eligible to receive an annual amount of EUR 250 per child.

(2) Single parents in employment with children under the age of 23 living with them and whose annual earnings/net profit from a gainful occupation is between EUR 6600 and EUR 35000 are also eligible to receive the In-Work Benefit. These persons receive a maximum In-Work Benefit of EUR 1 550 per child per year. Single parents earning between EUR 23 000 and EUR 35 000 are eligible to receive an annual amount of EUR 250 per child.

(3) As of 2016, the In-Work benefit became available also to families where only one parent is in employment, have children under the age of 23 years living with them, and whose annual earnings are between EUR 6 600 and EUR 35 000. Such families receive a maximum In-Work Benefit of EUR 780 per child per year. Those earning between EUR 26 000 and EUR 35 000 are eligible to receive an annual amount of EUR 250 per child.

6.1.2. Benefit amount

Benefit amounts depend on household composition and income. A detailed table showing the weekly In-Work Benefit entitlement in 2024, categorised by family composition and employee's annual income, can be found in Annex 2.

TaxBEN note: when both parents are in employment the amount of in-work benefit received by each parent is equal to the share of their gross earnings relative to the overall amount of gross earnings made by both parents.

Frequency/periodicity of benefit payments: 4 payments per year.

6.1.3. Benefit duration

No limitation

6.1.4. Means test

The benefit is means-tested.

The income taken into account to assess eligibility is the gross income from employment of the two spouses less the related employee social security contributions.

6.1.5. Tax treatment

The benefit is not taxable.

6.1.6. Interaction with other components of the tax-benefit system

In-work benefit entitlements are included in the assessed income of the following benefits (the list is not exhaustive and refers to the benefits included in the OECD tax-benefit model):

- Social/unemployment assistance (Section 3.1),
- Supplementary allowance (section 3.2),
- Housing benefit (Section 3.3),
- Children's allowance (section 4.1).

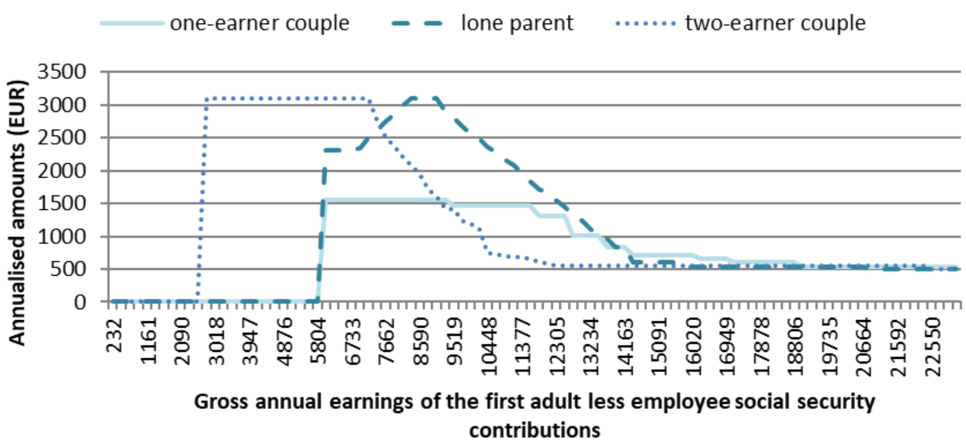
Those eligible for the Tapering of Benefits scheme (sections 2.1.7 and 3.1.7) are *not* eligible for the In-work benefit, even if they meet the eligibility requirements for this benefit.

TaxBEN note: The TaxBEN model assumes that the family claims the higher benefit entitlements between the In-work benefit and the Tapering of benefit scheme.

6.1.7. Benefit indexation

All persons in receipt of social benefits are entitled to the annual cost of living increase. Furthermore, occasional adjustments to In-Work Benefit rates and income brackets applicable are performed by the Government in the Budget.

