

Post-Campaign Focus Group Report

WIDOWS

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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 widows and widowers in Malta held on the 7th October 2020.

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 organise the structure of this report.

Household and lifestyle

Trends

The focus group discussion yielded data showing differences between the households and lifestyles of the participating widow/ers. At the time of the focus group, some participants were in employment, others inactive. None were seeking employment. They all lived in family-owned property; most lived on their own and owned the property they lived in. Only one or two had daily contact with relatives. Indeed, most complained about needing more support or about feeling lonely or unhappy:

Jien b'hamest itfal gejt wahdi, ir-raġel ilu 12-il sena mejjet u t-tfal kollha żżewwgu. Wara ftit li miet hrigt naħdem għax kelli 58 u komplejt naħdem. Kif iżżewwget it-tifla bgħett id-dar u xtrajt post eżatt hdejha biex ngħid għandi il-post tiegħi.

Jien użufрутtwarja u kollox hallast jien għax it-tfal kollha kellhom l-ispejjeż u kont hallastilhom kollox.

Imma hajja iebsa meta jmut ir-raġel, jien mietli ta' 50 fil-birthday, kien għadu żgħir u jien kull ma kelli 49. Imbagħad inqalghet l-oħra malajr malajr (miet it-tifel ukoll)....imma t-tifel (l-ieħor) bix-xogħol fil-ġebel ma jistax joqgħod jigrri warajja...la jkunu miżżewwgin ikollhom il-familja tagħhom. Waħdek il-hajja iebsa. U anke ta' bilejl li tkun waħdek kerha.

Variations also existed in social life and related expenses. The expenses of most participants related to household maintenance and healthcare. Only a very small minority mentioned travelling for leisure:

Issa qed nixtri ċertu pilloli għax ma nistax ngħaddi mingħajrhom....

... jekk għandek xi pinnoli li ma tistax tgħaddi mingħajrhom tixtrihom ikollok.

...jekk ċerti vitamini jew ċerti pills trid tixtrihom, imbagħad hemm id-dawl u l-ilma qed jigrini għali u inċempillhom imma għal xejn. L-ispejjeż tad-dar bilfors għax kollox jinqala'.

...bħal ma qalu ċerti pinnoli il-gvern ma jtihomlniex u qed nonfoq mija fix-xahar. Huma pinnoli għaz-zokkor immail-gvern ma jtihix imma lili

jghinuni hafna dawn il-pinnoli. Ghandi mat-80 ewro fix-xahar huma biss wahedhom. Imbagħad għandi tat-thyroid, għandi ċertu vitamini, u kull x'hin tmur għand it-tabib jew il-professur dejjem jordnali. Għandek xi 60 jew 70 tiegħu, ta' idejh, għax tinqeda privat u trid tistenna ukoll. U barra minn hekk li jnefkek jerga'...

Jien nimmanigja fil-flus, daqqa ingemma u daqqa nonfoqhom għax xi safra nagħmilha u hekk. Ma ngergirx. Jekk ikolli iktar aħjar imma jien kuntent bl-inkun...

Participants also manifested self-restraint on gambling and gaming, whilst one participant manifested disdain towards elderly persons who engage with gambling as a vice:

Rajt ta anzjani jilgħabu 60 ewro l-lottu imbagħad ma sservihiex il-pensjoni. Trid tkun bil-għaqal imbagħad, heqq...

Xi kultant nilgħab is-Super 5

Niehu xi wiehed biss imma...mhux biljett wiehed jitla'!?!.. Dejjem irrid nirbaħ mingħajr ma nilgħab.

Assets and resources

Most participants explained their financial assets and resources for household and lifestyle expenses comprise their own pension (particularly widowers) or their late husband's pension (widows) and personal savings:

...ħadt il-pensjoni tiegħu.

Jien dik ix-xi ħaġa għandi bżonnha peress li nkun irrid nixtri ċertu pinnoli.

Finanzjarjament għandi il-pensjoni tar-raġel...

