## SURVEY METHODOLOGY

### Coverage

The target population for this survey consisted of Maltese residents aged 18 years and over and living within private households. A sample of 800 individuals was selected using systematic random sampling. Each individual had an equal and independent chance of being chosen.

The following two tables illustrate the estimated distribution of the target population by sex, age group and district.

**Table I. Population distribution by sex and age group**

| Age group | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| 18 - 24 | 22,497 | 15.1 | 20,821 | 13.4 | 43,318 | 14.3 |
| 25 - 34 | 26,701 | 17.9 | 25,471 | 16.4 | 52,172 | 17.2 |
| 35 - 54 | 59,447 | 40.0 | 59,043 | 38.0 | 118,490 | 39.0 |
| 55 - 64 | 19,484 | 13.1 | 21,245 | 13.7 | 40,729 | 13.4 |
| 65+ | 20,626 | 13.9 | 28,625 | 18.4 | 49,251 | 16.2 |
| **Total** | **148,755** | **100.0** | **155,205** | **100.0** | **303,960** | **100.0** |

**Table II. Population distribution by sex and district**

| District | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Southern Harbour | 33,112 | 22.3 | 34,630 | 22.3 | 67,742 | 22.3 |
| Northern Harbour | 45,720 | 30.7 | 48,920 | 31.5 | 94,640 | 31.1 |
| South Eastern | 20,164 | 13.6 | 20,687 | 13.3 | 40,851 | 13.4 |
| Western | 20,585 | 13.8 | 20,919 | 13.5 | 41,504 | 13.7 |
| Northern | 17,778 | 12.0 | 17,721 | 11.4 | 35,499 | 11.7 |
| Gozo & Comino | 11,396 | 7.7 | 12,328 | 7.9 | 23,724 | 7.8 |
| **Total** | **148,755** | **100.0** | **155,205** | **100.0** | **303,960** | **100.0** |

## Data Collection

Data was collected by means of Computer Assisted Telephone Interviewing (CATI) between 10 to 16 January 2005.

## Response

After removing ineligible individuals, e.g. business telephone numbers and those where only up to 2 attempts were made to contact them (telephone was previously busy or no reply), the total effective sample size stood at 473 individuals. Of these, 348 persons, or 73.6 per cent, accepted to participate. The following two tables show the sample distribution of the respondents by sex, age group and district.

**Table III. Respondents' distribution by sex and age group**

| Age group | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| 18 - 24 | 13 | 10.0 | 18 | 8.3 | 31 | 8.9 |
| 25 - 34 | 17 | 13.1 | 32 | 14.7 | 49 | 14.1 |
| 35 - 54 | 47 | 36.2 | 85 | 39.0 | 132 | 37.9 |
| 55 - 64 | 26 | 20.0 | 45 | 20.6 | 71 | 20.4 |
| 65+ | 27 | 20.8 | 38 | 17.4 | 65 | 18.7 |
| **Total** | **130** | **100.0** | **218** | **100.0** | **348** | **100.0** |

**Table IV. Respondents' distribution by sex and district**

| District | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Southern Harbour | 35 | 26.9 | 40 | 18.3 | 75 | 21.6 |
| Northern Harbour | 41 | 31.5 | 55 | 25.2 | 96 | 27.6 |
| South Eastern | 20 | 15.4 | 39 | 17.9 | 59 | 17.0 |
| Western | 12 | 9.2 | 39 | 17.9 | 51 | 14.7 |
| Northern | 16 | 12.3 | 31 | 14.2 | 47 | 13.5 |
| Gozo & Comino | 6 | 4.6 | 14 | 6.4 | 20 | 5.7 |
| **Total** | **130** | **100.0** | **218** | **100.0** | **348** | **100.0** |

## Quality control

The data collected was subject to a series of quality checks. In addition, the data entry program had a number of built-in validation rules, which limited errors of data inputting by double-checking the data during the data-inputting process. The dataset was further subjected to a series of other

checks during the data-editing stage in order to identify any remaining incorrect or logically misleading data.

Wherever possible, persons who provided wrong data, or omitted to provide certain data, were contacted again in order to improve the quality of the dataset. In cases where the respondents could not be re-contacted, any misleading data was deleted and imputed with the other remaining missing data using deterministic imputation methods.

**Calibration**

In general, population units may be sampled with different selection probabilities, and response and coverage rates may vary across different groups within the population. This will give rise to bias in the measurements obtained, that is, small deviations of the results or inferences from the true results. If tables III and IV are compared with tables I and II respectively, one notices differing percentage distributions within the categories between the population and the sample. However, these differences can be compensated for by calibrating the sample values to reflect the true characteristics of the target population. This can be done by assigning appropriate calibration weights to the sample values in a way such that the total number of respondents is left unchanged but the number of units within each category (sex, age group and district) is changed to give a percentage distribution similar to the population. The sample was also calibrated to reflect the distribution by marital status of the population.

**Errors**

The survey was subject to two main sources of errors, which are technically referred to as *sampling errors* and *non-sampling errors*.

