

EXPLORING MALTA'S WELFARE MODEL

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Abstract. The paper compares the Maltese welfare state with other mainstream welfare regimes. It makes use of Esping-Andersen's concepts of decommodification and stratification, whilst also looking at political and ideological factors. The European context in general, as analyzed by Roche, and the Southern European context in particular, as analyzed by Ferrera, are given particular attention. For this purpose, qualitative interviewing and analysis of secondary data was analysed through a sociological perspective. The paper argues that Malta has a hybrid model which does not neatly fit in one particular model of welfare. Indeed it has similarities and differences with other welfare models such as the Liberal, Social-Democratic, Continental and Southern European. However Malta must also keep in line with targets set by the European Union, which in turn are likely to influence Malta's welfare model.

Introduction

This paper explores the traits of the Maltese welfare state in comparison to other mainstream welfare regimes. It is argued that Malta has a hybrid model which does not neatly fit in one particular model of welfare. The first part of the paper introduces theoretical concepts and presents a brief literature review on welfare regimes. Malta's welfare regime will be explored in relation to selected variables, derived from qualitative interviews with experts in the field and analysis of secondary data.

Typologies

Esping-Andersen's Welfare Typologies

Through his seminal publication *The Three Worlds of Welfare Capitalism*,

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Esping-Andersen (1990) researched the welfare state models of eighteen OECD countries. He concluded that there are three different regimes in this regard, namely (1) the Conservative (2) the Liberal and (3) the Social Democratic, in relation to two main indicators, namely:

- *decommodification*, which refers to the degree of independence from market forces that individuals can have through the State welfare, and still lead a socially acceptable life;
- *stratification*, which refers to the way as to how the State differentiates between different social groups in relation to equality and social integration.

According to Esping-Andersen the Liberal model, which exists in such countries as the USA, Canada, Australia and Britain, has a low level of decommodification and a high level of stratification, through market-oriented and means-tested welfare. It promotes individualism and self-reliance and consequently has modest universal transfers and social insurance plans. State entitlements are associated with stigma and freedom within the market takes place at the expense of social rights.

According to the same author, the conservative model, which exists in such countries as Austria, France and Germany has a medium level of decommodification based on family wage of male worker and welfare linked to occupation.

As far as stratification goes, it terms to preserve the existing order and status differences. Hence in the social democratic model there is relatively little redistribution of wealth. This model is committed to preserve the traditional family and has relatively underdeveloped family welfare services such as day care.

The social democratic model, according to Esping-Andersen, exists in Scandinavian countries, and has a high level of decommodification based on universal welfare. It is the least stratified model, and it promotes equality and social solidarity. This model emphasizes full participation in the labour market and equal rights. Dependency on the family is minimised through the provision of universal welfare. While Esping-Andersen's classifications have been very influential, his approach has generated criticism from various quarters. For example, he is criticised from a gender perspective because he fails to identify the roles of gender in

social policy (Orloff, 1993; Korpi, 2000). He has also been criticised for not giving enough importance to the role of the family in the provision of welfare, especially since his theory is more biased toward the dichotomy of the state versus the private sector (Bussemaker and van Kersbergen, 1999:13): "More recently, suggestions have been made as social changes and welfare reforms within European countries, thus resulting in repositioning of some countries, especially Portugal, the UK and Sweden (Aranjo, 2011).

Other Theories

Some theories focus on the differences between welfare state regimes, informal security regimes and insecurity regime. For example, in the second type of regime, informal employment and social networks are given due importance, whilst in the third, States are seen as providing insecurity rather than welfare (Gough and Wood, 2004).

Neo-Marxists refer to commonalities in capitalist societies, emphasizing how advanced welfare states reproduce and maintain existing class society (O'Connor, 1973), possibly by moving from a 'Keynesian welfare state' to a 'Schumpeterian workfare post-national regime' (Jessop, 2002: 247).

On the other hand, Parkin (1979), adopting a Neo-Weberian approach, claims that welfare eliminates the essential causes of class struggle, incorporates the working classes, and democratizes popular access to the state; consequently transforming class conflict into status competition.

Other social theories consider welfare to be a form of disciplinarian and normalising power through mechanisms such as surveillance, as is the case with post-structuralists (Fitzpatrick, 2002: 180); or as a system which is actually manufacturing risks in a risk society which goes beyond the certainties produced in earlier phases of modernity (Beck, 1992). In this regard, globalisation is seen as an important factor which must be taken into account in any analysis, through concepts such as policy transfer.

