Pre-Campaign Focus Group Report

UNEMPLOYED PERSONS (UP)

Maria Brown, Ph.D.

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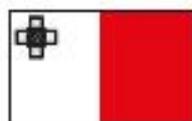
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Introduction

This report presents findings of the qualitative analysis carried out on the data retrieved from the focus group held with a sample of unemployed (UP) in Malta, at the time of the study, i.e. fieldwork conducted between October 2018 and January 2019.

The analysis was carried out on the basis of the indicators identified as relevant through the literature review exercise carried out for the purposes of this research study, namely:

1. Household and lifestyle, with special attention to income and consumption;
2. Financial literacy and capability, with attention to financial education;
3. Retirement capability, with attention to an analysis pension schemes; and
4. End-user engagement with awareness campaigns, with special attention to media and social media dissemination channels.

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

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

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

Household and lifestyle

Trends
The UP cohort manifested awareness of and concern about rising cost of living in present times that inhibit saving for a rainy day. Overall, participants juxtaposed such contemporary trends with more careful, conscientious and sustainable past trends and standard of living in traditional Maltese culture.

"L-Ingilterra kienu jieklu 'roast beef on a Sunday' u Malta f'dak l-istat ġejna. Id-dar għand ommi, kuljum laħam. Issa le imma. Għaġin mhux tajjeb tieklu kuljum. Ġie li ma nieħux, nieħu biċċa ħobż għax tixba'."

"Fit-tfulija kont nġemma' xi ħaġa biex insiefer eżempju l-flus tal-Griżma żammejthom u sifirt man-Nanna tiegħi. Anke meta kien ikolli 'birthday', kont nieħu ħsieb il-flus li kont naqla'."

"Ilni wieqfa mix-xogħol 'ħabba mard. Għandek '450 euros' biss 'relief', għandek kontijiet li trid tħallas, spejjeż ta' tfal, ħajja ta' kuljum, ma jifdallekx ghall-ikel. Jien iċ-'cheque', ħadtu '8 days ago', fadalli '5 euros' biss s'issa. Nipprova nwarrab imma mpossibli. Bil-flus Maltin, kont inwarrab 100 lira fix-xahar, kif daħlet il-'euros', ma nistax. Nipprova imma kif? Kont qed nippjana b'dak il-mod. Suppost jekk qabel kelli 400 Maltin, suppost għandna '900 euros'."

Other participants shed light on the manifestation of contemporary trends facilitated by digital technologies, such as use of cards or platforms such as Paypal for payment and Internet banking. Their experience of these is positive also because of access to more economical purchases. Related data shed light on a trending use of 'plastic money', overriding use of conventional tangible bank notes and coins:

"Anke biex nixtri ħwejjeġ u żraben, nuża l-Internet. Kollox irħas."

"Anqas ikolli flus f'idejja. Flusi kollha fil-Bank. 'Internet banking is great'. Kollox bil-'card' inħallas. Inħossni 'safe' hekk. Huwa 'safe', l-'Internet banking' huwa 'protected' hafna. Apparti li għandek 'Paypal' li huwa 'safe' anke fej' tħallas il-flus, huwa inxurjat."

Notwithstanding, this cohort also identified consumerist and materialist trends corroborated by media messages and peer group pressure. They associated youth as being primarily influenced by these but also with pressure on parents / caregivers and households to cater for such demands:

"(It-tfal tiegħi) M'għandhomx valur ta' flus. Infatti niġġieled ħafna mar-raġel u anke ma' ommi fuq hekk għax jaqbdu jtuhom flus hekk. Mhux tajjeb hekk."

"Għandi tifel meta joħroġ ma' sħabu, għandu sittax -il sena tiegħi, ġie li '40 euros' imur il-baħar jonfoqhom kollha. Għalihom qisu... mhux problema għalihom il-flus".

