

Pre-Campaign Focus Group Report

TEENAGERS

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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 teenagers 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

Data show that teenagers are likely to discuss money matters concerning pastimes and interests with friends.

“Għax (mal-ħbieb) gie li nitkellmu dwar kif nixtru l-logħob jew hekk u dwar kif se ngibu l-flus.”

In terms of lifestyle, most of their income derives from family donations and their expenditure can include buying food and drinks from school (or youth centres’) tuck shop (food kiosk). Some focus group participants critically commented that this may be practised unsustainably:

“Hemm min jixtri kollox mit-‘tuck shop’...”

There is data that testifies to a trending online shopping, facilitated by caregivers’ credit card:

“(Xiri ‘online’) Bil-‘card’ – bil-‘VISA’ tal-‘mummy’.”

Indeed, online gaming trends as a commodity:

“Pero’ ija gie li shabi ihallsu għal logħob ‘online’, kif ukoll ‘subscriptions’.”

Beyond their cohort, representatives of the teenagers’ group also commented using a somewhat critical stance on how society and communities use money as a reward, sometimes unnecessarily, exceedingly or not in a holistic manner:

“Il-flus donna dejjem sirna nużawhom għal ‘reward’ bħal meta jaqgħu s-snien tagħna, nagħtu ‘reward’ ‘ħabba f’hekk’.”

Assets and resources

Within this cohort, access to resources was associated with donations from kin, for example grandparents:

“Anki tmur għand in-nanna tagħtik xi ħaġa...”

Beyond their cohort, teenagers identified career progression as an asset to more financially sustainable households and lifestyles, due to related salary increase:

“Tizdidlek il-paga eżempju billi tieġu 'promotion'...”

Limitations

Teenagers identified purchase of daily snacks (as opposed to eating homemade lunches) as a lifestyle trend that is practiced in an unsustainable way within their cohort:

“Hemm min jixtri kollox mit-'tuck shop'...”

Lifestyle limitations associated with the teenage cohort included effects of household limitations, particularly when affected by loss of regular income, such as in the case of redundancy and unemployment:

“...ġenituri tal-ħabiba tiegħi, saru iktar dipendenti fuq il-paga tal-'mummy' tagħha, li kienet iktar baxxa minn ta' missierha. Awtomatikament kellhom inaqqsu naqa' minn xi 'luxury goods' li kienu jinqdew bihom qabel. Bħal eżempju: 'lunch' iġġibu mid-dar, tixtri 'cheaper brands'. Affarijiet zgħar imma tħosshom insomma.”

Communication

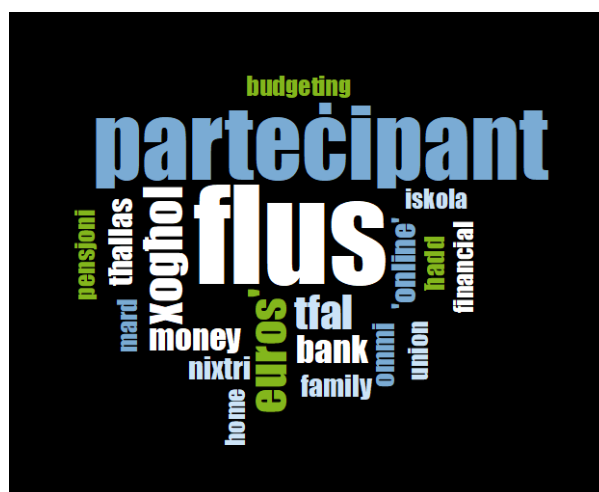
Figure 1 graphically presents the twenty (20) most frequent words found in the teenagers' focus group data that was coded as related to household and lifestyle. The same analysis results are presented in table format in Table 1.

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

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	91	1.94%	flus
partecipant	11	67	1.43%	partecipant
xoghol	6	31	0.66%	xoghol
'euros'	6	30	0.64%	'euros', 'euro', 'euros'
tfal	4	26	0.55%	tfal
bank	4	20	0.43%	bank, 'bank' 'banking'
'money;	5	18	0.38%	'money'
'online'	8	15	0.32%	'online'
thallas	7	15	0.32%	thallas
nixtri	6	14	0.30%	nixtri
ommi	4	13	0.28%	ommi
'family'	6	13	0.28%	'families', 'family'
hadd	4	12	0.26%	hadd
'budgeting'	9	11	0.23%	'budget', 'budgeting',
'home'	4	11	0.23%	'homes', 'home'
'union'	5	11	0.23%	'union', 'union's', 'unions', 'unions'
'financial'	9	11	0.23%	'financial'
iskola	6	11	0.23%	Iskola, skola
mard	4	11	0.23%	mard
pensjoni	8	11	0.23%	pensjoni

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

Table 1
List – Teenagers 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 teenagers' cohort.