The sample used for the survey is only one of a very large number of other possible samples of the same size and design that could have been selected. Characteristics that would be measured from other samples could differ from those obtained. This difference is termed sampling error and it arises from estimating a population characteristic by using only one sample of the population. It refers to the difference between the estimate derived from a sample survey and the 'true' value that would result if a census of the whole population were carried out under the same conditions. Indeed, the sampling error decreases as the sample size increases (but not proportionally) and as such, there are no sampling errors in a census because the calculations are based on the entire population.

The sample estimate and its standard error permit the construction of a *confidence interval (C.I)*, which represents a range of values, calculated from the sample observations, which are believed, with a particular probability, to contain the true parameter value. A 95% confidence interval, for example, implies that were the estimation process repeated again and again, then 95% of the calculated intervals would be expected to contain the true parameter value. All the results presented in this publication are worked out at a 95% confidence level.

For example, if the sample estimate gives a value of 20% with a CV of 4%, then there is a 95% chance that the true population value is contained in the interval 16% - 24%.

Besides the sampling error, a survey is subject to a range of other errors, commonly referred to as *non-sampling errors*. Strictly speaking the differences between a sample and the population it represents should arise only because of random chance. However, when differences arise for reasons other than chance, *bias* is introduced. These errors can be attributed to many sources, such as response differences, definitional difficulties, differing respondent interpretations and respondents' inability to recall information. All human errors that have been committed during the data inputting processes, imputations of missing data at the editing stage and the calibration

procedure applied also add up to this error. These types of errors are impossible to quantify, and their presence should be borne in mind by readers.

**Estimates of precision**

All the sample statistics presented here give a single value as an estimate of the population parameter under investigation. These are called *point estimators*. However all the results can be quoted as *interval estimators* by providing their confidence intervals in order to specify how accurate the parameter estimate is. Below is an explanation of how results can be quoted with confidence intervals.

The confidence interval is expressed as: $C.I. = \text{estimate} \pm \text{margin of error}$. Indeed, if a statistic is normally distributed, (as we shall consider here), and the standard error of the statistic is known, then a confidence interval for that statistic can be computed as follows:

$$\text{statistic} \pm (z)(\sigma_{stat})$$

where $\sigma_{stat}$ is the standard error of the statistic and $z$ is a constant which depends on the level of confidence desired, which in this case will be equal to 1.96 at a 95% confidence level.

It follows that the confidence interval for a proportion, $\pi$, becomes:

$$\pi = p \pm (z)(\sigma_p)$$

where $p$ is the proportion in the sample and $\sigma_p$ is the standard error of the proportion which is given by:

$$\sigma_p = \sqrt{\frac{p(1-p)}{n}}$$

where $n$ is the total number of respondents under observation. Therefore the population proportion must fall within the interval bounded below by $\lfloor p - (z)(\sigma_p) \rfloor$ and above by $\lfloor p + (z)(\sigma_p) \rfloor$. Table V below gives computed values for $(z)(\sigma_p)$ for different values of $n$ and $p$.

For example, in table 5, the confidence interval for the proportion of potential pensioners aged 18-24, who believe that the main source of income on retirement would be from private pensions, can be derived as follows: 56 potential pensioners are aged 18-24, out of which 26.8 per cent believe that private pensions will be the main source of income. If in table V we look up the corresponding value for $n$ = 60 and $p$ = 30 a value of 11.6 is observed. This means that it may be expected that the true population proportion must lie within the approximate bounds 15.2 per cent and 38.4 per cent. (Note that exact bounds may be derived by recalculating the values using $n$ = 56 and $p$ = 26.8 in the above formulae or by using linear interpolation in table V.)

