

Post-Campaign Focus Group Report

UNEMPLOYED PERSONS (UP)

Maria Brown, Ph.D.



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Introduction

This report presents findings of the qualitative analysis carried out on the data retrieved from the focus group held with a sample unemployed persons (UPs) in Malta held in July 2019, further to dissemination of media campaign content targeted towards this group.

The analysis was carried out on the basis of the indicators identified as relevant through the literature review exercise carried out for the purposes of this research study, namely:

1. Household and lifestyle, with special attention to income and consumption;
2. Financial literacy and capability, with attention to financial education;
3. Retirement capability, with attention to an analysis pension schemes; and
4. End-user engagement with the targeted financial literacy and retirement capability campaign.

Moreover, the review of literature also enabled identifying mechanisms that transversally affect all these four main indicators, namely:

- a. Trends (identified within the UPs' cohort);
- b. Assets and resources (that the UPs' cohort possesses or practices);
- c. Limitations (that limit the financial literacy and/or retirement capability of the UPs' cohort);
- d. Communication trends and vehicles (within the UPs' cohort when engaging with financial literacy and retirement capability).

These indicators and mechanisms will also be used to organize the structure of this report.

Household and lifestyle

Trends

As expected, financial constraints trended among UPs' perceptions of persons' registering for employment and of their cohort, albeit with some variety of extent:

"Tgħaddi bl-eżatt għal min jirreġistra."

"M'għandniex ħafna. Mhux bl-eżatt imma jekk trid tagħmel xi affarijiet, ma tistax."

"M'għandhiex 'income' kbir zgur."

Household and lifestyle trends illuminate values endorsed by the representatives of the UPs' cohort, such as the value they place on leisure and recreation.

"Xi haġa li jkollok bżonn biex tistrieħ ukoll. Bħal safra."

"...anke jekk toħroġ tiekol is-Sibt jew toħroġ barra ukoll tiġik expensive bin-naqra n-naqra."

Further data analysis illuminates how such values are contextualised by contemporary broader globalised consumerist dynamics. The proliferation of commodities and their provision by the manufacturing and the services sectors of the economy are evident in the examples given by research participants and reported below:

"Fi żmienna la kellna mowbajls, la 'Internet'. Dawn l-ispejjeż ma kienux jeżistu. Karozzi wkoll! Forsi jkollok waħda għall-familja sħiħa. 'Services', spejjeż u 'insurances' etc. Konna ngħaddu mingħajr ħafna ċuċati. Anke 'AC' ('air-conditioner') insomma, anqas kont noħolmu! Issa tiġix tgħidli noqgħod mingħajru!"

"Jien m'għandix 'AC' u noqgħod mingħajru."

“Meta kont żgħir kont noqgħod mingħajru u issa li drajtu ma norqodx. Anke nitla’ Had-Dingli bil-karozza, nixgħel l-‘AC’ u norqod fil-karozza.”

“Heqq imbagħad dak il-lussu li trid tħallas għalih. Mhux il-lussu ta, imma trid taħseb naq’a għalih. Imma jien qed ngħid dan kollu, għax għandek kemm għandek paga, mhux sa sservik. Tant hawn tibdil u teknoloġija li ma tistax tlahhaq magħhom. Eżempju t-tifla xtrat ‘iPhone’ is-sena l-oħra. Ġiet din is-sena u ħareġ ‘iPhone 8’ u qaltli noħroġilha 1000 ewro.”

Data above illuminate how participants’ critical engagement with and degree of control over such consumerist culture fluctuates between one participant and the other, as well as between different instances experienced by the same participant. This aspect will be elaborated in the subsections on limitations.

Assets and resources

UPs’ representatives provided little data that could be coded in terms of assets and resources associated with household and lifestyle. Limited exceptions include that flags extended family members as assets and resources to this cohorts’ daily life. Such data confirm the relevance of mainstreamed Maltese bean pole family structure in the participating UPs’ household and lifestyle:

“Ifhem jew inkella ddur fuq il-familja, u ssaqsijhom għall-għajnuna.”

Limitations

Data analysis revealed that there are aspects of family life that can inhibit financial and retirement capability, such as having a significant number of children. Those who are responsible for dependent children manifested evidence of stress to make do for financial constraints and to improve their employability through education.