The Southern European Welfare Model

As can be seen in the previous section, there are distinctive traits that distinguish one welfare regime from another, and there are different

theories regarding the analysis welfare models. If one were to use Esping-Andersen as a starting point, one can propose the existence of other welfare regimes, as has been done by Maurice Roche (2010) who speaks of 5 welfare clusters in the EU, namely, the three identified by Esping-Andersen as well as Southern and Eastern models.

Roche speaks of commonalities and differences in European societies, taking into consideration factors such as scale, location, history and socio-economic characteristics. For example, population decline is identified as a commonality.

On the other hand, there are differences for example in welfare expenditure and unemployment. In this regard, Roche picks Sweden, Germany, UK, Italy and the Czech Republic from each welfare cluster and shows how, for example Sweden has the highest welfare expenditure as a percentage of Gross Domestic Product, followed by Germany, UK, Italy and the Czech Republic respectively. On the other hand, the UK has the lowest unemployment rate (ibid: 134).

Given Malta's geographical location, the Southern model is of particular interest. In this regard, Maurizio Ferrera (1996) says that the welfare states of Italy, Spain, Portugal and Greece have common unique traits, thus representing the Southern European welfare model.

Here, the traditional family continues to play a prominent role in the provision of welfare. In addition, Ferrera gives particular attention to institutional and political aspects when identifying the common traits of these welfare systems. In addition, he speaks of the coming about of clientelism in wake of what he calls 'patronage machines' which provide support through the distribution of cash subsidies (ibid: 17).

Ferrera also identifies, historical weaknesses of the state mechanisms and the fact that parties (mainly political) enjoy the status of main actors for expressing interests and collectivism within a context of polarization. The latter rings a bell in Maltese politics, especially due to the existence of a political system dominated by two main parties and based on partisan divide and patronage and on a very influential Catholic Church (Baldacchino, 2002; Briguglio, M. 2009; Boissevain, 1993). Such institutions have strong ideological influence in Maltese society.

Income Maintenance in Southern European Welfare States

Ferrera considers Southern European income maintenance mainly based on occupational status, with a high level of institutional fragmentation. Polarization of protection is one trait that distinguishes the Southern European cluster from the continental. In such countries, relatively generous protection schemes are provided, namely pensions, to regular workers in the mainstream labour market.

This structure has resulted in a dualistic system of income maintenance, causing fragmentation among the welfare state claimants. Moreover, this dualism of protection distinguishes Southern European income maintenance systems from the highly homogenous Scandinavian systems that are based on universal inclusion. On the other hand, when it comes to National Health Care in Southern Europe, this welfare model is typified by its 'universalistic principles' (Ferrera, 1996: 17).

The Character of Malta's Welfare Model

This paper attempts to characterise Malta's welfare model. In this regard, two main research methods were used. In the first instance, primary data was produced through elite interviewing, namely a qualitative research technique which makes use of a convenience sample of respondents chosen for their expertise on a particular subject (Burnham *et al.*, 2008).

Thus, participants who accepted to be interviewed included political party spokespersons, policy experts, civil servants and academics. These include sociology and social policy lecturers Charles Pace, Angele Deguara and Anna Borg, Labour Party spokesperson Michael Farrugia, Green Party spokesperson Arnold Cassola, Pensions expert Stuart Fairbairn, and Social Security Director Mark Musu'. The data generated from the interviews, which were carried out by Bugeja (2010) was coded into themes in order to provide an enhanced understanding the vast range of welfare regimes and to exploring Malta's welfare ideology.

In the second instance, secondary data was used in the form of academic writings on social policy in Malta and official statistics presented by Eurostat. As regards the latter, a selection of statistics were utilised so as to compare Malta's figures with those of the other welfare models. One

country from each model was chosen, namely Sweden, Germany, UK, Italy and the Czech Republic respectively, so as to be in line with Esping Andersen's typology as well as with the conceptualisation of Roche and Ferrera respectively.

In turn, themes were organised according to the following indicators in relationship to welfare models:

- Decommodification;
- Stratification;
- Politics and Ideology

Decommodification in Malta's Welfare System

As already mentioned above, decommodification refers to the degree of independence that individuals have from market forces through the State welfare that leads to a socially acceptable life. In this regard it shall be argued that even though Malta spends comparatively less than other welfare states on social protection – albeit similar to Eastern European model, various aspects of welfare are characterised by decommodification, as is the case with Social Democratic welfare states. These include health, education and various universal benefits, including pensions. On the other hand, Malta also has various means-tested benefits, a private health-care sector alongside the universal healthcare system, and the existence of private school system alongside the state school system. This is reminiscent of the Liberal welfare model. Besides, the housing sector has been progressively liberalized, and the pensions system is undergoing reform. This is borne out by the views of the experts¹ consulted and by published statistics.