Limitations

Limitations in household and lifestyle intersected with the late middle-age to early elderly age bracket that participants pertained too – periods in life when health limitations are more likely to emerge with an impact on the extent of which one can take care of household chores and maintenance. It also transpired that, in matters of consumption or service-use, female

participants living alone (as opposed to widowers) were particularly vulnerable to abuse (financial, age or sex-based or sexual).

Jekk tikkmanda lil xi hadd jiġi jagħmillek xi maintenance fid-dar flok €500 iżommlok €700 għax inti tkun waħdek u jabbuża minnek.

Ġie li jekk tordna xi haġa ġie li ma jagħtihilekx 100% tajba, jgħidu 'U dik ngħaddu ż-żmien biha għax lnqqas taf xejn' għax ma jkollokx raġel miegħek. Ahna n-nisa ma nafux ċerti affarijiet daqs l-irġiel allura għandna dik id-disadvantage.

Ċertu nies japprofittaw ruhom għax isibuk armla, mhux fix-xiri biss imma f'kollox u jabbużaw minnek għax int waħdek, mara ta' ċerta età. Mhux biex tixtri prodott biss, inti qisek mormija, ha jaqbżek, jarawk żejda.

Jien l-iktar haġa li ddejjaqni, kif kienu qed jgħidu, li jkollok bżonn servizz u trid tqabbad in-nies. Il-biċċa il-kbira lanqas tkun tafhom... dik il-haġa li iddahhal in-nies id-dar ma nistax għaliha.

Jabbużaw minnha dik l-affari u ġie li anke sesswalment, 'habba dik qed nibża' ndahhal raġel fid-dar għaliex dawn mhux affarijiet illi jien għandi daż-żmien kollu imbagħad jiġi xi wieħed u jgħidlek, 'Nagħmluha dik? Aqtgħali xewqti'... u jekk tgħidlu le, kellu jkomplili u ma ġiex. U hallieli kollox hekk għax la għidtlu le ma jridx jiġi jkompli.

Communication

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

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



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

Table 1
List – Widows and widowers household and lifestyle
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
dar	3	10	1.06%	dar
raġel	5	9	0.95%	raġel
affarijiet	10	8	0.85%	affarijiet
għandi	6	7	0.74%	għandi
trid	4	7	0.74%	trid
konsumatur	10	6	0.63%	konsumatur
nies	4	6	0.63%	nies
bank	4	5	0.53%	bank
ewro	4	5	0.53%	ewro
kollha	6	5	0.53%	kollha
mara	4	5	0.53%	mara
waħdek	6	5	0.53%	waħdek
biss	4	4	0.42%	biss
b'100	5	4	0.42%	b'100, b'21, b'naqra, b'ħamest
daqqa	5	4	0.42%	daqqa
karozza	7	4	0.42%	karozza
kollox	6	4	0.42%	kollox
maintenance	11	4	0.42%	maintenance
naqra	5	4	0.42%	naqra
nistax	6	4	0.42%	nistax

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 widows' and widowers' cohort.

Financial literacy and capability

Trends

Responsible budgeting, saving for a rainy day and the distinction between needs and wants featured among the most pronounced trends of the widow/ers group:

...u nipprova inqassam, daqqa inwarrab hafna u daqqa inwarrab ftit...

...nipprova dejjem ngħaddi b'li għandi u dejjem immexxi.

L-ispejjeż tad-dar bilfors għax kollox jinqala'. Tmurlek il-fridge... imma għal grazzja t'Alla inmexxi tajjeb.

Rajt ta anzjani jilgħabu 60 ewro il-lottu imbagħad ma isservihex il-pensjoni. Trid tkun bil-għaqal imbagħad, heqq...

Jien nimmaniġja fil-flus, daqqa ngemma u daqqa nonfoqhom għax xi safra nagħmilha u hekk. Ma ngergix. Jekk ikolli iktar aħjar imma jien kuntent bl-inkun, jien b'21 Lira fil-gimgha u b'100 Lira fil-gimgha għext ukoll.

