

Pre-Campaign Focus Group Report

PERSONS WITH DISABILITY

Maria Brown, Ph.D.



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Introduction

This report presents findings of the qualitative analysis carried out on the data retrieved from the focus group held in May 2019 with a sample of persons with disability in Malta.

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

Rent, utilities, medicines, clothing and expenses for dependent minors trended among the financial commitments that characterized households and lifestyles of representatives of persons with disability at the time of the study.

Pero' li mhux nixtri għall-ħajja ta' kuljum imma li kont nixtri 'extra' bħall-mediċini, ħwejjeġ. B'hekk inkun naf fejn qed imorru l-affarijiet.

Jien negattiv, għax kull xahar għandi l-kera kif ukoll kontijiet tad-dawl u ilma, u l-impenn tat-tifla...

A busy schedule also emerged as featuring in the lifestyles of some representatives of persons with disability, particularly those that had commitments concerning employment and /or dependent minors:

Ħajti ppakjatha, ok għandi 'main job' li hu mas- 'CRPD', kif ukoll nagħti 'lectures' l-Università ta' Malta.

Assets and resources

Honest communication about financial matters within household environs – including with minors - emerged as useful to manage household and lifestyle trends and limitations (discussed in the next subsection):

Minhabba f'hekk, jekk tfal jaraw xi haġa li haddiehor għandu u huma m'għandhomx, huwa naturali li sa jitolbu lill-ġenituri tagħhom biex ikollhom huma wkoll. Imma jekk ikunu jafu bis-sitwazzjoni, ok sa joqgħodu naq'a lura...

Another asset that however, was illuminated by only one participant, was the value of social (but not necessarily kin) relations that catalyse support and solidarity:

Fejn jidhol 'transport arrangements', qieghed 'for sure' għax qieghed mal-ħabib tiegħi u jwassalni lura d-dar.

Limitations

The focus group data also illuminated that the disability itself incurs regular costs to maintain a particular household or lifestyle routine. For example private transport costs to make up for the limitations on driving or using public transport due to mobility impairment. Such dynamics were directly linked to limitations on employment and career development; whilst inferring limitations on social inclusion, personal development and lifelong learning – including financial literacy and retirement literacy:

Hemm ija 'disability costs', biex tkun mobbli, tispicċa thallas 'extra' għalihom.

Participant 1: Bħala hlas ta' 'taxi' li hi wkoll dipendenti dejjem mid-distanza, jien kieku minn Mosta sal-Università tiġini €15. Issa ok 'hemm scheme', imma hemm 'limit'.

Participant 2: Imma 'taxi' biex tmur xogħol?

Participant 1: Le le, 'taxi' għal meta għandi xi haġa wara x-xogħol. Biex tuża 'taxi', ma jaqbillekx tmur 'part-time'. Qed taħdem għat-'taxis'! Dik hi l-'issue'. Jien kif qiegħed imn'Alla għandi siehbi li jgħinni! Issa mmangina kieku jien ma kelli lil siehbi. Kieku jien kont nitlef opportunità għal 'career advancement' ukoll! Vera!

Il-gvern jista' jgħinni l-gvern biex forsi ma nixtrix medicina mill-pensjoni tiegħi.

As regards everyday life, some participants described limitations in providing for basic and regular household expenses, more so when facing unexpected expenses, such as home repairs; and when having to provide for dependent minors and/or when being unemployed:

Jien negattiv, għax kull xahar għandi l-kera kif ukoll kontijiet tad-dawl u ilma, u l-impenn tat-tifla...

Mela anke jien! Jien l-istess sitwazzjoni! Kulhadd, basically għandi l-impenn tat-tifla, pero' sirt naħseb fit-tifla qabel kollox, anke qabel il-kera.

Min ma jaffordjax 'computer' jew ma jafx juża 'computer', x'ha jagħmel?