"L-innoċenza ta' llum fi tfal spiċċat kompletament. Illum ġrew bihom il-midja, ta' madwarhom. 'It's all about instant pleasure.' Jekk irid xi ħaġa issa, issa toħodha. Iridu jitgħallmu li jridu jġġemgħu biex jaraw il-frott. Kollox sirna natuhom lit-tfal."

"U xorta qatt m'huma 'happy' (it-tfal avolja ntuhom kollox)!"

Assets and resources
Data analysis identified a limited number of practices among participants from the UP cohort that testify to financial and retirement literacy and capability. Data in this regard was limited to budgeting and shopping around for good prices. The last is facilitated by digital literacy and access to digital tools, such as ICT and the Internet:

"Imma eżatt, il-biċċa l-kbira nużaw 'budgeting'."

"Anke biex nixtri ħwejjeġ u żraben, nuża l-Internet. Kollox irħas."

As regards financial literacy, apart from budgeting, the cohort placed value on saving, which is an asset, although it transpired that the practice was no longer possible in their current situation:

"Fit-tfulija kont nġemma' xi ħaġa biex insiefer eżempju l-flus tal-Griżma żammejthom u sifirt man-Nanna tiegħi. Anke meta kien ikolli 'birthday', kont nieħu ħsieb il-flus li kont naqla'."

Another asset associated with this cohort is family background:

"Mill-'business' ta'missieri, trid tieħu ħsieb il-flus. Ta' eta' żgħira kont sirt naf, ta' 12/13 kont immur ngħin."

"Ġenituri tiegħi żgur (għallmuni dwar flus)".

The interpretation of findings is hereby two-fold:

1. Participants' exposure to positive family management of financial wealth sensitized representatives of the UP cohort; and simultaneously; and
2. Such financial literacy is not necessarily conducive to financial and retirement capability due to broader socio-economic variables that changes the participants current and prospective realities.

Limitations
Data analysis however also revealed that there are aspects of family life that can inhibit financial and retirement capability. The related data makes reference to families of procreation, i.e. the family which UP representatives head, rather then the family context where LIEP representatives were brought up (family of orientation). Representatives of the UP cohort spoke about difficulties in curbing and educating their children's sense of entitlement, 'carpe diem' and short-term gratification, which differs from their own, due to generation gap and changing times:

"It's all about instant pleasure. Jekk irid xi ħaġa issa, issa toħodha. Iridu jitgħallmu li jridu jġġemgħu biex jaraw il-frott. Kollox sirna natuhom lit-tfal."

"U xorta qatt m'huma 'happy' (it-tfal avolja ntuhom kollox)!"

Data analysis made it evident that the limitations experienced by representatives of the UP cohort are linked to health and illness, including limitations and needs associated with old age, chronic illness, disability

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and drug abuse. Some data refers to inadequacy of state support in this regard:

"Il-mard, il-mediċina, droga…"

"Ħlas ta' pinnoli għal ommi. Ma nistax ngħin jien pero', m'għandhiex minn fejn."

"Ilni wieqfa mix-xogħol 'ħabba mard. Għandek '450 euros' biss 'relief', għandek kontijiet li trid tħallas, spejjeż ta' tfal, ħajja ta' kuljum, ma jifdallekx għall-ikel…"

"Ir-'relief is a disgrace'. Jien ma nista' nagħmel xejn, 'disabled' jien, ma niflaħx nimxi. Bilqiegħda inbati wkoll, anqas nista' nnaddaf jien biex nipprova nġib il-flus."

"Is-sitwazzjoni tal-'homecare' hi mwergħa ħafna. Bil-pensjoni li għandek, m'int sa tidħol imkien. Sibna l-aqwa 'homes', imma 'it basically reaches 2500/month'. Il-pensjoni tiegħi '800 euros' u kif sa nidħol ġol-'homes'? Ommi ġemgħet il-flus, imma ma nafux kemm sa jservuha. Nieħdu kollox ġurnata b'ġurnata qegħdin. Ma nafux x'ħa jiġri."

