

# Post-Campaign Focus Group Report

PERSONS WITH DISABILITY

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## **Introduction**

This report presents findings of the qualitative analysis carried out on the data retrieved from the focus group (FG) held with a sample of persons with disability in Malta on the 6th of November 2020, 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 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;
- b. Assets and resources;
- c. Limitations;
- d. Communication trends and media.

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

## Household and lifestyle

### *Trends*

Participants included adults with physical, mental and intellectual disabilities, primarily in their twenties, thirties and forties; some with a disability from birth (e.g. spina bifida), others as a result of illness or accident (e.g. visual impairment or wheelchair-bound). The majority expressed limitations experienced as a result of their disability, whilst one participant described her particular mental disability as very high functioning:

*Jien id-dizabilità tiegħi fiżika li twelidt biha.*

*Jiena id-dizabilità tiegħi hija fil-vista, visually impaired. Twelidt b'din il-kundizzjoni.*

*Jiena għandi dizabilità fiżika, nuża l-krozzi u għandi nuqqas ta' mobilità.*

*I have ADHD which is more of a mental condition.*

*Id-dizabilità tiegħi hija mentali imma nikkonsidra high functioning hafna.*

*Kelli spinal injury meta kelli 16 u llum nuża s-siġġu tar-roti.*

*Id-dizabilità' tiegħi hijia fiżika pero' giet minn kundizzjoni għax jiena twelidt normali imma qabadni virus li wassal għad-djabete juvenile, kelli xi sena u nofs. Later on fil-pregnancy tlift il-vista allura ma kienetx xi haġa ġenetika jew ereditarja.*

*Għandi 26 sena, għandi l-ADHD.*

At the time of data collection, the majority of participants were in gainful employment and/or studying or training, a small minority were employed part-time only or inactive, albeit still engaged in social interests of sorts. Most participants headed households and/or had responsibility for minors. Data below exemplify:

*Jiena hdimt ukoll il-bank u f'kunsill lokali.*

*Naħdem mal-Outlook.*

*Naħdem mal-Kummissjoni tad-Dizabilità.*

*Jiena ma naħdimx u nattendi l-grupp Spero li huwa grupp għal nies nieqsa mid-dawl jew visually impaired fejn ikollna bosta attivitajiet u tagħlim. Għandi xi hobbies oħra bħal ma hi l-mużika.*

*Il-hobbies tiegħi huma il-futbol u nħobb il-mużika, qabel kont insegwi iktar mużika Hip-Hop lokali imma illum -il gurnata insegwi kull generu tista' tgħid.*

*Bħalissa nagħti training fuq disability quality, qed intella' rexta fid-drama workshop li nużaw għal skop edukattiv.*

*Nghix mal-familja u għandi tifla ta' 4 snin.*

*I have a family and I have a son who has ADHD.*

*Jiena għandi 34, immexxi is-CRPD (Kummissjoni għad-Drittijiet ta' Persuni b'Diżabilità). Għandi 2 itfal, 2 boys, ilni 5 snin miżżewweg. Ilni f'relazzjoni 16-il sena.*

*Għandi kemm immovjajt go d-dar tiegħi, nghix waħdi mat-tifla...*

*Għandi mara u tifel li illum għandu 28, jiġifieri mhux daqstant tifel, u mar jghix għal rasu.*

*Jiena naħdem is-CRPD ukoll, bħala part-time, għandi 31.*

*Naħdem u dan l-aħħar qed noqgħod f'post waħdi, ilni għal dawn l-aħħar 5 xhur nghix waħdi.*

*Għandi 40 sena, naħdem is-CRPD...Miżżewwga u għandi it-tfal tewmin għandhom 21.*

#### *Assets and resources*

Adulthood and parenthood, the passing of time, coming to grips with one's disability and responding with the development of coping skills, being in a stable relationship and participating in sports and/or community organisations, being in stable employment or having (stable) employment experiences, increased autonomy (e.g. by driving and owning a car) and living independently emerged as assets to living within a more financially sustainable household:

*Jien in ġenerali nista' ngħid li wara 20 sena illum il-ġurnata jien u ir-raġel ninstabu naqra komdi għax għal-ewwel 16-il sena meta kelli it-tfal...*

*Illum nista' ngħid lit-tfal għandhom 21 u illum nista' ngħid li nhossni komda li jekk inkisirli il-mobile naqbad u nixtri ieħor u mhux noqgħod infaddal xahrejn tlieta għalih.*

*Biex inkun onest għal kollox kif dhalt go relazzjoni ftit tax-xhur ilu bdejt naħseb b'mod totalment differenti, bdejt nagħti iżjed każ u naħseb fil-futur kif ha nkun indipendenti iktar.*