Financial literacy and capability

Trends

There is evidence that kin, family, community groups formal and non-formal educators trend among educators in financial literacy of the teenagers' cohort:

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

“Ommi kienet xtratli karus. Dejjem qisu kien hemm dak is-sinjal biex tħeġġiġni nieħu ħsiebhom dawn il-flus. Imbagħad bdejt naħseb fuq il-flus tiegħi fl-eta' ta' 13.”

“Anke l-Mużew tħallimna naq'a, kif ukoll mill-iskola”

There is evidence of savings and budgeting trends within this cohort, although budgeting is engaged with in a basic way, not technologically assisted:

“Jien nagħmel 'weekly budget'.”

“...il-bqija 'I save up'”

“Kollox minn mohħi 'to be honest'.”

“Nagħmel kollox mentalment.”

“Ija nieħu 'lunch' miegħi l-iskola. Façli naqbad nixtri mill-ħwienet.”

Assets and resources

Analysis also shed light on how kin are an asset to the cohort's financial literacy since some data refers to asking parents for financial advice:

“Billi staqsejt lil missieri għax hu bankier...”

In analysis the above is clearly intersecting with the professional background of the parent concerned. Consequently, the implication that cultural capital is an asset to financial literacy of this cohort.

Formal education was also mentioned as an asset to financial literacy within this cohort:

“...meta kellna l- 'Euros' kienu għallmuna xi haġa l-iskola biex nindunaw liema huma l-foloz.”

Teenage research participants also manifested proclivity towards earning, presently via home chores rewarded with pocket money (as opposed to pocket money that is given freely) and early seasonal employment to gain work experience:

“Iva (sistema ta' 'pocket money') nemmen li taħdem speċjalment meta jagħtuk xi ħaġa in ritorn ta' dak li għamilt bħal eżempju...taħsel il-platti. Għal kull ġimgħa tagħmel l-ammont ta' affarijiet li jgħidulek imbagħad tinghata flus għalihom.”

“Tajjeb li tagħti l-flus pero' mhux iż-żejjed. Tfal trid ddarihom biex ifendu għal rashom ukoll. Jaħdmu għall-flus.”

“‘Summer job’ l-aħjar. Anke biex tidra xogħol, mhux taqbad tidħol fuq ix-xena tax-xogħol ‘l quddiem bla esperjenza.”

A proclivity towards saving was also identified, particularly as a measure to safeguard from unwanted situations, such as not being able to pay a mortgage repayment:

“Tixtri minn ċertu ħwienet, bil-'bulk', mingħand 'wholesalers' bħal 'detergents'.”

“Għalhekk nixtieq ingemma ħalli ma jkollix dal-problemi. Imur inkellem lil eżempju bank, biex forsi nkun nista' nħallas bis-shiħ pagament ta' wara.”

The above data also show that the participants were financial literate enough to suggest dealing with difficult repayments through the official channels. Data below testifies to relatively sophisticated knowledge about debts, that distinguishes between legal and illegal sources:

“Hemm dejn u dejn. Bejn dak li hu mal-Bank u bejn dak li hu 'black market'. 'So' dawn huma differenti ħafna.”

Data inferring awareness of the market value of property and of human capital (high qualifications) in Malta at the time of the study also testify to a degree of financial literacy and a penchant for relatively long-term investment, rather than short-term gratification:

“Nixtri post kieku (nixtieq nagħmel investment) probabbli. Propjetà.”

“L-istudju mportanti ħafna wkoll. Jaffettwa l-karattru u l-perseveranza ta’ dak li jkun.”

Further data refers to good practices associated with a good level of financial literacy, such as cautionary online behaviour. Beyond the cohort’s immediate experience, data testify to knowledge of good practices in addressing redundancy and unemployment:

“L-‘accounts’ iridu jkunu ‘safe’, tvarja ‘passwords’ ukoll.”

“‘Tirregistra mal-gvern biex tiehu xi benefiċċji.’”

“Tipprova ssib xogħol ieħor malajr kemm jista’ jkun.”

“(F’każ ta’ self) Trid tkun tafdah għax jekk ma tkunx tafdah ma tkunx taf x’sse jagħmel bihom...tara għalxiex tkeċċa (mix-xogħol) l-ewwel u ssaqsi...”

Data analysis shed light on a critical approach to gaming and gambling within this cohort, even when these are practised in traditional ways, such as bingo in Malta or subtle ways, such as ‘innocent’ games accessible through social media:

“Anke f’‘coffee morning’, bħal tombla. Trid tħallas għaliha, apparti li hemm ukoll ix-xiri ta’ pakketti. Il-pika tkun hemm kemm biex tirbaħ u kemm bejn sħabek/kollegi li forsi xtraw iktar minnek eċċ.”