Issa min ma jaħdimx, bil-pensjoni tagħna diffiċli ħafna biex tghaddi! Eh ma jgħaddix imma! Diffiċli tasal, jekk inhu telefon, dawl, Internet. Ikollok tghaddi mingħajr Internet ... hija iebsa ħafna biex tfendi bil-pensjoni tagħna biss. Hadd mhu l-istess. Min jista' jaħdem aħjar għalih pero' jien li ma nistax, pensjoni ta' €430 fix-xahar.

Jien għandi inqas u bit-tfal! Imma mbagħad bis-saħħa tal-Bambin ta lil nies oħra s-saħħa li għandu, ara x'vantagġ sar għandu! Għal min ma jaħdimx hi iebsa.

M'ilux kelli problemi wara l-madum fid-dar tiegħi, suppost kellu jkolli xi forma ta' kumpens, imma għadni ma smajt xejn.

Figure 1
Word cloud – Persons with disability household and lifestyle
Twenty (20) most frequent words



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

Table 1
List – Persons with disability household and lifestyle
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
tfal	4	9	1.48%	tfal
tifla	5	7	1.15%	tifla
binti	5	6	0.98%	binti
nixtru	6	6	0.98%	nixtru
pensjoni	8	6	0.98%	pensjoni
žmien	5	6	0.98%	žmien
ixtrili	7	5	0.82%	ixtrili
taxi	4	5	0.82%	taxi, taxis
jaħdem	6	5	0.82%	jaħdem
kollu	5	5	0.82%	kollu
nixtri	6	5	0.82%	nixtri
computer	8	4	0.66%	computer
dawl	4	4	0.66%	dawl
difficli	8	4	0.66%	difficli
flus	4	4	0.66%	flus
għandu	6	4	0.66%	għandu
iebsa	5	4	0.66%	iebsa
importanti	10	4	0.66%	importanti
internet	8	4	0.66%	internet
jaħdimx	7	4	0.66%	jaħdimx

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

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 persons with disability cohort.

Financial literacy and capability

Trends

The focus group yielded evidence of considerable technical knowledge, for instance about the differences between different financial investments and opportunities for investment:

Eżempju 'shares' huma l-aktar riskjużi jitolgħu u jinżlu so jew tigik tajba jew inkella ħażina. 'At the same time', jekk l-affarijiet imorru tajjeb ħafna għalik, jista' jkollok ċertu' dividends'.

Fil- 'bonds'Għandek it-tajjeb u il-ħazin tiegħu għaliex tista' titlef minnhom ukoll. Għax ġieli tmur tisbita 'l isfel waħda u sew! Iżda, meta jinżel ma tridx tghid li tlift! Trid tibqa' tirsisti għax jista' jerga jitla'!

Jekk ikollok 5euros, m'intix sa tibbondja kollox. Jekk ma tkunx titlef, imbagħad il-Gvern ħareġ skema tajba tas-62+, fejn qiegħda b'rata ta' 3%, u għandek imghaxx iżjed milli jtik il-bank, b'inqas riskju. Ghaddiet is-sena, u mohħok mistrieħ.

Tajjeb li nsemmi li 'savings plans', joffru 'service plan'.

Middlesea għandek xi ħaġa fuq ħames snin ukoll mingħalija. Tista' gġeddidha għall-benefiċċju tiegħek.

Financial literacy transpired also when the discussion moved to opinions about making wills:

Jogħobni! Ma thallix inkwiet warajk! Dejjem jaqbel li tagħmel wiehed (testment).

Testment dejjem tagħmel. Kif iddaħħal iċ-ċurkett, trid tagħmel wiehed. Imma differenza meta tkun qed tghix ma' 'partner' jew ġenituri.

At the time of the study financial self-discipline and educating dependent minors with financial discipline trended among participants representing persons with disability:

Ma jistax ikun dak kollu li rridu jieħduh! Iridu jaħdmu għaliha! Il-fsied qatt m'ghamel nies.