Figure 4. Amount of the in-work benefit by earnings levels and family type



Note: The X axis shows the gross annual earnings of the first adult less the related employee social contribution. These earnings levels are calculated for a range of working hours between 1% and 100% of full-time work and keeping constant the hourly wage rate at the average hourly rate. Benefit entitlements are expressed in annualised terms (i.e. monthly entitlement multiplied by 12). Results for families with two children of 4 and 6 years old. For the two-earner couple, results assume that the second earner works full time with annual gross earnings equal to the 2024 minimum wage.
Benefit entitlements for a lone parent working full time at the minimum wage (Section 1) are lower than the maximum in-work benefit amount as the employee social security contributions are subtracted from the gross earnings when calculating benefit entitlements.
Source: OECD tax-benefit model, 2024.

7. Social security contributions and payroll taxes

7.1. Social security contributions

Variable names: **[SOCSEC_p; SOCSEC_s; SSCR_p; SSCR_s]**

SSC rates are based on the when the person was born and on the weekly gross earnings:[24]

Persons born up to 31st December 1961:

Weekly Wage		Weekly rate paid (2024 amounts)			
From (EUR)	To (EUR)	by Employee	by Employer	Total (employee + employer	For maternity
0.10	213.54	21.35* EUR	21.35 EUR	42.70 EUR	0.64 EUR
213.55	423.07	10%	10%	20%	0.3%
423.08	n/a	42.31 EUR	42.31 EUR	84.62 EUR	1.27 EUR

Persons born *after* 31st December 1961:

Weekly Wage		Weekly rate paid (2024 amounts)			
From (EUR)	To (EUR)	by Employee	by Employer	Total (employee + employer)	For maternity**
0.10	213.54	21.35* EUR	21.35 EUR	42.70 EUR	0.64 EUR
213.55	532.28	10%	10%	20%	0.3%
532.29	n/a	53.23 EUR	53.23 EUR	106.46 EUR	1.60 EUR

* Or 10% of the basic weekly wage if the employee opts for this option.
** Private-sector employers are obliged to pay the Maternity Fund Contribution for every male and female employee (full-time, part-time, or casual workers).

TaxBEN note: the model uses the rates that apply to employees born after 31/12/1961.

8. Taxes

8.1. *Income tax*

Variable name: **[IT_p; IT_s]**

All persons having income arising in Malta together with those persons who are ordinarily resident and domiciled in Malta are liable to pay the income tax. Each person is considered individually for tax purposes, unless the person is married and living together with his/her partner and opting for a married rate tax computation. Unmarried partners cannot avail themselves of the married tax computation rates.

8.1.1. Tax deductions

- Tax deductions or tax allowances for partners or spouses: none.
- Deduction of employee social contributions: employee social contributions are *not* subtracted from the tax base.
- Other deductions may exist, but they are outside the scope of the OECD tax-benefit model. Any unused portions of tax deductions or allowances are not transferable between partners or spouses.

8.1.2. Tax base

All types of income are included in the tax base, except the following benefits: social assistance benefits (Sections 2.2 and 3.1), supplementary allowance (Section 3.2), housing benefits (Section 3.3), children's allowance and other family benefits (Sections 4.1 and 4.2), in-work benefit (Section 6.1), benefits received via the Tapering of Benefits

[24] The following link summarises Malta's social security contributions: https://cfr.gov.mt/en/rates/Pages/SSC1/SSC1-2022.aspx

scheme (Sections 2.1.7 and 3.1.7). Unemployment Insurance and the Special unemployment benefit (Section 2.1) are included in the tax base.

8.1.3. Income tax schedule

Income tax is calculated depending on whether a selected taxpayer opts for a single rate computation, a married rate computation, or a parent rate computation.

- Single rate computations – these rates apply to all single persons and married persons who consider the single rate computations more advantageous.
- Married rate computations – couples who are married and living together may opt to have their income taxed using the married rates. Lone parents may also opt to use these rates. In this regard, unmarried individuals, widowed or separated persons who maintain a child may compute their tax by applying the married tax rates instead of the single rates.
- Parent rate computations – these rates can be used by single, widowed, separated, divorced parents as well as married couples with dependent children who opt for the single rate computations (i.e. not opting for the 'married rate computations').

Below are tables showing the rates for the three types of available computations in 2024.

When the person decides which rates to use, one must identify the wage bracket of his/her income, multiply the income by the identified tax rate and subtract the answer by the amount indicated in the 'Subtract' column.