*Jiena qabel ma kelli it-tifla kont nixtri u lanqas infaddal xejn u bis-saħħa tat-tifla hajti inbidlet 360 degrees.*

*Inhossni estroverta hafna u nhobb in-nies, inhobb nirreċta u qed nagħmel xi sports ukoll.*

*Personalment jien ... il-karozza għax hija l-iktar haġa li għamlitni indipendenti.*

*Ilni għal dawn l-aħħar 10 snin naħdem mal-Awtorità tal-Konsumatur u għandi jobs oħra mal-Kunsill tar-Rabat ukoll. Ngħix mal-familja u qiegħed fil-proċess li nkun iktar indipendenti.*

*Mindu mort ngħix waħdi qisni hadt hajja ġdida u ma bsartx li se taffettwanti daqsekk tajjeb.*

*I struggle to prioritise tasks and break them down into bite-size things so I can get easily overwhelmed.*

### *Limitations*

The majority described their disability as significantly impinging on their lifestyle – particularly when it comes to mobility, scheduling and organisation, staying in employment and participating as an active citizen in general:

*Kelli spinal injury meta kelli 16 u llum nuża s-siġġu tar-roti.*

*Ukoll li ma nsuqx hija haġa kbira għax li taqbad il-karozza u tafal f'post f'20 minuta, differenti milli toqgħod taqbad il-bus biex tmur l'hemm u tmur l'hawn.*

*Ghandi 26 sena, ghandi l-ADHD li għalija hija executive dysfunction so I struggle to prioritise tasks and break them down into bite-size things so I can get easily overwhelmed.*

*For me it is more about getting organised and having my affairs in order including my financial things...I have difficulties with that.*

*We always talk about just 'enough to function' but the thing we need to start talking about is 'enough to be in society' because that is also part of being a full human being. Li jien nipparteċipa fis-soċjetà u kif nista' nipparteċipa fis-soċjetà mingħajr flus jekk is-soċjetà hija kapitalista.*

Additionally it was also explained that living with a disability often requires investing in costly resources; and the impact of such limitation is further exacerbated when having other expenses or commitments, e.g. studying:

*L-affarijiet biex tkun indipendenti flok huma irħas u b'hekk aċċessibli, huma għola u għalhekk mhux aċċessibli.*

*Jiena bil-loan, bil-Masters anke qabel COVID we didn't go out to eat so ma nistax ngħid li inbati u allahares I liked those things għax kieku vera nispiċċa inbati...*

Participants also explained that being responsible for minors / dependents added further limitations to financial aspects of household and lifestyle:

*Sometimes I work and sometimes I don't work because I try and help him(son with ADHD) because he is 14-15 going to do his O'Levels.*

*...jien kellhom 13 it-tfal meta stajt nohroġ nahdem għax ma kellix min jehodli hsiebhom.*

There was also evidence of a case of degenerative disability that further deteriorates the person's health with the passing of time:

*Jien id-dizabilità tiegħi fiżika li twelidt biha. Iktar ma nikber iktar tmur għall-aġar.*

**Figure 1**  
**Word cloud – Persons with Disability**  
**Household and lifestyle**  
**Twenty (20) most frequent words<sup>1</sup>**



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

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

Moreover, they shed light on the quantitative relevance (i.e. the frequency) that each word had when the focus group discussion focused on household and lifestyle matters.

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<sup>1</sup> In this report, Tables 1 to 4 and Figures 1-4 include words that, arguably, might be omitted from results because they are generally thought of as limited in meaning, e.g. “ghandi”, “ilni”. However, it was decided to include them in the results of this particular report because they are linked to themes and issues that emerged as highly significant to this particular cohort's financial and retirement literacy and capability. Examples include:

- Owning assets or property or having a disability (“ghandi”, “tieghi”) and
- Adequacy or relevance of timing in relation to (being able to) commit or not commit to financial endeavours and related accessibility (e.g. “ilni”, “qabel”, “bdejt”, “nista”).