The majority of female participants' income comprised their late husband's pension. Even when these were entitled to a pension, they opted to take their late husband's pension because it was higher than theirs. Most participants expressed concerns with making ends meet, particularly for those who lost their spouse earlier when they were still raising dependent minors and for those who financially or emotionally supported other vulnerable relatives:

Ir-raġel kien gie boarded out u kien għadu żgħir tant li lanqas lahaq il-pensjoni imma imbagħad ħadt il-pensjoni tiegħu.

Jiena hdimt u tiegħi ma ħadthiex...għax tar-raġel kienet ogħla.

Finanzjarjament għandi il-pensjoni tar-raġel imma jekk ċerti vitamini jew ċerti pills trid tixtrihom, imbagħad hemm id-dawl u l-ilma qed jiġini għali u nċempillhom imma għal xejn. L-ispejjeż tad-dar bilfors għax kollox jinqala'.

... hafna spejjeż u id-dar trid tiegħu ħsiebha, maintenance trid iġġib in-nies u ta' naqra tgħidx x'jeħduli. It-tifel kien jagħmel, imma it-tifel bix-xogħol

fil-ġebel ma jistax joqgħod jigri warajja...la jkunu miżżewwġin ikollhom il-familja tagħhom.

...din naqra pensjoni fejn ha tlahhaq biha? Anzi issa ma'għadnix intiha (flus lit-tifla tat-tifel, armla wkoll) għax minn naqra li jkolli kont nagħtiha xi haġa żgħira. Issa kemm ilhom li kibru (n-neputijiet) u jaħdmu issa naqra differenti.

Jien vera illi r-raġel tiegħi miet ta' 61 imma hawn min imut żgħir u l-mara tkun għadha żgħira u jhallulhom it-tfal żgħar. Allura l-mara tbat biex rabbiet 2 itfal żgħar...

...m'ilux iltqajt ma' mara giet għandna il-Caritas iddisprata għax għadha kifromlot xahar u nofs ilu, diġa tajniha l-għajnuna darbtejn bl-ikel jigifieri u irriferejniha għal Food Bank.

Assets and resources

As mentioned earlier, participants placed value on saving money and practiced this as much as possible. A participant explained that having been involved in the management of household finances when her husband was still alive was an asset to coping once her spouse died:

Jien ilni 4 snin u nofs (armla) u mdorrija nqassam il-flus u l-finanzi għax kont minn qabel mar-raġel.

Additionally participants also placed value on having independent accounts and bank cards (independent from former spouse) explaining this was also an asset when having to deal with financial matters, particularly in the period that immediately followed the death of the spouse:

...għalhekk tajjeb li jkollok Cashlink inti u Cashlink hu. Tajjeb li ma jkollokx flimkien, hu kellu tiegħu u jien kelli tiegħi.

...jkollok accounts differenti għax ma tatfx x'jista' jinqala'.

It also transpired that support (including financial support), advice and protecting oneself from financial scams was sought from word of mouth

recommendations and primary groups (immediate family and community networks, whenever possible):

Jien niehu it-tifla meta ikolli bżonn immur il-bank ghax hi tifhem. M'ghandix prokura, imma kollox f'idejha. Jiena niffirma.

Peress li bdilt id-dar u bdejt mill-bidu ergajt, qatt ma sibt problema bhal ma sabet is-sinjura ta' qabli, kollha kkooperaw mieghi, it-tfal ukoll. Ghandi 2, daqqa jittawwal wiehed u daqqa jittawwal l-iehor fejn ma tantx nista' nifhem ghal certa affarijiet ghal post gdid.

Meta kelli l-mara hajja kelli il-prokura tal-mara. Inkella kif tista' taghmel l-affarijiet f'isimha?

... li jkollok bżonn servizz u trid tqabbad in-nies. Il-bicca l-kbira lanqas tkun tafhom, illum il-gurnata nipprova nara min huma jew nistaqsi lil ta' hdejja per eżempju...