Communication

There is evidence that representatives of this cohort are fluent with online and digital technology terms that are somehow correlated to financial literacy and capability:

"'Internet banking is great'. Kollox bil-'card' inħallas. Inħossni 'safe' hekk. Huwa 'safe', l-'Internet banking' huwa 'protected' ħafna. Apparti li għandek 'Paypal' li huwa 'safe' anke fej' tħallas il-flus, huwa inxurjat. Il-ħin kollu jċemplu, jew anke 'Messenger'. Kelli kazi fejn kien hemm 'scammers' jaghmluha ta' sħabi ghax ikunu serqulhom l-identita', li nagħmel hu li nsaqsihom mistoqsija li naf li huma biss jafu u naqbadhom. Niraporta lil 'Facebook' mill-ewwel."

Figure 1 graphically presents the twenty (20) most frequent words found in the UP 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 - UP household and lifestyle
Twenty (20) most frequent words
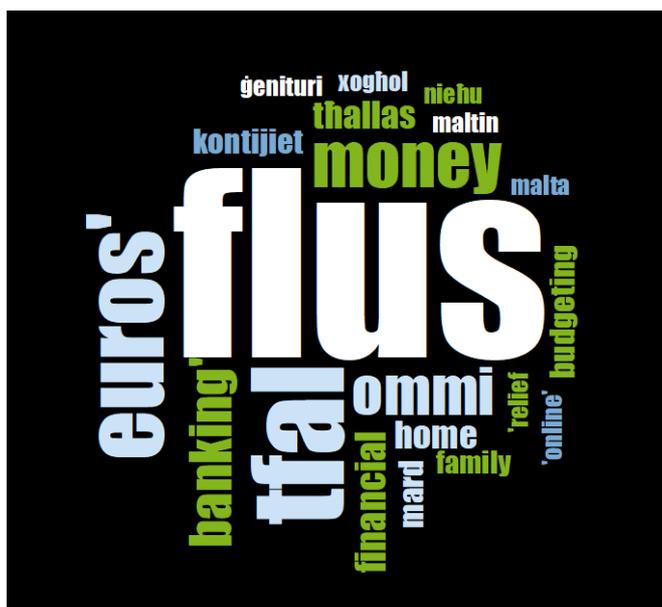
These results inform on the vocabulary terms preferred by the sample representing the UP cohort to refer to items, concepts and practices related to the financial aspects of household and lifestyle.

Table 1
List -UP household and lifestyle
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	70	1.74%	flus
tfal	4	36	0.90%	tfal
euros	6	30	0.75%	'euros', euro, euros, euros'
money	5	22	0.55%	money
ommi	4	20	0.50%	ommi
'banking'	8	18	0.45%	bank, banking, banking'
'financial'	9	14	0.35%	financial
home	4	13	0.32%	'homes', 'home'
tħallas	7	13	0.32%	tħallas
kontijiet	9	12	0.30%	kontijiet
mard	4	12	0.30%	mard
'budgeting'	9	12	0.30%	'budgeting'
'family	6	11	0.27%	'families', family
'relief'	7	10	0.25%	'relief, 'relief'
'online'	8	10	0.25%	'online'
ġenituri	8	10	0.25%	ġenituri
Malta	5	10	0.25%	Malta
Maltin	6	10	0.25%	Maltin
nieħu	5	10	0.25%	nieħu
xogħol	6	10	0.25%	xogħol

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 UP cohort.

Financial literacy and capability

Trends
Representatives of the UP cohort showed evidence of basic financial literacy about bonds, shares and stocks, accompanied by a sense of distrust as a route to financial and retirement capability:

"'Bonds', 'shares etc' ma nemminx iktar fihom. Ġiet kontrina anzi."

"Ma nemminx fi 'stocks' u 'bonds'. Misseri tilef ħafna flus 'ħabba fihom. Trid tkun ezatt fuqhom."

There is more trust in real estate as a route to financial capability:

"Fil-bini, investiment tajjeb immens."

