

Contributory Widow/er's Pension

Overview

A Contributory Widow/er's Pension is awarded to a claimant who satisfies the relevant conditions following the death of the spouse/partner.

What you'll get

A Contributory Widow/er's Pension is paid every 4 weeks in advance.

A Contributory Widow/er's Pension is due as from the day following the spouse's/partner's date of death.

There are 3 categories of Widow/er's Pension a person can receive:

- NMWP - National Minimum Pension awarded when deceased was already in receipt of retirement pension
- ESRP - Early Survivors Pension awarded when deceased is not yet in receipt of a retirement pension/
- SRP – Survivors Pension awarded when deceased was already in receipt of a retirement pension

Please [click here](#) for a Schedule of Benefits Rates.

You may make use of an online [Calculator](#) to calculate your potential Contributory Widow/er's Pension.

Eligibility

General eligibility criteria:

A widow/er who has not yet reached retirement age, may be eligible for a Contributory Widow/er's Pension if the following criteria are a full-time gainful occupation fulfilled:

- Upon the death of the spouse/partner, provided the minimum contribution conditions are satisfied by late spouse
- A Contributory Widow/er's Pension is payable in full without any deductions if a widow/er is carrying out a full-time gainful occupation. However, if a widow/er re-marries, a flat rate of Widow/er's Pension will be paid
- A widow/er who is in gainful activity, is obliged to pay Social Security Contributions if his/her earnings from such gainful activity exceed the National Minimum Wage. The employer is obliged to pay all the statutory bonuses from his end

- If a widow/er earns less than the National Minimum Wage, s/he may opt not to pay Social Security Contributions
- A widow/er who is in gainful occupation is eligible to the Widow/er's Contributory Pension. As of 2018, the widow/er in receipt of the Widow's Contributory Pension is also eligible to other contributions such as Sickness Benefit, if there are minor children within the household and still dependent on the widow/er

A widow/er who has reached retirement age and is not in receipt of a Contributory Pension from the Department of Social Security, may be eligible for a Contributory Widow/er's Pension if the late spouse/partner was already in receipt of a Contributory Pension. In this case, the widow/er is entitled only to five-sixths (5/6ths) of the full rate of what the spouse/partner was in receipt of.

A widow/er who has reached retirement age and is already in receipt of a Contributory Pension from the Department of Social Security, may be eligible for a Contributory Widow/er's Pension in replacement of the current Contributory Pension, and:

- The rate of pension of the late spouse/partner exceeds that of the widow/er. In this case, the widow/er is entitled to the full rate of what the spouse/partner was in receipt of, in replacement to the widow/er's current Contribution Pension
- If the spouse/partner's Contributory Pension is less than that of what the widow/er is receiving, the same rate of the current Contributory Pension is kept by the widow/er

Documentation required

General documentation:

- In case of separated widows, a signed and insinuated Separation Deed is to be attached to the notification or application submitted
- In case of a cohabitating couple, a registered and insinuated Certificate of Cohabitation from the Public Registry is to be attached to the notification or application submitted
- In case of a Civil Union couple, a registered and insinuated Certificate of Civil Union from the Public Registry is to be attached to the notification or application submitted
- IBAN number for the deposit of the pension entitlement, which should be a local savings or current account, but not a loan account. The indicated account should be in the name of the widow/er's only

How to apply

Upon the registration of the death of a spouse/partner with Malta's Public Registry, the Health Services or the Department of Social Security, the process for the payment of a Contributory Widow/er's Pension is automatically initiated by the Department of Social Security. A notification letter may be sent by the Department of Social Security to the prospective Contributory Widow/er's Pension beneficiary to request any missing details necessary for the award of a Contributory Widow/er's Pension. The Notification Letter must be returned duly completed and signed submitted, else the process for issuance of the Widows' pension will be halted.

Nevertheless, there may be instances, where a widow/er may submit an application for a pension when:

- The couple are separated and one of the spouses enters into a second marriage/cohabitation/civil union and thus an automatic notification was not issued to the widow/er involved
- The Department of Social Security does not have updated residence information and the notification letter does not reach the widow/er
- The widow/er opts to submit an application prior to receiving the Notification Letter from the Department of Social Security

The Notification Letter or Contributory Widow/er's Pension application must be received by the Department of Social Security within 6 months of the date of death of the spouse/partner, else the Contributory Widow/er's Pension will be awarded as from the 1st Saturday from when the notification letter or application are received.

In such cases the widow/er is to fill in and submit the application [online](#).