

# Pre-Campaign Focus Group Report

POST-SECONDARY SCHOOL STUDENTS (PSSS)

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# **Pre-Campaign Focus Group Report Post-secondary School Students (PSSS)**

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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 of post-secondary school students (PSSS) in Malta, at the time of the study, i.e. fieldwork conducted between October 2018 and January 2019.

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 awareness campaigns, with special attention to media and social media dissemination channels.

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

- a. Trends (identified within the cohort/s);
- b. Assets and resources (that one or more social cohort/s already possess/es or practice/s);
- c. Limitations (that limit the financial literacy and/or retirement capability of one or more social cohort/s);
- d. Communication vehicles (that are relevant to one or more social cohort/s 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*

The focus group data shed light on online shopping as trending among PSSS' consumption patterns, due to broader range of choice and lack of time for physical shopping. The trend is facilitated by bank products and services, such as credit cards:

*“Jiena l-aktar li nħobb nixtri huma ħwejjeġ għax iktar jogħġbuni affarijet 'online' milli meta mmur fil-ħwienet u ġie li ma jkollix ċans mmur indur.”*

*“Jien nixtri 'online'.”*

*“Jien nuża l-'Visa'.”*

Other consumption trends are motivated by cost-saving approaches, such as choosing inexpensive leisure outlets, also due to limited income of this cohort, which is in general funded by the student stipend:

*“...nippruvaw nagħzlu postijiet fejn m'għandix bżonn nonfoq daqshekk.”*

*“Noqgħod attenta ħafna speċjalment għax stipendju hu limitat ukoll.”*

Discussion about money matters is more likely to take place with kin and close family members, although some discuss some aspects with friends as well. The comfort to discuss with peers is inferred from a participant's explanation about discussions with a sibling:

*“Insibha diffiċli kieku nitkellem ma' 'outsider'.”*

*“Jien nitkellem fuq il-flus l-iktar mal-ġenituri u l-familjari.”*

*“Ma nitkellimx daqshekk 'in detail' anqas ma' šhabi pero' daqs kemm nitkellem mal-ġenituri. Iktar nara li huma jifhmu naturalment.”*

*“Nitkellem mal-ġenituri 'to be fair', u m'oħti l-kbira ukoll. Jgħallmuni l-immaniġjar ta' kif mmexxi finanzjarment. Kif tkellimni oħti, iktar nikkomunika aħjar. Kif tikkomunika miegħi taffettwani għall-aħjar.”*

The PSSS cohort also shed light on patterns of consumption that are significantly link to an expenditure on transport means, given that some of

them are old enough to go out independently, particularly for education and leisure; but not old enough or not in a financial position to drive a private car:

*“L-iktar haġa għalija li tiġini meta noħroġ, hi iktar it-'taxi' biex immur lura d-dar.”*

This is linked to the nature of debt that is likely to trend within this cohort, i.e. getting a (partial) loan to buy a car, from family members, rather than a bank:

*“(Dejn) Mal-ġenituri bil-karozza. Eżempju huma jħallsu nofsha u jien inħallas il-bqija bilmod.”*

Some research participants also manifested concern about a trending consumerist and materialistic lifestyle characterized by short-term gratification. Participants exemplified with ICT commodities, such as branded mobile phones:

*“Kulhadd eżempju b' 'IPhone' fil-klassi. Tibda tara kif l-affarijiet ma saru xejn.”*

#### *Assets and resources*

Kin emerged as an asset to PSSS' access to commodities that they considered as positively impacting their lifestyle, such as for example buying a car:

*“(Dejn) Mal-ġenituri bil-karozza. Eżempju huma jħallsu nofsha u jien inħallas il-bqija bilmod.”*

Other participants' household and lifestyle is facilitated by family income and financial assets, that also allow respective students to manage their own assets more easily and, in the case of the participating cohort, with a more long-term perspective:

*Għandna art fejn jahdem missieri, li jkolli art hi tajjeb ħafna. Mhiex faċli taqbad tixtri art, kollox għola speċjalment propjeta'. Bħala studenta għalissa nfaddalhom, inżomhom fil-bank.*

### *Limitations*

Representatives of PSSS factored in the stress limitation as part of their cohort's lifestyle, particularly to facilitate their mobility (due to what they consider as inefficient public bus transport) by paying for driving lessons and purchase a private car:

*“Trasport pubbliku mhux dejjem puntwali, jew anqas hi frekwenti...”*

*“Inħossni 'stressed' biex infaddal għal karozza. Ikolli nlahħaq ma' studju u xogħol, licenzja eċċ.”*

The PSSS cohort identified social class difference as pervasive in contemporary society, with particular reference to lower social classes. Analysis shed light in the implication of such classes' disadvantaged access to resources, which in turn, affects these classes' household and lifestyle trends.