The focus group yielded data manifesting pressure to cater for needs that are broadly considered as being basic (e.g. educational costs), as well as pressure to ‘keep up with the Joneses’, albeit to varying extents and engagements:

“Imma jekk dan ikollu 4 itfal, fejn sa ssib iċ-ċans ikompli (jistudja)? Hawn min jikber u jirnexxi, imma jekk jien m’għandix ċans x’ha nagħmel? Hawn min jibqa’ mqajjem bil-lejl għall-Masters!”

“Jien lest naqta’ kaprċi kollha f’ħajti milli tat-tfal.”

“U din oħra veru eżamijiet b’xejn, pero’ għandha resit ix-xahar id-diehel u rrid nibgħatha privat inkella ma titlax it-tieni sena. Qed nehel 10 ewro fis-siegha.”

“Imma bir-rispett kollu, jekk int għandek klassi sħiħa tfal u kollha bl-‘iPhone’, it-tifla tiegħek tridha inqas minn ħaddieħor?”

“Imma le ta! Jien dejjem għallimthom, meta għandi ntikom meta m’għandhiex ma ntikomx.”

“Din niftakar bil-ġelati ta’ barra. Kont għadni mar-raġel u ma kienx jaħdem. Kien xi 60c maltin dak iż-żmien, kont ngħidilhom lit-tfal jiddispjaċini imma ma nistax nixtrihulkom. Hawn ta’ Malta, dak li għandi. U niftakar it-tifel ta’ oħti, niftakar li kienet tixtri ta’ barra għalih, ommi kienet qaltilha ‘l oħti biex ma tibdiex drawwiet godda għat-tifel. Jien kont għidtilha li tagħmel li trid wara kollox. Zitek tixtrilek li trid imma jien dan nista’ nagħtikom.”

“Ifhem jien meta kont żgħir, missieri Coca nhar ta’ Sibt. Anke biex ninħaslu, gurnata darba fil-gimgha, nhar ta’ Sibt.”

“Jien ma nirraġunax hekk. Jekk ma jkollix flus, għallimthom li ma nistax ntikom u jekk terġa ssaqsini ‘le’ tibqa’. Trid tgħallimhom.”

This cohort’s representatives also expressed limitations affecting the leisure and recreation aspects of household and lifestyle, which they also projected onto those earning a low wage:

“...insomma anke min jaħdem b’paga miżera ma tista tmur tiekol barra kull gimgha insomma.”

Limitations concerning household and lifestyle were associated with broader national economic factors, of which literacy and accuracy were

limited, such as about how the rising cost of living, the national cost of living adjustment (COLA) and national budgetary measures work:

“U anke meta jagħti žieda fil-budget, lilna kemm itina? 75c jew ewro. Tkun inqas hux?! U mela l-ħajja tagħna ma tgħolhiex daqs ta’ ħaddieħor?!”

Communication

Figure 1 graphically presents the twenty (20) most frequent words found in the UPs’ focus group data that was coded as related to household and lifestyle. The same analysis results are presented in table format in Table 1.

These results inform on the vocabulary terms preferred by the sample representing the UPs’ cohort to refer to items, concepts and practices related to the financial aspects of household and lifestyle in the post-campaign phase.

Figure 1
Word cloud – UPs' household and lifestyle
Twenty (20) most frequent words



Table 1
List – UPs’ household and lifestyle
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
tfal	4	12	1.10%	tfal
gvern	5	10	0.91%	gvern
naħdem	6	10	0.91%	naħdem
għajnuna	8	8	0.73%	għajnuna
tifla	5	8	0.73%	tifla
ċertifikat	10	7	0.64%	ċertifikat
esperjenza	10	7	0.64%	esperjenza
sena	4	7	0.64%	sena
bżonn	5	6	0.55%	bżonn
eżatt	5	6	0.55%	eżatt
jgħinuk	7	6	0.55%	jgħinuk
bank	4	5	0.46%	bank
familja	7	5	0.46%	familja
toqgħod	7	5	0.46%	toqgħod
xogħol	6	5	0.46%	xogħol
tgħid	5	4	0.37%	tgħid, tgħidli
153	3	4	0.37%	153
childcare	9	4	0.37%	childcare
darba	5	4	0.37%	darba
ddur	4	4	0.37%	ddur

Moreover, they shed light on the quantitative relevance that each word had when the focus group discussion focused on household and lifestyle matters. In other words, on the frequency of the specific words tabulated above during the fieldwork with the sample of the UPs’ cohort.