Social Protection

Eurostat figures on expenditure on social protection reveal that Malta's is on the low-side when compared to other EU Member States, as shown in Table 1. Wages and salaries in Malta are also on the low side, when compared to other European countries (Eurostat, 2010: 304). Indeed, median gross monthly earnings of full-time employees in Malta are around

¹ The views of the experts are indicated by quote marks followed by the name of the expert in square brackets.

15,000 Euro, higher than that of the Czech Republic but lower than that of the UK, Germany, Sweden and Italy respectively.

Table 1
Expenditure on Social Protection
(% of GDP) (2006)

EU-27	26.9
Sweden	30.7
Germany	28.7
UK	26.4
Italy	26.6
Czech Republic	18.7
Malta	18.1

Source: Eurostat, 2010: 336

At the same time the risk of poverty in Malta is not relatively high, when compared to other EU member states, and is similar to that of the Conservative welfare model as shown in Table 2.

Table 2
At-Risk-of-Poverty-after-Social Transfers (%), 2007

	Male	Female
EU-27	16	18
Sweden	11	11
Germany	14	16
UK	18	20
Italy	18	21
Czech Republic	9	10
Malta	14	15

Source: Eurostat, 2010: 324

The Maltese Welfare State provides two basic types of social security schemes: the non-contributory scheme, where entitlement depends upon satisfaction of a means-test, as is the case with the Liberal welfare model and the contributory scheme, where entitlement depends upon satisfaction

of contribution conditions, and thus maintains status differences, as is the case with the Conservative model. Contributory benefits consist of short-term benefits, long-term benefits and lump-sum payments. Despite the fact that various Maltese benefits have a lot in common with British benefits 'in quality they are much lower' [Fairbairn].

In this regard, Malta's pension system is both universalistic as well as income-related, and it includes an 'extension of universalistic benefits to a middle class that does not shop around for private pensions' (Pace, 2002: 64). Thus, there is a main national pension scheme, based on National Insurance and other non-contributory pensions such as the Pension for the Visually Impaired, the Invalidity Pension, and the Disability Pension (Musù, 2010).² 'In light of the Esping-Andersen regimes, the Social Democratic model would be the proper classification for the pension system' [Pace]. However, the pension reform, which initiated in 2005, has potentially 'opened the door for private pension schemes to enter eventually' [Musù]. Private pensions are mainly associated with the liberal regime. In this context, one can compare the longevity rates in the countries under analysis, as shown in Table 3.

Table 3
Life Expectancy at Birth (Years)

	Male	Female
EU-27	75.4*	81.5*
Sweden	79.0	83.1
Germany	77.4	82.7
UK	77.6	81.8
Italy	78.0*	83.6*
Czech Republic	73.8	80.2
Malta	77.5	82.2

**Data pertains to 2007, except that marked, which pertains to 2005*

Source: Eurostat, 2010: 187

² A reform of the system is currently in place, which is expected to include a second pillar through which workers invest more of their income in pensions. In this regard, the pensionable age has already increased from 61 and 60 for males and females respectively, to 65 years for those born in 1962 or later.

'Malta's increase of retirement age (to 65) is a step forward, as this puts less strain on the welfare state' [Fairbairn]. Hence, the pensions system is likely to be less decommodified in the years to come. In this regard it can be argued that 'we must consider that people are living longer, however we must see how this is impacting certain categories of workers' [Borg]. As things stand, given Malta's ageing population and the declining real value of current pensions, pensioners who depend on their pension only as their major source of income will be living in poverty: relative if not absolute (Briguglio, L. 2006), unless further pension reform takes place.

Health and Education

As regards health, Malta's system is more inclined towards a social democratic system because of its universalistic traits – based on the lines of the British National Health Service. Access to the National health system is not means-tested at present. 'However, because of unsustainability (...) some minimal means-testing might help reduce wastage' [Deguara].

At the same time, however, and unlike Ferrera's Southern European model, Malta's health system also has some liberal traits, mainly brought forward from the British era. These include means-tested relief for the poor (particularly on access to free medicines) and expenditure on private health schemes (Face, 2002). Nevertheless, given that Malta has a national health service which is accessible for all citizens, one can conclude that this sector is decommodified, as is the case with Malta's education system [Deguara]. The latter has a free public school system, and pays students who attend post-secondary and tertiary education. Church schools (which receive state funding) and private schools (which benefit from tax exemptions to parents) also operate in Malta's educational system.