Another trend that echoes earlier results concern the perceived disparity between adult and youth financial literacy, with the latter being regarded as lacking financial literacy by representatives of the UP cohort. This was also associated with quality and approach of family upbringing:

"(It-tfal tiegħi) M'għandhomx valur ta' flus."

"Għax issa li kibru (t-tfal tiegħi) qishom m'għandhomx is-sens li jġemmgħu. It-tifla għandha 'twenty' u t-tifel għandu 'eighteen', kollox li jieħdu nagħtihomlhom jien. 'They are spoilt'…"

Ambivalent perceptions about trade unions' impact on financial capability also trended in this dataset with some participants identifying value in trade union membership, whilst others being highly critical.

"Person A: (Dwar 'trade unions') 'A complete joke. It's all about politics'. Għandi ideja ħażina ħafna tagħhom. Ma jfittxux l interessi tal-ħaddiema. Meta tlabt l-għajnuna mit-'trade union' li kont 'enrolled' fiha, ħadd ma għeni. Wasalt waħdi.

Person B: (Dwar 'trade unions') Dejjem għenuni minn naħa tiegħi. Biex ma tkunx waħdek.
Person A: Meta jkun każ kollettiv taħdem, imma meta tkun waħdek għalxejn. Fil-każ tiegħi solvejtha waħdi."

Participants' critical analysis of trade unions shed light on a remarkable degree of financial literacy because the analysis qualifies and distinguished cases that are likely to be facilitated by trade union membership, as opposed to those that are not.

Assets and resources
Data evidence indicates that formal and non-formal financial education features among assets and resources of representatives of the UP cohort.

As regards formal education, participants placed value on school initiatives that overlap with informal education, such as a school bank:

"Meta kont iżgħar, anke fl-iskola primarja, kellna l-Bank u kien jiġi kull xahar u konna npoġġu anke sold, jew '6 pence'... Kienet ħaġa sabiħa. U malli ħriġt mill-iskola, kelli somma mġemma'. Kullimkien kienet ssir din pero'. Aħna konna ppartecipajna dak iż-żmien. Minn hemm bdejt nitgħallem."

UP representatives discussed financial education and experiential learning within family contexts as an asset:

"Mill-'business' ta' missieri, trid tieħu ħsieb il-flus. Ta' eta' żgħira kont sirt naf, ta' 12/13 kont immur ngħin."

Financial literacy was manifested in data reflecting proactive or experiential life-long learning, both challenged and facilitated by digital technologies:

"Imma eżatt, il-biċċa l-kbira nużaw 'budgeting'..."

"(Titgħallem dwar affarijiet finanzjarji) Naħseb meta tibda taħdem."

"It-telefonati ('scam') minn barra wisq pero'. Fittixt l-għajnuna mill-ewwel."

UP representatives also source their financial and retirement literacy and capability from legislative tools, namely wills, as well as from existent entities and services (state, banks and private insurance):

"Għamilt it-testment, ma kellniex tfal xejn meta għamilna t-testment. Inbidlet bil-liġi imbagħad it-testment, erġajt kelli nbiddlu. Ssalva ħafna inkwiet lit-tfal."

"Iċċekkjajt kollox. Mort 'social services' tal-lokalita' tiegħi. Mort tal-Belt u kien jaf iktar u t-tbassir li tani kien aħjar."

"Tista' tmur il-Bank u tgħidlu jekk jistax jgħinek biex ma tħallasx kollox dak ix-xahar. Għax dejjem ħallasna, aċċetawlna li nħallsu ftit tard."

"Jien bilkemm ħdimt f'ħajti 'so' bilkemm sa jkolli pensjoni. Ifhem inħallas 'life insurance'."

Limitations
Focus group data analysis shed light on lack of trust and initiative to explore private investments as routes to financial and retirement capability:

"Ma nemminx fi 'stocks' u 'bonds'. Misseri tilef ħafna flus 'ħabba fihom. Trid tkun ezatt fuqhom."