*“Il-livell (klassijiet) baxxi tas-soċjeta' għadhom jeżistu, avolja qegħdin '2018'.”*

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

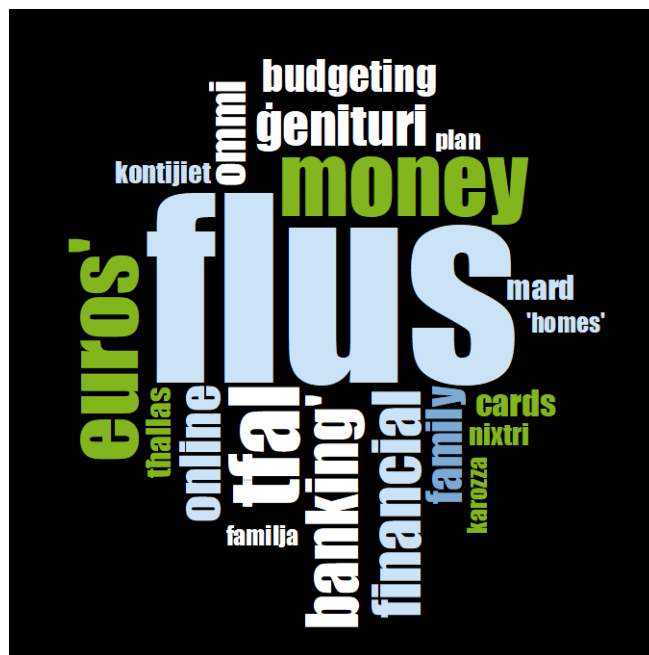
**Figure 1**  
**Word cloud - PSSS household and lifestyle**  
**Twenty (20) most frequent words**

<b>Word</b>	<b>Length</b>	<b>Count</b>	<b>Weighted Percentage</b>	<b>Similar Words</b>
flus	4	72	1.56%	flus
money	5	29	0.63%	money, money'
tfal	4	29	0.63%	tfal
'euros'	6	28	0.61%	'euros', 'euro', 'euros'',
'banking'	8	22	0.48%	bank, banking
'financial'	9	21	0.46%	financial
ġenituri	8	18	0.39%	ġenituri
'online'	6	18	0.39%	'online'
family	6	16	0.35%	'families', 'family'
ommi	4	16	0.35%	ommi
'budgeting'	9	15	0.33%	'budgeting', 'budget'
'cards'	5	13	0.28%	'card', 'cards'
mard	4	12	0.26%	mard
thallas	7	12	0.26%	thallas
kontijiet	9	11	0.24%	kontijiet
nixtri	6	11	0.24%	nixtri
familja	7	10	0.22%	familja
karozza	7	10	0.22%	karozza
'homes'	7	10	0.22%	'homes', 'home'
'plan'	4	10	0.22%	'plan', 'planning'

These results inform on the vocabulary terms preferred by the sample representing the PSSS cohort to refer to items, concepts and practices related to the financial aspects of household and lifestyle.

**Table 1**  
**List - PSSS household and lifestyle**

## Twenty (20) most frequent words



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 PSSS cohort.

### Financial literacy and capability

#### *Trends*

There is evidence that kin and family trend among educators in financial literacy of the PSSS cohort:

*‘Mill-familja in generali.’*

*“Insibha difficli kieku nitkellem ma’ ‘outsider’.”*

*“Jien nitkellem fuq il-flus l-iktar mal-ġenituri u l-familjari.”*

There is also evidence that cost-saving trends within this cohort, such as waiting for the sales’ period to purchase commodities:

*“...jekk għandi ammont naf li aħjar ma nonfoqx kollox, nżomm naqra.”*

*“Eżempju tkun se tixtri xi haġa u taf li l-ġimgħa d-dieħla se jkun hemm is-  
'sales'..tistenna ftit biex tixtri.”*

#### *Assets and resources*

The critical stance manifested towards short-term gratification and commodified culture exemplified through pervasive purchases of branded mobile phones (earlier in this report) is an asset to enhanced financial education of PSSS.