Persons with earning up to the national minimum wage (Section 1) are exempted from income tax payments, even if the calculations described in this section lead to a positive tax liability. This exemption only applies for individual taxpayers. Hence, in case of joint taxation, even if the person is earning below the minimum wage their income is nonetheless included with their spouses when the tax is compiled.

Single computation tax rates

Chargeable income (€)	Tax rate	Subtract
0 - 9,100	0	0
9,101 - 14,500	0.15	1,365
14,501 - 19,500	0.25	2,815
19,501 - 60,000	0.25	2,725
60,001 & over	0.35	8,725

Married computation tax rates

Chargeable income (€)	Tax rate	Subtract
0 -12,700	0	0
12,701 - 21,200	0.15	1,905
21,201 - 28,700	0.25	4,025
28,701- 60,000	0.25	3,905
60,001 & over	0.35	9,905

Parent computation tax rates

Chargeable income (€)	Tax rate	Subtract
0 - 10,500	0	0
10,501 - 15,800	0.15	1,575
15,801 - 21,200	0.25	3,155
21,201 - 60,000	0.25	3,050
60,001 & over	0.35	9,050

8.1.4. Tax credits

None.

9. Selected output from the OECD tax-benefit model (TaxBEN)

This section shows selected output of the TaxBEN model for Malta 2024 (Figure 5). TaxBEN by default produces the following output: 1) net household incomes (**black lines**) and 2) related income components (**coloured stacked areas**) for selected family and individual circumstances (e.g. a lone parent working at different earnings levels with two children aged 4 and 6 respectively – users are free to select many of these circumstances using the online web calculator). Figure 3 shows outputs for four scenarios:

- By percentage of the average wage (**Panel A**);
- By unemployment duration (in months) for a jobseeker claiming unemployment benefits (**Panel B**);
- By previous gross earnings levels for a jobseeker claiming unemployment benefits (**Panel C**);
- By previous employment record, for a jobseeker claiming unemployment benefits (**Panel D**).

The stacked areas shows the household income components. Note that each component can contain more than one benefit. The table of content of this report describes which benefit is included in each category.

Results in Figure 3 refer to a couple with two children. Adults are both 40 years old whereas children are 4 and 6 years old respectively. Social assistance and housing benefit supplements are assumed to be available in all the four scenarios provided that the necessary income and eligibility requirements are met. Where receipt of social assistance or other benefits is subject to activity tests (such as active job-search or being available for work), these requirements are assumed to be met.

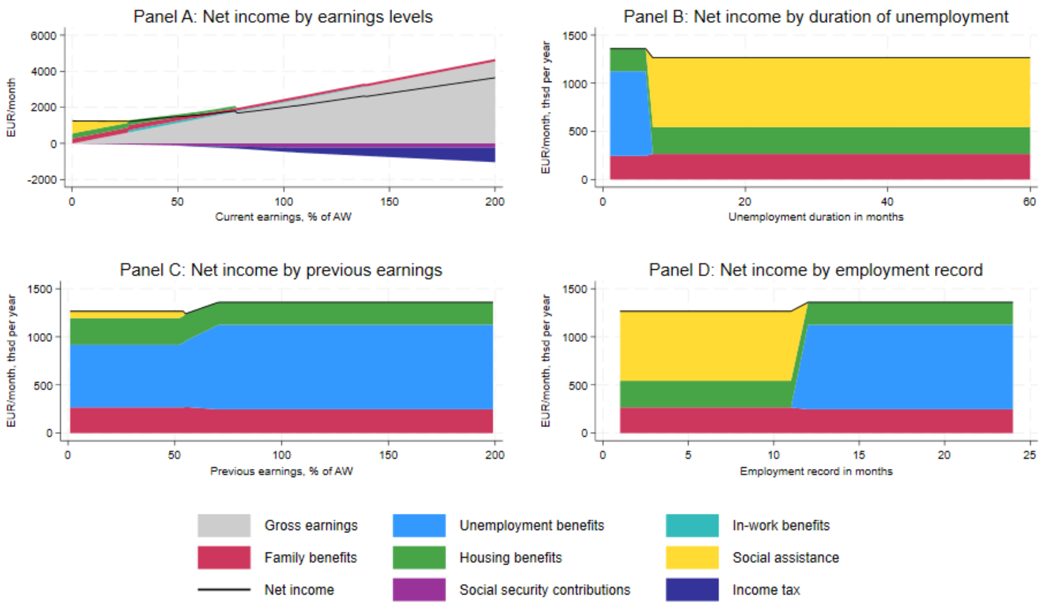
Panel A assumes that one of the two adult members (the ‘second adult’, using the TaxBEN terminology) is out of work and not eligible for unemployment benefits (e.g. because they have expired) whereas the other adult member (so-called ‘first adult’) is employed full-time and full-year at different earnings levels ranging between 0 and 200% of the Average Wage (AW). When earnings of the first adult are precisely 0% of the AW this person is assumed to be out of work without receiving unemployment benefits but claiming social assistance, as applicable.