As the above manifest, these perceptions are informed by negative experiential learning. Notwithstanding, this was more directed towards stocks, shares and bonds, as opposed to private life insurance:

"Ifhem inħallas 'life insurance'."

Another limitation to financial literacy and capability is correlated to a perceived dependence on welfare benefits, primarily due to ill health and disability, coupled to rising cost of living:

"Ilni wieqfa mix-xogħol 'ħabba mard. Għandek '450 euros' biss 'relief', għandek kontijiet li trid tħallas, spejjeż ta' tfal, ħajja ta' kuljum, ma jifdallekx ghall-ikel. Jien iċ-'cheque' ('unemployment benefit'), ħadtu '8 days ago', fadalli '5 euros' biss s'issa. Nipprova nwarrab imma mpossibli. Bil-flus Maltin, kont inwarrab 100 lira fix-xahar, kif daħlet il-'euros', ma nistax. Nipprova imma kif? Kont qed nippjana b'dak il-mod. Suppost jekk qabel kelli 400 Maltin, suppost għandna '900 euros'."

"Jiena sal-15 ta' Diċembru rrid noħroġ minn dari. Ma stajt inħallas xejn kontijiet 'ħabba l-ispejjeż tal-iskola tagħha. Spiċċajt bla flus. Meta jerġa' jasalli 'relief cheque' ieħor, ma nista' nagħmel xejn għax inkun irrid nagħti lin-nies oħra li għenuni finanzjarment, inkella naqa' lura. Bank ma jistax jgħinni. Dahri mal-ħajt qiegħda. Ir-'relief is a disgrace'. Jien ma nista' nagħmel xejn, 'disabled' jien, ma niflaħx nimxi. Bilqiegħda inbati wkoll, anqas nista' nnaddaf jien biex nipprova nġib il-flus."

"...it-tfal ma tistax tgħidilhom tuni l-flus. Ma nistax nkeċċihom. Illum il-ġurnata hekk ġiet, diffiċli jkampaw! 'Very difficult' għaż-żgħażagħ. Kieku r-raġel ma jaħdimx kieku ma nkampawx. M'għandi xejn mġemma'."

Being made redundant is also another limitation identified in this cohort's dataset:

"Kienet kumpanija kbira u magħrufa ħafna. Għaqluhom il-bieb."

"Anqas seta' japplika għal 'job' ieħor 'ħabba li ma kellux 'termination letter' minn naħa l-oħra."

Communication
Figure 2 graphically presents the twenty (20) most frequent words found in the UP 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 - UP financial literacy and capability
Twenty (20) most frequent words
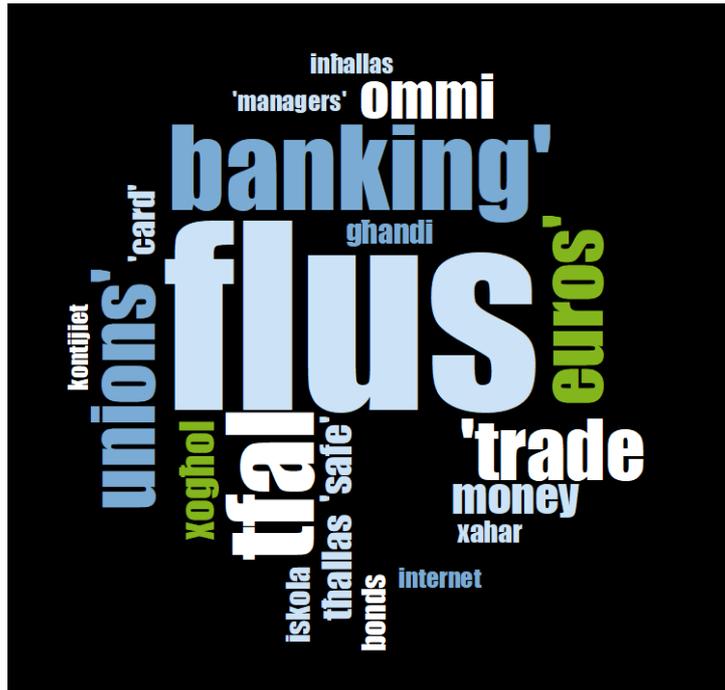
These results inform on the vocabulary terms preferred by the sample representing the UP cohort to refer to items, concepts and practices related to the financial literacy and capability.