**Table 1**  
**List – Persons with Disability**  
**Household and lifestyle**  
**Twenty (20) most frequent words**

Word	Length	Count	Weighted Percentage	Similar Words
għandi	6	16	2.51%	għandi
sena	4	9	1.41%	sena
tiegħi	6	8	1.25%	tiegħi
nista'	6	7	1.10%	nista', nista'
dizabilità	10	7	1.10%	dizabilità
illum	5	7	1.10%	illum
naħdem	6	7	1.10%	naħdem
things	6	6	0.94%	thing, things
tfal	4	6	0.94%	tfal
indipendenti	12	5	0.78%	indipendenti
nghix	5	5	0.78%	nghix
adhd	4	4	0.63%	adhd
bdejt	5	4	0.63%	bdejt
fizika	6	4	0.63%	fizika
ilni	4	4	0.63%	ilni
inbati	6	4	0.63%	inbati
qabel	5	4	0.63%	qabel
tifla	5	4	0.63%	tifla
twelidt	7	4	0.63%	twelidt
waħdi	5	4	0.63%	waħdi

## Financial literacy and capability

### *Trends*

As can be inferred from earlier sections of this report, challenges to the financial capability of this cohort are significantly caused or associated living with the specific disability, including having debt. Indeed, some data underline the spuriousness in the assumption that person with a disability who has debts is limited in terms of financial literacy:

*There are certain tools that people with disabilities need that cost money, these could be expenses that add up that other people do not have to worry about.*

*Now some things are needed and they are expensive and they deal with deficiencies of certain disabilities.*

*Li tiddejjien minhabba diżabilità mhux bilfors tfisser li mintix bil-għaqal, ġieli ifisser li ma tistax toqgħod mingħajr xi haġa. Jekk haġa tqum l-eluf inti kif ha gġibha din? U jekk mingħajr dil-haġa inti ma tistax tiffunzjona, ma tistax taħdem, ma tistax toħroġ mid-dar, ma tistax ikollok haġja soċjali. Hawn Malta hawn din l-idea żbaljata ukoll li jekk ikollok l-entertainment u il-haġja soċjali huwa dnuh għall-persuna b'diżabilità...għax jekk inti illimitat ma għandekx titkessa u tistaqsi għall-aktar. Allura ġie li inħossni jien naqdef kontra kull boundary biex inkissirhom dawn il-boundaries li jżommuk magħluq u repressed...pero' li għandna bżonn il-flus huwa fatt.*

*Ridit ngħid ukoll li jekk tidhol f'dejn ma jfissirx li mintix bil-għaqal, hawn din il-mentalita'. Jekk inti tidhol f'dejn għax ma tistax toqgħod mingħajr xi haġa...jiena niftakar il-mobile għaliya jekk għal haddiehor kien lussu, jien kien jaqrati, kien iżommli il-contacts kollha, kont nikteb il-lista tax-xiri, kont naqra l-emails minn fuqu għax jiena b'għajnejja ma nara xejn, kollox bis-smiegh. Jiġifieri jekk hadd iehor kien jagħżel li jixtri mobile ta' mitt ewro, jiena li kien addattat għaliya ma kienx jiswa inqas minn sitt mija...issa immagina b'income wiehed, bil-loan, bil-kontijiet, bla pensjoni, b'żewġ itfal, spejjeż tal-haġja ta' kuljum.*

On the other hand, one participant explicitly said he felt financial literacy and capability transcend having a disability. More depends on the specific person's aptitudes, knowledge and skills, as elaborated in the subsection that follows the data below:

*Iktar jiddependi mill-persuna nahseb milli jekk ikollix diżabilità jew le. Għax jekk inti taf tagħmel money management u budget tajjeb bejn l-*

*income u l-expenditure tieghek tkun tista' tlahhaq. Ghalhekk nahseb li iktar jiddependi mill-karattru tal-persuna u kif tkun inti u irrelevanti jekk persuna tkunx b'dizabilità jew le.*

#### *Assets and resources*

Participants underlined the value that the disability pension has in supporting financial capability of persons with disability, even when these are in employment:

*...rigward il-pensjoni għall-persuni b'dizabilità u l-fatt li illum -il gurnata tittiehed xorta anke jekk tkun taħdem. Kif qalu tajjeb ta' qabli, hemm ċertu items li huma ultra expensive biex tagħmilhom li forsi jistgħu iwasslu għal dak li kont qed tgħid inti Maria f'ċertu nies.*

*Għal pension għal hafna snin ma kontx entitled għal fatt li kont miżżewġa u din kienet tirrabjani hafna li jiena il-piż tad-dizabilità tiegħi għandu jaqa' fuq l-ispouse tiegħi...qisu il-gvern kien qed jgħidli 'mela jirraġa hu għalik'. Din il-ħaġa ma kienetx dinjituża u kienet iġieghlni inħossni il-vera hażin għal fatt li ma stajtx nohroġ naħdem ghax jien jekk tgħidli 'x'tippreferi il-pension jew impieg?'...jiena ngħidlek nippreferi impieg.*

As can be inferred from earlier parts of this report, being in stable employment transpired to be assets to the financial capability and/the financial literacy of participants. Work experience in the financial, administrative and social sectors emerged as accentuating such resourcefulness:

*Kont naħdem fis-settur finanzjarju go bank u issa qieghda is-CRPD.*

*Ilni għal dawn l-aħħar 10 snin naħdem mal-Awtorità tal-Konsumatur u għandi jobs oħra mal-Kunsill tar-Rabat ukoll.*

*Jiena hdimt ukoll il-bank u f'kunsill lokali u kont nagħmel ukoll xi xogħol ta' consultation għal rasi fejn jidhol visual impairment.*

*Jiena social worker, bħalissa qed nagħmel responsible gambling, inħobb hafna naħdem mal-addictions u bħalissa qed nistudja biex insir psikoterapista.*

*Qiegħda l-aħħar sena l-università qed nagħmel degree fis-Social Wellbeing. Naħdem administration work, ilni qisu 6 xhur u qiegħda għal qalbi ħafna.*

The financial literacy of participants transpired as having been enhanced by the disability itself – in the sense of the need to gain knowledge and skills about and exposure to coping financially when having a disability. Participation in entities and initiatives targeted towards persons with disability further corroborated financial literacy of participants:

*Jiena ma naħdimx u nattendi il-grupp Spero li huwa grupp għal nies nieqsa mid-dawl jew visually impaired fejn ikollna bosta attivitajiet u tagħlim. Għandi xi hobbies oħra bħal ma hi l-mużika.*

*Dejjem nipprova nagħmel xi conjunction fl-istudji tiegħi mas-settur tad-dizabilità u għadni kif bdejt il-PhD.*

*Bħalissa nagħti training fuq disability quality, qed intella' reċta fid-drama workshop li nużaw għal skop edukattiv.*

Participants with a disability also emerged as sharing assets and resources (e.g. budgeting, learning from role-models or past experiences, distinguishing between needs and wants, particularly in the context of the COVID-19 pandemic) with other cohorts participating in the broader research study which this report informs.

*Għalkemm ma nistrix kapriċċi eżagerati, li jkolli bżonn nixtrih u naf li il-paga diehla fl-aħħar tax-xahar. Nibbudgetja ukoll imma mhux li noqgħod ninkwieta ħafna fuq il-flus.*

*Biex infaddal żgur mhux fil-kont personali tiegħi qed nitfa' imma fil-kont personali tagħha (tat-tifla) biex ikolli xi haġa għaliha għal-futur tagħha.*

*...iltqajt mal-mara tiegħi li kienet ikbar minni u diġà kellha tifel allura kellha iktar esperjenza tal-ħajja fejn jidhlu diversi affarijiet bħal household, budgetary measures eċċ.*

*Meta konna nistgħu insiefru we make it a point li insiefru darba fis-sena. Taħseb fil-futur u ta' x'jista' jġri speċjalment fil-mumentu bħalissa u ngħidlek id-drift qed noqgħod ħafna iżjed attent għall-flus milli kont*

*noqghod ftit tax-xhur ilu.... I am refering to the current pandemic circumstances.*

*As I went along il-ħajja ma' (isem il-mara) tghallimna iktar forsi naghzlu u jkollna iktar skop fejn irridu nonfqu il-flus tagħna biex ikollna quality time fil-ħajja tagħna u biex nakkwistaw affarijiet li jkollna bżonn.*

*Pero' tghallimt kif nagħmel measures u savings plans, nkun iktar choosey biex nonfoq il-flus. Dawk tarahom bl-esperjenzi.*

*Mainly I save and put aside for unexpected situations,*

*Jiena minn dejjem kont inhobb inkun indipendenti anke qabel ma kelli l-accident u għalkemm kont bil-għaqal kont nonfqu naqra flus fiċ-ċuċati.*

### *Limitations*

As can be inferred from earlier parts of this report, outcomes of disabilities that impinge on mobility, autonomy and organisation featured among the limitations to the financial capability of participants. The data below further exemplify:

*Għandi 26 sena, għandi l-ADHD li għaliya hija executive dysfunction so I struggle to prioritise tasks...*

*In my case ADHD is also a dopamine deficiency, so I have a tendency of going online and shopping like crazy, like an absolute manic episode. I tell myself 'uwija 5euro l'hemm 5 euro l'hawn, it's cheap' ...there's that issue.*

*...nies bil-bipolar disorder immorru għal xi shopping spree u jonfqu b'mod radikali affarijiet li ma jkollhomx bżonn.*

