

Post-Campaign Focus Group Report

LOW INCOME EMPLOYMENT PERSONS (LIEP)

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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 low-income employment persons (LIEPs) 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 LIEPs' cohort);
- b. Assets and resources (that the LIEPs' cohort possesses or practices);
- c. Limitations (that limit the financial literacy and/or retirement capability of the LIEPs' cohort);
- d. Communication trends and vehicles (within the LIEPs' 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

By and large no frills-living expenses trended among those highlighted by the participants of the low-income employment focus group:

“Rent and food. ...After the car for the petrol fuel and then €300 on food and the rest I save up but I rarely can do that.”

“Loans and bills.”

“Jien ma nħobbx noħroġ biex niddeverti, ħalliha għadni żgħira imma ħaddieħor daqsi ma jagħmilhiex joqgħod id-dar u probabli jiekol (minn barra). Imma ‘parties’ u hekk ma nmurx”.

Travelling on vacation was exceptionally mentioned and justified because the taxing daily routine:

“Il-mara taħdem, it-tifel imur skola imbagħad futbol. Bla ċans ta’xejn! Allura meta jkollox xi ħaġa ssiefer huwx ħalli tgawdi naqa u tirrilassa”.

Whereas findings yielded by the pre-campaign research phase demonstrated that participants representing the LIEPs’ cohort manifested awareness of and concern about consumerist, materialist lifestyles in present times; concerns about not being able to cope with the financial aspect of household and lifestyle (despite high employment context) trended among participants of the post-campaign research:

“Kuljum tara xi zieda fuq prodotti, ara kif jista’ jkun. Il-paga mbagħad (ma sservi) b’ebda mod u manjiera. Mhux ingerger għax xogħol (hawn) f’għieħ Alla”.

Assets and resources

Data analysis identified a prioritised budgeting (first-things-first) approach and practices (e.g. standing bank transfers, budgeting) among

participants from the LIEPs' cohort that may be considered to be an asset to financial and retirement literacy and capability:

"I have the rent so the first thing, I do is remove money for the rent. After the car for the petrol fuel and then €300 on food and the rest I save up but I rarely can do that."

"Loans and bills."

"Loan mill-ewwel tinqata' mill-bank kieku."

"Manteniment tat-tfal, hemm imorru."

"Jien naqbad u nqassamhom, petrol mela dawn għal ikel, dawn biex infaddal imma rrid ikolli xi haġa/noħroġ."

"Jekk ma jkolliex żejjed/tant flus ma noħroġx qabel."

Living with (extended) family was also exceptionally mentioned albeit still with association to limitations of financial and retirement capability:

"Ok ngħix mal-familja, imma l-iktar jekk ikollha bżonn xi haġa t-tifla, ikollok tara x'ha tagħmel."

Limitations

Data analysis however also revealed that there are aspects of family life that can inhibit financial and retirement capability, such as single-parenthood or a separated-divorced family setting:

"Ok ngħix mal-familja, imma l-iktar jekk ikollha bżonn xi haġa t-tifla, ikollok tara x'ha tagħmel."

"Jien biex nieħu l-kustodju sħiħ ta' binti. Kien pass kbir u ma jiddispjaċini xejn li għamilt."

"Jien kemm ili li sseparajt, ma nistax inwarrab lira bejn il-manteniment, bejn kollox, bejn trid tgħix u toħroġ naq'a."