The Maltese welfare state also gives stipends to students in post-secondary and tertiary education. There are various reasons why this takes place. In the first instance, Malta has very low rates of students in post-secondary and tertiary education compared to other EU member states (penultimate as regards the former, last as regards the latter) (Eurostat, 2010: 250). In the second instance, stipends have a political symbolic value, and acts as a mobilising force for students.

Housing

Another area which can be analysed in terms of decommodification is housing. In Malta, the state offers homeownership schemes for the engaged and newlywed couples, albeit at a much reduced level compared to the situation in the 1970s and 1980s. In addition, the level of homeownership in Malta is among the highest in Europe. Indeed, Malta's distribution of population by tenure status reveals a heavy tilt towards owners as compared to tenants, which is identical to the situation in Italy and just a bit higher than that of the Czech Republic, the United Kingdom and Sweden respectively, with Germany having the lowest percentage of owners, though still exceeding tenants (Eurostat, 2010: 332).

Previous rent laws (before the recent liberalisation) in Malta are an example of 'socialism that goes too far' [Pace], as they basically allowed tenants who lived in property rented before 1995 the right to keep living in such properties at rent based on 1939 prices, and also enabling their children to inherit such property. Recent reforms have enabled more realistic price levels and enable inheritance only to children with low incomes. Hence, housing, though being highly decommodified in previous years, has experienced a shift towards liberalisation, and consequently, less decommodification, especially for new entrants to the housing market.

It is also important to point out that Malta was a pioneer of certain sectors in European social policy in areas 'such as the paternity leave and the minimum wage' [Farrugia]. At the same time, however, one should note that Malta currently offers the lowest amount of maternity and paternity leave in the EU.

Stratification in the Maltese Welfare System

As stated earlier in this study, 'stratification' refers to the way as to how the State differentiates between different social groups in relation to equality and social integration.

In Malta, the gap between the highest paid and the lowest paid employees is relatively narrow, 'a principle introduced by Mintoff during the time of fierce Socialism' [Pace]. As a result, the inequality of income distribution in Malta is lower than that of the EU-27, and is indeed one of the lowest in the

EU. It is just marginally higher than that of the Czech Republic and Sweden respectively, though it is lower than that of Italy, the United Kingdom and Germany respectively (Eurostat, 2010: 322). When it comes to stratification, unemployment is an important consideration. Compared to other EU countries, Malta's unemployment rate is not on the high side when compared to other EU Members States, as shown in Table 4.

Table 4
Unemployment Rate (%) (2008)

EU-27	7.0
Sweden	6.2
Germany	7.3
UK	5.6
Italy	6.8
Czech Republic	4.4
Malta	6.0

Source: Eurostat, 2010: 296

However, Malta has the lowest labour force participation in the EU, mostly due to the low percentage of females and ageing persons in the labour market. This is reminiscent of other Southern European welfare states, as shown in Table 5, where the employment rate is calculated 'by dividing the number of persons aged 15 to 64 in employment by the total population of the same age group' (Eurostat, 2010: 281).

Table 5
Employment Rates for Selected Population Groups (2008)

	Total	Male	Female	Older *
EU-27	65.9	72.8	59.1	45.6
Sweden	74.3	76.7	71.8	70.1
Germany	70.7	75.9	65.4	53.8
UK	71.5	77.3	65.8	58.0
Italy	58.7	70.3	47.2	34.4
Czech Rep.	66.6	75.4	57.6	47.6
Malta	55.2	72.5	37.4	29.1

*Older Workers: (55-64)

Source: Eurostat, 2010: 285-6

When it comes to gender disparities, the Maltese welfare state has a Conservative and Southern European trait since it is characterized by 'a lack of structures that support dual-earner families' [Borg] resulting in a situation where a large proportion of working-age women are dependent on the male-breadwinner. The fact that various welfare responsibilities are shifted onto the family, encourages low female participation rates [Borg].

Indeed, Malta has the lowest rate of women in the labour force within the EU. In this regard, "often financial benefits derive through the male partner in the form of tax relief, as the income tax ceiling is higher for the working partner whose spouse is economically inactive" (Camilleri-Cassar, 2005:61). In Malta, there is a trend that 'before the age of 23 or so, the average of women working is higher than the EU average, but after that age - the rate of women working falls drastically in the Maltese workforce' [Pace]. Furthermore, Malta's conservative vein is also evident particularly 'because of the values from the teachings of the Church' [Pace]. In this regard, Ferrera (1996) claims that the somewhat traditional values that originate from the respective Churches of the Southern European states, help maintain the structure of the male breadwinner model. The Conservative welfare model also tends to emphasize such family structures.