Panels B to D assume that the second adult is out of work and not eligible to unemployment benefits whereas the first adult is also out of work and claiming unemployment benefits. In Panel B and C the first adult is assumed to have a ‘long’ employment record of 264 consecutive months before the job loss. The x axis in Panel B measures the time of benefit receipt, starting from the first month. The x axis in Panel C shows the amount of previous gross earnings (before any social contribution payments). Results in Panels C and D refer to the 2^{nd} month of unemployment benefit receipt whereas Panel D consider the case of previous earnings equal to the average Wage. Previous earnings in Panel B are also equal to the average wage.

All results assume a private market rent plus other relevant charges amounting to 20% of the full-time average wage in all the four scenarios.

Figure 5. Selected output from the OECD tax-benefit model

Couple with two children.



Note:
1. Section 9 provides more information on the simulation settings that apply to the four panels.
2. Benefit entitlements are expressed in annualised terms (i.e. monthly amount multiplied by 12).
3. Panel A shows that there are positive SA entitlements at very low earnings levels. This result depends on the fact that the non-working person of the couple claims the SA benefit. SA is then progressively withdrawn with the increase of the household income driven by the higher earnings of the working partner.
4. TaxBEN uses the following order when calculating benefit entitlements and tax liabilities: a) social security contributions; b) unemployment insurance (Section 2.1); c) In-work benefit (Section 6.1); d) Social Assistance and related bonuses (Section 3.1); e) Supplementary allowance (Section 3.2); f) Housing benefit (Section 3.3); g) Children's Allowance (Section 4); h) Income tax. The ordering may affect the calculation of means tested benefits. For instance, as the calculation of Social Assistance comes before the calculation of the Housing Benefit, the means test of Social Assistance will not consider the amount of Housing Benefit received, whereas the means test of the Housing benefit will include the amount of Social Assistance where applicable.
Source: OECD tax-benefit model, 2024.

Annex 1: Other benefits and direct taxes

This section provides a brief description of other cash benefits and taxes on employment incomes in Malta that are relevant for some members of the population below the statutory retirement age, but which are not included in the OECD tax-benefit model.

A.1.1. Subsidiary Unemployment Assistance

This benefit is paid to registered immigrants who enjoy Subsidiary Protection and who are unemployed. The rate varies according to the composition of the household and is means tested. A single person living on his own receives 133.89 Euros per week (580.26 Euros per month), with an additional 8.15 Euros paid for each additional person if living as a family. In households containing more than one eligible person, those who qualify will be entitled to 75% of the abovementioned amount (i.e. 100.42 Euros per week or 435.19 Euros per month).

A.1.2. Supplementary allowance for older worker

Supplementary allowance is given to single persons who have reached the age of 65, are living on their own and whose annual income does not exceed 11,651.00 Euros, excluding Social Security contributions paid. When the income is less than 9,140.00 Euros, the assessment is based on 11.50 Euros per week (49.84 Euros per month). When the income is higher than 9,140.00 Euros, the assessment is based on 4.28 % of the difference between 23,116.00 Euros and total income declared. An additional supplement of 150.00 Euros is paid to all recipients. Hence, the maximum payment is 748.00 Euros yearly.

Married persons who have reached the age of 65 and whose annual income does not exceed 13,819.00 Euros, excluding Social Security contributions, are entitled to a maximum allowance of 21.14 Euros per week (91.63 Euros per month). The assessment is based on 5.90% of the difference between 27,776.00 Euros and total income declared (if individual’s annual income is lower than 9,140.00 Euros then their income is taken to be 9,140.00 Euros). An additional supplement of 150.00 Euros is also paid to these recipients, resulting in a maximum annual payment of 1,249.28 Euros. This form of supplementary allowance is also payable to single parents with income not exceeding 13,819.00 Euros and who are not eligible to receive Children’s Allowance.