## Table V. Values for the margin of error $(z)(\sigma_p)$

| *n* | *Percentage* | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **5.0** | **10.0** | **15.0** | **20.0** | **25.0** | **30.0** | **35.0** | **40.0** | **45.0** | **50.0** | **55.0** | **60.0** | **65.0** | **70.0** | **75.0** | **80.0** | **85.0** | **90.0** | **95.0** | **100.0** |
| **30** | 7.8 | 10.7 | 12.8 | 14.3 | 15.5 | 16.4 | 17.1 | 17.5 | 17.8 | 17.9 | 17.8 | 17.5 | 17.1 | 16.4 | 15.5 | 14.3 | 12.8 | 10.7 | 7.8 | 0.0 |
| **40** | 6.8 | 9.3 | 11.1 | 12.4 | 13.4 | 14.2 | 14.8 | 15.2 | 15.4 | 15.5 | 15.4 | 15.2 | 14.8 | 14.2 | 13.4 | 12.4 | 11.1 | 9.3 | 6.8 | 0.0 |
| **50** | 6.0 | 8.3 | 9.9 | 11.1 | 12.0 | 12.7 | 13.2 | 13.6 | 13.8 | 13.9 | 13.8 | 13.6 | 13.2 | 12.7 | 12.0 | 11.1 | 9.9 | 8.3 | 6.0 | 0.0 |
| **60** | 5.5 | 7.6 | 9.0 | 10.1 | 11.0 | 11.6 | 12.1 | 12.4 | 12.6 | 12.7 | 12.6 | 12.4 | 12.1 | 11.6 | 11.0 | 10.1 | 9.0 | 7.6 | 5.5 | 0.0 |
| **70** | 5.1 | 7.0 | 8.4 | 9.4 | 10.1 | 10.7 | 11.2 | 11.5 | 11.7 | 11.7 | 11.7 | 11.5 | 11.2 | 10.7 | 10.1 | 9.4 | 8.4 | 7.0 | 5.1 | 0.0 |
| **80** | 4.8 | 6.6 | 7.8 | 8.8 | 9.5 | 10.0 | 10.5 | 10.7 | 10.9 | 11.0 | 10.9 | 10.7 | 10.5 | 10.0 | 9.5 | 8.8 | 7.8 | 6.6 | 4.8 | 0.0 |
| **90** | 4.5 | 6.2 | 7.4 | 8.3 | 8.9 | 9.5 | 9.9 | 10.1 | 10.3 | 10.3 | 10.3 | 10.1 | 9.9 | 9.5 | 8.9 | 8.3 | 7.4 | 6.2 | 4.5 | 0.0 |
| **100** | 4.3 | 5.9 | 7.0 | 7.8 | 8.5 | 9.0 | 9.3 | 9.6 | 9.8 | 9.8 | 9.8 | 9.6 | 9.3 | 9.0 | 8.5 | 7.8 | 7.0 | 5.9 | 4.3 | 0.0 |
| **110** | 4.1 | 5.6 | 6.7 | 7.5 | 8.1 | 8.6 | 8.9 | 9.2 | 9.3 | 9.3 | 9.3 | 9.2 | 8.9 | 8.6 | 8.1 | 7.5 | 6.7 | 5.6 | 4.1 | 0.0 |
| **120** | 3.9 | 5.4 | 6.4 | 7.2 | 7.7 | 8.2 | 8.5 | 8.8 | 8.9 | 8.9 | 8.9 | 8.8 | 8.5 | 8.2 | 7.7 | 7.2 | 6.4 | 5.4 | 3.9 | 0.0 |
| **130** | 3.7 | 5.2 | 6.1 | 6.9 | 7.4 | 7.9 | 8.2 | 8.4 | 8.6 | 8.6 | 8.6 | 8.4 | 8.2 | 7.9 | 7.4 | 6.9 | 6.1 | 5.2 | 3.7 | 0.0 |
| **140** | 3.6 | 5.0 | 5.9 | 6.6 | 7.2 | 7.6 | 7.9 | 8.1 | 8.2 | 8.3 | 8.2 | 8.1 | 7.9 | 7.6 | 7.2 | 6.6 | 5.9 | 5.0 | 3.6 | 0.0 |
| **150** | 3.5 | 4.8 | 5.7 | 6.4 | 6.9 | 7.3 | 7.6 | 7.8 | 8.0 | 8.0 | 8.0 | 7.8 | 7.6 | 7.3 | 6.9 | 6.4 | 5.7 | 4.8 | 3.5 | 0.0 |
| **160** | 3.4 | 4.6 | 5.5 | 6.2 | 6.7 | 7.1 | 7.4 | 7.6 | 7.7 | 7.7 | 7.7 | 7.6 | 7.4 | 7.1 | 6.7 | 6.2 | 5.5 | 4.6 | 3.4 | 0.0 |