*Sfortunatament jiena minn naħa tiegħi li nista' ngħid hija li d-diżabilità tiegħi biex nikiseb ftit indipendenza kelli dejjem nixtri equipment li jiswa hafna flus. Sarkastikament the greater independence you achieve the bigger the gadgets għalkemm forsi titgħallem ways ta' kif takkwistahom, tibza' għalihom u how to go about them, il-gadgets xorta jkunu ikbar. Case in point bħalissa qieghed in process biex nixtri din il-karozza li hija stratosferika fil-prezz fejn l-istess vettura li mhux qieghda adapted għal wheelchair.*

*biex għamilt karozza kien hemm expense żejda ta' madwar €1,500*

The financial capability of participants who have added constraints, such as suffering from Asthma or who are responsible for minors or pets further limited participants' financial capability:

*...kieku jiena single u m'ghandix tfal kieku nghid li jien rasi mistrieħa u sinjur żghir. Pero' għandi familja u it-tfal huma żghar, il-mara ma taħdimx biex tieħu ħsieb it-tfal għax ma għandiex min jgħinha. Allura naqaw fuq paga waħda li mhix xi paga kbira imma ngħixu komdi.*

*jien kellhom 13 it-tfal meta stajt noħroġ naħdem għax ma kellix min jehodli ħsiebhom.*

*Jiena niftakar li għexna żmien bħala familja ukoll fil-faqar, mhux faqar neqsin mill-ikel pero' jien kelli nagħmel sagriċi kbar biex infaddal. Per eżempju ġej xi birthday allura infaddal naqra, jew ġej il-Christmas, back-to-school dejjem kienet uġiġħ ta' ras kbira għaliex apparti li kienu twins kollox doppju u l-istess l-iskola ma riduħomx jixxerjaw kotba, kienu fi skola tal-knisja it-tfal tiegħi. Li kieku l-income tar-raġel tiegħi ma kienx fixed, ir-raġel tiegħi huwa turnkey contractor u fil-bidu batjena ħafna għax kien ikun hemm xahrejn tlieta fejn ma kienx jara one cent.*

*I have pets and when you go to the vet it comes to 100€ every time and you have the medicines on top of that. I've experienced, for instance, that my car needed new tyres so I've learnt that unexpected situations come your way and you need 1 thousand or 2 thousand extra in the bank to make sure that whatever happens you can cover all the costs in the meantime. Let me add that I have been unemployed since March due to COVID and I was sick with asthma, so in that situation it is very important to save but you're not getting a good interest rate, so you have to really put some money aside to cover the costs that come up. I had to stop working as my job is in real estate, it is not as easy as everyone thinks. I don't make lots of money so I could not even apply for unemployment benefit because also my partner does work so that does not make me qualify to the categories and it makes me feel financially vulnerable.*

Participants also mentioned limitations that include a certain degree of carelessness with financial matters in the past:

*Personalment meta noqgħod naħseb daqsxejn fit-tul, nemmen illi kieku qgħadt daqsxejn iktar attent fil-passat, kieku illum għandi sosten finanzjarju ħafna aħjar. Mhux qed nghid li qieghed ħażin għax mhux il-każ, pero' fil-*

*passat kien hemm perjodi fejn infaqt hafna fuq teknoloġija mobile u hekk. Il-kumplament użajthom f'ħafna ħruġ eċċ li to be fair lanqas jiddispjaċini.*

*Li jiddispjaċini li fit-teknoloġija fejn ngħin inbiddel mobile kull sentejn iktar messni daww il-flus żammejthom taħt rasi.*

*...kont nonfoq naqra flus fiċ-ċuċati. Kull haġa li toħroġ li jkollha naqra teknoloġija fiha kont nixtriha.*

*Biex inkompli ma dak li intqal, mhux bilfors għax persuna jkollha diżabilita' imma iktar minħabba il-personalità. L-iktar li tista' taffettwa id-diżabilita' forsi iktar x'tip hi għax diżabilita' fiżika ma għandix x'taqsam ma kif timmanigja il-flus per se.*

Participants also identified systemic limitations affecting persons with a disability, such as difficulties with obtaining a bank loans and higher insurance premium:

*Hemm ukoll stigma fuq persuna b'diżabilita' meta titlob loan mill-bank. Jiena gratli meta jiena u hija morna biex niehdu loan biex nixtru post biex niffrankaw il-kera għax kienet very expensive. L-iktar żewġ banek magħrufin lili personalment qaluli li riedu rapport tal-istat mentali tiegħi. Jiena wegġajt biha u mea insemiha inħoss qiesu xi hadd ġie u tani daqqa u tefani l-isfel. Qaluli li 'inti bniedem disabled u ma tiflaħx thallas', issa jien naħdem u niehu penzjoni. Filfatt ħadt ir-rapport mentali u tawna xi haġa.*