“Hemm ċertu logħob ‘addictive’ tasal tħallas għalihom, bħal ‘Farmville etc’. Qabel kienet tilgħab ‘Super 5’ ommi, imma issa qatgħathom. ‘One off’, forsi nilgħabu wieħed. Dawn l-affarijiet ma tantx jagħmlu bija.”

There is evidence that this cohort can read through peer group pressure and contexts that are conventionally not associated with gaming and gambling, such as local and community clubs like scout groups and band clubs. Such knowledge and approach are assets to financial education, endowing this cohort with a resource:

“Vera anke eżempju kazini, 'scouts', kollha hemm l-azzard tal-flus u l agħar għax ma tarahomx joħorġu.”

Teenagers’ representatives also manifested financial literacy when expressing critical and informed comments on financial retirement capability due to demographic changes, including low fertility rate, ageing population and migration:

“Popolazzjoni tal-Maltin qed tonqos. L-adoloxxenti ta' issa mhux sa jlaħqu mal-popolazzjoni kbira ta' anzjani fil-futur. Allura aħna m'aħniex sa nlaħqu l-flus tagħna, it-taxxi tagħna biex nirkupraw ta' haddieħor.”

They also manifested critical awareness of relatively current events on when discussing Bitcoin and similar investments in the light of associated risks:

“Hawn ċertu nies jaraw kbir ukoll. Jinvestu u mbaġħad jispiċċa kollox fix-xejn bħalma kien hemm tal-'Bitcoin' eżempju.”

Capability of a critical stance was also manifested with reference to traditions and rituals that use money to reward behaviour, such as tooth fairy monetary rewards for children when they lose a tooth:

“Il-flus donna dejjem sirna nużawhom għal 'reward' bħal meta jaqgħu s-snien tagħna, nagħtu 'reward' 'ħabba f'hekk”.

Evidently, there is an implication in the data that participants deemed this unnecessary, exceeding or not done using a holistic approach:

Limitations

Although research participants manifested critical awareness towards gaming and short-term monetary gratification and insufficiently justified monetary rewards as explained earlier in this report, it is evident that these are also among the limitations that make the teenage cohort vulnerable to limited financial literacy and capability.

Data that corroborate this analysis include:

““*Hemm ċertu loġhob 'addictive' tasal thallas għalihom, bħal 'Farmville etc'.*”

““*Vera anke eżempju każini, 'scouts', kollha hemm l-azzard tal-flus u l aġhar għax ma tarahomx joħorġu.*”

Communication

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



Figure 2 graphically presents the twenty (20) most frequent words found in the teenagers’ 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 teenagers’ cohort to refer to items, concepts and practices related to the financial literacy and capability.

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

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	118	1.89%	flus
partecipant	11	67	1.07%	partecipant
'banking'	8	47	0.75%	'bank', bank, 'banking'
xoghol	6	40	0.64%	xoghol
'unions'	7	39	0.62%	'union', 'union's', 'unions', 'unions'
'trade'	5	37	0.59%	'trade'
tfal	4	36	0.58%	tfal
euros	6	32	0.51%	euros, euro, euro's, euros'
tixtri	6	20	0.32%	tixtri
thallas	7	19	0.30%	thallas
iskola	6	18	0.29%	iskola
ommi	4	18	0.29%	ommi
'money'	5	16	0.26%	money
'safe'	6	15	0.24%	'safe'
'card'	6	15	0.24%	'card', 'cards'
ammont	6	14	0.22%	ammont
'online'	8	13	0.21%	'online'
tahdem	6	13	0.21%	tahdem
xahar	5	13	0.21%	xahar
bejn	4	12	0.19%	bejn

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 teenagers' cohort.

Retirement capability

Trends

Despite their young age, teenagers reflect on retirement years, particularly in view of national demographic changes that yield an ageing population:

“Kemmi -il darba nahseb fuqha. Nimmaginani 'relax' meta ngħalaq 50-60. Te' u biskuttini kollni mdawwar fin-natura.”

“Popolazzjoni tal-Maltin qed tonqos. L-adoxxenti ta' issa mhux sa jlaħħqu mal-popolazzjoni kbira ta' anzjani fil-futur.”

Assets and resources

Teenage research participants manifested intent to save for retirement years as well as making will provisions to facilitate kin after one's death:

“Mhux il-flus kollox, pero' jekk nista' nagħmel 'overtime' eċċ biex nibqa' jkolli flus.”

“Tajjeb li tagħmel it-testament, speċjalment meta jkollok it-tfal. Tagħmilha għal 'safety reasons', biex isserraħ moħħok.”