Financial literacy and capability

Trends

Data on trends of the UPs' cohort financial literacy and capability refer to prioritising needs over wants, mental budgeting and putting money aside for unexpected expenses, saving for a rainy day and saving for children's inheritance:

“Jien l-ewwel li nwarrab hu għad-dawl u ilma, kontijiet u l-ħajja wkoll.”

“Din niftakar bil-ġelati ta' barra...Kien xi 60c maltin dak iż-żmien, kont ngħidilhom lit-tfal jiddispjaċini imma ma nistax nixtrihulkom. Hawn ta' Malta, dak li għandi.”

“Jien kollox ġo moħħi. Ma nużax kotba. Jien f'moħħi. Ngħid din il-ġimgha għandi €30 extra imma malajr nonfoqhom fuq xi haġa oħra għax jinqala' xi haġa! Jew jiġi xi kont.”

“Dejjem tajjeb ikollok xi haġa mwarrba, hux?”.

“Warrabt xi haġa u warrabt xi haġa għat-tfal.”

Assets and resources

Unemployed persons' representatives identified and positively assessed select government structures, techniques and services (such as 153, as opposed to Jobs+) as assets and resources to tap on for enhanced financial literacy and capability. Notably, the *Gemma* campaign was mentioned in this context:

“Imma ‘social service’, jgħinuk hafna u hafna aħjar minn Jobs+. Jekk iċċempel 153, ‘the best’.”

“Jekk ċċempel 153 u tkun ‘unemployed’ u ‘bil-bank loan’ jgħinuk hafna. Mhux nitkellem favur hadd imma vera tagħtni għajnuna. 153 jgħinuk imma ‘Labour Office’ ma jgħinukx. Erbgħa minn nies. Illum mort għand wieħed, għada mort għand ieħor u ebda ma jtuk l-istess informazzjoni.”

“Fuq il-Facebook, hemm fuq ‘Gemma’ dak li naf.”

UPs flagged lifelong learning and acquisition of human capital (qualifications) as an asset to enhanced financial capability, albeit with limitations of impact on their status as unemployed persons, also due to personal attitudes:

“I have to study obviously, I studied in different fields like services and beauty but despite this all it’s difficult. Yes I studied for 2 different jobs. I’ve done Social Care, Customer Service for three years but again I got bored and now Beautician.”

Having a will was also considered as an asset to sustainable management of financial matters, albeit with limitations:

“ ‘Best to have a will to avoid fights between family, brothers and sisters and never speak to each other’. Insomma ‘they fight with it, let alone without it!’ Jagħtu vera!”

Unemployed persons’ representatives also identified a number of community organisations in contemporary Maltese society (as opposed to the past) that they deem as assets and resourceful to support countering financial limitations experienced by persons limited in financial and retirement capabilities:

“Il-Community Chest Fund tagħti lil min għandu bżonn. Anke Dar Bjorn eżempju. Tara iktar minn dawn l-affarijiet ‘these days’! Hawn Sedqa, Caritas. Qabel xejn ma kien jeżisti. Jekk tkun ‘depressed, alcoholic’ eċċ. issib għajmuna. Qabel xejn ma kien hawn.

Limitations

Data from the focus group indicate inhibitions to seek help face-to-face using the available structures and services, as well as inconsistency in the services provided by Jobs+ (referred to as ‘Labour Office’):

“Jgħidlek biex tmur ‘social services’, jien l-ewwel waħda nistħi mmur kieku.”

“‘Labour Office’ ma jghinukx. Erbgħa minn nies. Illum mort għand wieħed, għada mort għand ieħor u ebda ma jtuk l-istess informazzjoni.”

Another perceived limitation that was flagged was about foreign immigrants’ limited knowledge about support could be sought (or how it can be sought) from state structures and services:

“Naħseb Maltin jafu li teżisti jobsplus, hafna iktar mill-barranin.”

As flagged in the reports about low-income-employed persons’ of this research, migrant status was flagged as a limitation to financial literacy, thus drawing attention to the intersectionality between being vulnerable to limited financial literacy and retirement capability and being a migrant.