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

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	97	1.71%	flus
tfal	4	46	0.81%	tfal
'banking'	8	45	0.79%	bank, banking, banking'
'unions'	7	34	0.60%	union, union', unions, unions'
'trade'	6	33	0.58%	'trade, trade
euros	6	32	0.56%	'euros', euro, euros, euros'
ommi	4	25	0.44%	ommi
'money'	5	20	0.35%	money, money'
xogħol	6	19	0.34%	xogħol
'safe'	6	18	0.32%	'safe', safe
tħallas	7	17	0.30%	tħallas
'card'	6	16	0.28%	'card', card, cards
għandi	6	14	0.25%	għandi
skola	6	14	0.25%	iskola
'bonds'	5	14	0.25%	'bonds', bonds
xahar	5	13	0.23%	xahar
'managers'	10	12	0.21%	'manager', 'managers', manage, management, managing
Internet	8	12	0.21%	'internet, internet
inħallas	8	12	0.21%	inħallas
kontijiet	9	12	0.21%	kontijiet

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 UP cohort.

Retirement capability

Trends
Little or no savings for retirement trended in the dataset of the unemployed persons' focus group. Within this cohort, this was also attributed to providing to adult children who remain dependent on the family of orientation (to some extent or another) due to rising cost of living, particularly to finance housing:

"It-tfal jagħmlu differenza. Il-familja tiegħi ghadhom id-dar, it-tfal ma tistax tgħidilhom tuni l-flus. Ma nistax nkeċċihom."

Ownership of real estate was identified as the only financial asset, if at all:

"M'għandi xejn mġemma'. Kull m'għandi investiment ta' dari."

The assumption of not qualifying for statutory pension due to lack of continuous national insurance contributions also featured in the dataset of the unemployed persons' focus group:

"(Dwar pensjoni) Peress li ili ma naħdem, qisni ma nagħtix kas."

UP representatives associated trends in the cost of private homes for retired persons as hindering retirement capability:

"Is-sitwazzjoni tal-'homecare' hi imwergħa ħafna. Bil-pensjoni li għandek, m'int sa tidħol imkien. Sibna l-aqwa 'homes', imma 'it basically reaches 2500/month'. Il-pensjoni tiegħi '800 euros' u kif sa nidħol ġol-'homes'? Ommi ġemgħet il-flus, imma ma nafux kemm sa jservuha. Nieħdu kollox ġurnata b'ġurnata qegħdin. Ma nafux x'ħa jiġri."

Assets and resources
Very few assets and resources mentioned by UP focus group participants were related to retirement capability. These included awareness and access to state and private facilities:

"Iċċekkjajt kollox. Mort 'social services' tal-lokalita' tiegħi. Mort tal-Belt u kien jaf iktar u t-tbassir li tani kien aħjar."

"Jien bilkemm ħdimt f'ħajti 'so' bilkemm sa jkolli pensjoni. Ifhem inħallas 'life insurance'."

Consequently, the low frequency was not representative of the quality of awareness and access because the latter testifies to a more proactive and sustainable engagement with retirement capability, and inclusive of a contingency measure, namely private life insurance / pension scheme.

Limitations
Focus group participants identified a number of socio-demographic variables which they perceive as limiting retirement capability – namely, being having dependent adult children, marital breakdown, separation, divorce, career breaks, disrupted national insurance contributions, rising cost of living, chronic illness and disability.

"It-tfal jagħmlu differenza. Il-familja tiegħi ghadhom id-dar, it-tfal ma tistax tgħidilhom tuni l-flus. Ma nistax nkeċċihom… Kieku r-raġel ma jaħdimx kieku ma nkampawx. M'għandi xejn mġemma'."