Another identified asset is reluctance among some PSSS’ representatives to rely on what they consider to be unnecessary loans. A car purchase was provided as an example, possibly because its value depreciates:

*“Għal min jiddejjien għall-karozza, għalija qed tiddejjien għalxejn. Għal affarijiet neessarji, hemm 'ok' kontijiet. Imma affarijiet żejda, hela ta' flus.”*

This cohort’s dataset also featured good practices such as budgeting and careful or differentiated use of accounts for specific purposes, waiting for the sales’ period to buy commodities, reading reviews when shopping online and using reliable sites, honouring small debts with family, not answering scam calls and blocking related phone numbers:

*“Jien nagħmel 'weekly budget'.”*

*“Inżomm 'accounts' differenti.”*

*“Niġbed inqas flus mill-'ATM'. Ma nżommx ħafna 'cash'. Ma tantx nuża l-  
'card'. Bil-'cash' nara li għandek iktar kontroll fuq flusek milli kieku l-użu  
tal-'card'.”*

*“Nagħmlu ċertu ammont ta' flus fuq il-'card'. Mhux iż-żejjed.”*

*“...nitfa' ammont ta' flus mill-paga ġo bank u ma nmišshomx (għax  
fiżikament irid ninqala' biex immur niġbed mill-bank). Forma ta'  
dixxiplina.”*

*“...nippruvaw nagħzlu postijiet fejn m'għandix bżonn nonfoq daqshekk.”*



*“Eżempju tkun se tixtri xi haġa u taf li l-ġimgha d-dieħla se jkun hemm is-  
'sales'..tistenna ftit biex tixtri.”*

*“(Dwar xiri 'online') Il-'comments' li jkun hemm, eżempju, ma wasalx ,  
wasal mqatta’ jew mkisser, ma jaħdimx nagħti kas ir-'ratings', ir-  
'reviews'.”*

*“Nixtri ħafna ħwejjeg kif ukoll kotba 'online' kieku. Nuża 'reliable sites'.”*

*“Xtrajt 'mobile' din is-sena, ħalsituli ommi u bdejt natiha 100 ewro fix-  
xahar jien. Għandi stipendju ta’ '80 euros' u kif ukoll xi 'pocket money', ma  
kinitx faċli 'habba li trid flus biex toħroġ u hekk imma rnexxiet.”*

*“B’hekk tgħallimt li verament tkun trid xi haġa, trid tahdem għaliha. Anke  
kemm hu importanti li ġġemma.”*

*“Gie li ġraltli li jċempluli, imma qbadt ma nwegibx.”*

*“Nagħmlu 'blocked' in-numru”*

Participants also manifested awareness of institutional financial safety arrangements, such as alert messages:

*“Dejjem nirċievi 'sms' meta nonfoq il-flus jekk huwx 'ATM' jew ħanut...”*

Financial capability within this cohort was primarily associated with career progression, which might call for longer or more intense hours of work, yet data manifests a value attributed by this cohort to the reward of a higher salary:

*“Hemm bosta affariet (li jaffettwaw kumdita' finanzjarja)...Jekk taqla'  
'promotion', taqla iktar flus. Vera minn aspett ħa jkollok iktar xogħol imma  
ser tara l-frott.”*

Fieldwork also yielded evidence of trade union support within this cohort, particularly those trade unions that are profession or trade or sector specific. The cohort also identified limitations of trade union action:

*“F’g’ieh il-gustizzja pero’ naqbel mat-’trade unions’.”*

*“Aħjar ikun hemm ’trade unions’ ’specific’ kif hawn, għax żgur ikunu jifhemu iktar milli wahda generali.”*

*“Ikun hemm naq’a ingustizzja ija jekk l-’employer’ idur kontra ’employee’ għax din tkun go ’trade union’. Ma’ ċertu individwi/gruppi, bħal-korp tal-pulizija, diffiċli forsi ija li jaqbu jistrakjaw, pero’ so perhaps ikunu iktar sensittizzati.”*

### *Limitations*

Mobility issues were associated with limitations in financial capability of this particular cohort, particularly as regards paying for driving lessons and car purchase:

*“Inħossni ’stressed’ biex infaddal għal karozza. Ikolli nlahħaq ma’ studju u xogħol, licenzja eċċ.”*

This cohort identified also limitations of financial literacy affecting their cohort due to limited exposure in formal education:

*“Naħseb ħafna affarijiet illi nitgħallmu ma nużawhomx u affarijiet fejn vera għandna bżonnhom, limitati qegħdin. Kif eżempju nfaddal? Kif nista’ nuża l-Bank ’to the best of its capabilities’?”*

*“Għamilt tlett snin nistudja ’Accounts’ u xorta ma nafx kif jaħdem Bank. Rajtha din meta mort biex nifthu kont.”*

Gaming was also mentioned a worrying, possibly (partly) hidden ail:

*“Nemmen li Malta għandna problema fil-’gaming’ u anzi ma tidhirx daqshekk.”*

Beyond their cohort. limitations to financial capability identified by representatives of this cohort included ill health. A degree of financial literacy was simultaneously testified by the cohort’s awareness of associated possibilities, such as downtime, job loss and consequential job search:

*“Hemm bosta affariet (li jaffettwaw kumditja' finanzjarja). Haga prinċipali hu l-mard. Meta xi hadd jagħmel żmien ma jaħdimx, familtu taqa' lura. Anke meta jirkurpa u sakemm ssib ix-xogħol.”*

The cohort also exhibited critical engagement with carrying too much cash in hand, associating it with the higher likelihood of spending without need:

*“Niġbed inqas flus mill-'ATM'. Ma nżommx ħafna 'cash'. Ma tantx nuża l-'card'. Bil-'cash' nara li għandek iktar kontroll fuq flusek milli kieku l-użu tal-'card'.”*

Work on a part-time basis, typically found within this cohort, was also associated with limited opportunity for trade union membership:

*“Ifhem jien 'part-time' għamilt, ma naħsibx li nassocja 'trade union' ma 'part-timers'.”*

### *Communication*

Figure 2 graphically presents the twenty (20) most frequent words found in the PSSS 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.

**Table 2**  
**List - PSSS financial literacy and capability**  
**Twenty (20) most frequent words**

<b>Word</b>	<b>Length</b>	<b>Count</b>	<b>Weighted Percentage</b>	<b>Similar Words</b>
flus	4	99	1.60%	flus
'banking'	8	49	0.79%	bank, 'bank', 'banking'
tfal	4	39	0.63%	tfal
unions	7	36	0.58%	'union', 'unions', 'union's', 'unions', 'unions'
trade	5	34	0.55%	'trade'

euros	6	30	0.48%	euros, euro, euro's, euros'
'money'	5	27	0.44%	'money', 'money's'
ommi	4	21	0.34%	ommi
'card'	6	20	0.32%	'card', 'cards'
'financial'	9	18	0.29%	'financial'
ġenituri	8	18	0.29%	ġenituri
xoġhol	6	17	0.27%	xoġhol
'online'	6	16	0.26%	'online'
thallas	7	16	0.26%	thallas
'safe'	6	16	0.26%	'safe'
'managers'	10	14	0.23%	'manager', 'managers', manage, management, managing
invest	6	14	0.23%	invest, investment, investments
tixtri	6	14	0.23%	tixtri
'bonds'	5	13	0.21%	'bonds'
iskola	6	13	0.21%	iskola

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

**Figure 2**  
**Word cloud - PSSS financial literacy and capability**  
**Twenty (20) most frequent words**



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 PSSS cohort.

### **Retirement capability**

#### *Trends*

PSSS focus group participants identified trends in residential care that might be required during retirement years, which they perceived as unaffordable:

*“Iva ġie li nibda nsewgi xi riklami u nara li 'packages' tal-'homes' jibdew minn 40 ‘euro’ fil-ġurnata. Minn fejn sa jiġu dawk?”*

As mentioned earlier, the PSSS cohort identified social class difference as pervasive in contemporary society, with particular reference to lower social classes. Analysis shed light on the disadvantaged access to resources affecting these classes and, consequently, their retirement capability:

*“Il-livell (klassijiet) baxxi tas-soċjeta' għadhom jeżistu, avolja qegħdin '2018'.”*

Notwithstanding data testifies research participants lacked interest or sufficient knowledge about their cohort's prospective pension and retirement capability, save for a limited generic reference to online tools and sources:

*“Online. Imma 'to be honest' qatt ma ċċekkajt.”*

#### *Assets and resources*

PSSS focus group data features a preventive approach in planning for retirement years:

*Inkisser moħħi naħseb kif nista' nagħmel iktar flus bħal 'overtime'. Aħjar inbati issa ħalli 'l quddiem insibhom.”*

#### *Limitations*

PSSS focus group participants identified cost of living trends concerning residential care during retirement years as a limiting trend:

*“Iva ġie li nibda nsewgi xi riklami u nara li 'packages' tal-'homes' jibdew minn 40 'euro' fil-ġurnata. Minn fejn sa jiġu dawk?”*

Beyond their cohort, research participants identified the elderly as a vulnerable social group:

*Anzjani jiddispjaċini għalihom, għax xi kultant forsi m'għandhomx l-għarfien biex jiproteġu lilhom infushom.*

#### *Communication*

**Figure 3**  
**Word cloud - PSSS retirement capability**

## Twenty (20) most frequent words



Figure 3 graphically presents the twenty (20) most frequent words found in the PSSS 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 PSSS cohort to refer to items, concepts and practices related to retirement capability.

**Table 3**  
**List - PSSS retirement capability**  
**Twenty (20) most frequent words**

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	39	1.29%	flus
pensjoni	8	19	0.63%	pensjoni
'financial'	9	18	0.60%	'financial'
'money'	5	18	0.60%	'money'
'pension'	7	16	0.53%	'pension', 'pensions'
tfal	4	15	0.50%	tfal
'online'	6	13	0.43%	'online'
euros	6	13	0.43%	euro, euro's, euros, euros'
'homes'	7	12	0.40%	'homes', 'home'
bank	4	11	0.36%	bank
'insurance'	9	10	0.33%	'insurance'
'plan'	4	10	0.33%	'plan', 'planning'
'events'	6	9	0.30%	'events'
'redundant'	9	9	0.30%	'redundancy', 'redundant'
familja	7	9	0.30%	familja
ġenituri	8	9	0.30%	ġenituri
ommi	4	9	0.30%	ommi
'cards'	5	9	0.30%	'card', 'cards'
'honest'	7	9	0.30%	'honest'
'experienced'	11	8	0.27%	'experienced', 'experiencing'

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 PSSS cohort.

### **End-user engagement with awareness campaigns**

#### *Trends*

Focus group participants did not explicitly identify trends within their cohort's engagement with an awareness campaign.

Notwithstanding, it can be inferred (from the analysis discussed earlier in this report) that campaign initiatives that are communicated online, within community fora (such as youth hubs and scout groups) and in spaces associated with youth leisure (such as cinema, bowling, bars), post-secondary schools, driving schools and public transportation (such as bus stops and buses) have the potential to trend among members of this cohort.



### *Assets and resources*

Nationally, the vast majority of this cohort are digital natives, as sample participants. Consequently, their proclivity towards Information and Communication Technology is an asset and a resource when considering their engagement with the content and message of an awareness campaign.

In view of earlier discussion in this report, online gaming could be an engagement / dissemination platform for this campaign.

Their networks and living spaces should also be considered as assets and resources. As explained earlier in this report, family and primary groups are highly relevant to this cohort, together with employers and working environments associated with seasonal and/or part-time work. On a slightly lesser scale, trade unions may also be used as outreach platforms:

*“Aħjar għaliġa tkun ġo 'trade union', ikollok xi ħadd jaqbeż għalik...*

### *Limitations*

Focus group participants did not explicitly identify limitations that would inhibit their cohort's engagement with an awareness campaign.

Notwithstanding, it can be inferred (from the analysis discussed earlier in this report) that representatives of the teenagers' cohort have limited mobility and expenses associated with such mobility limitations (such as cost of driving lessons, driving test, car purchase etc.).