*Is-soċjeta' kienet komda tarana inħallsu mortgage imma ma akkomodatniex biex niehdu loan bħal haddiehor u forsi inkun iktar at ease. Persuni b'diżabilita' biex ikunu financially independent ma hawnx skemi biżżejjed, sfortunatament, li jirriflettu daww l-iskemi li ma humiex għal nies b'diżabilita' biex ikunu at par. Ma tistax thares lejn persuni b'diżabilita' u persuni mingħajr diżabilita' fis-soċjeta' tal-lum biex jgħixu fuq l-istess linja għaliex il-verita' hi li ħafna skemi huma built għall-persuni non-disabled.*

*(Name of other participant) was speaking about is more related to Life Insurance policies when banks consider individuals with disabilities to take out loans. CRPD has made a research about the matter, has issued suggestions and possible solutions. In fact we have also spoken to Lloyds, one of the market's biggest insurance... this issue is not discriminatory in Maltese legislation, it is not discriminatory on the basis of disability because it is exempted. In simple words persons with disability can be*

*discriminated against by companies that provide these life policies and other form of insurances.*

## *Communication*

**Figure 2**  
**Word cloud – Persons with Disability**  
**Financial literacy and capability**  
**Twenty (20) most frequent words**



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

These results inform on the vocabulary terms preferred by the sample of persons with disability to refer to items, concepts and practices related to financial literacy and capability in the post-campaign phase.

Moreover, they shed light on the quantitative relevance (i.e. the frequency) that each word had when the focus group discussion focused on matters related to financial literacy and capability.



**Table 2- List – Persons with Disability  
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>
ħafna	5	13	0.92%	ħafna
flus	4	12	0.85%	flus
naħdem	6	11	0.78%	naħdem
tieghi	6	11	0.78%	tieghi
disabilities	12	10	0.71%	disabilities, disability, disabled
b'diżabilità	12	10	0.71%	b'diżabilità, b'ghajnejja,
għandi	6	8	0.57%	għandi
need	4	7	0.50%	need, needed
diżabilità	10	7	0.50%	diżabilità
persuna	7	7	0.50%	persuna
tistax	6	7	0.50%	tistax
affarijiet	10	6	0.42%	affarijiet
bħalissa	8	6	0.42%	bħalissa
noqgħod	7	6	0.42%	noqgħod
ħajja	5	6	0.42%	ħajja
expensive	9	6	0.42%	expense, expenses, expensive
working	7	6	0.42%	work, working
futur	5	5	0.35%	futur
mingħajr	8	5	0.35%	mingħajr
money	5	5	0.35%	money

## Retirement capability

### *Trends*

Very little data could be explicitly coded as informing on trends among participants of retirement capability. Indeed data volunteered by participants concerned very much the here and now. This can be understood that primarily the concerns of persons with disability in Malta at the time of the study was on first becoming more autonomous and independent; or further augmenting the degree of autonomy or independence already achieved.

However, payment of contributions can be inferred from the fact that most participants were in employment at the time of data collection, as explained in earlier sections of this report.

Notwithstanding, cases of unemployment or irregular employment due to disability and/or illness mentioned earlier in this report imply not paying contributions, as confirmed below:

*I don't add money to a pension contribution and yet I spend lots on doctors and medication.*

### *Assets and resources*

The analysis identified little data that manifest interest in pension benefits and schemes:

*I'm interested in knowing how to go about looking for additional pension options.*

Otherwise assets and resources to retirement capability need to be inferred from attitudes, knowledge and skills that trended among participants when speaking on how they manage financial matters; as elaborated in other parts of this report and further exemplified below with some reference to long-term sustainability and of being concerned about the future:

*Iktar inhoss li tkun tista' timmanigja l-affarijiet tieghek ahjar allura titghallem iktar inti li jkollok serhan -il mohh ghall-futur u fl-istess hin tghix komdu.*

### *Limitations*

The degenerative nature of some disabilities mentioned earlier in this report is likely to impose extended limitations to the retirement capability of persons with disability:

*Jien id-dizabilità tiegħi fiżika li twelidt biha. Iktar ma nikber iktar tmur għall-agħar.*

*Jista' jkun li il-quddiem nitlef id-dawl għal kollox.*

*For me it is more about getting organised and having my affairs in order including my financial things...I have difficulties with that.*

Intersections with parenthood and health limitations other than the disability (that often yield to employment limitations, as explained in earlier parts of this report) also emerged as likely to constrain the retirement capability of participants:

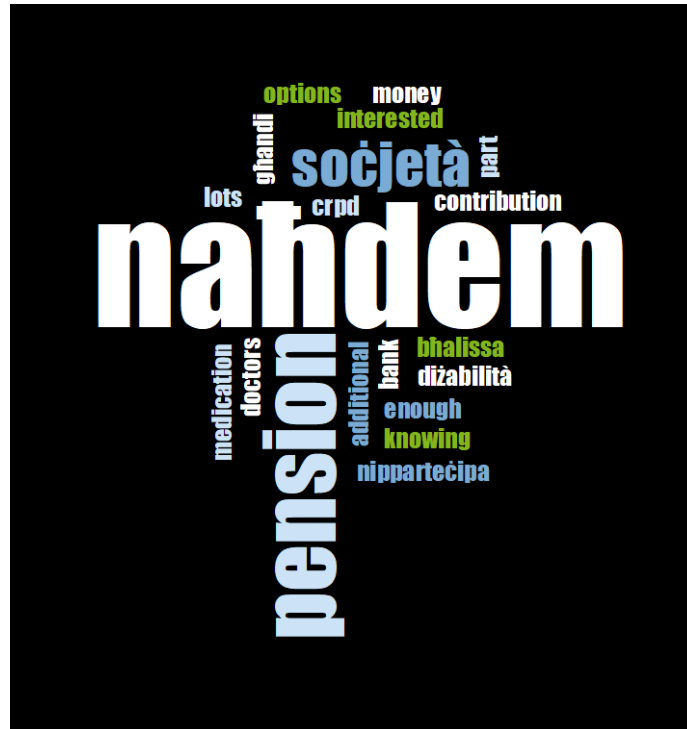
*I don't add money to a pension contribution and yet I spend lots on doctors and medication.*

#### *Communication*

Figure 3 graphically presents the twenty (20) most frequent words found in the focus group data 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 of persons with disability to refer to items, concepts and practices related to retirement capability in the post-campaign phase.

**Figure 3**  
**Word cloud – Persons with Disability**  
**Retirement capability**  
**Twenty (20) most frequent words**



Moreover, they shed light on the quantitative relevance (i.e. the frequency) that each word had when the focus group discussion focused on matters related to retirement capability.

**Table 3**  
**List – Persons with Disability**  
**Retirement capability**  
**Twenty (20) most frequent words**

Word	Length	Count	Weighted Percentage	Similar Words
naħdem	6	6	3.23%	naħdem
pension	7	4	2.15%	pension
soċjeta	7	3	1.61%	soċjeta
additional	10	2	1.08%	additional
bank	4	2	1.08%	bank
bħalissa	8	2	1.08%	bħalissa
contribution	12	2	1.08%	contribution
crpd	4	2	1.08%	crpd
dizabilità	10	2	1.08%	dizabilità
doctors	7	2	1.08%	doctors
enough	6	2	1.08%	enough
għandi	6	2	1.08%	għandi
interested	10	2	1.08%	interested
knowing	7	2	1.08%	knowing
lots	4	2	1.08%	lots
medication	10	2	1.08%	medication
money	5	2	1.08%	money
nipparteċipa	12	2	1.08%	nipparteċipa
options	7	2	1.08%	options
part	4	2	1.08%	part

## **Engagement with the targeted financial literacy and retirement capability campaign**

### *Trends*

The focus group participants expressed limited exposure to the campaign content; yet exceptions that had come across campaign content expressed significant familiarity:

*Jiena iva, rajthom. Kienu ġew f'idejja filfatt...*

### *Assets and resources*

Generally speaking, participants well reviewed the campaign content and resources in terms of clarity, succinctness, effectiveness in sensitising broader audiences, the choice of communicators and of producing the adverts in both English and Maltese languages. Data below exemplify with details:

*Jiena naħseb li bħala advert huwa pjuttost sempliċi u to the point. Naħseb it brought the message across.*

*Fuq l-advert tar-radio li laqatni li dak huwa DJ magħruf u li kieku jien persuna li nisma' ir-radio u jidhol dak ir-riklam, naħseb li jien jiġbidli ħafna l-attenzjoni. Jiena naħseb li tisma' advert fejn qed jgħid li għandu xogħol u kapaċi jġemma, naħseb jien li għandu impact qawwi.*

*Biex inżid xi ħaġa oħra, naħseb li bil-video affarijiet bħal dawn ibiddlu anke il-mentaltà ... ikun hemm impjegat forsi f'xi bank li ma jibqax iħares b'ċertu perspettiva lejn ċertu affarijiet. Jien rajthom jevolvu ċertu affarijiet fejn jidhlu perspettivi soċjali, fejn jidhol financial aspect aħna neqsin bħala soċjeta' u naħseb li affarijiet bħal dawn jagħtu kontribut biex is-soċjeta' tevolvi ukoll.*