They referred to Internet tools and sources as source to obtain information on retirement, although in a very generic manner

“Fuq l-Internet...”

Limitations

Teenagers manifested a relatively in-depth assessment on their cohort's pension and retirement capability prospects: in the light of national demographic trends:

“Popolazzjoni tal-Maltin qed tonqos. L-adoxxenti ta' issa mhux sa jlaħħqu mal-popolazzjoni kbira ta' anzjani fil-futur. Allura aħna m'aħniex sa nlaħħqu l-flus (tal-pensjoni) tagħna, it-taxxi tagħna biex nirkupraw ta' haddieħor.”

Communication

Figure 3
Word cloud - Teenagers retirement capability
Twenty (20) most frequent words



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

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

Word	Length	Count	Weighted Percentage	Similar Words
partecipant	11	67	2.24%	partecipant
flus	4	58	1.94%	flus
xoghol	6	24	0.80%	xoghol
pensjoni	8	23	0.77%	pensjoni
euro	4	15	0.50%	euro, euros, euros'
'homes'	7	13	0.43%	'homes', 'home'
'pension'	7	12	0.40%	'pension', 'pensions'
tfal	4	12	0.40%	tfal
'union'	5	11	0.37%	union, union', unions, unions'
'online'	6	10	0.33%	'online', online
tixtri	6	10	0.33%	tixtri
'trade'	5	10	0.33%	'trade, trade
bank	4	9	0.30%	bank
'financial'	9	8	0.27%	financial
partecipanti	12	8	0.27%	partecipanti
'overtime'	10	7	0.23%	'overtime'
iskola	6	7	0.23%	iskola
'money'	5	7	0.23%	'money', 'money's'
aktar	5	6	0.20%	aktar
dawk	4	6	0.20%	dawk

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 teenagers 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 schools and public transportation (such as bus stops and buses) have the potential to trend among members of this cohort.

Assets and resources

Members of this cohort are digital natives. 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.

“Il-ġenerazzjoni ta' llum inklinati hafna għat-teknoloġija.”

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:

“Missieri kien wissieni biex noqgħod attent.”

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 thus the campaign's outreach has to reach out to secondary and 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 teenagers' 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 - Teenagers end-user engagement
with awareness campaigns
Twenty (20) most frequent words



These results inform on the vocabulary terms preferred by the sample representing the teenagers' 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 teenagers' cohort.

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

Word	Length	Count	Weighted Percentage	Similar Words
partecipant	11	67	2.60%	partecipant
flus	4	48	1.86%	flus
xoghol	6	24	0.93%	xoghol
bank	4	15	0.58%	bank
'union'	6	14	0.54%	'union', 'union's', 'unions', 'unions'
'trade'	5	13	0.50%	'trade'
euro	4	10	0.39%	euro, euros
tixtri	6	10	0.39%	tixtri
ammont	6	8	0.31%	ammont
'financial'	9	8	0.31%	'financial'
partecipanti	12	8	0.31%	partecipanti
'online'	8	7	0.27%	'online'
iskola	6	7	0.27%	iskola
'money'	5	7	0.27%	'money'
pensjoni	8	7	0.27%	pensjoni
tmur	4	7	0.27%	tmur
ħajja	5	7	0.27%	ħajja
ħanut	5	7	0.27%	ħanut
'gaming'	8	6	0.23%	'gaming'
aktar	5	6	0.23%	aktar

Main conclusions and recommendations

Culture and lifestyle

Representatives of this cohort exhibited a relatively sophisticated extent of financial literacy and capability - particularly to satisfy communication, study and mobility requirements, such as use of home made lunches, budgeting and saving.

The campaign should dwell on the identified assets that include sensitization to risks of gaming and gambling, even when these take place in seemingly-'innocent' contexts.

Despite their young age, focus group participants manifested interest in retirement years, yet very little knowledge of retirement capability, save for practices that are overlap with financial literacy capability, such as budgeting, saving etc.

Communication

A targeted awareness campaign is likely to engage teenagers if the content dwells on the lifestyle trends and assets identified above, such as paying for private transport (minivans taxis), mobile phones and Internet subscriptions.

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 teenagers are likely to engage with such as secondary and post-secondary schools, spaces associated with public transportation (such as bus stops and buses) and private transportation (taxis and minivans), as well as youth hubs and young teenage leisure outlets, such as beaches, bowling and cinema.

As explained earlier, participants indigenous community and traditional ways of living, speaking and thinking. Therefore, communications that draws on this kind of cultural capital is also likely to be familiar, accessible and effective with the LIEP cohort.

Schools, community spaces, banks and state offices are contexts that LIEP representatives associated with financial and retirement literacy, together with online open access platforms. Therefore, it is being recommended to disseminate campaign content using these spaces.