Also as regards financial scams, a number of participants explained having experienced attempts involving receiving calls from foreign numbers on their mobile phones and one participant explained how she had resorted to seeking help from the police in this regard:

Darba minnhom fis-siegħa ta' bil-lejl ċempilt id-Depot. Ghidtlu ara taghmlux xi haġa, ghidtlu ghax nibza' nitfieh ghax jekk iċemplu t-tfal... Fis-siegħa ta' bil-lejl qegħdin iċempluli, xej' kull nofs siegħa jew kull kwarta, kull x'hin ifettilhom. Kienu ġennewni...huma jċemplu u jaqtaw biex iċempilhom lura.

Limitations

As mentioned earlier, widows in particular (yet not exclusively) expressed vulnerability to financial scams when purchasing products or paying for services. Additionally the focus group data analysis illuminated limitations in seeking support from authorities such as the Malta Competition and Consumer Affairs Authority. One focus group participants related this to broader socio-political shortcomings. More related data include the following:

... jien gie biex ibajjadli kamra hadli €200 ewro u spejjeż kollha għaliya. U ma jeżistux irċevuti dawn...

Jien hadt il-karozza għall-VRT u qalli t-tyre ta' quddiem irid jinbidel. Mort għand tat-tyres u qalli aħjar tbiddilhom l-4 li huma. U kelli nbiddilhom għax bżajt li ma jgħaddinix mill-VRT...ikunu miftehmin għax hu stess bghatni fejn kont qed nagħmel il-VRT, qalli 'mur għand dak...' Jien hekk nissussetta għax meta tkun mara waħedha ha japprofettaw ruħhom.

...hemm bżonn li jkun hawn xi hadd, xi hadd tal-konsumatur....affarijiet li għaddejt minnhom issa riċenti. Daħlu fuqi xi 3 darbiet bil-karozza u fl-aħħar kelli nicclaimja għax fl-aħħar faqawli quddiem u kelli nagħmilha bilfors. Daħħalt il-karozza għat-tiswija, x'għamlu? Mela kelli fanal tajjeb bidluhuli u għamluli wiehded aghar, kelli l-aircondition kien għadu gdid u għamluli wiehded qadim, il-wires tal-ignition bidluhom kollha u dil-karozza minn hamest elef ewro għabu tiswa elf jew elfejn....spiċċajt biex għabu l-pulizija li bghatni għand tal-konsumatur u qalli biex ma nergax nersaq 'l hemm lanqas biex nagħmel service. Sadanittant qed nisma' lil owner jgħid li ha jċemplu lil ministru biex tal-konsumatur ma jwiegħbunx. Din mhux lili biss grat..din hija il-korruzzjoni li hawn Malta u hadd ma jiflaħ għaliha. Hadd m'hawn biex jaqbeż għall-anzjan. Għax kieku tal-konsumatur tal-affari tagħhom imur xi hadd u jistma ix-xogħol u jfittxuh huma. Mhux trid tmur għand l-avukat u ta' 20 minuta jehodlok €300 biex jaħdimlek. Jien x'hin ċempilt lil tal-konsumatur, kumbinazzjoni irrispondietni u hi u tkellimni nisma' li xi hadd iehor qalilha 'Dak terfghux'...wegħbitni darba u wegħbitnix darb'ohra. Kieku tal-konsumatur tal-affari tagħhom, kieku dawn il-problemi kollha jinqataw.

Ilni 10 snin issa li graw dawn l-affarijiet imma jien nara ċertu affarijiet illi anke l-gustizzja x'hin tasal quddiemha minflok tipprova tissetiljak iktar tipprova tkissrek.

Participants also brought up that COVID-19-related limitations to financial capability, with special reference to using bank services:

Issa hafna mill-anzjani nirċievu ċ-ċekk u issa baġtulna biex immorru nifthu kont il-bank biex tmur hemm il-pensjoni. Issa biex niftaħ kont il-bank biex immur insarraġ irrid immur xi 4 darbiet il-bank..imma biċ-ċekk immur darba..il-bank il-kexxun tiegħi.