*I think it's wonderful that they are available in both in English and Maltese.*

*I think that both the disability side and the Gemma side are a good initiative.*

### *Limitations*

Feedback trending among participants focused on limitations of accessibility, particularly for the visually impaired (since braille was not included) and the hearing-impaired; as exemplified below:

*Jien il-posters ma narahomx. Li nista nghidlek fuq ir-radio u li l-iehor ma tantx kien ċar...forsi ir-recording.*

*Jien naħseb importanti ħafna meta Ministeru joħroġ ċirkulari, email, poster li jsiru aċċessibli għal kulhadd għax hawn min ma jismax, min ma jarax, min il-kuluri jdejqih.*

*...seta' kien miżjud il-Braille fuqu.*

It was also pointed out by participants that consultation with entities such as the CRPD, the Foundation for Information Technology Accessibility (FITA) or the Access to Communication & Technology Unit (ACTU) would have minimised the risks of these shortcomings:

*Imma bħala aċċessibilità billi hadd ma kien ikkonsultat, fejn jidhol materjal anke printed li jkun speċjalment focused fuq disability, għandu jkun f'diversi formats. Jekk wieħed għandu kompjuter, jista' jkun messagg irrekkordjat ta' x'hemm fuq il-poster. Hemm various ways kif tista' żżid l-aċċessibilità u tilhaq aktar nies.*

*Tkun haġa sabiha kieku jiċċekkjaw qabel joħorġu l-affarijiet. Jistgħu ikellmu lilna tas-CRPD, jew lil FITA jew L-ACTU.*

It is also noteworthy that participants identified other topics which they would like seeing addressed in educational campaigns targeted at persons with disability. Data excerpts below exemplify the details:

*I would like at both sides to see if there is anything that would interest me as a parent of a disabled child.*

*I would see that he is at risk in getting into debt as he as well has expensive tastes in technology. I would look in both capacities, me as an adult planning my financial things and also as a parent of a child who is affected by a condition.*

## **Comparative Analysis: Pre-campaign and post-campaign**

This section of the post-campaign report identifies any differences between the findings of the pre-campaign and the post-campaign analysis that can be substantiated when analytically comparing the two respective data sets.

The discussion in this section, as much as possible, also considers if any identified changes can be associated with exposure to the campaign and related GEMMA initiatives, participation in the pre-campaign focus group (when relevant) or other drivers of change.

Similar to findings yielded from pre-campaign research, the post-campaign research exercise yielded evidence of considerable financial literacy among most representatives of persons with disability, particularly those that are responsible for dependent minors and/or are in employment.

As opposed to the pre-campaign research exercise that identified limited income and/or unemployment as significantly hampering the financial capability of those of this cohort because of dependence on benefits coupled with an association with gambling trends; this focus group brought to light evidence that the financial capability of participants at the time of post-campaign data collection was significantly hampered by expenses 1. to purchase equipment used by persons with disability to enhance their autonomy / independence; and 2. related to realities that intersect with being a person with a disability, e.g. being responsible for children or pets or having a chronic condition, such as asthma.

Although the majority of participants who were in employment at the time of post-campaign data collection for quite some time, i.e. before the campaign and although most participants expressed limitations of exposure to campaign content and resources, the distinction discussed above may augur well in terms of campaign effectiveness because participants emerged as particularly keen on becoming more autonomous and independent (irrespective of their employment status) – which was, indeed, the overarching message of the campaign.

The above analysis is corroborated with how – as opposed to the findings of the pre-campaign focus group data analysis – none of the participants emerged as at risk of isolation, with limited access to networks and individuals that may support or role model a more active, ambitious (and less dependent) lifestyle. This is rather significant considering that the post-campaign focus group discussion took place during a time when measures targeting restraint of the COVID-19 pandemic were in place and



significantly associated with increased loneliness and isolation, particularly among vulnerable groups.

## **Main conclusions**

The analysis and findings presented in this report need to be interpreted in the light that some participants contributed to both the pre-campaign and the post-campaign focus groups, whereas this was not the case for the majority of post-campaign focus group participants. However, it is also noteworthy that a significant number of post-campaign focus group participants were recruited from the CRPD where they get exposure to realities faced by persons with disability on a daily basis.

Overall in the post-campaign phase participants emerged as keen on enhancing their autonomy and independence. This augurs well for the potential of receptiveness to education on planning a sustainable retirement – albeit there is no evidence that representatives of this cohort were doing this at the time of data collection.