| **170** | 3.3 | 4.5 | 5.4 | 6.0 | 6.5 | 6.9 | 7.2 | 7.4 | 7.5 | 7.5 | 7.5 | 7.4 | 7.2 | 6.9 | 6.5 | 6.0 | 5.4 | 4.5 | 3.3 | 0.0 |
| **180** | 3.2 | 4.4 | 5.2 | 5.8 | 6.3 | 6.7 | 7.0 | 7.2 | 7.3 | 7.3 | 7.3 | 7.2 | 7.0 | 6.7 | 6.3 | 5.8 | 5.2 | 4.4 | 3.2 | 0.0 |
| **190** | 3.1 | 4.3 | 5.1 | 5.7 | 6.2 | 6.5 | 6.8 | 7.0 | 7.1 | 7.1 | 7.1 | 7.0 | 6.8 | 6.5 | 6.2 | 5.7 | 5.1 | 4.3 | 3.1 | 0.0 |
| **200** | 3.0 | 4.2 | 4.9 | 5.5 | 6.0 | 6.4 | 6.6 | 6.8 | 6.9 | 6.9 | 6.9 | 6.8 | 6.6 | 6.4 | 6.0 | 5.5 | 4.9 | 4.2 | 3.0 | 0.0 |
| **210** | 2.9 | 4.1 | 4.8 | 5.4 | 5.9 | 6.2 | 6.5 | 6.6 | 6.7 | 6.8 | 6.7 | 6.6 | 6.5 | 6.2 | 5.9 | 5.4 | 4.8 | 4.1 | 2.9 | 0.0 |
| **220** | 2.9 | 4.0 | 4.7 | 5.3 | 5.7 | 6.1 | 6.3 | 6.5 | 6.6 | 6.6 | 6.6 | 6.5 | 6.3 | 6.1 | 5.7 | 5.3 | 4.7 | 4.0 | 2.9 | 0.0 |
| **230** | 2.8 | 3.9 | 4.6 | 5.2 | 5.6 | 5.9 | 6.2 | 6.3 | 6.4 | 6.5 | 6.4 | 6.3 | 6.2 | 5.9 | 5.6 | 5.2 | 4.6 | 3.9 | 2.8 | 0.0 |
| **240** | 2.8 | 3.8 | 4.5 | 5.1 | 5.5 | 5.8 | 6.0 | 6.2 | 6.3 | 6.3 | 6.3 | 6.2 | 6.0 | 5.8 | 5.5 | 5.1 | 4.5 | 3.8 | 2.8 | 0.0 |
| **250** | 2.7 | 3.7 | 4.4 | 5.0 | 5.4 | 5.7 | 5.9 | 6.1 | 6.2 | 6.2 | 6.2 | 6.1 | 5.9 | 5.7 | 5.4 | 5.0 | 4.4 | 3.7 | 2.7 | 0.0 |
| **260** | 2.6 | 3.6 | 4.3 | 4.9 | 5.3 | 5.6 | 5.8 | 6.0 | 6.0 | 6.1 | 6.0 | 6.0 | 5.8 | 5.6 | 5.3 | 4.9 | 4.3 | 3.6 | 2.6 | 0.0 |
| **270** | 2.6 | 3.6 | 4.3 | 4.8 | 5.2 | 5.5 | 5.7 | 5.8 | 5.9 | 6.0 | 5.9 | 5.8 | 5.7 | 5.5 | 5.2 | 4.8 | 4.3 | 3.6 | 2.6 | 0.0 |
| **280** | 2.6 | 3.5 | 4.2 | 4.7 | 5.1 | 5.4 | 5.6 | 5.7 | 5.8 | 5.9 | 5.8 | 5.7 | 5.6 | 5.4 | 5.1 | 4.7 | 4.2 | 3.5 | 2.6 | 0.0 |
| **290** | 2.5 | 3.5 | 4.1 | 4.6 | 5.0 | 5.3 | 5.5 | 5.6 | 5.7 | 5.8 | 5.7 | 5.6 | 5.5 | 5.3 | 5.0 | 4.6 | 4.1 | 3.5 | 2.5 | 0.0 |
| **300** | 2.5 | 3.4 | 4.0 | 4.5 | 4.9 | 5.2 | 5.4 | 5.5 | 5.6 | 5.7 | 5.6 | 5.5 | 5.4 | 5.2 | 4.9 | 4.5 | 4.0 | 3.4 | 2.5 | 0.0 |
| **310** | 2.4 | 3.3 | 4.0 | 4.5 | 4.8 | 5.1 | 5.3 | 5.5 | 5.5 | 5.6 | 5.5 | 5.5 | 5.3 | 5.1 | 4.8 | 4.5 | 4.0 | 3.3 | 2.4 | 0.0 |
| **320** | 2.4 | 3.3 | 3.9 | 4.4 | 4.7 | 5.0 | 5.2 | 5.4 | 5.5 | 5.5 | 5.5 | 5.4 | 5.2 | 5.0 | 4.7 | 4.4 | 3.9 | 3.3 | 2.4 | 0.0 |
| **330** | 2.4 | 3.2 | 3.9 | 4.3 | 4.7 | 4.9 | 5.1 | 5.3 | 5.4 | 5.4 | 5.4 | 5.3 | 5.1 | 4.9 | 4.7 | 4.3 | 3.9 | 3.2 | 2.4 | 0.0 |
| **340** | 2.3 | 3.2 | 3.8 | 4.3 | 4.6 | 4.9 | 5.1 | 5.2 | 5.3 | 5.3 | 5.3 | 5.2 | 5.1 | 4.9 | 4.6 | 4.3 | 3.8 | 3.2 | 2.3 | 0.0 |