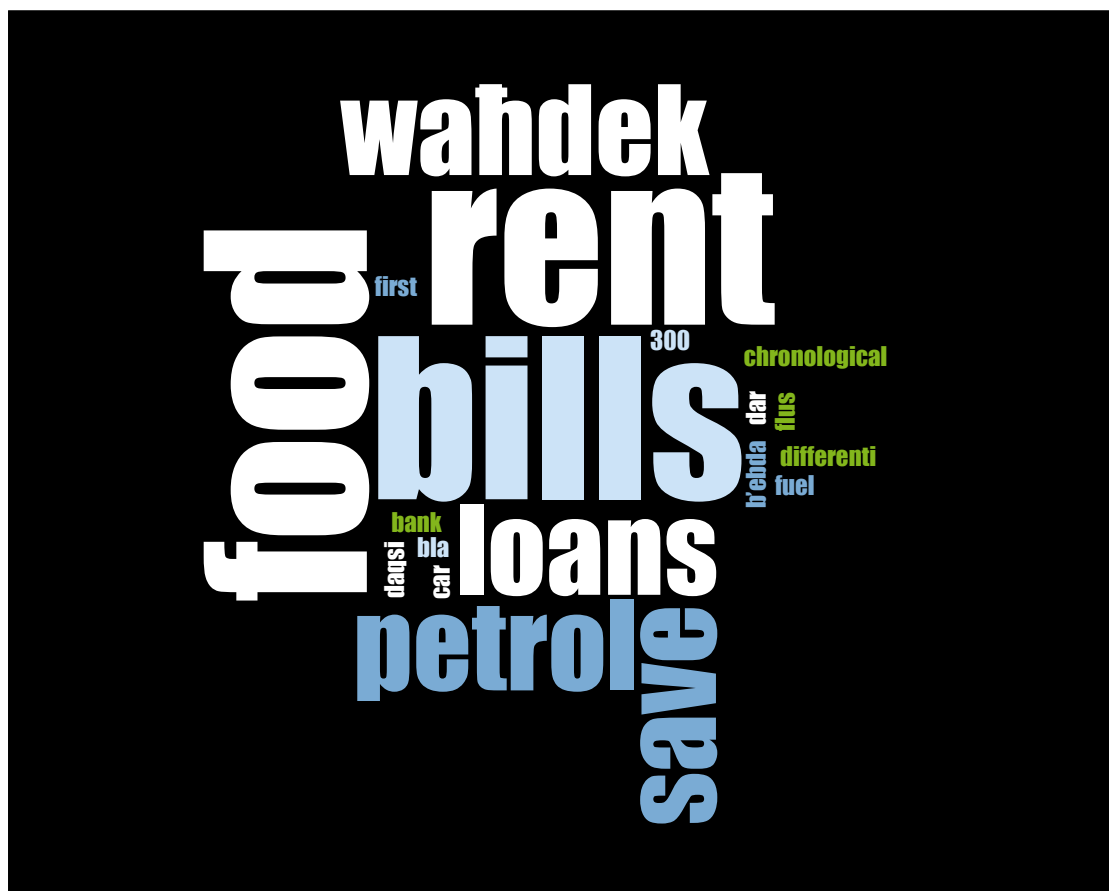
“Jiena single mother b’żewġ itfal. Għandek il-kera, litteralment impossibli li nfaddal...”

This finding is common to pre-campaign findings of research with the same cohort that also featured limitations experienced in the case of family breakup, caused by abandonment, separation and divorce. In both research iterations data confirmed that both men and women are vulnerable to such limitations.

Communication

Figure 1 graphically presents the twenty (20) most frequent words found in the LIEPs' 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 – LIEPs' household and lifestyle
Twenty (20) most frequent words



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

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

Word	Length	Count	Weighted Percentage	Similar Words
bills	5	3	2.38%	bills
food	4	3	2.38%	food
rent	4	3	2.38%	rent
loans	5	2	1.59%	loans
noħroġ	6	2	1.59%	noħroġ
petrol	6	2	1.59%	petrol
save	4	2	1.59%	save, savings
waħdek	6	2	1.59%	waħdek
300	3	1	0.79%	300
bank	4	1	0.79%	bank
bla	3	1	0.79%	bla
b’ebda	6	1	0.79%	b’ebda
car	3	1	0.79%	car
chronological	13	1	0.79%	chronological
daqsi	5	1	0.79%	daqsi
dar	3	1	0.79%	dar
differenti	10	1	0.79%	differenti
first	5	1	0.79%	first
flus	4	1	0.79%	flus
fuel	4	1	0.79%	fuel

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 LIEPs’ cohort.

Financial literacy and capability

Trends

Data that reveal trends of the LIEPs' cohort financial literacy and capability refer to prioritised budgeting (first-things-first) and hierarchical organization of financial needs and assets:

“You need to put a side for this and a side for that etc.”