Financial literacy of this cohort may also be limited by lack of membership in a trade union due to limited trust in the value of such membership. This was common even with the immigrants participating in the UPs’ focus group. Trade union membership was described as having limited potential when considering how trade unions operate today (as opposed to the past) and when an issue affects one or a few individuals and not a large number of employees:

“Jien qatt ma kont fihom u anqas nemmen fihom.”

“Le anqas jien ma nemmen fihom. It-tifla giet bżonnhom u ma qabzux għaliha. Bir-rispett kollu, jien stess kont li għidtilha toħroġ minnha u ma tibqax thallas għaliha!”

“I am from Macedonia, we have trade unions back home but I also don’t believe in them. I have a lot of experience with them and that is why I don’t believe in them.”

“Grupp b’saħħtu tasal; imma ‘individual person’ ma tasalx. Ma hemmx saħħa, żgur mhux daqs kumpanija ta’ fuq minn 1000 ruħ.”

“Naħseb fi żmienna, fl-antik, kienu aħjar. Kienu hafna aħjar.”

Figure 2
Word cloud – UPs’ financial literacy and capability
Twenty (20) most frequent words



Figure 2 graphically presents the twenty (20) most frequent words found in the UPs’ focus group data that was coded as related to financial literacy and financial capability. The same analysis results are presented in table format in Table 2.

These results inform on the vocabulary terms preferred by the sample representing the UPs’ cohort to refer to items, concepts and practices related to the financial literacy and capability.

Moreover, they shed light on the quantitative relevance that each word had when the focus group discussion focused on financial literacy and capability. In other words, on the frequency of the specific words tabulated above during the fieldwork with the sample of the UPs’ cohort in the post-campaign phase.

Table 2
List – UPs’ financial literacy and capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
esperjenza	10	10	1.45%	esperjenza
ċertifikat	10	9	1.31%	ċertifikat
153	3	6	0.87%	153
jgħinuk	7	6	0.87%	jgħinuk
masters	7	6	0.87%	masters
service	7	6	0.87%	service, services
tfal	4	6	0.87%	tfal
ċans	4	5	0.73%	ċans
jobs	4	5	0.73%	jobs
jobsplus	8	5	0.73%	jobsplus
childcare	9	4	0.58%	childcare
ċċempel	7	4	0.58%	ċċempel
flus	4	4	0.58%	flus
nistħi	6	4	0.58%	nistħi
prefer	6	4	0.58%	prefer
waħda	5	4	0.58%	waħda
best	4	3	0.44%	best
experience	10	3	0.44%	experience
kullħadd	7	3	0.44%	kullħadd
Maltin	6	3	0.44%	Maltin

Retirement capability

Trends

Limited retirement capability trends could be identified in the focus group data. Limited exceptions included planning for pension, relying on savings or support from family members:

“Jien suppost fadalli 9 snin naħdem. Bilfors trid taħseb għax bil-pensjoni, ma tantx hemm çans.”

“Warrabt xi haġa u warrabt xi haġa għat-tfal.”

“Ifhem jew inkella ddur fuq il-familja, u ssaqsihom għall-għajnuna.”

Assets and resources

As mentioned earlier in this report UPs’ focus group participants flagged formal support from select state structures and services – namely servizz.gov and 153 (more than Jobs+) as assets to and resources regarding querying and seeking support concerning retirement capability.

Limitations

The combination between cost of living, limited income and the extension in the time those adult yet dependent children spend living with the family or orientation was signalled as a limitation to retirement capability:

“Ma nafx għaliex għax anke meta t-tfal jiġu biex jaħdmu u jkollhom l-ispejjeż tagħhom, kif jistu jgħinuk? (i.e. tfal adulti li jaħdmu u li għadhom jgħixu miegħek).”

Another identified limitation concerns inhibitions (also mentioned earlier with respect to limitations to financial literacy and capability) to seek support from state structures and services and perceptions on how ‘others’ misuse state structures and services:

“Jgħidlek biex tmur ‘social services’, jien l-ewwel waħda nistħi nmur kieku. Imma ‘social service’, jgħinuk ħafna u ħafna aħjar minn Jobs+.”

Jekk iċċempel 153, 'the best'. Imma jien nistħi jew inkella jmorru nies għal kull haġa ta' xejn!"