In table V, values for $n < 30$ are not shown. When a group total has less than 30 observations, $n$ is not sufficiently large enough to be quoted quantitatively, but can only be used as an indication for a qualitative analysis. Such under-represented amounts are indicated by $^{u}$ in the tables that are presented here.

**Table 1. Distribution of respondents by age group and sex**

| Age group | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| 18-24 | 31 | 17.7 | 26 | 15.0 | 57 | 16.4 |
| 25-34 | 33 | 18.9 | 27 | 15.6 | 60 | 17.2 |
| 35-54 | 64 | 36.6 | 63 | 36.4 | 127 | 36.5 |
| 55-64 | 23 | 13.1 | 23 | 13.3 | 46 | 13.2 |
| 65+ | 24 | 13.7 | 34 | 19.7 | 58 | 16.7 |
| **Total** | **175** | **100.0** | **173** | **100.0** | **348** | **100.0** |

**Table 2. Distribution of respondents by the self-rated standard of living and educational level**

| Self-rated standard of living | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Very good | 2 | 1.8 | 3 | 2.0 | 4 | 6.9 | 2 | 6.1 | 11 | 3.2 |
| Good | 21 | 19.3 | 44 | 29.7 | 30 | 51.7 | 23 | 69.7 | 118 | 33.9 |
| Neither good nor bad | 63 | 57.8 | 78 | 52.7 | 23 | 39.7 | 8 | 24.2 | 172 | 49.4 |
| Bad | 18 | 16.5 | 23 | 15.5 | 1 | 1.7 | - | - | 42 | 12.1 |
| Very bad | 5 | 4.6 | - | - | - | - | - | - | 5 | 1.4 |
| **Total** | **109** | **100.0** | **148** | **100.0** | **58** | **100.0** | **33** | **100.0** | **348** | **100.0** |

**Table 3. Distribution of respondents by the self-rated standard of living and educational level**

| Self-rated standard of living | 18-24 | | 25-34 | | 35-54 | | 55-64 | | 65+ | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Very good | 6 | 10.5 | - | - | 2 | 1.6 | 1 | 2.2 | 2 | 3.4 | 11 | 3.2 |
| Good | 21 | 36.8 | 24 | 40.0 | 44 | 34.6 | 12 | 26.1 | 17 | 29.3 | 118 | 33.9 |
| Neither good nor bad | 23 | 40.4 | 31 | 51.7 | 62 | 48.8 | 23 | 50.0 | 33 | 56.9 | 172 | 49.4 |
| Bad | 7 | 12.3 | 5 | 8.3 | 18 | 14.2 | 7 | 15.2 | 5 | 8.6 | 42 | 12.1 |
| Very bad | - | - | - | - | 1 | 0.8 | 3 | 6.5 | 1 | 1.7 | 5 | 1.4 |
| **Total** | **57** | **100.0** | **60** | **100.0** | **127** | **100.0** | **46** | **100.0** | **58** | **100.0** | **348** | **100.0** |

**Table 4. Distribution of potential pensioners by whether or not they think that all income earned from the pension and other investments will be sufficient to live a comfortable life on retirement and by age group**

| Income from pension and other investments sufficient for a comfortable living | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 14 | 25.0 | 9 | 20.5 | 17 | 20.2 | 3 | 20.0 | 43 | 21.6 |
| No | 23 | 41.1 | 21 | 47.7 | 39 | 46.4 | 9 | 60.0 | 92 | 46.2 |
| Do not know | 19 | 33.9 | 14 | 31.8 | 28 | 33.3 | 3 | 20.0 | 64 | 32.2 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15** | **100.0** | **199** | **100.0** |

**Table 5. Distribution of potential pensioners by whether or not they think that all income earned from the pension and other investments will be sufficient to live a comfortable life on retirement and by educational level**

| Income from pension and other investments sufficient for a comfortable living | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 8 | 28.6 | 11 | 12.9 | 9 | 16.4 | 15 | 48.4 | 43 | 21.6 |
| No | 11 | 39.3 | 47 | 55.3 | 24 | 43.6 | 10 | 32.3 | 92 | 46.2 |
| Do not know | 9 | 32.1 | 27 | 31.8 | 22 | 40.0 | 6 | 19.4 | 64 | 32.2 |
| **Total** | **28**[u] | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 6. Distribution of potential pensioners by possible main sources of income on retirement and by age group**

| Possible sources of income on retirement | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Government pension | 18 | 32.1 | 18 | 40.9 | 67 | 79.8 | 14 | 93.3 | 117 | 58.8 |
| Private pension | 15 | 26.8 | 13 | 29.5 | 7 | 8.3 | - | - | 35 | 17.6 |
| Interest and/or other investment income | 7 | 12.5 | 6 | 13.6 | 3 | 3.6 | - | - | 16 | 8.0 |
| Income from part-time work | 5 | 8.9 | 2 | 4.5 | 1 | 1.2 | - | - | 8 | 4.0 |
| Income from sale of property | - | - | 2 | 4.5 | 1 | 1.2 | - | - | 3 | 1.5 |
| Do not know | 11 | 19.6 | 3 | 6.8 | 5 | 6.0 | 1 | 6.7 | 20 | 10.1 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 7. Distribution of potential pensioners by whether or not they are currently paying for some form of life insurance and/or private pension for personal cover and by age group**

| Have life insurance/private pension | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 15 | 26.8 | 20 | 45.5 | 33 | 39.3 | - | - | 68 | 34.2 |
| No | 41 | 73.2 | 24 | 54.5 | 51 | 60.7 | 15 | 100.0 | 131 | 65.8 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 8. Distribution of potential pensioners by whether or not they are currently paying for some form of life insurance and/or private pension for personal cover and by educational level**

| Have life insurance/private pension | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 5 | 17.9 | 29 | 34.1 | 20 | 36.4 | 14 | 45.2 | 68 | 34.2 |
| No | 23 | 82.1 | 56 | 65.9 | 35 | 63.6 | 17 | 54.8 | 131 | 65.8 |
| **Total** | **28[u]** | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 9. Distribution of potential pensioners by whether or not they think they are preparing themselves sufficiently for their retirement and by age group**