“Jien naqbad u nqassamhom, petrol mela dawn għal ikel, dawn biex infaddal imma rrid ikolli xi haġa/noħroġ.”

Assets and resources

Financial planning was mentioned as an asset to saving and there is evidence of the value placed on financial planning by this cohort in the post-campaign phase:

“...jekk ma jkollokx pjan, diffiċli ġġemma”

Bank accounts and banking systems were mentioned as assets and resources to enhanced financial sustainability, thus testifying to a certain level of financial literacy and capability:

“Meta tidhol il-paga jmur fis- ‘salary account’ u jekk ikolli xi haġa żejda jmur fil- ‘house account’”.

Advice from immediate family and friends also flagged as an asset and a resource to this cohort:

“Familja: Kelli s-sapport mingħand omni, imma kelli naq’a ħbieb li qaluli isma poġġi prioritajiet l-ewwel u imxi magħhom.”

The association between personal motivation and sound financial planning made by participants representing the LIEPs' cohort also infers a sound degree of financial literacy:

“Persuna tkun motivats biżżejjed biex tghid għandek pjan u trid tara kif sa tasal għalih. Imma jekk ma jkollokx pjan, diffiċli ggemma...”

Limitations

Data from the focus group indicate that imbalance between wages and cost of living is a limitation to financial capability:

“Il-paga qatt ma sservik, bl-eżatt.”

“Għandek il-kera, litteralment impossibli li nfaddal. Anqas hemm x'infaddal.”

As flagged in the pre-campaign report of research with this cohort, migrant status was flagged a limitation to financial literacy, thus drawing attention to the intersectionality between being in low-income employment and being a migrant:

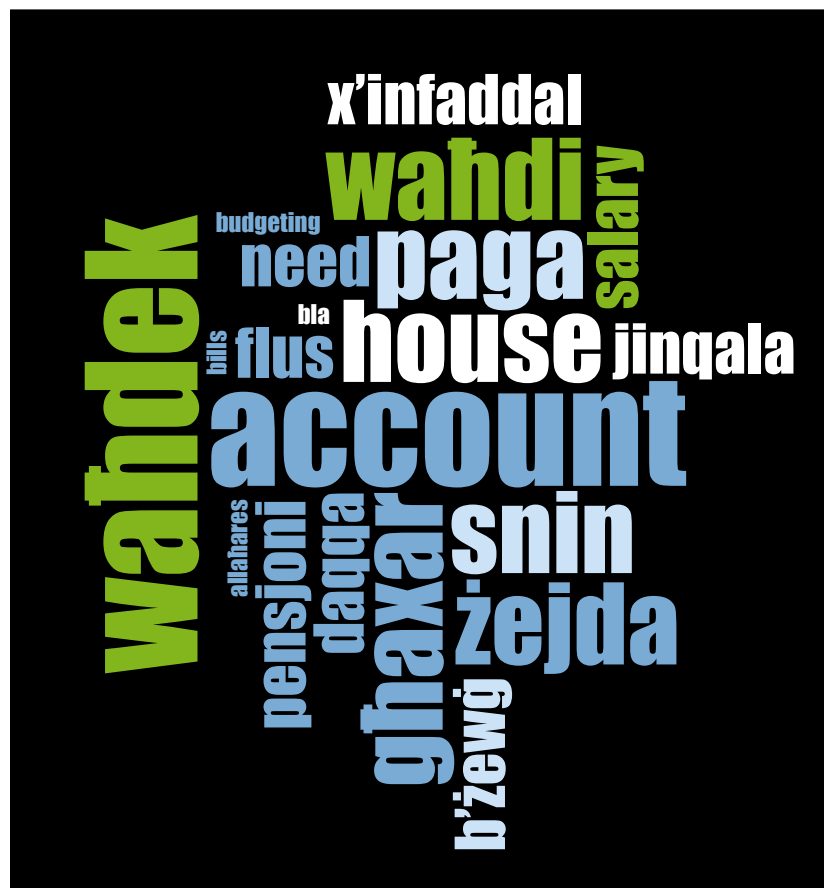
“I don't know our rights, well we are tax payers. I don't really know. I have never joined (a trade union) to be honest.”