As regards budgeting and keeping track of one's financial situation, participants gave accounts of use (or willingness to use) a mix of methods, ranging from traditional note taking to digital tools:

Jien kelli ktieb, imma issa ma nistax nara x'nikteb jew naqra dak li nikteb, b'hekk diffiċli naq'a s-sitwazzjoni...

Ġie li kont nahseb li waqawli xi flus peress li ma narax. Pero' biex nserrah mohhi kont nikteb.

Jien nuża 'online banking,' b'żewġ pagi. Waħda fejn tidhol il-paga prinċipali, u oħra fejn jidhlu ammonti oħra. Fejn jidhlu affarijiet li għandhom x'jaqsmu ma' għajxien matul ix-xahar, iqassam bejn il-kontijiet tiegħu.

Jien nahdem bejn 2 'savings accounts'.

Assets and resources

Representatives of the cohort also manifested self-developed financial literacy skills that support the financial aspect of their lives, such as saving and monitoring their expenses to infer their financial capability. Data analysis revealed some of these skills are rooted in participants' childhood and upbringing:

Meta kont żgħir, ommi kienet ittini karus u meta per eżempju huti u jien konna nirċievu xi rigal, jew xi haġa żgħira m'għand in-nanniet, konna nfaddluhom ġewwa dan il-karus.

Meta dan il-karus kien jimtela, hemmhekk biss konna nixtru xi haġa. Minn hemm tgħallimt il-bażiku tat-tfaddil tiegħi.

Jien minn dejjem kont mgħallma li jekk trid xi haġa, trid taħdem għaliha. Meta kont żgħira, l-iskola kellna forma ta' bank ċentrali, u ta' tfal li konna, konna niehdu gost infaddlu ġewwa dan il-bank. Allura inti b'din is-sistema, tidra minn età żgħira u titrawwem hekk. Trid tfaddal għaliha.

Pero' li mhux nixtri għall-ħajja ta' kuljum imma li kont nixtri 'extra' bħall-medicini, hwejjeg. B'hekk inkun naf fejn qed imorru l-affarijiet.

Further evidence pointed at significant financial literacy and its incorporation in the socialisation of dependents, with special emphasis on prioritizing needs over wants and on delayed gratification over short-term gratification:

Kien hemm żmien fejn raġel tiegħi ma kienx jaħdem. Konna ngħixu jien, hu, binti u ġenituri tiegħu insomma. Kien iż-żmien tal-qaqoċċ, u kien għadu għoli, fil-bidu tiegħu. Binti staqsiet għalihom imma ma kelliex biżżejjed

biex nixtru għal kulhadd, b'hekk kien importanti ħafna li nġharrafha minn età żgħira fuq dan kollu. B'hekk it-tifla spiċċat tikkuntenta minn kollox. Anke meta konna mmorru go ħanut, mhux 'ixtrili dik jew dik'; nixtri li hemm bżonn.

...fil-verità mat-tfal trid tuża ċertu lingwaġġ li huwa 'age appropriate' li ser jifhem mingħajr ma jinkwetaw iżżejjed. Lit-tfal trid tghidilhom 'isma int qed titlobni għal dak pero' ftakar li għandna bżonn għall-ikel u affarijiet oħra! Halli nixtruha iktar tard! Imma bħalissa ma tistax toħodha!'

Jien ukoll ridt iderrihom it-tfal.. 'trid pakkett ħelu? Imma għada ma tiegħux halli flus tiegħu nfaddlu halli nixtru darb'oħra'.

Jekk ridt flokk, ma xtrajtux. Jekk mort niekol 'weekend' barra, ta' wara ma mmorrux!

Ġie li ħadt 'lunch' flok xtrajt!

Bilfors inkella ma tmexxix sal-aħħar tax-xahar.

Among the assets to financial literacy and capability, persons with disability identified one's partner or spouse when co-heading households and families, as well as qualified advisors, such as bank representatives: *Mal-'partner' tiegħek, mar-raġel/mara tiegħek!*

Jien inhossni komdu ħafna nitkellem mal-bank fejn eżempju jidhlu investimenti. Nitkellmu fuq is-sitwazzjoni tiegħi finanzjarja u minn hemm niddeċiedi x'nagħmel, bħal filkas inżid jew inħalli kif inhu.