Issa harġet skema li l-ktieb tal-bank nehhewh, u qaluli biex nagħmel il-card imma ma nafx...Inkun irrid l-istatement biex inkun naf x'għandi il-bank. Immur kull 3 xhur niġbed xi haġa u qalli mhux kull darba se noqogħdu nohorgu statement...

Additionally, participants explained that expenses related to the passing away of their spouse (including funeral and legal expenses) as well as taxes severely limited their financial capability and they found lack of regard for their vulnerabilities by the legal and the judicial system, as well as by the Government (more generally) because pensions and inheritance are taxable and the pensions/benefits for persons whose spouse dies may take a long time to be received:

Mhux tan-nutar...tas-suċċessjoni. Jiġi il-perit id-dar ukoll u jdurlek kull rokna, iva mela spejjeż tiegħi, jien hallastu kont. U il-funeral... jiġi elfejn ewro funeral.

...l-użura jagħmluha l-avukati għax biex tmur tkellem avukat u jgħidlek, 'Tini tlett elef ewro...', jiġifieri dawn affarjiet illi jien nara li l-ġustizzja qiegħda hafna livell baxx.

Plus hekk jien bqajt naħdem xi haġa mid-dar. Meta tkun hekk idahħal il-pensjoni li tkun ilek għomrok u żmienek taħdem għaliha u idahħal xi haġa li taqla' u jibda jaqbdek l-income tax u bejn wieħed u ieħor jaqbadli xi 2 jew 3 pensjonijiet fis-sena income tax.

Il-pensjoni tkun ilek taħdem għaliha jintaxxak allura qed jgħidlek taħdimx.

Aħna konna hallasna hafna taxxa. Anke it-tfal hallsu għax kienu miktubin fit-testment.

... naraw jekk dan iż-żmien jistax jiġi imqassar għax ikollok il-flus tal-bank kollox iffriżat u prattikament jekk ma jkollokx sold taħt rasek id-dar meta jiġri xi haġa bħal din tispiċċa bla flus...

Communication

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

Figure 2
Word cloud
Widows and widowers' - Financial literacy and capability
Twenty (20) most frequent words