Furthermore, married persons who have reached the age of 65 and whose annual income is between 13,819.00 Euros and 15,748.00 Euros, excluding Social Security contributions, are eligible to receive an allowance equivalent to 3.0% of the difference between 27,776.00 Euros and the total income declared, along with the additional supplement of 150.00 Euros. Therefore, such persons are eligible to receive a maximum annual payment of 568.60 Euros. This form of supplementary allowance is also payable to single parents within the same income bracket and who are not eligible to receive Children’s Allowance.

A.1.3. Carers Allowance

The Carers Allowance is payable to single, married, in civil union, or cohabiting persons over the age of 18 and under retirement age who are taking care of a relative (spouse or parent; brother or sister; grandparent; uncle; aunt; father or mother-in-law or brother or sister-in-law) on a full-time basis and who is living in the same household. The maximum weekly entitlement is 120.68 Euros.

If the applicant was employed prior to applying for the Carers Allowance he/she will be entitled to credited Social Security Contributions if: (i) not less than 156 contributions have been paid by the applicant and (ii) the applicant, for each year since the age of 18, has paid or been credited with an average of at least 15 contributions.

A.1.4. Drug Addicts Assistance

Such allowance may be given to any person following a drug or alcohol rehabilitation therapeutic programme. The only exception is when the applicant is sent to the therapeutic community as a result of a court sentence.

In order to qualify for the Drug Addicts Assistance, the applicant must fill the relevant form and return it to the Social Security District Office. Documentary evidence showing that the claimant is following a therapeutic programme for substance abuse must be provided. All incoming claims are verified, and income tests are carried out in order to establish whether the applicant is entitled to the benefit or not.

The receipt of the benefit is stopped whenever the person leaves the therapeutic programme before completion.

The rate is that of 50.00 Euros weekly (216.68 Euros per month). No bonuses are paid as part of this benefit.

A.1.5. Increased Carers Allowance

Replacing the Carer's Pension in 2017, the Increased Carers Allowance is payable to single, married, in civil union or cohabiting persons over the age of 18 and under retirement age who are taking care of a relative (spouse/partner or parent; brother; sister; grandparent; uncle; aunt; father or mother-in-law or brother or sister-in-law) on a full-time basis and who is living in the same household. The relative in question needs to first go through an assessment based on the Barthel Index or the Mini-Mental State Examination, unless he/she is over the age of 85 at which point the allowance is paid automatically.

The benefit is non-means tested. If the applicant was employed prior to applying for the Increased Carers Allowance he/she will be entitled to credited Social Security Contributions if: (i) not less than 156 contributions have been paid by the applicant and (ii) the applicant, for each year since the age of 18, has paid or been credited with an average of at least 15 contributions.

The allowance is paid at a maximum rate of 173.78 Euros per week.

A.1.6. Disabled Child Allowance

The Disabled Child Allowance is given to children who are certified to be suffering from a physical and/or mental disability. This benefit is over and above the Children's Allowance which has been referred to in section 4. This allowance is paid for each child with a disability residing within the same household.

The application for such benefit must reach the Department of Social Security within six months from the birth of the child. In addition, a medical report by a doctor certifying the disability of the child must be included in the application. As from 2008, this allowance is no longer means tested and the rate is of 30.00 Euros per week (130.01 Euros per month).

A.1.7. Maternity Benefit

In order to be eligible to such benefit the claimant must be in her eighth month of pregnancy or has given birth to a child in the six months prior to the date of claim. In addition, the applicant must not be availing herself of maternity leave. The payment is of 132.05 Euros per week, or 213.54 Euros per week for self-occupied persons, for a maximum of 14 weeks.

A.1.8. Maternity Leave Benefit

The Maternity Leave Benefit is payable to employed women who have recently given birth and have availed themselves of their full maternity leave entitlement. This benefit is also available to self-occupied women who have recently given birth and are eligible to receive a Maternity Benefit. The Maternity Leave Benefit is paid for a maximum of four weeks at a rate of 213.54 Euros per week.