As inferred from the above data, financial literacy of this cohort may also be limited by lack of membership in a trade union.

Communication

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

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



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

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

Word	Length	Count	Weighted Percentage	Similar Words
account	7	5	1.49%	account
waħdek	6	5	1.49%	waħdek
ghaxar	6	4	1.19%	ghaxar
house	5	4	1.19%	house
paga	4	4	1.19%	paga
snin	4	4	1.19%	snin
waħdi	5	4	1.19%	waħdi
zejda	5	4	1.19%	zejda
daqqa	5	3	0.89%	daqqa
flus	4	3	0.89%	flus
jinqala	7	3	0.89%	jinqala
need	4	3	0.89%	need
pensjoni	8	3	0.89%	pensjoni
salary	6	3	0.89%	salary
b'zewġ	6	3	0.89%	b'xi, b'zewġ
x'infaddal	10	3	0.89%	x'infaddal, x'ħin
allaħares	9	2	0.60%	allaħares
bills	5	2	0.60%	bills
bla	3	2	0.60%	bla
budgeting	9	2	0.60%	budgeting

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 LIEPs’ cohort in the post-campaign phase.

Retirement capability

Trends

Cost of living and low wages affecting this cohort discussed earlier in this report were associated with little or no capability of planning for retirement and, consequently, with inhibited retirement capability:

“...ma nistax inwarrab lira bejn il-manteniment, bejn kollox, bejn trid tghix u tohrog naq’a.”

“Il-paga qatt ma sservik, bl-ezatt.”

“Nipprova imma ghalxejn. Dejjem jinqala’ xi haga...”

Assets and resources

Albeit no assets and resources were explicitly associated with retirement capability during the LIEPs’ post-campaign focus group discussion, participants mentioned family and friends’ support and non-formal community-based education in ways that suggest these have potential to retirement capability:

“Ninzel għand omni jiena meta jinqala’ xi haga...”

“Darba kont imur grupp mal-Caritas mal-grupp ta’ min issepara u jgibu min jitkellem jagħmel ‘speeches’ u darba gabu wieħed jitkellem fuq dan kollu.”

The association between personal motivation and sound financial planning made by participants representing the LIEPs’ cohort also infers an asset to retirement capability:

“Persuna tkun motivats biżżejjed biex tghid għandek pjan u trid tara kif sa tasal għalih. Imma jekk ma jkollokx pjan, diffiċli ggemma...”

Limitations

As found during the pre-campaign research stage, focus group LIEP representatives participating in the post-campaign research stage identified a number of socio-demographic variables that they perceive as

limiting retirement capability – namely, being a woman, being single or a single-parent, being a migrant.

“Jien waħdi, ok I still need to pay the bills imma waħdek differenti. Allura meta ssaqsi mistoqsija bħal din, jiddependi hafna jekk tkunx waħdek jew le.”

“Jiena single mother b’zewġ itfal. Għandek il-kera, literalment impossibli li nfaddal. Anqas hemm x’infaddal.”

“I don’t know our rights, well we are tax payers. I don’t really know. I have never joined (a trade union) to be honest.”

Data analysis also flagged the following limitations: Lack of contact with social entities such as trade unions as testified by the last data excerpt above; and limitations in projections from state entities that may support retirement capability, as testified by data excerpt below:

“Mid-dehra x’hin nagħlaq 59, kienet qaltli ‘come back and we’ll talk about them’, imma daqshekk qaltli, la qaltli kemm kif xejn. Għadni ‘in the dark’”.