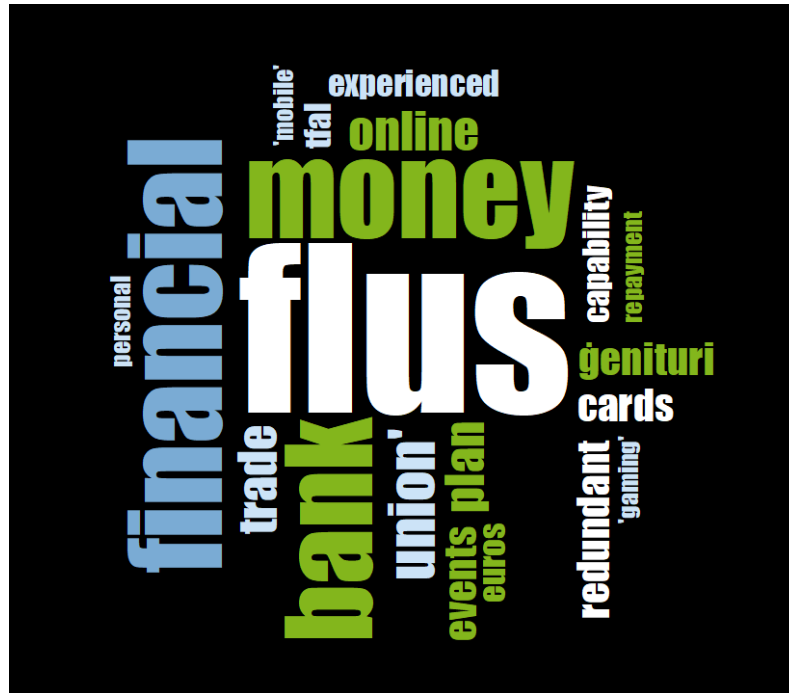
Consequently, the campaign's outreach has to reach out to post-secondary schools, as well as to local organizations, such as youth hubs and scout groups.

### *Communication*

Figure 4 graphically presents the twenty (20) most frequent words found in the PSSS focus group data that was coded as related to end-user engagement with awareness campaigns. The same analysis results are presented in table format in Table 4.

#### **Figure 4**

**Word cloud - PSSS end-user engagement with awareness campaigns  
Twenty (20) most frequent words**



These results inform on the vocabulary terms preferred by the sample representing the PSSS cohort to refer to items, concepts and practices related to end-user engagement with awareness campaigns.

Moreover, they shed light on the quantitative relevance that each word had when the focus group discussion focused on end-user engagement with awareness campaigns. In other words, on the frequency of the specific words tabulated above during the fieldwork with the sample of the PSSS cohort.

**Table 4**  
**List - PSSS end-user engagement with awareness campaigns**  
**Twenty (20) most frequent words**

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	29	1.12%	flus
'money'	5	18	0.69%	'money',
'financial'	9	18	0.69%	'financial'
bank	4	17	0.65%	bank
'union'	6	11	0.42%	'union', 'unions', 'union's' 'unions'
'plan'	4	10	0.38%	'plan', 'planning'
'trade'	5	10	0.38%	'trade'
'online'	6	10	0.38%	'online'
ġenituri	8	9	0.35%	ġenituri
'cards'	5	9	0.35%	'card', 'cards', 'cards'
'events'	6	9	0.35%	'events', 'events'
'redundant'	9	9	0.35%	'redundancy', 'redundant'
'capability'	10	8	0.31%	'capabilities', 'capability'
euros	5	8	0.31%	euro, euro's, euros, euros'
'experienced'	11	8	0.31%	'experienced', 'experiencing'
tfal	4	8	0.31%	tfal
'gaming'	8	7	0.27%	'gaming'
'repayment'	9	7	0.27%	'repayment', 'repayments'
'mobile'	8	7	0.27%	'mobile'
'personal'	8	7	0.27%	'personal', 'personally'

## **Main conclusions and recommendations**

### *Culture and lifestyle*

Representatives of this cohort are on the threshold of adulthood and indeed already experiencing issues, demands and action-consequence situations that require a relatively sophisticated extent of financial literacy and capability - particularly to satisfy communication, study and mobility requirements, such as purchasing mobile phones, laptops, paying for driving lessons or transport and purchasing a car.

The campaign should dwell on the identified assets that include sensitization to financial alerts, use of Internet banking and other ICT-based financial services.

The campaign needs to emphasize retirement capability because this was an area where focus group participants manifested relatively little interest and literacy.

### *Communication*

A targeted awareness campaign is likely to engage PSSS if the content dwells on lifestyle demands identified above, such as purchasing mobile phones, laptops, paying for driving lessons or transport related to night life and getting a loan to purchase a car.

Given limited mobility of some members of this cohort and their high digital literacy, the communication of the targeted awareness campaign is more likely to be successful if online platforms are used – including gaming sites, vlogs and social media.

Other communication fora include spaces that PSSS are likely to engage with such as post-secondary schools of course, driving schools and spaces associated with public transportation (such as bus stops and buses) and private transportation (taxis and minivans), as well as youth hubs, night clubs, beaches, cinemas, and work environments associated with part-time and seasonal work.