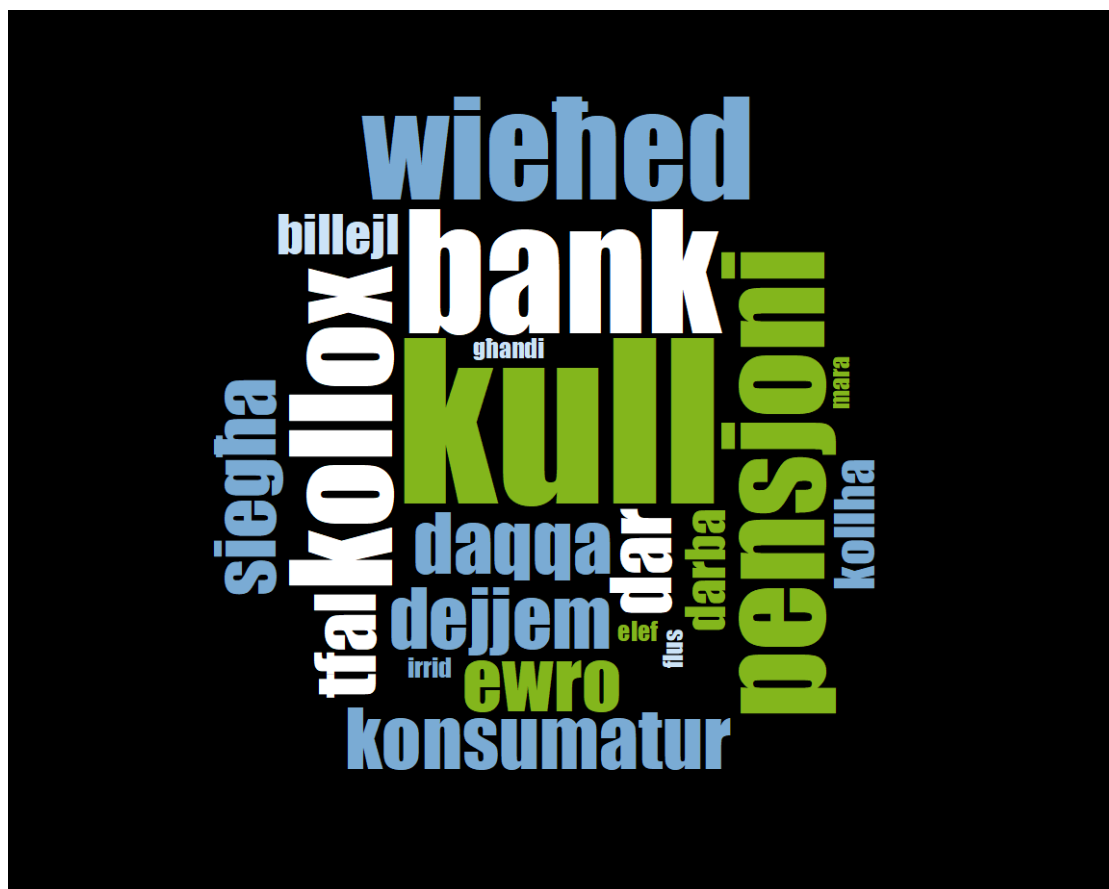


Table 2
List – Widows and widowers on financial literacy and capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
kull	4	11	1.26%	kull
bank	4	9	1.03%	bank
kollox	6	8	0.92%	kollox
pensjoni	8	8	0.92%	pensjoni
wiehed	6	8	0.92%	wiehed
daqqa	5	6	0.69%	daqqa
dar	3	6	0.69%	dar
dejjem	6	6	0.69%	dejjem
ewro	4	6	0.69%	ewro
konsumatur	10	6	0.69%	konsumatur
siegħa	6	6	0.69%	siegħa
tfal	4	6	0.69%	tfal
billejl	7	5	0.57%	billejl
darba	5	5	0.57%	darba
kollha	6	5	0.57%	kollha
elef	4	4	0.46%	elef
flus	4	4	0.46%	flus
għandi	6	4	0.46%	għandi
irrid	5	4	0.46%	irrid
mara	4	4	0.46%	mara

These results inform on the vocabulary terms preferred by the sample representing the cohort under study 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 widows and widowers.

Retirement capability

Trends

Most focus group participants had already reached retirement age at the time of the focus group and – as mentioned earlier – they relied on pension income. In the case of most women the pension was the pension of their late spouse, even when some of these had been employed, even after their spouse passed away:

Jien ħadt tar-raġel imma tiegħi ma stajt niehu...imma kont bqajt naħdem jien.

Assets and resources

Although all of them had a home and none of them rented property, a minority could live in the property until death but had no right to sell. Some participants also seemed to be more comfortable because of ownership of property assets:

Pero' jiena kont padruna assoluta għax bil-liġi l-ġdida fit-2005...u r-raġel kien irranga t-testment biex niġi padruna assoluta u naġmel li rrid...biex it-tfal ma jistgħux jgħiduli, 'Ma tistax tbiegħ il-villegjatura jew dawk il-garaxxijiet'.

Long-term employment was another asset that participants associated with financial capability:

Aħna dejjem ħdimna bil-lejl u bi nhar u mhux li ngħid sinjura imma għaddejja mhux hażin.

Participants also spoke of the benefits of having had a will when their spouse passed away. The will simplified procedures, particularly in the cases of those who have children. Additionally, they also manifested a certain degree of financial capability:

Importanti t-testment għax anke għal uliedek.

Iva jien kelli it-testment...kollox mexa sew.

Limitations

As explained earlier in this report, participants explained that legal expenses and taxes severely limited financial capability and they found lack of regard for their vulnerabilities by the legal and the judicial system, as well as by the Government (more generally) because pensions and inheritance are taxable. In some cases this can become exacerbated by internal family conflicts and financial losses resulting from alleged abuse by family members, as explained below:

Jien anke kien hemm xi haġa żghira tat-Teżor inqatet. Qaluli li kien hemm xi skema imma hu ma kienx jaf biha...kieku baqa iħallas full imma ma konniex nafu biha.