Distrust and inability to enrol in private pension schemes also emerged from data of the UPs' focus group:

"Issib xi 'insurances' li jgħidulek li tfaddal biex imbagħad meta tilhaq 'pension age' jagħtuk flusek. Ifhem ma tantx nemmen fihom. Xorta qed toħroġ il-flus, irid ikollok il-flus. Jien dak li naqla' (ħa mmur) natihom lil 'insurance'?!"

Finally data that flagged limitations to retirement capability concerns disrupted employment history, which one participant associated with problems of job retention (in his case, caused by friction between one's values and principles and the mainstreamed employee-employer culture):

"Issa esaċċ jien m'għandix problema biex naħdem, pero' jien għandi l-principji tiegħi u jekk dawn jiġu magħfusa jiena nitlaq. Jien kelli 'jobs' u kont naqla' ħafna flus."

Figure 3
Word cloud – UPs’ retirement capability
Twenty (20) most frequent words



Figure 3 graphically presents the twenty (20) most frequent words found in the UPs’ focus group data that was coded as related to retirement capability. The same analysis results are presented in table format in Table 3.

These results inform on the vocabulary terms preferred by the sample representing the UPs’ cohort in the post-campaign phase to refer to items, concepts and practices related to retirement capability.

Table 3
List – UPs’ retirement capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
naħdem	6	14	1.81%	naħdem
jgħinuk	7	9	1.17%	jgħinuk
tfal	4	9	1.17%	tfal
sena	4	8	1.04%	sena
153	3	7	0.91%	153
ċertifikat	10	5	0.65%	ċertifikat
flus	4	5	0.65%	flus
gvern	5	5	0.65%	gvern
jaħdmu	6	5	0.65%	jaħdmu
jobsplus	8	5	0.65%	jobsplus
service	7	5	0.65%	service, services
childcare	9	4	0.52%	childcare
ċċempel	7	4	0.52%	ċċempel
għajnuna	8	4	0.52%	għajnuna
nistħi	6	4	0.52%	nistħi
snin	4	4	0.52%	snin
waħda	5	4	0.52%	waħda
wieħed	6	4	0.52%	wieħed
ħdimt	5	4	0.52%	ħdimt
bank	4	3	0.39%	bank

Moreover, they shed light on the quantitative relevance that each word had when the focus group discussion focused on retirement capability. In other words, on the frequency of the specific words tabulated above during the fieldwork with the sample of the UPs’ cohort in the post-campaign phase.

Engagement with the targeted financial literacy and retirement capability campaign

Trends

When exposed to the televised advert UPs' representatives manifested a general familiarity with content, primarily through exposure from social media and Facebook in particular:

“Fuq il-‘Facebook’, hemm fuq Ġemma dak li naf.”

“Naħseb ta’ ‘FB’ rajtu ukoll jiena.”

“Dan issa fis-Sajf. Rajtu fuq it-‘TV’ qabel ma ġejt.”

“Ija rajtu.”

Assets and resources

Consequently it is evident that social media channels and television were an asset and a resource to this cohort's engagement with the targeted financial literacy and retirement capability campaign.

Focus group participants also qualified the strengths of the advert, flagging out the informative quality of the content and how it addresses information gaps:

“Hu riklam effettv ifhem, jaghtik informazzjoni tajba. Hawn min ma jkunx jaf ifhem.”

Limitations

Some participants flagged the media campaign had not reached them. Limited television viewing during the summer season was flagged as a possible cause of this:

“Le jien ma rajtux ta.”

“Insomma ma rajt xejn għax fis-Sajf ma narax ‘TV’.”

Main conclusions

Similar to pre-campaign research findings concerning the UPs' cohort, analysis of the post-campaign research data showed that participating UPs valued preventive financial and retirement capability practices such as saving and contributing towards a pension. Further financial literacy was evident from participants' knowledge and account of seeking support from the available state structures and services, with special reference to phoning 153. UPs' representatives manifested a fair degree of explicit familiarity with of media campaign adverts and they well endorsed the media campaign content.

However, similar to findings of pre-campaign research with representatives of this cohort, there was a general agreement that participants' financial literacy and retirement capability were hindered by means, primarily with reference to limited means due to rising cost of living. Post-campaign research also confirmed emphasis on how this has a double effect on UP as a cohort, because besides affecting them as individuals, it also affects them as parents providing for dependent children for longer years. In relation to this, post-campaign research yielded evidence that the cohort has difficulties with prioritising needs over wants, particularly with their dependent children and in contemporary consumerist society.