The focus group also yielded data that representatives of persons with disability seek support from social services, government departments and trade unions to nourish their financial literacy and capability – albeit in a minority of cases:

Jien li kont nagħmel, imur il-'labour office' il-Belt, biex niċċekkja jekk hux kollox qiegħed sew.

Jien kont go 'trade union'.

Limitations

There was little evidence of support for trade union membership, accompanied by a testimonial of negative experience with service-providers:

Mela sena u nofs għand professur li jgħid 'issa ha niktiblek 'disability card''. Issa dan kiser id-denb tax-xewka ta' dahru, anqas seta joqgħod bilqiegħda, biex imbagħad taf x'qallu l-professur tal-kumpanija? Qallu li jista' jkun mhux vera kissirha. U ma hadna l-ebda 'penny'. Avukat tat- 'trade union' xejn! Lil min irridu huma jgħinnu! Inkredibbli. Int trid tkun it- 'trade union' għalik innifsek! Kellu jitlaq mix-xogħol! U karti tal-isptar tiegħu kolha sparixxew.

Jien darba vera, għax anke jien il- 'file' spiċċa nstab fil- 'canteen' tal-isptar. Għidli x'jibqa' fik meta tisma' hekk?! Mistħija!

Jien l-istess gara ma' missieri jaħasra. Litteralment hadna karta għar- 'Radiography'. Litteralment għamilnieha fuq id- 'desk' tar- 'reception' u bi żball 'nurse' hadha miegħu. Imma kollox ta' dak il-ħin gara! Kellna nerġgħu immorru niehdu 'scan' oħra.

Furthermore, although gambling trended only among a minority of representatives of persons with disability incurring relatively small costs, the research yielded evidence that at the time of the study respective participants engaged with gambling as a cultural / routine practice that they did not critically question:

Tombla ija nhobbha hafna! Lottu nilgħab ukoll ta.

Jien taf x'inho d-dixxiplina? Jekk Super 5 tkun inqas minn nofs miljun ma nilgħabx! Nitfa' wiehed imbagħad jekk ikun il-każ ta' iktar minn nofs miljun!

Imur għand tal-lottu, u nitfa' random. Irbaħt darba xi €150!

Le jien kieku tombla, imur kuljum!

The focus group also yielded a minority of data testifying to occasions when representatives of persons with disability were or risked becoming victims of financial hazards:

Iva ta, darba ċempluli taparsi kellhom xi problemi bil-komputer tagħhom.

Jien spiċċajt użajt 'ATM' li kienet 'hacked'. Il-Bank ċempilli malajr - saqsieni minn fejn għidt il-flus. Qalli li ġejt 'scammed' infatti.

Communication

Figure 2 graphically presents the twenty (20) most frequent words found in the persons with disability 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 – Persons with disability financial literacy and capability
Twenty (20) most frequent words



Figure 2
Table – Persons with disability financial literacy and capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
bank	4	11	1.09%	bank, banking
tfal	4	10	1.00%	tfal
x'vantaġġ	9	9	0.90%	x'jibqa, x'nagħmel, x'nikteb, x'qallu, x'vantaġġ
card	4	7	0.70%	card, cards, card'
pensjoni	8	7	0.70%	pensjoni
savings	7	7	0.70%	savings
diffiċli	8	6	0.60%	diffiċli
sitwazzjoni	11	6	0.60%	sitwazzjoni
xahar	5	6	0.60%	xahar
plan	4	6	0.60%	plan, plans
flus	4	5	0.50%	flus
mara	4	5	0.50%	mara
gvern	5	4	0.40%	gvern
iebsa	5	4	0.40%	iebsa
internet	8	4	0.40%	internet
jaħdimx	7	4	0.40%	jaħdimx
mingħajr	8	4	0.40%	mingħajr
saħħa	5	4	0.40%	saħħa
telefon	7	4	0.40%	telefon
trade	5	4	0.40%	trade

These results inform on the vocabulary terms preferred by the sample representing the persons with disability cohort 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 persons with disability cohort.