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

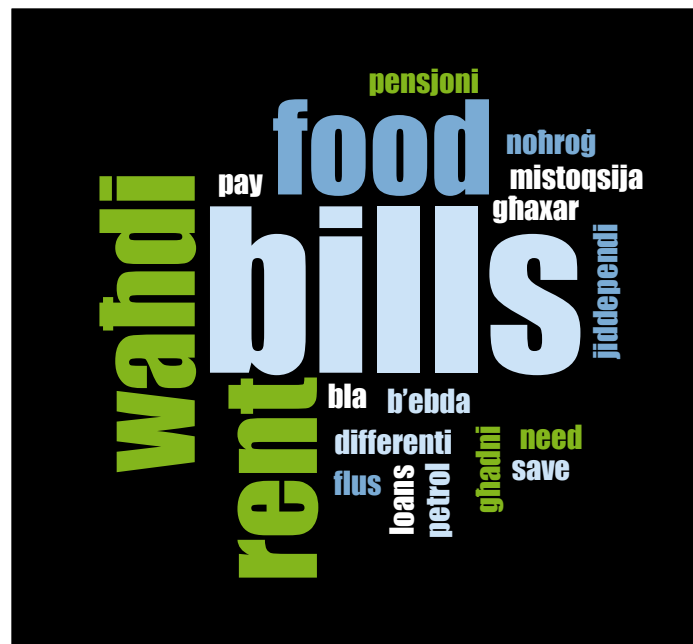


Figure 3 graphically presents the twenty (20) most frequent words found in the LIEPs’ focus group data that was coded as related to retirement capability. The same analysis results are presented in table format in Table 3.

These results inform on the vocabulary terms preferred by the sample representing the LIEPs' cohort to refer to items, concepts and practices related to retirement capability.

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

Word	Length	Count	Weighted Percentage	Similar Words
bills	5	4	1.91%	bills
waħdek	6	4	1.91%	waħdek
food	4	3	1.44%	food
rent	4	3	1.44%	rent
waħdi	5	3	1.44%	waħdi
bla	3	2	0.96%	bla
b'ebda	6	2	0.96%	b'ebda, b'zewġ
differenti	10	2	0.96%	differenti
flus	4	2	0.96%	flus
għadni	6	2	0.96%	għadni
għaxar	6	2	0.96%	għaxar
jiddependi	10	2	0.96%	jiddependi
loans	5	2	0.96%	loans
mistoqsija	10	2	0.96%	mistoqsija
need	4	2	0.96%	need
noħroġ	6	2	0.96%	noħroġ
pay	3	2	0.96%	pay
pensjoni	8	2	0.96%	pensjoni
petrol	6	2	0.96%	petrol
save	4	2	0.96%	save, savings

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 LIEPs' cohort in the post-campaign phase.

Engagement with the targeted financial literacy and retirement capability campaign

Trends

When exposed to the televised advert LIEPs' participants manifested familiarity with content:

"I saw it!"

"I saw it too".

Assets and resources

Focus group participants did not explicitly identify assets and resources gained specifically from exposure to the media campaign content. However throughout the focus group they made reference to financial literacy practices fostered by the media content, especially as regards prioritised budgeting and financial planning:

"...jekk ma jkollokx pjan, diffiċli ġġemma."

"You need to put a side for this and a side for that etc."

"Jien naqbad u nqassamhom, petrol mela dawn għal ikel, dawn biex infaddal imma rrid ikolli xi haġa/nohroġ."

Limitations

LIEPs' representatives manifested disapproval of the actors chosen for the televised advert because of their popularity as comedians:

"I can't imagine those 2 actors being serious though."

"Jiena personali ma tantx għoġbuni."

"It overrides the message they want to convey."

Notwithstanding such critiques, the previous two subsections of this section have shown promising degrees of familiarity with content and resonance between practices encouraged by the advert and practices featuring in the data presented in this report.

Main conclusions

Contextualized limitations

Generally speaking, analysis of the post-campaign LIEPs' research data showed that the LIEPs' cohort experience literacy and capability in financial and retirement matters as threatened by the imbalance between cost of living and wage rates.

On the other hand, participants manifested sensitization to conscientious consumption, budgeting and financial planning. Although participants did not explicitly associate such positive trends and practices with exposure to the media campaign, participants claimed familiarity with the media content.

Moreover, the findings of this report illuminate overlaps between some of the participants' practices (namely conscientious consumption, budgeting and financial planning) and practices encouraged by the media campaign targeted towards the LIEPs' cohort.