"Ħlas ta' pinnoli għal ommi. Ma nistax ngħin jien pero', m'għandhiex minn fejn. Ilni li applikajt, kelli kas tas-separazzjoni, u bdieli kollox mill-bidu. M'għandix fejn nintefa'."

"Jien bilkemm ħdimt f'ħajti 'so' bilkemm sa jkolli pensjoni. Ifhem inħallas 'life insurance'."

As in the last example, the limitation of disrupted national insurance contributions triggered a proactive approach (private life insurance scheme investment) to boost retirement capability.

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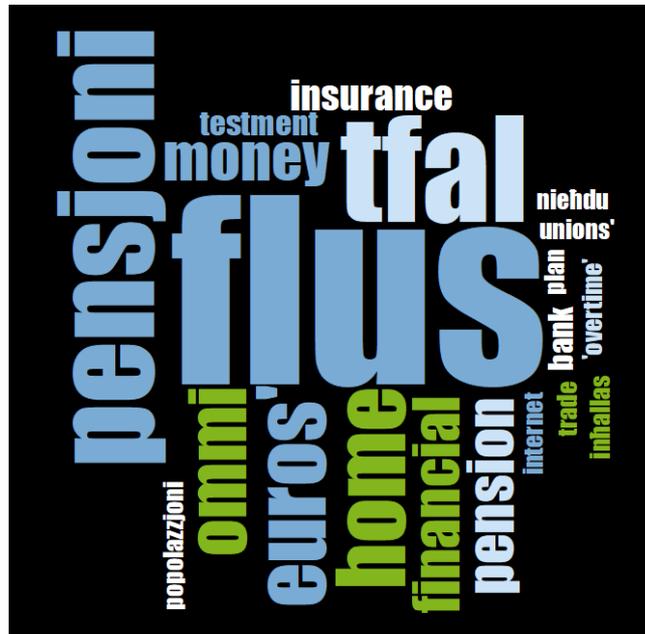
Figure 3 graphically presents the twenty (20) most frequent words found in the UP focus group data that was coded as related to retirement capability. The same analysis results are presented in table format in Table 3.

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

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

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	37	1.61%	flus
tfal	4	22	0.96%	tfal
pensjoni	8	20	0.87%	pensjoni
euros	6	15	0.65%	'euros', euro, euros, euros'
'home'	4	15	0.65%	'homes', 'home'
ommi	4	13	0.56%	ommi
'financial'	9	11	0.48%	'financial'
'money'	5	11	0.48%	'money'
'pension'	7	11	0.48%	'pension', 'pensions'
'insurance'	9	8	0.35%	'insurance', 'insurance''
testment	8	7	0.30%	testment
bank	4	7	0.30%	'bank', 'banking'
Internet	8	6	0.26%	Internet,
'plan'	4	6	0.26%	'plan' 'planning'
'trade'	5	6	0.26%	'trade'
'unions'	7	6	0.26%	' union', 'unions', 'unions''
'overtime'	10	6	0.26%	'overtime'
inħallas	8	6	0.26%	inħallas
nieħdu	6	6	0.26%	nieħdu
popolazzjoni	12	6	0.26%	popolazzjoni

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 UP cohort.

Notably, a considerable number of words associated with retirement capability used by the participants of the UP focus group were in English language.

End-user engagement with awareness campaigns

Trends
Focus group participants did not explicitly identify trends that would facilitate their cohort's engagement with an awareness campaign.

Yet drawing from data discussed earlier in this report, participants' proximity to younger generations (e.g. dependent children) and the latters' exposure to media could inform that in a household inhabited by unemployed persons and dependent children, media accessible within domestic walls, such as social media and television stations/programs followed by the younger generations could give exposure to such unemployed persons.

Assets and resources
Focus group participants did not explicitly identify assets and resources that would facilitate their cohort's engagement with an awareness campaign.