| Preparing sufficiently for retirement | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 16 | 28.6 | 17 | 38.6 | 36 | 42.9 | 5 | 33.3 | 74 | 37.2 |
| No | 40 | 71.4 | 26 | 59.1 | 44 | 52.4 | 7 | 46.7 | 117 | 58.8 |
| Do not know | - | - | 1 | 2.3 | 4 | 4.8 | 3 | 20.0 | 8 | 4.0 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 10. Distribution of potential pensioners by whether or not they think they are preparing themselves sufficiently for their retirement and by educational level**

| Preparing sufficiently for retirement | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 12 | 42.9 | 33 | 38.8 | 19 | 34.5 | 10 | 32.3 | 74 | 37.2 |
| No | 13 | 46.4 | 52 | 61.2 | 32 | 58.2 | 20 | 64.5 | 117 | 58.8 |
| Do not know | 3 | 10.7 | - | - | 4 | 7.3 | 1 | 3.2 | 8 | 4.0 |
| **Total** | **28[u]** | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 11. Distribution of potential pensioners by whether or not they agree that a person has to retire when s/he reaches the retirement age and by age group**

| Has to retire when retirement age is reached | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Agree | 14 | 25.0 | 9 | 20.5 | 33 | 39.3 | 7 | 46.7 | 63 | 31.7 |
| Disagree | 42 | 75.0 | 27 | 61.4 | 40 | 47.6 | 6 | 40.0 | 115 | 57.8 |
| Do not know | - | 0.0 | 8 | 18.2 | 11 | 13.1 | 2 | 13.3 | 21 | 10.6 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 12. Distribution of potential pensioners by whether or not they agree that a person has to retire when s/he reaches the retirement age and by educational level**

| Has to retire when retirement age is reached | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Agree | 16 | 57.1 | 35 | 41.2 | 12 | 21.8 | - | - | 63 | 31.7 |
| Disagree | 9 | 32.1 | 41 | 48.2 | 35 | 63.6 | 30 | 96.8 | 115 | 57.8 |
| Do not know | 3 | 10.7 | 9 | 10.6 | 8 | 14.5 | 1 | 3.2 | 21 | 10.6 |
| **Total** | **28[u]** | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 13. Distribution of potential pensioners by whether or not they they think they would continue working after the retirement age if given the chance and by age group**

| Would continue working after retirement age is reached | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Continue working | 24 | 42.9 | 13 | 29.5 | 34 | 40.5 | 8 | 57.1 | 79 | 39.7 |
| Stop working | 10 | 17.9 | 25 | 56.8 | 38 | 45.2 | 6 | 42.9 | 79 | 39.7 |
| Do not know | 22 | 39.3 | 6 | 13.6 | 12 | 14.3 | 1 | 7.1 | 41 | 20.6 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **107.1** | **199** | **100.0** |

**Table 14. Distribution of potential pensioners by whether or not they they think they would continue working after the retirement age if given the chance and by educational level**

| Would continue working after retirement age is reached | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Continue working | 12 | 42.9 | 25 | 29.4 | 19 | 34.5 | 23 | 74.2 | 79 | 39.7 |
| Stop working | 11 | 39.3 | 41 | 48.2 | 22 | 40.0 | 5 | 16.1 | 79 | 39.7 |
| Do not know | 5 | 17.9 | 19 | 22.4 | 14 | 25.5 | 3 | 9.7 | 41 | 20.6 |
| **Total** | **28[u]** | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 15. Distribution of potential pensioners by level of agreement with various statements**

| Level of agreement | Retire and receive the pension | | Do not retire and keep on working | | Do not retire, keep on working and do not receive the pension | | Do not retire, keep on working and have a reduced pension | | Do not retire, keep on working and pay social security contributions | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Strongly agree | 61 | 30.7 | 6 | 3.0 | 5 | 2.5 | 2 | 1.0 | 4 | 2.0 |
| Agree | 112 | 56.3 | 62 | 31.2 | 27 | 13.6 | 66 | 33.2 | 63 | 31.7 |
| Neither agree nor disagree | 10 | 5.0 | 29 | 14.6 | 14 | 7.0 | 30 | 15.1 | 19 | 9.5 |
| Disagree | 16 | 8.0 | 95 | 47.7 | 135 | 67.8 | 90 | 45.2 | 104 | 52.3 |
| Strongly disagree | - | - | 7 | 3.5 | 18 | 9.0 | 11 | 5.5 | 9 | 4.5 |
| Do not know | - | - | - | - | - | - | - | - | - | - |
| **Total** | **199** | **100.0** | **199** | **100.0** | **199** | **100.0** | **199** | **100.0** | **199** | **100.0** |