Jien lit-tfal tajthom għaxart elef kull wieħed għax hekk qalli nagħmel ir-raġel imma t-taxxa ħallastha kollha jien...imma imbagħad bdew jhedduni t-tfal, li jtellgħuni l-qorti u jehduli id-dar...għalhekk kien qalli biex nagħtihom għaxart elef kull wieħed.

Missieri kien għamel prokura ġenerali fuq hija u hija seraqlu kollox minn qabel ma miet..u jiena ma ħadt xejn. Għax il-prokura ġenerali tatik il-fakultà li tagħmel kollox...nista' nfittxu imma malajr jitolbuk 30 elf biex tiftaħ kawża!

Figure 3
Word cloud – Widows and Widowers on retirement capability
Twenty (20) most frequent words



Figure 3 graphically presents the twenty (20) most frequent words found in the widows' and widowers' focus group data set that were 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 cohort under study to refer to items, concepts and practices related to retirement capability.

Table 3
List – Widows and widowers on retirement capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
tfal	4	6	2.65%	tfal
raġel	5	4	1.77%	raġel
bank	4	3	1.33%	bank
dar	3	3	1.33%	dar
assoluta	8	2	0.88%	assoluta
bqajt	5	2	0.88%	bqajt
elef	4	2	0.88%	elef
għaxart	7	2	0.88%	għaxart
kollox	6	2	0.88%	kollox
mara	4	2	0.88%	mara
miet	4	2	0.88%	miet
naħdem	6	2	0.88%	naħdem
nieħu	5	2	0.88%	nieħu
padruna	7	2	0.88%	padruna
prokura	7	2	0.88%	prokura
stajtx	6	2	0.88%	stajtx
testment	8	2	0.88%	testment
tiegħi	6	2	0.88%	tiegħi
wieħed	6	2	0.88%	wieħed
xejn	4	2	0.88%	xejn

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 widows and widowers.

End-user engagement with awareness campaigns

Trends

The sources of information and support mentioned by focus group participants were limited to word-of-mouth and direct contact sources such as relatives and close friends and community-based or non-governmental organisations (particularly in the case of widows) – for instance, Caritas. Only one male participant (hence, a widower) was networked with a trade union and expressed some familiarity with this kind of association:

Jien niehu it-tifla meta ikolli bżonn immur il-bank ghax hi tifhem. Ma għandix prokura imma kollox f'idejha.

(B'referenza għal perjodu meta romlot) Jien kien hemm (isem kuntatt minn organizzazzjoni)... u kien jiltaqa' miegħi kien jistaqsini jekk għandix bżonn xi haġa u hekk...imma bħala union as such qatt ma baġtu għaliha ghax irmolt...u jien irmolt żgħira.

... m'ilux iltqajt ma' mara giet għandna il-Caritas iddisprata ghax għadha kifromlot xahar u nofs ilu, diġa tajniha l-ghajnuna darbtejn bl-ikel jigiifieri u irriferejniha għal Food Bank.

...għandhom section għar-romol...iż-żewġ unions...sia il-UHM u kemm il-GWU. Niftakarhom jien it-tnejn.

Assets and resources

In view of the above analysis of the focus group data set flagged community-based networks, non-governmental associations and (to a smaller degree) trade unions among the assets to successful dissemination and impact of campaign content.

Limitations

The focus group discussion yielded evidence of isolation and a certain degree of mistrust in the Authorities that intersects with partisan opinions and political controversies:

Meta sirt armla ma sibt għajnuna minn għand hadd...

... din hija il-korruzzjoni li hawn Malta u hadd ma jiflah għaliha. Hadd ma hawn biex jaqbeż għall-anzjan. Għax kieku tal-konsumatur tal-affari tagħhom immur xi hadd u jistma ix-xogħol u jftixuh huma.