A.1.9. Adoption Benefit

The benefit is payable for a maximum of 14 weeks to any person who adopts a child. The applicant must not have already availed themselves of paid adoption leave and is paid at the same rate as the Maternity Benefit (132.05 Euros per week). Self-occupied persons are also eligible to receive the Adoption Benefit, paid at a weekly rate of 213.54 Euros, provided the claimant gives proof they were not working during the 14 weeks the benefit was paid,

A.1.10. Adoption Leave Benefit

The Adoption Leave Benefit is payable to persons who have recently adopted a child and have availed themselves of more than 14 weeks of adoption leave. This benefit is also available to self-occupied persons. The Adoption Leave Benefit is paid for a maximum of four weeks at a rate of 213.54 Euros per week.

A.1.11. Foster Care

This benefit is paid for fostered children who are up to 18 years, or 21 years if child is staying in a residential home, and not in gainful employment or in receipt of a stipend. The payment is of 110.00 Euros per week (476.70 Euros per month) for each child. If the foster parents decide to adopt the child, the allowance will be gradually reduced during a 4-year period. During the first year of adoption, 80% of the allowance will continue to be paid, followed by 60% during the second year, 40% in the third year and finally 20% during the final year.

A.1.12. Carer’s Grant

The Carer’s Grant was introduced in 2021 and is payable to a parent who is not in employment to take care of a child or children with a disability over sixteen years of age and in receipt of an Increased Severe Disability Assistance. In 2024, the grant was further increased to EUR 4,996.96 per year.

A.1.13. Additional COLA Household Mechanism

The mechanism’s scope is to assist low-income families with the rising cost of living and comes into effect whenever the following two circumstances are satisfied:

- The inflation rate during the prior 12 months exceeds 2%; and

- Individual inflation during the same period is higher than the average of the previous five years for at least three of the five basic components in regard to the Retail Price Index (RPI) (i.e. Food; Accommodation; Electricity, Water, Gas and Fuel; Costs related to home maintenance and household appliances; and private health care).

The mechanism targets all recipients of social benefits and whose annual income is below the Median Equivalised Income, adjusted according to the number of persons living within the household. Payments vary from EUR 100 to EUR 1,500 per year and are dependent on each household's income together with the number of residents.

A.1.14. Childbirth and Adoption Bonus

In the 2020 Budget, the Government introduced a €300 per year Childbirth and Adoption Bonus to assist families with newborn child or those who adopt. In 2024, the bonus increased to €500 for the first child and €1000 for the second child or more in the family.