Retirement capability

Trends

Data retrieved from this focus group that was coded at retirement capability discusses difficulties envisaged during retirement years discussed elsewhere in this report, with reference to how limited income might be more difficult to cope with because of the specific disability.

Other evidence indicates that within this cohort's participants requests for information on of forthcoming pension addressed to relevant authorities trended:

Voldieri ija, gie li mort u čekjajt!

Assets and resources

Some participants identified the pay as you earn state pension investment scheme as an asset to fund retirement:

Kienet qaltli li 'Ahna naqtawlek xi haġa minnhom, li int anqas tinduna'. Thallas il-bolla xorta, li meta tiġi għall-pensjoni, ma jkunx hemm diskrepanza kbira bejn dak li naqla' u dak kemm nieħu...

Jien bolla tajba hallast minn dejjem (minn mindu kelli 16 sa 30). Allura, 'touch wood', m'għandix pensjoni ħazina.

Jien €540 għandi.

As mentioned in earlier sections, a minority, notably in employment, identified investment in private savings plan that suggest a certain degree of retirement capability:

'Savings plan' bdejtha meta konna jien u ieħor, kont relazzjoni ma' tfajla u konna fiera tat-tiġijiet. Rajt avviż fuq 'savings plan' u għidt jekk eżempju jiġi żmien fejn niżżewweġ, tajjeb li jkolli xi haġa sikura, anke minhabba mara u t-tfal, ma jispicċawx ħazin. Eventwalment 'I subscribed' u aċċetajt is-sistema u imn'Alla għax meta kelli 'house loan' u kienu qaluli li vera ideali ħafna kif ġietni. Imn'Alla hux!

Tajjeb li nsemmi li 'savings plans', joffru 'service plan'. Middlesea għandek xi haġa fuq hames snin ukoll mingħalija. Tista' ggeddidha għall-benefiċċju tiegħek.

Limitations

Notwithstanding the above, limitations of retirement capability were clearly articulated during this focus group by some of the participants:

Issa min ma jaħdimx, bil-pensjoni tagħna diffiċli hafna biex tghaddi! Eh ma jghaddix imma! Diffiċli tasal, jekk inhu telefon, dawl, Internet. Ikollok tghaddi mingħajr Internet ...hija iebsa hafna biex tfendi bil-pensjoni tagħna biss. Hadd mhu l-istess. Min jista' jaħdem ahjar għalih pero' jien li ma nistax, pensjoni ta' €430 fix-xahar.

Jien għandi inqas u bit-tfal! Imma imbagħad bis-saħħa tal-Bambin ta lil nies oħra s-saħħa li għandu, ara x'vantagġ sar għandu! Għal min ma jaħdimx hi iebsa.

In some cases, data emphasised the augmented difficulties that persons of disability have in planning for their pension years and having optimistic projections about retirement:

Jien filfatt wara li wegġajt, kelli missieri jghinni, u tal-uffiċju kont staqsejtha x'tip ta 'pensjoni ser ikolli, qaltli li mhux sa jkolli wahda imma jkolli 'invalid pension'.

Other limitations to retirement literacy and capability included instances of gambling or negative experiences in services rendered by health and legal authorities, discussed earlier in this report.