Notwithstanding, it can be inferred (from the analysis discussed earlier in this report) that some representatives of the UP cohort valued contact with and service received by welfare-related state entities (e.g. social services offices) and civil society entities (e.g. trade unions):

"Iċċekkjajt kollox. Mort 'social services' tal-lokalita' tiegħi. Mort tal-Belt u kien jaf iktar u t-tbassir li tani kien aħjar."

"(Dwar 'trade unions') Dejjem għenuni minn naħa tiegħi. Biex ma tkunx waħdek."

Consequently, these are being earmarked as potential assets and resources to deploy in an awareness campaign on financial and retirement literacy and capability targeting unemployed persons:

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 UP cohort were concerned about rising cost of living. Consequently, campaign engagement should be possible through open access or financially incentivised mechanisms, e.g. lotteries, tokens etc.

Communication

Figure 4 graphically presents the twenty (20) most frequent words found in the UP 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 - UP end-user engagement with awareness campaigns
Twenty (20) most frequent words

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

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

Word	Length	Count	Weighted Percentage	Similar Words
flus	4	27	1.43%	flus
tfal	4	15	0.79%	tfal
bank	4	13	0.69%	bank, 'banking'
'financial'	9	11	0.58%	'financial'
'money'	5	11	0.58%	'money'
'Euros'	6	10	0.53%	'euros', 'euro', euros'
'trade'	5	9	0.48%	'trade'
'unions'	7	9	0.48%	'union', 'unions'
ommi	4	8	0.42%	ommi
'repayment'	9	6	0.32%	'repayment', 'repayments'
'home'	4	6	0.32%	'homes', 'home'
'plan'	4	6	0.32%	'plan', 'planning'
'card'	6	5	0.26%	'card', 'cards'
'insurance'	9	5	0.26%	'insurance'
kontijiet	9	5	0.26%	kontijiet
missieri	8	5	0.26%	missieri
'learning'	8	4	0.21%	'learn', 'learning'
'bonds'	7	4	0.21%	'bonds',
'assets'	6	4	0.21%	'assets'
'bulk'	4	4	0.21%	'bulk'

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 UP cohort.

Notably, a considerable number of words associated with end-user engagement with awareness campaigns used by the participants of the UP focus group were in English language.

Main conclusions and recommendations

Gap between goals and means
Analysis of the research data showed that UP cohort value preventive financial and retirement capability practices such as saving and contributing towards a pension. However, there was a general agreement that targeting these goals was hindered by means, primarily with reference to limited means due to rising cost of living. In some cases it was emphasised how this has a double effect on UP as a cohort, because besides affecting them as individuals, it also affects them as parents providing for dependent children for longer years.

Thus, whist financial literacy and retirement capability emerge as already valued by this cohort, the cohort needs support with updating themselves on how that can become more financially capable and capable of retirement in today's world and when considering today's standards of living.

Family
Unemployed persons are still providing for dependent children or sick relatives. Whilst this might not be exclusive to this cohort, fieldwork with this cohort produced data that flags these two variables as significant in UP representatives' lives.

Chronic disease that requires long-term purchase of medication and marital breakdown were associated with limitations and flagged as contexts where lack of financial and retirement capability becomes manifest.

Consequently, it is being recommended that the campaign content includes tips on how to foster financial and retirement capability when providing for dependent children (particularly if these are adults) and sick relatives and in the case of marital breakdown and chronic diseases requiring long-term medication. These may be used as scenarios where investing in a private health care scheme, making wills and prenuptial agreements are exemplified as recommended proactive measures and best practices.

Communication

Analysis of the research data primarily identifies banks, trade unions and state support services as the contexts with which UP representatives associated discussion on financial and retirement matters. Consequently, it is likely that members of the UP cohort are more likely to find campaign content that is contextualized within these environs.

Analysis of data also shed light on the incidence of English terms used in data coded as related to retirement capability and end-user engagement with awareness campaigns.