It can be argued that 'Malta must depart from the male breadwinner model and offer more assistance to dual earner families' [Borg]. For example Scandinavian countries have a long maternity leave together with a paternal leave, thus helping ensure that mothers are not discriminated against. As a result, women are more likely to return to the labour market. 'In order to increase female participation, there must be increased investment in structures that facilitate women's entry in the labour market - care centres [Musù].

Maltese social policy also differentiates between families composed of married partners of the opposite sex and other types of families, such as same-sex couples and cohabiting couples, which to date are not recognized by the State, as is the case with various Southern European member though this trend is changing, as is the case with Spain and Portugal. Malta is not immune to change: It is currently discussing the introduction of legislation on cohabitation. In the meantime, a referendum held in 2011 approved the introduction of divorce in the Maltese Islands.

Politics and Ideology

The influence of politics and ideology on social policy is also very important when comparing different welfare models. In this regard, like other Southern European states, Maltese society is characterised by a partisan divide (Briguglio, M. 2009; Boissevain 1993; Vakili-Zad, 2007). It has to be seen if this will be the case in Malta too, possibly through the hard-to-obtain parliamentary representation of Green Party. The dominant Nationalist and Labour parties are 'catch-all' parties with strong social networks and modern media apparatuses, acting like total institutions which shape identities through 'frenzied partisanship' together with the Catholic Church (Baldacchino, 2002:199). In this regard, traditional Catholic religious beliefs are highly influential in Malta (Abela, 2000).

Malta does not have a culture of coalition Governments, which is similar to the situation of liberal regimes, although the current British situation - characterised by a Conservative-Liberal government - is a striking exception. In this context, patronage is highly evident in Maltese politics, and this leads to 'a certain tolerance of corruption and preferential treatment' (Pace), as is often the case with other Southern European member states. Seen from a social welfare perspective, this can explain political favours in obtaining access to certain forms of welfare, for example as regards access to old people's homes provided by the State and duration in waiting lists for public health care. The latter is however also influenced by access to private healthcare, sometimes resulting in certain people enabled to jump waiting lists for the same service.

Conclusion: Malta's Welfare Model

With the above analysis would seem to suggest that Malta has a hybrid welfare model. Indeed, it has similarities and differences with other welfare models such as the Liberal, Social-Democratic, Continental and Southern European. Besides, one must keep in mind that as an EU member state, Malta must also keep in line with targets set by the European Union, which in turn can influence Malta's welfare model. Indeed, in an age of policy transfer and policy borrowing it would make sense to take such research further and verify the extent of globalisation of social policy, beyond national borders, and beyond 'methodological nationalism' (Beck, 2005).

Hence within a European Union of commonalities and differences (Roche, 2010) it would have to be seen whether we can speak of a Europeanization of social policy in terms of legislation through directives, soft law (such as annual national employment reports and biennial national social inclusion reports) and other sources of influence. Research in this regard should also look at the influence of social movements on social policy (unions, feminist, disability, environmental, and so forth).

Indeed, as Roche (2010) puts it:

'From a sociological perspective it might be argued that a distinctive European society is beginning to emerge in the contemporary period, and that the EU is at the heart of this process... the European complex that the EU is beginning to orchestrate is composed of societies of a common political type being challenged by common social changes in a common globalising environment. On the other hand, viewed from a different perspective, it is a complex which is also simultaneously structurally multinational and multicultural, composed of societies which are not only distinct sovereign states, but also are different in many cultural and other ways'(193).

Another line of interesting research is a comparative study of the welfare model in small states, many of which have been, like Malta, previously colonised.

A dimension which has been left out of this research – and indeed in much comparative research on welfare models (Lonroth, 2007) – is the environmental aspect. In a day and age of climate change, natural limits and environmental risk, it is suggested that environmental factors should be considered in a holistic analysis of welfare schemes. For example, such analysis could verify the importance given to sustainable development and ecological modernisation (Sutton, 2004) and, in practical terms, whether social policy is adopting policies which can adapt to climate change whilst having an economic and social dimension.

In a global context characterised by risks and fluidity, environmental factors should indeed be mainstreamed in research on social policy and welfare.

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