Additionally, pandemic-related restrictions might severely limit widows and widowers from sourcing their information/education on financial literacy and retirement capability through networks with social organisations. Digital platforms may also fail to reach out to widows and widowers with limited digital literacy or access. The focus group discussion yielded no evidence of seeking information from radio, television or promotional literature. A successful campaign needs to factor in all the above limitations in the planning of an effective outreach strategy.

Communication

Figure 4 graphically presents the twenty (20) most frequent words found in the widows' and widowers' focus group data set that were 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 – Widows' and widowers' end-user engagement
with awareness campaigns
Twenty (20) most frequent words



These results inform on the vocabulary terms preferred by the sample representing the cohort under study 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 widows and widowers.

Table 4
List – Widows’ and widowers’ end-user engagement
with awareness campaigns
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
bžonn	5	2	3.03%	bžonn
ghajnuna	8	2	3.03%	ghajnuna
union	5	2	3.03%	union, unions
affarijiet	10	1	1.52%	affarijiet
armla	5	1	1.52%	armla
bank	4	1	1.52%	bank
caritas	7	1	1.52%	caritas
food	4	1	1.52%	food
gwu	3	1	1.52%	gwu
agħar	4	1	1.52%	agħar
iddisprata	10	1	1.52%	iddisprata
ikel	4	1	1.52%	ikel
iltqajt	7	1	1.52%	iltqajt
ilu	3	1	1.52%	ilu
insejt	6	1	1.52%	insejt
irmolt	6	1	1.52%	irmolt
irriferejniha	13	1	1.52%	irriferejniha
jiltaqa’	8	1	1.52%	jiltaqa’
jistaqsini	10	1	1.52%	jistaqsini
kemm	4	1	1.52%	kemm

Main conclusions and recommendations

Analysis of the focus group data set yielded evidence suggesting that a person losing his/her spouse becomes more aware of financial literacy and retirement capability issues relevant to widowhood or widowerhood at the moment of losing the spouse, or when it becomes known to the family that the spouse is likely to die.

Most participants of the focus group had reached retirement age and thus had experiential knowledge of being entitled to the survivor's pension. However, the overall knowledge of the participating group of widows and widowers about pension increases linked to working between 62 and 65 years of age lacked. In most cases this owed to the fact that most participants were females who had been unemployed prior to reaching retirement age. Whereas lacking enough contributions was something experienced by female participants of this focus group, even the minority of widows who had had enough contributions opted to get their late husband's pension because it implied a higher income.

A headline finding emerging from the analysis of this focus group data set is that widows are more likely to be financially vulnerable compared to widowers. As mentioned, most widows' livelihood depends on their late husband's pension.

Persons whose spouse passed away - particularly if women or elderly with limitations of health, mobility and digital literacy - are more likely to be attacked by financial scam predators. Additionally, their financial losses may be related to conflict with or abuse by family members or other persons of trust. Once victims of a financial scam, both widows and widowers expressed limitations in sorting out the matter, also because of other socio-demographic characteristics such as old age, health and mobility limitations, as well as limited digital / bureaucratic literacy.

A campaign targeting enhanced financial literacy and retirement capability of widow/ers is more likely to be addressing this cohort's needs if it disseminates information about consumer-protection services, particularly those targeted at persons living on their own, with limited mobility and digital literacy.

Additionally the research illuminated that participants lack knowledge of what type of investments exist in the market that they can tap and the appropriate channels that can communicate reliable information in this regard. Participants also lacked knowledge of state welfare services for the vulnerable such as handyman works, transport to hospital for medical appointments and domestic helpers. The latter would surely address the apprehension about engaging the services of a stranger, particularly expressed by widows living on their own.

Since family members, primary groups, the immediate community setting and non-governmental organisations transpired to be spaces where widwo/ers seek information and support, community-based and localised dissemination platforms are a must; albeit pandemic-related restrictions might also significantly challenge the access that widows and widowers have to these.