**Table 16. Distribution of potential pensioners by perception of the current financial situation of the social security system and by sex**

| Perception of the current financial situation of the social security system | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Is in a big financial crisis | 27 | 19.9 | 12 | 19.0 | 39 | 19.6 |
| Is in a financial crisis | 47 | 34.6 | 18 | 28.6 | 65 | 32.7 |
| Has some financial problems | 37 | 27.2 | 19 | 30.2 | 56 | 28.1 |
| Does not have any financial problems | 11 | 8.1 | 6 | 9.5 | 17 | 8.5 |
| Do not know | 14 | 10.3 | 8 | 12.7 | 22 | 11.1 |
| **Total** | **136** | **100.0** | **63** | **100.0** | **199** | **100.0** |

**Table 17. Distribution of potential pensioners by whether or not they think that the retirement age will increase and by sex**

| Believe retirement age will increase | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Yes | 121 | 89.0 | 54 | 85.7 | 175 | 87.9 |
| No | 4 | 2.9 | 3 | 4.8 | 7 | 3.5 |
| Do not know | 11 | 8.1 | 6 | 9.5 | 17 | 8.5 |
| **Total** | **136** | **100.0** | **63** | **100.0** | **199** | **100.0** |

**Table 18. Distribution of potential pensioners by whether or not they think that the retirement age will increase and by age group**

| Believe retirement age will increase | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 49 | 87.5 | 36 | 81.8 | 78 | 92.9 | 12 | 80.0 | 175 | 87.9 |
| No | 2 | 3.6 | 2 | 4.5 | 2 | 2.4 | 1 | 6.7 | 7 | 3.5 |
| Do not know | 5 | 8.9 | 6 | 13.6 | 4 | 4.8 | 2 | 13.3 | 17 | 8.5 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 19. Distribution of potential pensioners by whether they agree or not that a person has to have a private pension apart from the government pension and by age group**

| Person has to have a private pension | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Strongly agree | 11 | 19.6 | 11 | 25.0 | 20 | 23.8 | 2 | 13.3 | 45 | 22.6 |
| Agree | 42 | 75.0 | 29 | 65.9 | 48 | 57.1 | 8 | 53.3 | 127 | 63.8 |
| Neither agree nor disagree | 3 | 5.4 | 1 | 2.3 | 7 | 8.3 | 3 | 20.0 | 13 | 6.5 |
| Disagree | - | - | 3 | 6.8 | 5 | 6.0 | 2 | 13.3 | 10 | 5.0 |
| Strongly disagree | - | - | - | - | 2 | 2.4 | - | - | 2 | 1.0 |
| Do not know | - | - | - | - | 2 | 2.4 | - | - | 2 | 1.0 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 20. Distribution of potential pensioners by whether they agree or not that a person has to have a private pension apart from the government pension and by educational level**

| Person has to have a private pension | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Strongly agree | 3 | 10.7 | 21 | 24.7 | 10 | 18.2 | 11 | 35.5 | 45 | 22.6 |
| Agree | 21 | 75.0 | 54 | 63.5 | 37 | 67.3 | 15 | 48.4 | 127 | 63.8 |
| Neither agree nor disagree | 1 | 3.6 | 4 | 4.7 | 5 | 9.1 | 3 | 9.7 | 13 | 6.5 |
| Disagree | 2 | 7.1 | 4 | 4.7 | 2 | 3.6 | 2 | 6.5 | 10 | 5.0 |
| Strongly disagree | - | - | 2 | 2.4 | - | - | - | - | 2 | 1.0 |
| Do not know | 1 | 3.6 | - | - | 1 | 1.8 | - | - | 2 | 1.0 |
| **Total** | **28[u]** | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 21. Distribution of potential pensioners by whether or not they know the maximum amount a person can receive from his/her government pension and by age group**

| Know maximum amount received from government pension | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes | 6 | 10.7 | 7 | 15.9 | 24 | 28.6 | 5 | 33.3 | 42 | 21.1 |
| No | 50 | 89.3 | 37 | 84.1 | 60 | 71.4 | 10 | 66.7 | 157 | 78.9 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 22. Distribution of potential pensioners by way they think the government pension should increase and by age group**

| Government pension should increase in line with... | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| The inflation rate | 46 | 82.1 | 35 | 79.5 | 66 | 78.6 | 7 | 46.7 | 154 | 77.4 |
| Wage increases | 8 | 14.3 | 8 | 18.2 | 15 | 17.9 | 4 | 26.7 | 35 | 17.6 |
| Do not know | 2 | 3.6 | 1 | 2.3 | 3 | 3.6 | 4 | 26.7 | 10 | 5.0 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 23. Distribution of potential pensioners by whether or not they agree that the social security contribution has to increase in order to safeguard pensions and by sex**

| Social security contribution has to increase | Males | | Females | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Strongly agree | 1 | 0.7 | 2 | 3.2 | 3 | 1.5 |
| Agree | 35 | 25.7 | 19 | 30.2 | 54 | 27.1 |
| Neither agree nor disagree | 13 | 9.6 | 6 | 9.5 | 19 | 9.5 |
| Disagree | 56 | 41.2 | 25 | 39.7 | 81 | 40.7 |
| Strongly disagree | 22 | 16.2 | 9 | 14.3 | 31 | 15.6 |
| Do not know | 9 | 6.6 | 2 | 3.2 | 11 | 5.5 |
| **Total** | **136** | **100.0** | **63** | **100.0** | **199** | **100.0** |