Communication

Figure 3
Word cloud – Persons with disability retirement capability
Twenty (20) most frequent words



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

Table 3
List – Persons with disability retirement capability
Twenty (20) most frequent words

Word	Length	Count	Weighted Percentage	Similar Words
pensjoni	8	13	2.31%	pensjoni
plan	4	8	1.42%	plan, plans
insurance	9	8	1.42%	insurance, insurances
sistema	7	8	1.42%	sistema
savings	7	6	1.07%	savings
bolla	5	4	0.71%	bolla
diffiċli	8	4	0.71%	diffiċli
iebsa	5	4	0.71%	iebsa
internet	8	4	0.71%	internet
jaħdimx	7	4	0.71%	jaħdimx
malta	5	4	0.71%	malta
popolazzjoni	12	4	0.71%	popolazzjoni
saħħa	5	4	0.71%	saħħa
telefon	7	4	0.71%	telefon
tfal	4	4	0.71%	tfal
x'vantaġġ	9	4	0.71%	x'jibqa, x'qallu, x'vantaġġ
zmien	5	4	0.71%	zmien
ħallast	7	4	0.71%	ħallast
waħda	5	3	0.53%	waħda
pension	7	3	0.53%	pension

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 persons with disability cohort.

End-user engagement with awareness campaigns

Trends

The focus group yielded very little data that could be coded as manifesting end-user engagement with awareness campaign. Of particular interest, were participants' comment about the unethical and use of the term 'invalidity' and implied inaccuracy:

... il-kelma 'invalidità' hi kerha. Naq'a ta' disrispett.

Jien ilni 32 years 'invalid'! Kull fejn imur, u għandi bżonn nikteb, dejjem 'invalid' irrid innizel.

Assets and resources

As mentioned in earlier sections, government departments (particularly health, Jobsplus and social services), banks and private investment entities featured among the entities that persons with disability engage with to network socially.

Limitations

Notably, networks of unemployed persons with disability were far more limited.

Communication

Figure 4 graphically presents the most frequent words found in the persons with disability 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 – Persons with disability
end-user engagement with awareness campaigns
Twenty (20) most frequent words



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

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

Word	Length	Count	Weighted Percentage	Similar Words
bank	4	9	3.60%	bank, banking
invalid	7	6	2.40%	invalid
card	4	4	1.60%	card
gvern	5	4	1.60%	gvern
plan	4	4	1.60%	plan
savings	7	4	1.60%	savings
bżonn	5	3	1.20%	bżonn
disrispett	10	3	1.20%	disrispett
invalidità	10	3	1.20%	invalidità
irrid	5	3	1.20%	irrid
kelma	5	3	1.20%	kelma
kerha	5	3	1.20%	kerha
nikteb	6	3	1.20%	nikteb
avviż	5	2	0.80%	avviż
benefiċċju	10	2	0.80%	benefiċċju
fiera	5	2	0.80%	fiera
finanzjarja	11	2	0.80%	finanzjarja
flus	4	2	0.80%	flus
imghaxx	7	2	0.80%	imghaxx
investimenti	12	2	0.80%	investimenti

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 persons with disability cohort.

Main conclusions and recommendations

The research 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. In some cases, participants delved into technical details, particularly about various financial investments and related opportunities.

Limited income and/or unemployment significantly hampered the financial capability of those of this cohort dependent on benefits and unemployed. This was often accompanied by (perceptions of) limited prospects of upward of social mobility, as well as gambling routines for some - possibly resulting from unemployment that 'frees up' the schedules of those concerned.

Furthermore, persons with disability were found to be at risk of isolation, thus with limited access to networks and individuals that may support or role model a more active, ambitious (and less dependent) lifestyle.

Notwithstanding participants manifested a considerable awareness (and significant familiarity in the case of those employed) with banks, government services and private investment entities. Therefore these are likely to be suitable to feature in or contextualize the campaign message and content.

A campaign targeted at this cohort may look into encouraging the target audience to verify employment capability and entitlements that mitigate isolation; explore digital and technological tools intended to support financial and retirement literacy and capability for those who have a physical or mental disability; as well as wean off dependency on distractions such as gambling that are financially unfeasible.

Last but not least, a salient research-informed recommendation is to formulate a campaign that addresses persons with disability in a sensible and ethical manner, particularly through the avoidance of the word "invalid". It could also be considered that a secondary objective of the campaign would be for the general public to discontinue use of related jargon.