Annex 2: In-Work Benefit rates

Rates that apply in the OECD TaxBEN calculation for 2024

SINGLE PERSON		**MARRIED BOTH PERSONS IN EMPLOYMENT**		**MARRIED WITH ONE PERSON IN EMPLOYMENT**	
Annual earnings limit intervals (EUR)	Weekly amount per child (EUR)	Annual earnings limit intervals (EUR)	Weekly amount per child (EUR)	Annual earnings limit intervals (EUR)	Weekly amount per child (EUR)
6600.00 - 7693.99	22.13	10000.00 - 11393.99	14.44	6600.00 – 10494.99	15.01
7694.00 - 7793.99	22.61	11394.00 - 11493.99	15.40	10495.00 – 12994.99	14.05
7794.00 - 7893.99	23.09	11494.00 - 11593.99	16.36	12995.00 - 13994.99	12.61
7894.00 - 7993.99	23.57	11594.00 - 11693.99	17.32	13995.00 - 14994.99	9.72
7994.00 - 8093.99	24.05	11694.00 - 11793.99	18.28	14995.00 - 15994.99	8.09
8094.00 - 8193.99	24.53	11794.00 - 11893.99	19.24	15995.00 - 17994.99	6.84
8194.00 - 8293.99	25.01	11894.00 - 11993.99	20.21	17995.00 - 18994.99	6.36
8294.00 - 8393.99	25.49	11994.00 - 12093.99	21.17	18995.00 - 20994.99	5.78
8394.00 - 8493.99	25.97	12094.00 - 12193.99	22.13	20995.00 – 25999.99	5.21
8494.00 - 8593.99	26.46	12194.00 - 12293.99	23.09	26000.00 – 35000.00	4.82
8594.00 - 8693.99	26.94	12294.00 - 12393.99	24.05		
8694.00 - 8793.99	27.42	12394.00 - 12493.99	25.01		
8794.00 - 8893.99	27.90	12494.00 - 12593.99	25.97		
8894.00 - 8993.99	28.38	12594.00 - 12693.99	26.94		
8994.00 - 9093.99	28.86	12694.00- 12793.99	27.90		
9094.00 - 9193.99	29.34	12794.00 - 12893.99	28.86		
9194.00 - 10093.99	29.82	12894.00 - 18093.99	29.82		
10094.00 - 10193.99	28.47	18094.00 - 18193.99	27.32		
10194.00 - 10293.99	28.09	18194.00 - 18293.99	26.74		
10294.00 - 10393.99	27.71	18294.00 - 18393.99	25.21		
10394.00 - 10493.99	27.32	18394.00 - 18493.99	24.63		
10494.00 - 10593.99	26.94	18494.00 - 18593.99	24.05		
10594.00 - 10693.99	26.55	18594.00 - 18693.99	23.47		
10694.00 - 10793.99	26.17	18694.00 - 18793.99	22.90		
10794.00 - 10893.99	25.78	18794.00 - 18893.99	22.32		
10894.00 - 10993.99	25.40	18894.00 - 18993.99	21.74		
10994.00 - 11093.99	25.01	18994.00 - 19193.99	21.17		
11094.00 - 11193.99	24.63	19194.00 - 19393.99	20.01		
11194.00 - 11293.99	24.24	19394.00 - 19593.99	18.86		
11294.00 - 11393.99	23.86	19594.00 - 19793.99	17.71		
11394.00 - 11493.99	23.47	19794.00 - 19993.99	16.55		
11494.00 - 11593.99	23.09	19994.00 - 20293.99	15.40		
11594.00 - 11693.99	22.70	20294.00 - 20593.99	13.67		
11694.00 - 11793.99	22.32	20594.00 - 20893.99	11.94		
11794.00 - 11893.99	21.94	20894.00 - 21193.99	11.36		
11894.00 - 11993.99	21.55	21194.00 - 21493.99	10.78		
11994.00 - 12093.99	21.17	21494.00 - 21793.99	7.13		
12094.00 - 12243.99	20.78	21794.00 - 22093.99	6.94		
12244.00- 12393.99	20.01	22094.00 - 22393.99	6.74		
12394.00 - 12543.99	19.63	22394.00 - 22693.99	6.55		
12544.00- 12693.99	18.86	22694.00 - 22993.99	6.36		
12694.00- 12843.99	18.47	22994.00 - 23293.99	5.78		
12844.00 - 12993.99	17.71	23294.00 - 23593.99	5.59		
12994.00- 13143.99	17.32	23594.00 - 34999.99	5.40		
13144.00 - 13293.99	16.55	35000.00 – 50000.00	4.82		
13294.00 - 13443.99	16.17				
13444.00 - 13593.99	15.39				
13594.00 - 13743.99	15.01				
13744.00 - 13893.99	14.24				
13894.00 - 14043.99	13.86				

14044.00 - 14193.99	13.09				
14194.00 - 14343.99	12.71				
14344.00 - 14493.99	11.94				
14494.00 - 14643.99	11.55				
14644.00 - 14793.99	10.78				
14794.00 - 14943.99	10.40				
14944.00 - 15093.99	9.63				
15094.00 - 15243.99	9.24				
15244.00 - 15393.99	8.47				
15394.00 - 15543.99	8.09				
15544.00 - 15693.99	8.09				
15694.00 - 15843.99	8.09				
15844.00 - 15993.99	8.09				
15994.00 - 16143.99	5.78				
16144.00 - 16293.99	5.78				
16294.00 - 16443.99	5.78				
16444.00 - 16593.99	5.78				
16594.00 - 16743.99	5.78				
16744.00 - 16893.99	5.78				
16894.00 - 17043.99	5.78				
17044.00 - 17193.99	5.78				
17194.00 - 17343.99	5.78				
17344.00 - 17493.99	5.78				
17494.00 – 22999.99	5.21				
23000.00 – 35000.00	4.82				