**Table 24. Distribution of potential pensioners by whether or not they agree that the social security contribution has to increase in order to safeguard pensions and by age**

| Social security contribution has to increase | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Strongly agree | 1 | 1.8 | - | - | 2 | 2.4 | - | - | 3 | 1.5 |
| Agree | 20 | 35.7 | 6 | 13.6 | 22 | 26.2 | 6 | 40.0 | 54 | 27.1 |
| Neither agree nor disagree | 2 | 3.6 | 2 | 4.5 | 12 | 14.3 | 3 | 20.0 | 19 | 9.5 |
| Disagree | 20 | 35.7 | 28 | 63.6 | 30 | 35.7 | 3 | 20.0 | 81 | 40.7 |
| Strongly disagree | 10 | 17.9 | 5 | 11.4 | 16 | 19.0 | - | - | 31 | 15.6 |
| Do not know | 3 | 5.4 | 3 | 6.8 | 2 | 2.4 | 3 | 20.0 | 11 | 5.5 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15[u]** | **100.0** | **199** | **100.0** |

**Table 25. Distribution of potential pensioners by the annual amount of money they manage to save and by age group**

| Annual amount | 18-24 | | 25-34 | | 35-54 | | 55-64 | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Nothing or almost nothing | 28 | 50.0 | 37 | 84.1 | 51 | 60.7 | 10 | 66.7 | 126 | 63.3 |
| Up to Lm1,000 | 9 | 16.1 | 5 | 11.4 | 20 | 23.8 | 2 | 13.3 | 36 | 18.1 |
| Between Lm1,000 and Lm1,500 | 3 | 5.4 | - | - | 1 | 1.2 | - | - | 4 | 2.0 |
| Between Lm1,500 and Lm2,000 | 2 | 3.6 | 2 | 4.5 | 3 | 3.6 | - | - | 7 | 3.5 |
| Between Lm2,000 and Lm2,500 | - | - | - | - | 4 | 4.8 | 1 | 6.7 | 5 | 2.5 |
| More than Lm2,500 | 2 | 3.6 | - | - | - | - | - | - | 2 | 1.0 |
| Do not know | 12 | 21.4 | - | - | 5 | 6.0 | 2 | 13.3 | 19 | 9.5 |
| **Total** | **56** | **100.0** | **44** | **100.0** | **84** | **100.0** | **15**[u] | **100.0** | **199** | **100.0** |

**Table 26. Distribution of potential pensioners by the annual amount of money they manage to save and by educational level**

| Annual amount | No schooling / Primary | | Secondary | | Post-Secondary | | Tertiary | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| Nothing or almost nothing | 19 | 67.9 | 64 | 75.3 | 32 | 58.2 | 11 | 35.5 | 126 | 63.3 |
| Up to Lm1,000 | 6 | 21.4 | 11 | 12.9 | 12 | 21.8 | 7 | 22.6 | 36 | 18.1 |
| Between Lm1,000 and Lm1,500 | - | - | 2 | 2.4 | 2 | 3.6 | - | - | 4 | 2.0 |
| Between Lm1,500 and Lm2,000 | - | - | 2 | 2.4 | 2 | 3.6 | 3 | 9.7 | 7 | 3.5 |
| Between Lm2,000 and Lm2,500 | - | - | 1 | 1.2 | - | - | 4 | 12.9 | 5 | 2.5 |
| More than Lm2,500 | - | - | 1 | 1.2 | 1 | 1.8 | - | - | 2 | 1.0 |
| Do not know | 3 | 10.7 | 4 | 4.7 | 6 | 10.9 | 6 | 19.4 | 19 | 9.5 |
| **Total** | **28**[u] | **100.0** | **85** | **100.0** | **55** | **100.0** | **31** | **100.0** | **199** | **100.0** |

**Table 27. Distribution of potential pensioners by the annual amount of money they manage to save and by whether they are married or not**

| Annual amount | Married | | Not married | | Total | |
|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % |
| Nothing or almost nothing | 77 | 71.3 | 49 | 53.8 | 126 | 63.3 |
| Up to Lm1,000 | 22 | 20.4 | 14 | 15.4 | 36 | 18.1 |
| Between Lm1,000 and Lm1,500 | 1 | 0.9 | 3 | 3.3 | 4 | 2.0 |
| Between Lm1,500 and Lm2,000 | - | - | 7 | 7.7 | 7 | 3.5 |
| Between Lm2,000 and Lm2,500 | 1 | 0.9 | 4 | 4.4 | 5 | 2.5 |
| More than Lm2,500 | 1 | 0.9 | 1 | 1.1 | 2 | 1.0 |
| Do not know | 6 | 5.6 | 13 | 14.3 | 19 | 9.5 |
| **Total** | **108** | **100.0** | **91** | **100.0** | **199** | **100.0** |